

March 19, 2012

Joint Committee on Judiciary  
Room 2D  
Hartford, CT 06106

Testimony of Barbara McGrane of Harwinton

In support of **Raised Bill No. 5509** – AN ACT CONCERNING THE PAYMENT OF ALIMONY AND CHILD SUPPORT

I would like to thank the co-chairmen of the Judiciary Committee for this opportunity to testify in support of legislation that would limit the amount and duration of alimony.

I am currently in the process of dissolving a marriage of almost 35 years. My divorce contains unusual health circumstances for both my husband and myself. It also presents a situation that involves a substantial amount of savings that were dissipated by my husband over the past four years.

In 2009, after my husband damaged our marriage through irresponsible behavior and debt my attorney advised me to file for a divorce in order to freeze our assets. I made that decision to secure stability and security with our best interests at heart. Through the course of the next 3 years I embarked on a battle for my own well being and security and for my husband's stability, while I utilized every legal means available to continue to sustain and secure our lifetime achievements and modest lifestyle.

Two weeks ago, I attended a master's hearing and learned two things regarding the status of my divorce.

1. That I could be responsible for alimony payments to my husband for the next 17 years with the requirement to carry life insurance to cover this award in the event of my death. This seems unthinkable. I'm not even sure that I can obtain a life insurance policy, although my current unusual health circumstance, cancer, is "in remission." I will also be in my retirement years if this award were granted.
2. I then learned that because I allowed my husband to return home for several years after he dissipated our retirement savings, those dissipated monies may not be recovered. The masters committee's response to my attorney's presentation was, "It's unfortunate that your client suffered this financial loss during the past 3 years and that she made the decision to try to help her husband. However we do not believe she should have consideration for the dissipated assets.

What I have also learned is that divorce can adversely affect your credit because of alimony payments that could potentially lead to a financial catastrophic situation.

Some life insurance policies would cover the amount of my suggested alimony for 17 years, an additional financial burden. Some wouldn't. One question I was asked "Are you currently undergoing diagnostic testing?" "Yes," I answered. Would I be denied life insurance? I'm not sure how my application will be affected by the answer to that question.

I believe that this bill will address **guidelines** that should be implemented when decisions are made in the divorce process that has become "an extraordinary life circumstance." I encourage all of you on the committee to reflect on a divorce situation that may have affected you, a family member or a friend. Until now, I have never truly understood "divorce" and I am filled with sadness about how this has affected my family. Nor did I recognize until now the need to reform the laws as many of the states in our country are in the process of doing now.

Thank you for your time and more importantly for your consideration of this bill.

With regard,

A handwritten signature in cursive script that reads "Barbara McGrane". The signature is written in black ink and is positioned above the printed name.

Barbara McGrane