

# RUNCHEY, LOUWAGIE, & WELLMAN LAW FIRM

Providing Legal Guidance for Families and Individuals Since 1954

[www.rlwlawyers.com](http://www.rlwlawyers.com)

## Quote of the Quarter

"A jury consists of twelve persons chosen to decide who has the better lawyer."  
~Robert Lee Frost

## MINNESOTA LAW News from Our State Capitol

### The 85th Legislature

The 85th Legislature convened on January 3, 2007 for the 2007-08 biennium. To learn more go to: <http://www.leg.state.mn.us/>

## HEALTH CARE DIRECTIVES What are they, and who are they for?

A health care directive is a written document that informs others of your wishes about your health care. It allows you to name a person ("agent") to decide for you if you are unable to decide. It also allows you to name an agent if you want someone else to decide for you.

A health care directive is important if your attending physician determines you cannot communicate your health care choices (because of physical or mental incapacity). It is also important if you wish to have someone else make your health care decisions. In some circumstances, your directive may state that you want someone other than an attending physician to decide when you cannot make your own decisions.

Runchey, Louwagie & Wellman is fortunate to have Mr. Paul Goode, an associate who is experienced in drafting health care directives. For more information in drafting a health care directive to fit your needs, please contact Mr. Goode.

## New Associate Attorney

Runchey, Louwagie and Wellman is proud to announce that Katie M. Jendro has joined the firm as an associate attorney.

Although Ms. Jendro originally hails from Park Rapids, Minnesota, she obtained her law degree from the University of North Dakota, with distinction.

Ms. Jendro brings with her experience from clerking at a mid-sized Grand Forks, North Dakota firm, to being a judicial intern with 9<sup>th</sup> Judicial District Chief Judge John P. Smith.

Ms. Jendro combines hometown experience with a personal approach that allows her to offer outstanding legal representation to a wide range of clients.

Welcome Katie!

## Post-Divorce Checklist

A divorce can be emotional and financially draining. It is important that you take the following steps to protect your finances, prevent identity theft, and move forward with your life.

- Change your name with Social Security. Go to <http://www.socialsecurity.gov/ssnumber/> to find out how.
- Change your name on your driver's license. Bring a certified copy of divorce decree and driver's license, to the Driver's License Office in your area. They charge a small fee for this services.
- Change the name on your passport. You will need to renew your passport by sending in a DS-82, which can be found at [http://travel.state.gov/passport/forms/forms\\_847.html](http://travel.state.gov/passport/forms/forms_847.html), a certified copy of your divorce decree, two new photos, and \$67.00.
- When you are dividing an interest in a qualified retirement plan, you must plan a QDRO, they are very complex, and a

lawyer at our firm would be happy to draft one for you. After your divorce is final, make sure the assets are transferred accordingly.

- If the divorce decree calls for you to transfer title to one or more of your automobiles, make sure you record it at the recorders office. Also, change your auto insurance and vehicle titles.
- Take your name (or your spouses' name, as the case may be) off the joint bank account, and open a new account in your name.
- Take your name (or your spouses name, as the case may be) off the mortgage on the house, and any utilities.
- You may want to change your locks, or make sure that your ex-spouse no longer has keys to your place of residence.
- Open a credit card in your name alone and actually use it to make a credit purchase. Also, inform your creditors that you are divorced and that your ex-spouse is now responsible for certain debts. Ask them to let you know if they are not paying so that your credit rating does not take a hit.
- Make sure your health insurance reflects the correct beneficiaries.
- Have your attorney draft a new power of attorney to appoint a guardian for your children and a standby or temporary custodian and health care directive.
- Execute a new will.
- Make any necessary changes to your life insurance.
- Sit down with your financial advisor and make sure your investments are right for your risk tolerance.
- Keep good records of your child support payments so if your ex-spouse is late or does not pay correctly, you have a log of it.
- If you have custody of any children, keep good records of their expenses. That way you can document what the real costs of raising the children, compared to the support you receive.

**Please note that this list is not comprehensive. It is simply meant to get you thinking in the right direction when it comes to protecting your assets after a divorce.**