

## PRELUDE

**One point five billion pounds a year.** That is what men in the UK pay women in Child Maintenance alone: Over and on top of divorce settlements. Do you want a slice of it?

This is the proposition: you get your own house, all paid for, a pay rise equivalent to at least £20.000 a year, while you triple your pension pot and get free child day-care?

You'd be pretty daft to say "no". If you say "yes", then the answer is "divorce".

Let's face it, no marriage lasts forever. Many women have had children and go through some kind of motions of marriage. Are you waiting for your husband to have an affair? Forget it; the days of the man running off with his blonde secretary are over ... nowadays husbands work far too hard. It is up to you to grasp the initiative!

A growing number of women have found out why the UK is the divorce capital of the world – smart women flock to Britain to get rid of their husbands because there is nowhere else in the world where a woman can dump hubby so easily, completely and profitably. It is heaven for hundreds of thousands of ladies who want to move on to an independent lifestyle, new friends and lovers ... and let's face it, you deserve it!

Is it not too good to be true? No! That is really what divorce can do for a woman in today's UK!

But if you want the advantages, then you have to do it right! That is what this book tells you. And it's all legal (or close enough not to matter much)!

It is a tried-and-trusted method. Anyone who has had the stamina to go on a diet can do it.

Normally a divorce costs each partner between £10.000 (uncontested divorce) and £50-100.000 (hostile divorce), this book tells you how to win from the beginning and get away with an investment of much less than £10.000 while winning easily 30 times that amount ... an incredible 3000% return in just a couple of months!

More and more women have found out that divorcing daddy can be enormously lucrative. There are around 160.000 divorces in the UK each year; the vast majority (over 90%) are started by normal women – just like yourself – and use the "catch all" reason of unreasonable behavior. All these women end up significantly better off.

In this book we will follow the fate of Mrs Green. By the end we will see how for minimal outlay Mrs Green can divorce Mr Green with a minimum of fuss.

By doing this she will increase her net income by 35% and have £3.000 a month spending money. For repayments of a mere £150 a month she will be able to acquire the family home worth £350.000 freehold, which upon retirement could be sold for £500.000 – a 920% profit. Try that on Wall Street!

For retirement she will have this capital and the divorce will have increased her pension contributions by 350%.

Remember Heather Mills got £24 million from Paul McCartney after 4 years of marriage? Where else can you make £6 million a year tax-free? But you don't have to set your sights so high ... it is still worth it.

The average settlement for a woman is 60% of assets or £165.000. But this figure includes poor marriages, where finance is not really a driving force, because there is no money. Also it applies to everywhere in the country. So if you are married to a professional man with a good income and

living in London or other expensive location, then you can easily reckon with more than twice this amount. Do you want something in the region of half a million?

And by the way, it is not about a young girl netting a rich old man .... 42.7 is the average age at divorce for a man and 40.2 for a woman. To put it briefly, you are on to a winner if you:

- Are married to a professional man (income £35-100.000)
- He may be 5-10 years older than you.
- You own your own home – preferably relatively expensive (i.e. over £350.000)
- You have at least one child (preferably 2 or 3 children) of age 0-10
- Your own income is small but useful e.g. from a part-time job.

So are you interested? Who isn't? Read on ...

## CHAPTER 1: PREPARATION IS EVERYTHING.

Men are naïve and slow, in such situations they typically adopt a form of self delusion, basically thinking "I'm safe because I've done nothing wrong". They are in denial. This syndrome (that I call DNW-syndrome) will work in your favor; basically he thinks you are too dumb to have worked this all out in advance. Because of this you will be able to prepare the ground well. Snuggle up to your opponent and get him to hang himself.

**Studies show that most (90%) of divorces are applied for by the woman. Studies also show that most women start planning their divorce, talking to lawyers etc, 6 months in advance.**

So go open a new bank account at a new bank where no-one knows you. Keep it secret and make sure he doesn't know anything about it. Keep the papers at your office, your girlfriends or your mothers, so he can't find out.

### THINKBOX 1:

If you have Internet banking then make sure you have installed "Privacy Software" on your PC. Privacy software can easily be found on the web, look especially at the more reputable software sites like [tucows.com](http://tucows.com). That means you can do your transactions, email your friends and lawyers, and find divorce information on the web, etc, in complete safety. You can even start Internet dating, old hubby will never find out. Studies also show that by the time the woman serves the papers on old hubby, 50% of ladies are actually involved with a new man.

You must make doubly sure that the Child Benefit is assigned to you. That means, it must be in your name. This is not hard, because the law states that while the mother and father live together it is normally in the mothers name and paid into the mothers account. The significance of this is that whoever has the Child Benefit will automatically get Child Maintenance and it is a little known fact that **in the UK the mother can claim Child Maintenance from the father even if the mother never sees the children at all**. This is significant as you will be looking to get around £120.000 in Child Maintenance payments out of him over the next decade ... that will pay off your mortgage! Get straight on the web and download the forms from the Child Benefit web site.

Start thinking long-term: Try to get hubby to put money into child trusts. This will not help you immediately or even after the divorce, but at least you know that you do not need to save up for your children's education because that will have been taken care of by him. It also reduces the

amount of money in his "war chest" so when he has to hire a lawyer he will already be short of cash; remember that in the real world, the person who wins is the one with most money, so keep as much as possible and use any opportunity to deny him access to money.

In the UK income tax is payable on interest from savings etc. You need to point out to your opponent that interest on savings in his name attracts 40% income tax. Would it not be better to put all those savings into accounts in your name only? That only attracts 20% tax.

It is all so logical and appeals to innately mean male sense of logic. Of course, as soon as the money is transferred you will start opening lots of accounts with banks that are new to you.

### **You will have to hide the money.**

With your Form E you have to submit your last year's bank statements, so if you are transferring large amounts directly from your account then start early and try to spin your marriage out for a year (most women start the planning a year before the divorce!) Never make regular transfers...this is rescue operation, not savings! Be warned that transferring it to your mum or sister is no good; it still counts as yours, even as a debt.

Make money disappear as cash: Try to take cash amounts of £450 (amounts of £500 and over have to be accounted for) as often as possible. Go shopping 2-3 times a week and get £50 cash-back each time, while also drawing £200 a week at a cash machine (ATM) for running expenses.

Obviously drawing this from your family joint account is good, but may attract questions. You can try to hide this by drawing cash on your credit card, if the statements come to you (that is, it is not a joint credit card). You can take a small risk and pile the cash into your new secret bank account or, in dire times, get a locked cabinet at your mums or friends house and keep your cash there. Having a locked cabinet somewhere (else) informal is also good because you can also use that to **hide any expensive watches, gold, pearls and other valuables you may have accumulated**, but make sure to take the receipts too, as without the receipts he will never be able to prove they ever existed. However be warned, if you use a bank safety deposit box then your opponent may find out and get the court to order the bank to open it. Proceedings take 4-8 months so if you are paying the mortgage (God forbid!) then get a 6 month mortgage holiday and let the money you are saving disappear too.

If you are **running out of time then hide your marriage certificate**; no-one can apply for a divorce without the original so this is a good stalling tactic and will enable you to rescue more cash while your opponent (if the penny has dropped for him by now) waits for the duplicate to arrive. At this time you should be putting down a deposit on the services of a solicitor of your choice. They normally take £1.000 in advance.

Obviously if we have arrived at the point where divorce is looming and it is no use being subtle any more, then it is best if you can pay for this out of the housekeeping or family joint account.

## WHAT YOU SHOULD DO AT THIS STAGE.

1. Put privacy software on your computer.
2. Unobtrusively hide your Marriage Certificate and likewise make your cash disappear into a locked safe.
3. Make sure the Child Benefit is assigned to you.