

# THE MEDIATOR

Mediation Offices of Michael Becker  
Because Experience Matters

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## It Happened Then

On January 12, 1932 Ophelia Wyatt Caraway, an Arkansas Democrat, became the first woman elected to the U.S. Senate. She was first appointed to the Senate to fill the vacancy left by her late husband, Thaddeus Horatio Caraway.

## Quote Me on It

"You never can see into someone else's marriage."

*Sean Stewart*

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## *Less Expensive Lawyering Here?*

### Limited Scope Representation

The Connecticut Judicial Branch recently proposed rule changes to enable Connecticut lawyers to offer LSR, or 'limited scope representation' to their clients.

In a nutshell, LSR, sometimes called 'unbundled legal services,' allows clients and lawyers to agree in advance on what services the lawyer will — and more important — will not perform for the client. It allows clients to order just what they need from the menu, and can offer lawyers protection from liability for the portion of the work they don't perform.

For example, in a family case, a client might hire a lawyer to prepare for and attend certain hearings only, or to handle only the financial issues and not the parenting points.

LSR is seen as a 'win-win' for everyone. Clients who might have had to represent themselves would get more affordable legal representation. Lawyers could expand the services they offer. And courts should benefit as more clients could afford to have lawyers in court when they need them. Documents would more likely be well-prepared and issues presented more clearly.

## *Family Trends:*

### Marriage Rates at Record Low

The Pew Research Center recently reported that fewer people in the U.S. are getting married.

Currently, just 51% of all American adults are married. Pew predicts that if current trends persist, this figure will shortly fall to below half. Compare this with 1960 when 72% of all adults were married.

Divorce is seen as a factor in the diminished marriage rates, but divorce rates have leveled off over the past 20 years.

A possible reason is that young people now wait longer to marry. Only 20% of adults 18 to 29 are now married, compared with 59% in 1960. And since 1960 the age of marriage has increased for both sexes by about six years.

## Good News on Taxes: 401(K) Limits Increase

401(K) plans are a great way to save for retirement. Most often contributions are tax-deductible, and all earnings roll over tax-free until they are withdrawn — sometimes decades later. So they are a great way to save money for the future as well as save on taxes, or at least to put off paying taxes until well into the future. And some employers match contributions, adding to the benefit.

The IRS is making it easier for most Americans to put away more money for retirement through their 401(K) plans by raising the contribution limits. Starting in 2012 the limit increases to \$17,000 per year, which is a \$500 increase from 2011, and is the first increase since 2009.

Workers age 50 and over can put in an additional \$5,500 per year, which is the same limit as was the case in 2011.

Similar rules apply to 403(B) plans, which are similar plans offered by municipalities and nonprofit groups to their employees.

## Tools & Tips

Anyone with a young daughter is all-too-familiar with the gold mine called the 'American Girl' franchise.

Recently, I came across a book published under this flagship called The Care & Keeping of You: The Body Book for Girls. I highly recommend it for anyone looking for a resource to help when discussing 'growing up issues' with adolescent girls.



This easy to read and well illustrated paperback covers all the bases, from what to do about acne, how to protect your skin from the sun, body image issues, eating disorders, personal hygiene and basic grooming. It's well organized: each topic gets a page or two with illustrations, and you can move between topics as you wish.

We read it at home with our 11-year old daughter, a bit at a time.

**Michael Becker** is an attorney who holds a Bachelor's Degree in accounting and a Master's Degree in marriage and family therapy. He is also an ACR Advanced Practitioner Member. One of the most experienced mediators in our area, Michael is a founding Director and twice President of the Connecticut Council for Divorce Mediation. He is also a James W. Cooper Fellow of the Connecticut Bar Foundation, and practices in Westport, CT.

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