## Divorce

## Mohini Project sponsors lecture for financial issues of divorce

• By Ed Waters Jr. ewaters@newspost.com

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## Courtesy photo

Morris

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Mohini was a tiger at the National Zoo. While the zoo prepared a beautiful rainforest area for Mohini to live, the tiger was kept in a 12-foot by 12-foot cage. When the newer, more spacious tiger area was completed, Mohini wanted to stay in the cage, even though it was restrictive. That was the animal's comfort zone and it feared what lay outside that cage.

Veralynn Morris, a certified divorce financial analyst in Frederick, is one of the founders of the Mohini Project. The goal is to work with those facing divorce to know that there is hope beyond the comfort zone they have known in marriage. The goal is to help them overcome the fear of what lies ahead. The other founders of the Mohini Project are Lori Duke, a Realtor with Bach and Associates Realtors, and Valerie Frank, owner of Sugarloaf Design Building Co., an architect and custom builder.

Morris will offer a lecture on the financial issues of divorce, the first of three, 6 p.m. tonight at Magoo's Restaurant, 1 W. Second St., Frederick. She has more than 30 years of experience in financial services, been published in Divorce and Lawyer magazines and spoken to various divorce groups and financial planning organizations. She is a qualified domestic relations orders specialist.

The lecture series is a partnership of the Mohini Project and Maryland Area Separation Support, a local group that provides support for those in the process of marital separation or recently divorced.

"I see people in their 40s and 50s, they feel stuck, don't know what to do," Morris said. While most think of an attorney first, Morris said she can sit down — often with both parties — and work out the financial aspects of the divorce. That can save a lot of billable hours at the attorney's office and can lessen the worry of financial burden for both parties.

An example, she said, is working out the financial assets so that while one party may get the house, the other may get lesser alimony payments or other agreements. "We

want to plan what will happen 30 years out, not just immediately. Are they going to buy houses or rent, work out the best way for taxes," Morris said.

Her advice to clients is to gather all the financial documents. "We don't just crunch numbers, we look at what the numbers mean for the future," Morris said. As a financial planner, she can help advise in investments and other aspects of future planning.

"You may have to retain an attorney, but this helps ahead of time. Most divorces don't get to court. Do you really want someone in a black robe deciding your future when you can plan otherwise?"

Her expertise is a niche, Morris said. There are a number of people trained in divorce finance, but many do not practice it, she said. "I have people leave my office saying, 'Now I have hope'," Morris said. She has met other people who said they wish they had talked with her before a divorce settlement.

The other two lectures will look at advising women on how to avoid making financial mistakes and how to move forward to financial independence.

## Mohini Project

Financial Issues of Divorce

Mohini Project and Maryland Separation Support

6 p.m. April 9, Magoo's Restaurant, 1 W. Second St., Frederick

\$15 per person, http://www.meetup.com/Frederick-Self-Empowerment-Meetup/events/220974149/

Speaker: Veralynn Morris, www.divorcefinancialsolutions.org.