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Planning Plan B with Kylie Parker

(10 October 2018)

Reuben: Today my guest on the phone, Kylie Parker, who is the author of the book that covers exactly that and an accountant as well. Kylie, if I've got you on the line,

Kylie Parker: Thanks for this.

Reuben: Excellent look. Thank you very much for coming. I think at one time or another I was surfing the internet or maybe it was on social media and I found your book planning plan, but it was a couple of years ago I think. And in fact I've actually got a very nice note that you wrote in it. You said Dear Reuben, thanks for the first order given there was no payment. Please accept the first run free with a few typos. There you go. I didn't even pay for it.

Kylie Parker: Oh yeah. I had the first run, actually came through western typos. So your plan B was also a renewed update of the book.

Reuben: Thank you.

Kylie Parker: You were the first people that wasn't a friend that the book was foisted upon to read it. So thank you very much.

Reuben: Yeah, no worries. Well, it's funny because I'm always looking at new guests. I had that book. I definitely did read it at the time. I read most of it and then it sort of ended up in a basket at home with a pile of other stuff and I was just looking through the other day and I saw it and I thought, Kylie would be a good guest for the show. So reached out and you're very willing to do it. So thank you. No, thank you. Let's just say I don't think people necessarily wake up one morning or, or maybe you did a song to write a book like this. Can you give me a bit of background as to how it came about?

Kylie Parker: Uh, yes. So as a child of the accountant, I've had a fair bit of experience with quite often helping clients through difficult to live life events, whether that be through, I mean when she went to my first job years ago was a client died and at the time I was just asked to go out. I was given access to his filing cabinet in his office and I just literally went through and found Jeff to bigots and tried to work out a picture of, you know, what his wealth was like, which, you know back then with paper based records we could do easily. So something for me now very much from a practical accounting point of view, the digital technology and everything being online is how would I actually obtained that information for my clients if something happened. It's not reported year on year, but you know, actually the passwords, getting access, cryptocurrencies.

Kylie Parker: There's all sorts of risks now without my online assets that we just didn't have before. So that was a driver and then it was also just a personal, life changes for me within a period of six weeks found out my then husband was having an affair with someone that he worked with. And I also was in business with three guys and I found out one of them I sort of a news and I was having an affair and I started speaking. It was with one of o managers and yeah, so six weeks after I found out her husband was cheating, I was called into the boardroom and I'd been in business with these guys for 10 years. And, and yeah, they asked me to leave. So I literally had a professional there, what am I going to do? I had my manager going on maternity leave in a week. You know, personally I was trying to struggle with emotionally just the exception and how that sort of coped with that

Reuben: just to be clean. So there were four of you, three other partners, three of the male partners. And you uncovered that one of them was having an affair, but then it was you who had to leave. Did the one who was having an affair just get pissed off at you?

Kylie Parker: Yeah, he did. I brought a personal matter into the business and uh,

Reuben: He didn't.

Kylie Parker: Yes. So, so that, that's actually something that I still have everything that's been resolved. It's probably the one thing that just at the time couldn't deal with it well. And so I still own a quarter of their practice that,

Kylie Parker: I do, yes. It's on my to do list at some point is to actually say something like that when you go to people that have got a lot of money and you're just in a situation where literally I was, I really did feel I'd lost my dad to cancer that 10 years ago. He was 59, so really felt very much so I just needed to make sure that I kept my head above the water, mentally didn't get depressed and I looked after my kids and and that was something that I just had to just forget about. So yes it is, it is something that I still need to do, but it's just expensive lawyers.

Reuben: How many years ago was this?

Kylie Parker: That's three and a half now.

Reuben: Oh, okay. So it's really not that long ago at all.

Kylie Parker: No, it's good. It's pretty quick actually. Yeah. So that, that experience was something that as it happened, you just, you know, I originally had a lawyer at that point in time for the, had the commercial litigation lawyer, a divorce lawyer. I tried to keep to a minimum, I did a lot of that legal work myself and then I had to sell the house as well and then also conveyancing lawyer. So I went through a period of, you know, for me, you don't think these things are going to happen. I never thought anything like that would happen to me. Never mind both at once. And it's just when you're in that position emotionally, you are really stressed. And so you're also then trying to work out, well, what kind of lawyer do I need? How do I go about doing this? You know, with the divorce, you know what do you actually need to be looking after in terms of consent order, secured financial settlement, what's the process?

Kylie Parker: So I did a lot of research and so really I think the book was written, it was like, well, I've been sure of this have done a lot of research. I've also had the professional experience as a background. So I wanted to write something that I'm hoping that people know. It is a pre planning tool so that if by preparing practically and legally, you put these sort of things in place in the event something does happen and hopefully it doesn't. Then you actually in a position where you can more easily deal with the emotional side and that stress because we are the bits of taken care of. Yeah.

Reuben: Well, I mean there's some of these things and we'll talk about the 10th events that you guys were in the boat and obviously some got to do with death and you know, it's not a matter of if that's going to happen, that's a win. So yeah, some of these things you hope may not happen in there, may not be death, certainly have one, so for the spouse or family member is going to happen. So even from that point of view, now at the very beginning of the book, you've got something called the Holmes and Rahe stress scale. So what that does is talk about the different sort of stress values of, of different events which happened. Can you explain a little bit about that? Obviously there's been some research which says, you know, which particular type of events are most stressful. And if

you've had a number of these happened to you, then you know, you risk of just blowing up.

Kylie Parker: Yup. So that was something that I came about in my research. At one point I had dressed and so what's a two psychologists? Psychiatrists in the sixties was developed, what they call it, like a life changing unit. And so the stress scale was really aimed at helping doctors and the medical profession as a pre indicator for people that have, you know, he was going to develop some more serious illnesses and what they're sort of linked it to was that quite often people have to have a large number of these stressful events occur then they're more likely to have health issues in future. So I think sometimes too, you know, when you see, you know, what high levels of stress can do to your body and your immune system and obviously you mental health by able to have an understanding of how that does impact you and, and really sort of in the book doesn't go into this part of it but, but what kinds of things can you put in place that really helped reduce your sort of stress levels when you are going through experiences like this? So it might be meditation, Yoga, and I have got a counsellor who I actually did use through the divorce process. She's actually been kind enough to ride quite significant a bit of content for the book in where she does help about to both with dealing with mental health issues and also post divorce with some tips around how to be conscious of, to help you through that.

Reuben: Yeah. Well it is interesting. The whole list of life events on that Holmes and Rahe scale goes from number one to 41, number one being death of a spouse being the most stressful event in Atlanta. Number 41 minor violations of the law. But I mean there's other interesting ones in here as well that you don't necessarily consider things like having a mortgage over more than \$100,000 down the line. There's even something called major change in church activities. There's lots of interesting things and some of them of which you wouldn't necessarily, you know, necessarily associated with stress but it's interesting that, there's a whole range of things going from the most major to, to minor. And I suppose if those minor things, you know, accumulate, then, you know, they can also be stressful if you have a number of them.

Kylie Parker: Yeah, definitely. And what I tried to do with the book was really just focused on , like unexpected stressful events as well. So that's just sort of, for example, a lot of people find retirement and you know, an extremely stressful period. You're redefining who you are. A lot of people sort of ego confidence data is tied up in no work but I kind of left that for, we kind of joke around doing a planning plan A's, so things that you can plan for. So when you talk about you know, say a divorce, you can talk about planning the wedding because weddings are still actually quite, it's very much aimed at sort of picking 10 things that, you know, it could happen but you don't generally think are going to happen.

Reuben: The 10, 10 events would you feel like they go into. They go into three main categories. I thought there was some kind of breakdown of a relationship and health. That was what I sort of saw, so I'm just going through the first is death, death of oneself, stressful for the person that does, but more for everyone, but it's something you need to plan for. Death of the spouse will close family member that's obviously at the top, a divorce or separation without kids, a devotional separation with kids, a disability due to accidents

or illness, number six dismissal from employment, disaster occurring while traveling, dissolution of business due to financial loss or unforeseen events. Number nine, depression, mental illness or dementia and number 10, distress sale of home. So would you agree that sort of the, those are the three sort of categories, death breakdown or relationship and health or is there any other way you'd sort of categorize them?

Kylie Parker: I still find it interesting when you look at that list of 10 events that they're actually still around like people and people that you love. So then in terms of the impact, yes, I probably agreed. Obviously there's death so that was one that, that's what I put it in there was sort of where I do it, but if we kind of don't pre-plan our own desks and it's still gonna be stressful for everyone around us. The divorce I actually have also experienced was divorced with kids without kids. So I split that because the two things that people tend to end up in caught fighting over their children and their financial assets. And so they are different sort of experiences.

Kylie Parker: I mean, I think everyone's experience is different and so wouldn't say one's more than the other. Just the reasons leading up to it and where people are just emotionally and how people cope with the resilient or support network. I would say though with having children because you are linked for the rest of your life. And so, there's a different element of you know, potential for conflict rarely. And even in terms of what's happened with my ex, I sort of had a mantra that was very much, I can't control what happens to me, but I can control my reaction. And that was something for me, which I always made sure I put the boys first and now a priority through all that. That's why there's sort of a two. And then I suppose, yes, everything else would be health related apart from, you know, so I'll probably say it, death, health, the divorce, and then a loss of a financial security. Really distressed homes, dissolution of the business or dismissal for employment. That's, really sort of your financial base of which you live, how you live your life,

Reuben: For one's own death, I guess you can plan your, your wills and place your affairs in order. That makes it easy for someone else. But how could you possibly plan for someone else's death and the effect that it's going to have on you?

Kylie Parker: Yeah, I mean, I don't think you can ever plan for the effect it's going to have emotionally but it. But if you are, if you are a stay at home mother and you don't, you know, you're not involved in the finances because some people do like to just hand over responsibility and you're in a situation where you don't understand where your bank accounts are. Is there life insurance? Do you have wills? I think at some point you've also then got to take ownership of that and that's what the books are really designed for as well as sometimes just to be able to start a conversation. So I mentioned in the book that, you know, by having the books on your bedside table at night, it just was know what, what's that book about. Well I heard a friend has something happen and I just, I wanted to know where, you know, if something happened where I'd be at. So it is really hard conversations to have, but if you don't have them, they know the downside is should something, unfortunately occur that's going to be a much harder situation to deal with sending if you just tried to be upfront about it,

Reuben: experienced professionally with this obviously is often a challenge in financial advice and when you're dealing with accounting it and sometimes you can fall into the trap of just dealing with one member of the capital. You know, when you have both members, it's there, it's definitely better, but sometimes you know, the client leads with just the one and yeah, there is a challenge in sort of getting the sprouts engagement rather than just delegating. Having said that, I've had a few situations where, you know, that was the case where just one spouse, you know, pretty much dealt with it. But having the fact that I was across the whole situation had been deal with their account and you suddenly happened. I had a couple of times. Have you had deaths of that sort of spouse who was the main? yeah. The person who was most involved in, but, you know, I was happy I could provide enormous value even though I understood the situation to then, work with the spouse.

Reuben: I think it'd be exceptionally difficult if you didn't have in that situation if you didn't have a professional that intimately knows you knows your situation, you know, I think it would be exceptionally difficult because I know some, just some of the issues that you deal with, you know, as you say, like having all the investments, insurance, you know, all the tax issues as well, you know this. So it's so easy for things to get missed. And if you don't have someone who knows, you know, where to look for all them, you know, it's a, it's a big, big deal.

Kylie Parker: Yeah. I had one of my personal clients, but where I worked previously, a husband, wife, her husband had been quite successful so he'd retired and that had a lot of trouble having a child. But they eventually had a little boy. And at the time I copartner he'd sort of been helping with some wills but things hadn't been really finalized and, the father and son were killed and I like playing fresh. And so at the time because the wife wasn't too intense the last meal, it was time to his family and so the family left it as it was, but then she later met somebody else and had a twins. And that was when the family took it. Of course, it's still just, I think for me having seen different examples of professionally of and, and you know, the book talks about print because I also have a look at celebrity case examples of people that by not just being clear in your instructions as to what you want to have happen, that something would, it ends up in cot and you know, so much money in terms of legal and the time involved.

Kylie Parker: And so it's really just a way of if, you know, nobody wants to think about it, but everyone works really hard to protect their loved ones while they're alive. But sometimes there's this mentality of I don't, doesn't matter because I'm not around

Reuben: what happens afterwards, I think underestimate and all the kids get on. Well, I think people overestimate that considerably and often when the parent is around or the grandparent is around, do you know that that's kind of the glue that keeps families together and when that person is gone, you know, that sort of underlying resentment that's probably been there all along comes to the fore. And then that, that gets revealed in terms of, battles over estates.

Kylie Parker: Yeah, definitely.

Reuben: So

- Kylie Parker: we've all seen families that are being torn apart by rings and jewelry on lots of things they shouldn't have.
- Reuben: When someone passes away and you've got all those sort of legal rules, their bank accounts get frozen, no one can do anything and then you're going to wait for this sort of bureaucratic issue that I've got to go through. But you know, there's really good reason for why those laws exist.
- Kylie Parker: Yeah, definitely. In researching the book, there's a lot of things that I still obviously sort of learned along the way. And one was even just if I'm, so I've kind of, I've got a few friends that their parents had moved to Queensland and so they've actually still got the children as executives, but then in Queensland you actually have to have an executive that is living in Queensland. So there's things like that as well that you think you've got something in place as a plan and then we find out that, that you haven't had anything since. I have a friend that her mother's, so her stepfather and then for the world being contested now by, he's done who he's been had been estranged from for 20 odd years. So there's so many cases where I think the thing for me too is Ted talk about this later is just, you know, it's one thing to.
- Kylie Parker: Everybody puts things off then actually planning for it. It's documented, but also just the communication that you've got a family that, you know, you're lucky to have potential issues. You really so important to actually ensure that documents are in place and they're communicated as well as to. So everybody knows upfront what's expected, and on board with that because I think that that process is still what then reduces the risk of any, issues down the track because it's and I will that I heard it from them. That's what they wanted. There's no ambiguity around their wishes.
- Reuben: I think also just a good to me as I was looking through this list, I mean as a financial planner, I do advise on insurance on people and there's certain parts of these events that you can actually ensure for, like you can obviously have life insurance which ensures you for death. That's always great to have life insurance, death insurance, so that can ensure you for that. Obviously it doesn't deal with all those other matters and once you beyond a certain age you tend to not have life insurance, but that, that can certainly deal with a part of it. Disability or incapacity. I mean a lot of the time that can be or, the financial aspect of it I guess can be dealt with by insurance. So insurance does have a, a pretty big part to play. It's not certainly not the entire answer, but it's pretty important though, isn't it?
- Kylie Parker: It is. It's extremely important. And that sort of, I think through most of the chapter, there's always some level of, you know, with the mortgage insurance sometimes is a misconception that mortgage insurance as well, if I can't pay, that's covered. But Lord knows we've kind of got redundancy insurance in there. So there's, there's lots of ways that it does talk about though, obviously, you know, so having some sort of a safety plan, bit of a backup funds, a lot of people, you know, when you look in the media, if something is happening, then people are going to go fund me as their backup plan. , and, and really when you're in that sort of situation where I'm in particular talking about in disasters occurring whilst traveling. So you've got young, you know, family members that are traveling and they don't have traveling protection or travel insurance. Then, you

know, is it, the fall back is if you as, quite often the parents and the cost can be astronomical people that do have to sell family home to be able to get their children back. So the horrific nature of that, you know, when you've lost a child and then two, you're dealing with a quite often a foreign country and the legalities as trying to bring it to a child's body home.

Reuben: It's actually unfortunate. Sounds good. You know, having discussion with people always focus on the bad things of insurance to the part on times when I don't pay out all the times with a, you know, that make it a bit difficult to claim on and nobody talks about sort of the 90, 95 percent probably. High cases, where it all goes through smoothly potentially these last royal commission that's happened as well is journal the bad and ugly side of the insurance industry. And I'm not saying that that doesn't exist. It certainly does, but it's not the full picture. And I just hope that it doesn't discourage people from, from taking insurance.

Kylie Parker: Well, I think what it should encourage though is actually again, forming a relationship with someone who is the insurance broker because that, you know, it's one thing to sell insurance, but people talks about commissions, but when someone's actually going through the claim process, having that person to be able to help you through that process and ensure that you are getting what you're entitled to and the products that I think is really important. And I've had my insurance broken out so I think 12, 12 years and been through a couple of pauses it. And so just knowing though that you know, that there is not really a bit of a say that annually or five sort of contact him a bit of a check up and making sure, okay, this is partly my mother situation income, you know, what do we really need to be protecting? and making sure that, that sort of adjusted along the way.

Reuben: Yeah. But there's no insurance for divorce.

Kylie Parker: I didn't mention that. I'm a friend of mine, she caused the divorce insurance, but it is actually, her and her husband have a regular check in with a counsellor and so that often quite just be, you know, quite often again, it comes down to communication and, and most, you know, most relationships end up, someone's not communicating properly or if it comes right down there and then things escalate and they're both sitting down and having those conversations with somebody in the room that can help sometimes it's explained differences of opinion really thinks about things differently for them. Her, her take on logins and divorce insurance.

Reuben: is the, is the business stuff as well. I mean, I personally had a couple of traumatic events. One was a business sort of split up. I'm probably not well there, no fair or anything, so yeah, that was just a difference of direction, but that was where we had to split the business and that was extremely stressful and I learned a lot from that. It took a big title at the time but I think I dealt with would deal with it better the next time, but unfortunately a number of years after that had another young business partner who was tragically killed in a car accident. Yeah, so that was, that was that as well, all that second time round. I mean that was obviously completely out of left field, but I did, we did have the prices, like a good business buy, sell agreement and an insurance policy, you know, key person insurance policy. So yeah, having that at the time was just

invaluable. It meant that you could focus on helping his, yeah. He's, he's with, without having any of those sort of financial complications between us and that it just made things a hell of a lot easier.

Kylie Parker: So it's actually a, I find most people that if they do have some interest in the book, there's generally you have, I think it can go through life thinking you're invincible and that have had something happen that then kind of go, okay, well I'm not infallible and yeah, I do need to start thinking about things. And, so yeah, having had that experience, that's the thing you sort of understand the value in, in indefinitely insurance policies and, and why would that be

Reuben: like business agreements as well as those, those can be difficult to do in partnerships as well, like actually getting around and everyone agreeing on what happens with Easter, Easter partnership breaks down. Especially sometimes you have the discussion about that only happens when there is a problem. So you've got to, you've got to work it out before there's a problem. But it's certainly a tricky area that they sort of o business agreements with partners. I mean I've had in terms of advising clients on that sort of thing, I'll find it difficult. I found, yeah, you can start the process with people but it is difficult to get the whole process done. So that's just one of these professional. I've always found challenging getting people to do those, you know, buy, sell type policies and business succession arrangements, challenge I think because you've got different people with different objectives trying to get something done.

Kylie Parker: Yeah. I actually went to the CPA who would invent a last week talking about governance and the case study was around for the succession planning and , and I find in the question that I ask is, , doorman, who was running it was just how do you sometimes tend your accounting hats off because we still kind of come at it from that angle, you know, how much is the business worth if you employ somebody else, what their expectations are, salaries. That to me, those are the questions that I always naturally want to ask.

Reuben: That's it.

Kylie Parker: So it's the same with, I think when we're dealing through be, so I'm an estate planning or succession planning, those topics are where it's not just about finances and sort of also emotional reasons and being able to ask those questions and do the Internet, I find that is a skill. Unfortunately, I haven't developed it yet.

Reuben: It's interesting, isn't it? Because you, I guess in your professional life you can get specialized in doing certain things and on one hand, you know, that's good to be really, really good at accounting and tax in the light by the might mean that you're not meeting your client's needs. You know, whether you can find someone else and other professionals that you trust who's, the expert in that, that's great. But it's not always, it's not always easy to find that person. So I suppose it's always in small business, it's a challenge of how much you know, do we spread ourselves in terms of what we do versus just using others. But it's not always easy to find someone else who has got the same sort of mindset as yourself.

Kylie Parker: Yeah. And I'm still saying let's start off in mediation and still end up in the cot system and the outcome probably would have been the same as if, you know, if they hadn't spent the money on legal fees, if they're just taken a bit later on. So I do hope that there's some things around divorce in particular that I'm talking about. Automation of a law legislation and cases and so that there's a few apps that are starting to come on to the market now that are really starting to go, okay, well, you know, really at the end of the day anything. And again, even for estate planning cases, you know, love the way it does is going to old pace law and looking at a lot facts are similar and telling us, putting those facts or something. So I kind of do hope that, you know, technology does disrupt quite a painful emotional process. That to me, I'm overly expensive based on just the information.

Reuben: Yeah. An artificial intelligence to make that access to information has been to the other one obviously, which is a big one, is not benign. And that sort of deep depression, mental illness, dementia. I guess, you know, the thing with that, that depression and mental illness that will often coincide with those other things, really one it. So it's kind of in some ways it's encompassed in, you know, in a way. I mean sometimes it's not necessarily, but often it will be. Yep.

Kylie Parker: It was actually world mental health day today.

Reuben: What does that mean?

Kylie Parker: So and I agree kind of some of those events, if they have been, that's probably where you guys are going to end up is an injustice, you know, understandably as well. But, I think one of the things that I learned, and I sort of talk about it in the book is that my father who was a law degree, I'm quite a distinguished career. I'm very strong. I'm confident man. And, and seeing him have bipolar. And so that for me was something that was a, I think I'd had that mindset that if, you know, if you do it, especially when you're younger, again, this sort of you're infallible, is that if you are suffering depression or mental health, it's a weakness. The personal weakness and having seen my dad and was like, look the same illnesses if can go to clinical illness, that's something that people can't help. And, and so, you know, everybody's got different ways of coping and dealing with things. I, you know, I was very lucky I had a huge support network of friends and then did it for me, it was yoga and, and just having to get through because I had the kid that didn't have a choice. It was sort of, you know, get up.

Reuben: Yeah.

Kylie Parker: And sometimes o digital talk about it with the death of a close family member is that I do think our society that sometimes doesn't allow people at the time period to grieve. So if you've got four weeks annual leave and something happens that you know, someone's world totally, you know, been shaken up, up, and there's still this expectation that we used to go day to day tasks and things to do. And , yeah,

Reuben: Jewish religion you know, we have a pretty good sort of mourning process, you know, there's a week where, you know, you don't go to work or anything and people visit you

when you talk about it. Then there's a month of most intense mourning, but there's actually even a full 11 months, have some sort of mourning and then you only then come out of it. I reckon that's, you know, yeah, it's a sensible process. I can't look, we're coming towards the end of the, of the show and it's been a really good chat. I know that this is probably a difficult one, but I normally do ask my distance for the top three tips. So it might not be easy to di-still given everything we've discussed, but I would you're your top three tips for dealing with life's unexpected stressful events.

Kylie Parker: Okay, I think planning would have to be number one. , so I think for me I just got new people sometimes take more care in and planning what they're going to eat for the week in terms of you, you have a grocery list and you take that to the shops and show that you get the items that you, that you need and uh, you know, everybody knows what it's like at home. If you run out of toilet paper, I'm thinking about that same process of going, okay, well actually plan, I'm gonna breeze through some of your own research, understand the terms, what's important in a will when you go overseas, you know, kinds of insurance are available. What's applicable? So definitely I'm planning for an unexpected event. I don't think it links the thing. I think in any large company has got a risk management policy just isn't your life a risk management policy?

Reuben: Yep.

Kylie Parker: Number two would be storing that information. So that, I mean obviously there's a whole lot of different opinions on the my health site, but in there you can actually store advanced care records, which for me, if something happened to me, I actually would want the doctors and the people that are actually, you know, front of line caring for me. Knowing what are these that I want to do. So I've, I've probably something that I, you know, I would put in my healthcare plan, but again, everyone's got different opinions there. Another one, I had a gentleman by the name of Eddie Lee. He was really great for me in helping me complete the boots. I'm with Mason. He, he read the book and he's got an APP now sorted and , and that is very much based around your estate plan, put in print information that if something happened to you that trigger event occurs and that gets collated and put into a really good document and sent to the appropriate people that you've listed or there's always, you know, there's a safe with your lawyer. There's things like dropbox. So it's just making sure that somebody knows where their documents are and then the final one would be communication so very much that if something happens to you and your stress is other people around you will, will that be professionals, family, friends, that, that know what it is you're actually wanting to, to be able to do in those circumstances.

Reuben: Thanks to those top three tips just before we go, where can people find about you and more importantly, where can I purchase the book?

Kylie Parker: So, planningplanb.com is the website for the book. And, there's links to studies actually available tool online bookstores, Amazon, Booktopia, and then, through each of those sites is always sort of order online or just as you can see my website and they've got a copy. There is a free chapter on the website around the floor with kids because I sort of do my age group. Unfortunately. It's something that I know a lot of people are going through. So I do try and help with that process as well. So if anyone is in a situation

where they're going through divorce, it does give some practical tips around setting up your consent orders for children and, and just issues that can pop up, that you just, you know, if you've got young children and particularly don't think of, you know, who's going to price it down the track, what did they want to do?

Reuben: Yeah, it's been a great discussion filled in some of the gaps that I will not read the books that. Thank you very much for your time and I guess some of our listeners will hopefully go on and read a bit more about you and potentially a buy the book as well because it's a very useful read.

Kylie Parker: Thank you. Thanks Reuben very much for having me on your show.

Reuben: Terrific. Okay, then. Goodbye