

Ending a marriage is hard enough on a family, so why ruin everyone's financial future too? If you're considering divorce, here's an alternative.

# A Saner, Smarter Way To Say Goodbye



**M**ORE THAN 40% OF American marriages end in divorce, at a whopping average cost of \$20,000 to \$50,000 per couple in legal fees. But there is a much less expensive way to dissolve a marriage—a mediated divorce. Typical cost: \$4000 to \$5000.

This huge saving leaves more money for both spouses and for their children. There is a big emotional benefit too, says attorney Katherine E. Stoner, a mediator in Pacific Grove, Calif. Unlike a standard di-

vorice, mediation isn't an adversarial procedure, so it helps to lay the groundwork for a civilized relationship after the couple has split. That is particularly important if children are involved.

The couple need not feel amicable toward each other for mediation to work, says Marc Fleisher, a New York City lawyer and mediator: "You can be angry and hurt and still negotiate an agreement." But, he adds, mediation is not a good choice in cases of domestic violence, drug or alcohol abuse.

**Avoid whopping divorce fees. Using mediators can save you a lot of money.**

help of a mediator trained in conflict resolution. The mediator does not take sides or impose a settlement on you, says attorney Elena

Karabatos, a mediator in Garden City, N.Y.

Mediators usually charge hourly fees comparable to those of lawyers, ranging from about \$150 to more than \$300 an hour. But a case that might require 170 hours in a standard divorce might be resolved in less than 20 hours of mediation, says Katherine Stoner.

## You Still Need Legal Advice

Before or during mediation, you should each consult a lawyer for a basic explanation of your legal rights and options. (You'll pay a fee for the consultation but no retainer.) If your mediator is a lawyer, you still should have your divorce agreement reviewed independently before signing it, says Marc Fleisher. Even with consultation fees, however, 85% of mediated divorces cost less than \$5000.

—Lynn Brenner

## Finding A Good Mediator

Many divorce mediators are lawyers or therapists. Look for someone with at least one year of experience, advises Katherine E. Stoner, author of *Using Divorce Mediation* (\$29.95, Nolo Press). For lists of divorce mediators nationwide, visit the Association for Conflict Resolution's Web site ([www.acrnet.org](http://www.acrnet.org)) and click on "Resources." Also visit Divorce Net's Web site ([www.divorcenet.com](http://www.divorcenet.com)) and click on your state. And be sure to comparison-shop. Some mediators will set up an initial meeting at no charge or at a reduced rate, giving you a chance to ask how they operate and what they charge and to get a sense of how comfortably you might work together.

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