

**DO I HAVE TO GIVE
THE CREDITOR
INFORMATION
ABOUT MY SPOUSE?**

It depends. If you ask for an individual account,

A creditor can NOT ask for information about your spouse. But a creditor CAN ask about your spouse (or former spouse) if:

You ask for a joint account with your spouse.

Your spouse will be allowed to use your individual account.

You are relying on your spouse's income.

You are relying on child support or spousal support (alimony) from a former spouse.

Also, you have the right to get credit without a co-signer, if you meet the creditor's standards. And you have the right to have a co-signer other than your spouse, if one is needed.

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* "We are a debt relief agency. We help people file for bankruptcy relief under the Bankruptcy Code."

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**Daniel D. Ware
Attorney-at-Law**

Divorces

Divorces are a very emotional and difficult time for everyone. In Mississippi, there are several grounds for divorce. In many states all a person has to do is state I want a divorce whether the other party agrees or disagrees. This is NOT the law in Mississippi. A person has to prove his or her ground for a divorce by either clear and convincing evidence or preponderance of the evidence depending on the ground. Both parties can agree to an irreconcilable difference or no-fault divorce but both parties have to agree. In many instances, one party holds the divorce hostage until the other comes to his or her terms. It is truly much easier to get married than unmarried in this state.

Common Law Marriages

Despite what many people believe, Mississippi abolished common law marriages on April 5, 1956. Only those entered into prior to this date are valid. Any afterwards do not exist. Mississippi has recognized common law marriages valid that were created in other states.

Child custody

The best interest of the children is the paramount factor in determining child custody. The Judge will have to consider the child's age, sex, health, emotional ties to the parents, best parenting skills, employment history, and other factors. At age twelve (12) the child has a say, called an election, of the parent of his or her choice but not guaranteed. Child custody is determined on case by case bases.

April Events:

April 1, 2019 April Fool's Day

April 19, 2019 Good Friday

April 21, 2019 Easter

Alimony

Alimony is an issue a person generally asked about during a divorce. When is a person eligible for alimony? The correct answer is it is in the Judge's discretion. The Supreme Court has placed factors out to determine if a person can get alimony. The factors depend on length of marriage, income difference, presence or absence of minor children, age of the parties, needs of each party and others. It is a true case by case issue with every divorce.

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