

Booklet offers advice

What to do if your husband leaves you

By SHERRY KAHAN

"What to Do If Your Husband Leaves (Or If You Must Leave Your Husband)" is the lengthy title of a pamphlet designed to help women who don't know where to turn when a marriage fails.

"They (the women) are so upset, they are more or less paralyzed," said attorney Jean Wagner, who compiled the booklet. "Some are so shocked by what has taken place that they don't have the gumption to call the utility companies and ask for an extension on paying their bills."

An attorney for the firm of Miller, Weinberg, Necker and Johnson, Mrs. Wagner put together the booklet on the basis of her own knowledge, from media material and from information provided by the Feminist Law Center at the University of Michigan.

In the main, the pamphlet deals with financial

"THE NEXT STEP," Mrs. Wagner feels, is to take stock of your means for paying household expenses. She offers a priority list involving these costs, starting with food. House payment or rent is next followed by payments for utilities and maintaining the car.

For help with food, check food stamp eligibility at MDSS. Concerning house payment or rent she warns, "If you have a mortgage and are unable to meet payments, there is a danger of foreclosure."

Contact your mortgage company immediately and tell it of the situation, she advises. Offer to pay interest only for a limited time, or try to renegotiate for smaller monthly payments.

If you can't reach an agreement with the mortgage company, it might be possible to have the payments met by MDSS if you are eligible; she suggests

"If you received notice of foreclosure, there will be between six months to one year from the time of foreclosure sale to redeem your home," Mrs. Wagner points out. "The notice of foreclosure sale posted on your property will give date of sale and redemption time. Redemption after sale, however, can take place only if all costs of foreclosure are paid. It will be a more expensive proposition."

"Only after the redemption period is over will you have to vacate the premises."

IN THE CASE of problems meeting rent payments, contact your landlord and try to get an extension. MDSS may meet rent payments in eligible cases, Mrs. Wagner advises.

Utility bills also require immediate attention because the party in the house is responsible for them. Here again, she suggests using the phone.

"Contact each utility company immediately," she urges. "Part payments may be worked out. Generally companies are required to allow you 21 days to pay your bills."

"Under the new Michigan Bill of Rights for utility customers, you are entitled to a hearing before your utilities are cut off. But if payment has been made, they will be cut off, so arrangements should be made immediately."

Telephones are sometimes disconnected within 10 days.

THE FOURTH priority concerns the car. If it is necessary for getting to work or looking for work, car payments and insurance must be paid.

"If the bank holds a lien on the car it can be repossessed," says the attorney. "Contact creditors immediately and try to work out reduced payments."

She also suggests trading in a large car for a more economical one, but adds, "If the car is in your husband's name or held jointly, he must also sign the title transfer."

For items on which a bank or finance company holds a lien Mrs.

Wagner suggests trying to turn back the item if they will waive the deficiency, or trying to work out a better payment schedule.

"Notify all creditors that you will pay as soon as possible," she says. "Start a schedule of part payments, even if very small ones. Pay off bills with higher interest first if there is a choice."

FOR INFORMATION on credit counseling contact Credit Counseling Centers, Inc., which has several offices in the Detroit metropolitan area.

The Michigan Department of Social Services can provide a number of services for a family without funds. To apply for financial assistance, all kinds of records and documents are needed.

"Bring your Social Security card and all other forms of identification," says Mrs. Wagner. "Bring your marriage certificate, proof of residence, proof of house and utility payments, divorce verifications, children's birth records and school records, unemployment benefit card, paycheck stubs

and if any, bank books, credit cards and tax receipts."

Inasmuch as Mrs. Wagner is offering practical solutions to real problems, she also includes advice on visiting social services department of cities.

"The waits are exasperatingly long," she notes. "You would do well to arrive early, carry a sandwich and a couple of magazines."

To obtain the booklet, contact the Women's Resource Center at Schoolcraft College, Livonia.

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Jesse E. Clayton will be the new minister at Birmingham Church of Christ. Mr. Clayton, formerly of South Bend, Ind., has served congregations in Tennessee, Missouri, West Virginia, Illinois and Indiana.

He has a B.A. from David Lipscomb College, an M.A. from Harding College and has had additional studies at Wheaton College.

In addition to past ministerial duties he has served at Christian youth camps since 1956 and directed a counselor program at Rockford, Ill., for eight years. He has been director of the Lake Geneva Christian Encampment since 1963. He has participated in lectureships at five Christian Colleges and served in two chaplain programs in South Bend hospitals.

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