

Divorce magazine

Divorce



is your life changing?

Divorce Magazine Canada is a resource of local businesses that can help through the transitions of divorce or separation.

divorcemagazinecanada.com



Publishers Note

When going through a divorce or separation there are many things to consider. If there are children involved it may even seem more overwhelming. My marriages (2) were not long – almost 4 and 5 ½. I have no children so I'm assuming it was easier for me to adjust to being single again than a person who has been married for years and also had children.

You may ask yourself many questions like; What is happening to me, and how do I face anger, depression, loneliness, how do I forgive & grieve? I may also be feeling and worried about the kids, my finances, will we get back together and will I ever meet anyone else?

I wish we had an owners-manual in point form to tell us exactly what will happen, how we'll feel and how to move forward?

If a separation or divorce is in your future I hope the participants in this edition of Divorce Magazine Canada can help guide you through those difficult times. So many things to consider...

Divorce magazine
Divorce magazine
Divorce magazine

Divorce magazine

Table of contents

ARTICLES

Saying Goodbye To Emotional Baggage - Yvonne Racine	4
What's Wrong with me? - Dr. Vera Baziuk	5
Can I Buy a Home? - Crystal Mamchur	6
Should I Change My Name? - Bev Kennedy	7
Strength In Numbers - Sandy Fisher	9
Post Traumatic Divorce Self (PTDS) - Lil Lezarre	11
Business Owners... take Heed - Wendy Olson-Brodeur	12
Don't Tackle The Mortgage Process Alone - Cathy McMurrich	14
From Financial Stress To Financial Success - Rebecca Frederick CIRP	15

ADVERTISING CONTRIBUTORS

Essentials - Cindy Woodthorpe	8
Healing Heart Wellness - Deborah Nichol	10
Chrome Spa Salon - William Halabi	13
My Caribbean Paradise - Flor Espedal	16



Divorce Magazine Canada reserves the right to edit all material submitted for publication. The articles represent the views and opinions of the individual authors and not necessarily the publisher. No material should be reprinted in whole or in part without the expressed written permission of the publisher.

Contact Divorce Magazine Canada – head office at 780.761.3000. The contents of Divorce Magazine Canada should not be used as advice of any kind. Consult the appropriate professionals for any advice. Divorce Magazine Canada does not constitute endorsements of, or assumption for, liability for any claims made in the advertisements and or advertising information.

Saying Goodbye to the Emotional Baggage

Divorce or the end of a long term relationship can be a traumatic experience, whether you are the initiator or the one being left. Even though we may have gone through a lot of emotional turmoil on the way to the break up, that doesn't mean we are by any means complete emotionally just because we have left the relationship. We carry with us the baggage of unresolved issues. If we don't find a way to unpack those bags and sort through what we want to keep and what we need to discard they will adversely affect us in the future, whether we get into a new relationship or not.

When a relationship ends we are not just saying goodbye to what has been, we are also saying goodbye to what the relationship meant to us and all the unmet hopes, dreams and expectations. We must grieve what was and what could have been to say nothing about dealing with all the beliefs and assumptions we develop that can be very limiting as well.

Being a child of divorce and having experienced more than one divorce myself, it took a long time for me to realize just how the incompletes from my past were playing out in my relationships over and over. I was not able to have a truly authentic relationship until I dealt with my unresolved grief.

In our culture we are not taught to grieve endings, we are taught to distract ourselves or just keep going and pretend that time will heal all wounds. It would be great if that actually worked but I have not found this to be the case.

Time does not heal, replacing the loss with yet another relationship does not heal, nor does isolation.

“Incomplete relationships create unresolved grief, and...Unresolved grief creates incomplete relationships.”

We need to take action to complete on the unresolved issues in order to move on. This is an important part of self care and preparing ourselves for a brighter future.

As a Certified Grief Recovery Specialist® I provide one on one and group action programs designed to help you complete on the past so that you can make room for the kind of relationship that you really want.

For information about The Grief Recovery Method® and a schedule of free information sessions as well as the outreach programs being offered in the Edmonton area go to www.yvonneracine.com.

Yvonne Racine is a Certified Grief Recovery Specialist® and Life Celebrant. She has been working in the personal development field for 25 years and is also a Certified Life Coach and Spiritual Counsellor.



Yvonne Racine
780-913-6466
info@yvonneracine.com



What's Wrong with Me?! How Well am I?!



“What’s wrong with me?” is the question every wonders when aches and pain, fatigue and dis-ease set in. At **The School of Advanced Wellness** we ask the question “**How Well am I?**” because wellness is not simply an absence of disease or pain. Wellness and chronic dis-ease are on a continuum. We either move on a path toward or away from wellness. When you have chronic aches and pain, fatigue or dis-ease, “what’s wrong with me?” really becomes a question of “**how well am I?**” and “**how well can I become?**”

How do you get off the path of wellness and on a path of dis-ease? We live in an environment full of **physical, chemical, mental and emotional stimuli**. Our brain senses every stimuli and responds with an appropriate signals for the body to adapt to the current environment. This communication between the environment – brain – body is critical for you to learn, function and grow. When there is an **overwhelming or prolonged stress** in the environment then the body gets **stuck in a stress response**. Stuck stress responses **increases the nervous system tone** and creates inflammation. The longer the stuck stress response stays in the body unaddressed, the more you move along a path away from wellness and toward dis-ease.

What is important to remember is that you are responding to **EVERYTHING** in your environment. **All the environmental stresses you have experienced as an infant, child, teenager and adult matter.** What’s wrong with you may not be traceable to particular event or occurrence, you present as you do as an **accumulation of life’s stresses**. The more environmental stress you experience without good adaption, the more stuck stress responses you hold in your body. What’s wonderful about **The School of Advanced Wellness** is that Wellness can be assessed and measured! We use various **Markers of Wellness** to determine how close or how far you are from **True Wellness**. These markers measure how stressed your nervous system is and the level of silent inflammation.

The **Markers of Wellness** we will use to measure, score and tract your progress back towards wellness are:

- 1) Detailed health history consultation
- 2) Standing postural faults
- 3) Palpation
- 4) Supine postural faults
- 5) Abnormal breathing patterns
- 6) Inappropriate sustained patterns of paraspinal muscle contraction
- 7) Abnormal heat and energy radiation from the body
- 8) Heart Rate Variability (HRV) Score
- 9) Silent Inflammation Profile (SIP) Test
- 10) Percent body fat

These **Markers of Wellness** not only alert Dr. Vera to know where your problems are but will be consistently re-measured to assess your progress as you begin to move back on the path toward wellness! Please **call today** to see how well you are and can become!

Dr. Vera Baziuk
School of Advanced Wellness
#201, 10432 – 123 Street
Edmonton, AB T5N 1N7 (780) 995-3146
drbaziuk@gmail.com

Can I buy a home?

Have you wondered how or if you will be able to buy a home if you are in the middle of a separation? Do you wish you had someone to just call and answer some questions for you with no commitment necessary? Please, call me – Crystal Mamchur at 780-887-0230 any time.

I have been in the mortgage industry for 13 years and specialize in helping people going through separation/divorce with their mortgage financing options. I started my career working for a bank for 10 years and now that I'm a mortgage broker, my job is to work with several Canadian lenders to find a solution for you.

Being a mortgage broker is about giving people options, trustworthy advice, and presenting solutions for their particular situation. Divorce is typically the most stressful time in one's life; I will make sure the mortgage process is the exact opposite. My philosophy is that my professional relationship doesn't end on your new possession date; it's actually the beginning of it. I will be there to answer your questions for months and years to come.

My office location is in Sherwood Park, I am available to meet clients at their home, office, or at a coffee shop somewhere in between. Being a Mortgage Broker means flexibility for you, so I will answer your questions during the day, evenings or on weekends and can complete a mortgage pre-approval via phone or email to make the home buying process as convenient as possible for you.

As a volunteer facilitator with The Home Program for over 5 years, my job is to educate, support, mentor, and aid people into home ownership. It is FREE, and down payment assistance is available to program approved clients. For more information, visit www.thehomeprogram.ca.

My vast experience and network enables me to share with you, a number of professional people in the home buying industry who will make sure your TOTAL home buying/selling process goes as planned. My concierge list includes relationships with realtors, lawyers, home inspectors, insurance specialists and financial advisors whom I trust will WOW you through the customer service experience.

When you don't need anymore stress in your life, call Crystal Mamchur from Verico iMortgage Solutions, where your choice in mortgages is Crystal clear. I am here to help!

Crystal Mamchur, Mortgage Broker
Verico iMortgage Solutions Inc
C 780-887-0230
crystal.mamchur@verico.ca
www.mortgageweb.ca/crystal



I'm Getting Divorced – Should I Change My Name?



The marriage is over. Lawyers have been consulted, assets divided and new living arrangements made. You're

making an effort to get on with your life. Amid all of this upheaval, is the issue of your name. Should you go back to your birth name? Choose a completely different name, to symbolize this new chapter in your life? Keep your married name?

If the divorce was bitter, you may want to divorce yourself from the name, as well as from your spouse. Conversely, if your parting was amicable and you're still friends, you may opt to keep your married name, for the sake of the children if nothing else. Even if you like your married name, energetically, it may not be the best one to help you to move forward.

Your name is more than your calling card; it holds the “energetic blueprint” for your life. In other words, it holds the attributes that influence your character, talents, lessons, challenges, ambitions and accomplishments. Doesn't this suggest that the name you will use, after the divorce, is important? And, that its choice merits careful consideration?

This is an ideal time for you to consult an experienced Numerologist. She will decode your name's energetic blueprint and help you to understand it. She will offer you objectivity and guidance, as you go through the often difficult and exciting process of choosing a new name.

She will encourage you to consider the characteristics and behaviours that you would like to eliminate, strengthen or develop, as you move into the next chapter of your life. For example, you may wish to become more assertive, courageous and independent. Or, you may wish to stop running from conflict, before resentment builds and it becomes unmanageable. Perhaps more friends and fun would be on your wish list.

Sometimes, a minor spelling change is all that is necessary to alter the energy in your name and give you what you desire. Other times, changing, removing, or adding a second or third name will provide the attributes that you seek. Occasionally, a totally different name will be your best option. Whatever you desire, a professional Numerologist can help you to find a name that you resonate with; one that “fits”.

A Numerology analysis is a fun, unique and effective way to enhance self-awareness and self-appreciation. Numerology can also be used to assess romantic compatibility, and to shed light on other types of relationships, including work, parent-child and friendships.

You deserve to have your name analyzed. Imagine how empowered you will feel with a name that you choose; a name that will help you to create the life of your dreams.

Bev Kennedy, BScN, HHP, CD
B 780-418-4301 C 780-919-7289
bevkenedyconsulting@shaw.ca
www.bevkenedyconsulting.com



It's The **LIFESTYLE!**

We take the guesswork out of the detox process, so you can focus on YOU!
Our exclusive online community offers encouragement, daily support, meal plans, recipes and your full grocery list for a full month!
Learn why Arbonne Essentials are your Best Option!



- ✓ **Gluten Free**
- ✓ **Vegan Certified**
- ✓ **Low Glycemic Index**
- ✓ **Kosher Certified**
- ✓ **No Soy, No Whey,**
- ✓ **No Dairy, No GMO's**
- ✓ **No Artificial Colors, Flavors, or Sweeteners**
- ✓ **No High Fructose Corn Syrup**
- ✓ **No Cholesterol**
- ✓ **No Trans Fat**
- ✓ **No Sat Fat**

Did You Know!

We are more than just skin care. I have dropped over 20 pounds with our nutrition products. We have a full nutrition line that is VEGAN, we use pea protein, gluten free, sugar free AND dairy free.
Ask me for a sample!

Did You Know!

This business is an amazing opportunity to earn a substantial income while only having to work part time. I have replaced my income as VP of a Consulting Firm and now I have the financial freedom to travel and be with my grandchildren. Let me show you how this business could be the answer to your dreams.
Ask me how!

Contact your Independent Consultant Cindy Woodthorpe to get started!
EMAIL: cmwood7@telus.net PHONE: 1-403-473-8858

Strength In Numbers



Mary Kay Blakely, a journalist and mom once wrote "Divorce is the psychological equivalent of a triple coronary bypass." Having had the experience of my own divorce, I understand firsthand the roller coaster ride of emotions and new paths one goes through setting out on their own.

So many decisions need to be made in the midst of all the emotions. Emotions cloud clarity. Statistics say that getting a divorce or buying a home are in the top 5 most stressful things one can do in an entire lifetime. As both are often happening simultaneously in a divorce situation, it is critical that you are surrounded by professionals that provide clarity and bring calm during this time.

My company, Verico iMortgage Solutions is a comprised of over 20 mortgage brokers that work together as a team, providing traction to those in transition. Our service is multi-faceted, not transactional. That means beyond a personalized individual mortgage, we regularly share our proven and trusted

referrals with our Clients that are in need of other services as they start over.

I began this business over 7 years ago with the intention to give more choice and freedom to our Clients that sit across from us. 90% of our business comes from referrals because, unlike a traditional lender that represents only one product, we are able to shop beyond, for the best product to suit specific needs. Due to the expertise and knowledge of our agents, one of the lenders we deal with only offers a special program to three brokerage Firms in Alberta and we are one of them.

No one really ever enters into marriage with the intention to divorce. In the midst of the challenges that then present, take comfort in relying on the strength of our team. There is strength in numbers. You are not alone.

This is from one of my recent Clients going through a separation after a 22 year relationship, "I sat there across from Sandy in a bit of a daze, yet thinking that I knew what I needed. It was only after our meeting was done, I realised how essential her questions were. She guided me through the process, considering aspects that I had never thought of, regarding how to protect myself independently into the future. The structure of my mortgage changed to suit. I appreciated that conversation and the referral to a financial planner that I was searching for."

Sandy Fisher, Broker/Owner
Verico iMortgage Solutions
780 485 1320
www.i-mortgagesolutions.ca

Healing Wellness

Deborah is an
Intuitive Healer,
Holistic Life Coach.
She is dedicated to
helping people help
themselves, connecting
mind, body & spirit.



Deborah Nichol

Phone: 403-452-6511

Suite #959, 105-150 Crowfoot Cr. NW
Calgary, AB T3G~3T2

healingheartwellness.com

Testimonials

"I have been a client of Deb's for 6 years. In the first meeting with Deb, I was amazed! She is very warm, sweet and down to earth."

"I feel as if a weight has been lifted and am feeling it is easier to be naturally positive"

"Deborah carries a remarkable ability, so if you are looking for effective and permanent change, you will find the expertise of her work and the energy she carries will deliver what your heart is wanting for you."

POST TRAUMATIC DIVORCE SELF (PTDS) COACHING SERVICES FOR MEN & WOMEN

ARE YOU TIRED OF BEING CAUGHT UP IN THE DRAMA OF YOUR OWN DIVORCE?

- Do you start shaking as soon as you see it's your ex on the call display?
- Are your emotions controlling your relationships with your kids?
- Are you ready to start living for the future instead of revisiting the past?

I am all too familiar with all of the above feelings. I fled a bad marriage with my kids only to find them and the courts being manipulated by his tall tales. Eight years later I have the most amazing relationship with my kids and the passion to help others work through their own challenging divorce.

You can survive PTSD, become a stronger person, stand by your values and be the loving supportive parent you want to be. Getting there requires help.

I went through hell during that time and I know the importance of rebuilding yourself from the inside out. Learning how to shift your focus to where you're going instead of where you've been means working on the things you do have control over.

IF YOU ARE READY TO:

- Rediscover yourself and how to get that 'I FEEL GOOD' feeling inside again
- Become more resilient to the changes in your life
- Retake control of the thoughts and feelings that drive your behavior

Then a PTSD coaching package from seven time International Best Selling Co-Author, Lil Lezarre is for you.



www.lillezarre.com

Business Owners... take Heed...

Sad but true, not everyone comes out equal in a Separation or Divorce. WHY? We don't know what we don't know!! and we don't do what we should do.

As humans, we procrastinate and think "That will never happen to ME!" As a business owner, have you taken the time to do a Shareholders Agreement?, Buy-Sell or even a simple contract between you and your partner/spouse? Yes even if they are not involved in the business. If not, WHY NOT?

I've seen more companies go down" because of Divorce and it doesn't have to be that way with some good forethought and planning.

According to Olson-Brodeur, 'divorce clauses' should be considered and are as crucial in the planning stages of business agreements between partners as prenuptials are between affianced couples.

The critical significance of a Buy-Sell Agreement or Shareholders Agreement is often undermined by business partners who enter into a mutual venture paved with great intentions. A fundamental component of a reliable business succession plan—the Buy-Sell Agreement, considers the potentially negative implications should a critical event (death, disability, illness) alter the format of a business partnership. So if statistics are showing 50% Divorce rate, why then is Divorce not addressed in the agreement?

When establishing the best buy-sell agreement for your company, focus on the 'triggers.' Make sure you are aware and educated about the specific elements pertaining to your needs that inevitably affect your financial outcome.

Quite often people waste a lot of time and large sums of money in areas they were not aware could have been avoided with proper agreements. The bottom line is, the more you know, the better you can keep your interests in the forefront.

Some key aspects to address include the following:

- Who should shareholders be? What % should each have?
- What restrictions on the sale or transfer of ownership and events that define those
- How to establish the price and terms of share valuation in event of change
- What kind of flexibility is appropriate to ensure the business's success when one owner's objectives deviate from the other partner's

Be aware that the games people play can often take advantage of the person who has less knowledge, less

experience, less money.

Many divorcing clients face the rug has been pulled out from under them and they are suddenly faced with taking on new responsibilities and making high-stakes decisions, at the very time in their lives when they are least equipped to do so.

As Chartered Financial Divorce Specialists (CFDS), we are called upon to support people during one of the darkest times in their lives, and thus have a responsibility to cultivate the empathy and the communication skills that can help make the heavy load they are bearing a little bit lighter.

In divorce, the tail [money] wags the dog. Mixing money with emotions can often bring out the worst in people. The emergence and maturation of divorce financial planning has become more optimistic about the consequences of divorce. Being good in the field of divorce financial planning is not easy and requires an understanding of and empathy for the emotional turmoil people are experiencing, a broad knowledge and experience base and the avoidance of conflicts of interest.

Chartered Financial Divorce Specialists (CFDS) offer the creative options and financial strategies necessary to ensure clients receive the best financial settlement possible. CFDS's are responsible for understanding and prioritizing clients' financial concerns and goals. Unlike lawyers, we help clients plan for pre and post-divorce financial independence and provide clarity for their financial future.

With my +30 years of experience in the financial arena, I do understand and have the knowledge to make a positive difference in people's financial lives. The mediation process can save time, stress and money.

Wendy Olson-Brodeur, Chartered Financial Divorce Specialist, Certified Financial Planner Mediator
Centre 70, Box 133 Suite 120, 7015 Madeod Trail SW
Calgary, AB T2H 2K6
Ph: 403-873-0292 www.tfds.ca





The Beauty Lounge

10356 Jasper Ave
Edmonton, Alberta
(780) 428-5888(ext2)
info@thebeautylounge.com

Hours

Mon & Tues 10 – 6
Wed - Fri 10 – 8
Sat 10 - 5

The Beauty Lounge is an indulgent, luxurious total beauty experience as a William Halabi Salon. The Beauty Lounge offers a new class of unique and high end beauty services. Our teams' outstanding customer service will cater to even the most beauty conscious fashion divas and trendiest cosmetic-junkies. Come and experience a selection of hair, body and facial products from the fashion centres of the world. Located in the historic Birk's Building on Jasper Avenue, the timeless opulence of The Beauty lounge is your destination of luxury.



EdmontonSalons.com

chrome
SPA SALON



Chrome Spa Salon celebrated its 11 year anniversary last October, this Award winning rockstar boutique salon set its sights on client focus, and experience. Directing their energy toward each guest as a team. From the moment you walk through the doors until you depart.

Expert stylists are trained in the latest cutting and styling techniques as well as providing guests with custom hair care prescriptions and tips on how to recoif your hair at home. Color at Chrome is the name of the game! As well as amazing cutting skills, color, highlighting, and ombre techniques using many innovative color lines. Chrome is focused on your total fulfillment.

Chrome Spa Salon

11320-104 ave NW, Oliver
Square
Edmonton, Alberta,
780.428.5888 (ext1)

Hours

Mon 10 – 6
Tues 10 – 7
Wed - Fri 9 – 9
Sat 9 – 6
Sundays by appointment only

Don't Tackle The Mortgage Process Alone: Let an Accredited Mortgage Professional Do the Work

Unfortunately, divorces happen. Sometimes after 1 year or after 30. But it can be confusing to negotiate budgets, payments and credit issues when you are switching from a double to a single income household. But with the guidance of a professional, you may still be able to own your own home. Although your household income has changed, there are many ways you can still qualify by supplementing your income with other accepted methods. Understanding mortgages can be as challenging as deciding on the right house. Maybe more so, and you need to be sure you fully understand what you are signing up for.

Having over 25 years' experience as a paralegal and now having successfully brokered numerous mortgages for clients from all walks of life going through an array of personal experiences, I can help you navigate the ever changing mortgage qualification process.

Purchasing your own home is probably the single, largest investment you will ever make and your mortgage is a very key component. There are a lot of big decisions to be made, so why go it alone? I will work with you every step of the way, ensuring that you are kept apprised of our progress while making sure that you are in control of this new chapter in your

life. While the interest rate is the first thing that many people ask about, it is not the be all, end all. I will show you how various products and terms can be utilized and structured for your individual needs to help you to gain your financial independence. While your spouse may have been in control of the majority of the financial decisions in your prior life, you are now in total control and you should feel at ease that you made the best decision for the new you.

Being a Mortgage Broker is not about getting another file on the books. It's about giving you honest, unbiased, professional advice for your individual situation. Your needs and circumstances come first and having an experienced professional working with you will confirm that you get the best possible options. At The Mortgage Group, we 'think outside the branch'.

I work closely with professionals in the real estate industry and would be happy to recommend any of them to you. Together, we will help you feel comfortable that you have made the best decision for the new you.

Divorce is stressful enough, buying your new home should not be. Let me take the worry out of the financial end.



Cathy McMurrich, AMP

Mortgage Broker
Commissioner for Oaths
TMG - The Mortgage Group
Office: 403.568.8817
Toll Free: 1.855.887.4936
cathy@mortgagesbycathy.ca

www.mortgagesbycathy.ca

From Financial Distress to Financial Success



When a relationship ends it is a tumultuous time. Emotions are stretched and there is a long list of other practical considerations: Where will I live now? How will joint property be divided up? What about our debts? Here are four things to consider regarding your finances.

UNDERSTAND YOUR OBLIGATIONS BEFORE SIGNING

Matrimonial separation agreements between ex-partners explicitly state who gets what assets and who will be responsible to pay which liabilities such as credit cards, loans, or mortgage payments. Before signing on the dotted line make sure to review all credit agreements to understand which debts are your responsibility to pay. If you have ever used a supplementary or secondary credit card you could be on the hook for the entire balance of that card so make sure you review all cardholder agreements. Banks are not bound by the separation agreement. They will not remove any co-signers from a loan agreement while there is an outstanding balance so if one spouse should fail to pay a debt the bank will

collect from co-signers or secondary cardholders, regardless of who took on the debt in the separation agreement.

CREATE A NEW BUDGET

The new reality is that you may now have one income to pay expenses that used to be covered by two. It is important to make a new monthly budget as likely many expenses have changed. Whether you are making the transition to being a singleton or single parent you will need to make a swift change to your spending habits because failing to do so can lead to additional debt and problems in the future.

HOLD ON TO REGISTERED ASSETS

To facilitate debt repayment some people think selling their most liquid assets - investments like RRSPs or RESPs - is a good idea. Your creditors cannot seize these assets so do your research before making the decision to eliminate your retirement income, which will be essential to your livelihood in the future. Also, cashing in RRSPs triggers a tax liability - another strain on your budget when you don't need it.

SEEK PROFESSIONAL HELP

Talk to a professional about what your options are before you sell any assets to pay debts. As a Government licensed Trustee it is my job to explain all your options to you so you can make an informed decision about where to go from here.

**Rebecca Frederick, CIRP,
Trustee in Bankruptcy www.fcdebtfree.ca
Phone 587-400-3344**



My Caribbean Paradise

**Make your retirement years, the best years of your life
in Villas Paraiso Escondido an all Canadian Resort Community**

2 bedroom house with lot from
\$199,900

U.S.D



We are almost sold out so don't delay and contact us today

www.mycaribbeanparadise.ca