



Picture Perfect Art and Frames



Picture Perfect Art and Frames with over 20 years in the industry has established themselves as the best custom frame service selected by South Florida's corporate leaders. With an aptitude for making high quality custom frames to order and a strong focus on service and installation.

Picture Perfect Art and Frames is a family owned business and family operated company, which has grown to encompass a highly skilled team of craftsmen and designers whose expertise enables them to bring any vision to fruition. Whether tending to new customers, local artists, or established companies we guide ourselves by the same principles. We rely on collaboration, creativity, consciousness, and community to assist our clients in creating a stunning and sophisticated end product.

Custom Framing
Art Consulting

Museum and Conservation
Framing
Art Work (Originals, Giclees,
Art Prints)

Face Mounting (Photos and
Artwork on Plexiglass)

Custom Mirrors
Professional Printing Services
Delivery and Installation

Serving the Community
for over 20 years.

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DEBBIE MARTINEZ, M.A., PH.D.

The Mindful Divorcée



Be Smart When Starting Your Divorce

IT IS INEVITABLE THAT EMOTIONS WILL RUN FAST AND FURIOUS when divorce is brought up, so before you go screaming to your spouse that you want a divorce, take a deep breath and gather up these documents. I have seen time and again some of these important pieces of information go missing once the cat is out of the bag, and you are going to need them for your financial affidavit.

This pre-divorce checklist is certainly not all inclusive, and there might be things on here that don't apply to your situation. Tailor-make it to fit your needs, but use this as a template. Some clients have felt like they were being devious by collecting all this info before they tell their spouse. I explain to them that divorce can potentially bring out an ugly side of a person and that they are not being devious but are being smart. They are not taking things and hiding them. They are not switching passwords or canceling cards. They are simply gathering the family information that is available to them. Some words of wisdom: If the marriage is going to end, end it with integrity. I don't care if your soon-to-be ex absconds with the silver; don't you sneak the painting out in the middle of the night.

PERSONAL:

- » Social security cards — you, spouse, children
- » Life insurance policies
- » Marriage license
- » Birth certificates
- » Set up a divorce folder and find a safe place to keep it.
- » Hire a private investigator.
- » Be mindful of what you post on social media.
- » Set up an electronic divorce folder on your desktop.
- » Computer and account passwords

HOUSEHOLD:

- » Mortgage statement
- » Home equity loan statement
- » Homeowner's/renter's insurance bill
- » Lease (rental)
- » Car insurance bill
- » Utility bills
- » Cable/internet bills
- » Phone bills
- » Outstanding bills
- » Do a home inventory with pictures and video.

FINANCIAL:

- » Bank account statements
- » Total of cash stored
- » Investment statements
- » Annuities

- » College saving plan statements
- » Trust paperwork
- » Tax returns (last three years)
- » Financial statements completed
- » Pull your credit report and credit rating.
- » Start saving money.
- » Open your own credit card and/or bank account.
- » List and take pictures of anything in the safety deposit box.

HEALTH:

- » Insurance cards (health, dental, vision)
- » Unpaid bills
- » Pay stubs showing amount paid for insurance
- » Take care of any pressing medical and/or dental needs.

DEBT:

- » All credit card statements
- » Personal/other loan statements
- » Evidence of family loans

EMPLOYMENT:

- » Pay stubs (yours and spouse's) for last month
- » Commission/bonus stubs (for last year)
- » Reimbursed business

- » expenses
- » Other benefits

BUSINESSES:

- » Accounts payable
- » Accounts receivable
- » Balance sheets
- » Bank statements
- » Tax returns
- » Contracts
- » Purchase orders
- » Profit and loss statements

DEEDS & TITLES:

- » Car titles
- » Other titles (boat, motorcycle, RV)
- » Deed to home and other real estate
- » Tax bill (real estate)

OTHER ASSETS:

- » Gym/club memberships
- » Savings account
- » Stock options
- » Time shares
- » Frequent-flyer miles
- » Season tickets
- » Other

DEBBIE MARTINEZ, M.A., Ph.D., is a certified life coach specializing in divorce for over 14 years. As a Florida Supreme Court Certified Family Mediator trained in collaborative divorce, Debbie gives clients the tools they need to successfully untie the knot and stand strong in the wake of adversity. You can reach Debbie at 305.984.5121, transformationthrudivorce.com or debbie@transformationthrudivorce.com.