

# Divorce.

magazine

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](http://divorcemagazinecanada.com)

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*Lisa Goodwin*



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# Anxiety with divorce

## Separation causes anxiety, not only emotionally...

Separation and/or divorce causes much anxiety, not only emotionally but can also cause much strain on finances.

This would be included in “financial triggers” along with: new employment, losing a job, births, deaths, new marriage and inheritance among other. I would define a “financial trigger” as a life event that may have a significant impact on either a current financial status and/or a change on direction of financial future.

Each situation is naturally unique, however, a common pain point I have seen clients share is the uncertainty and lack of financial control. It is important for both parties to assess these new realizations and adjust the plan accordingly.

**3 points I'd like to encourage at this crossroad are:**

- **don't ignore your finances, you still have future financial goals that must be attained**
- **touch base with your current financial advisor or interview new ones to adjust your plan. They should be able to offer concrete direction. There may be a need to access emergency money, change beneficiaries, change bank account information, to name a few**
- **the future may not look as bleak as one might think at this time. Feel empowered to take steps for a positive financial future**

My understanding of clients and potential clients begins with what's most important to them. This is accomplished by working through what we call our 5 step process: Where Am I Today?

Where Am I Today?  
Where Would I like To Be?  
Can I Get There?  
How Do I Get There?  
How Can I Stay On Track?

We define together what the objectives or goals need to be and how to prioritize them. To me it's very important the chemistry between myself and my clients as the client/financial advisor relationship builds. I encourage clients to dream - “what is possible?”

I welcome clients who value and appreciate what I do, those who expand my knowledge and value a two-way relationship. Having financial education is important and I prefer to educate my clients, not necessarily by always using numbers but rather sharing analogies and stories.

I've enjoyed a 15 year career with Edward Jones, starting November, 2002.

Our goal is to be the first choice of long term conservative investors. We do this by:

- understanding what's important to you
- using an established process to build personalized strategies to help you achieve your goals
- partnering together throughout your life to help keep you on track

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# Our Children *Their Future*

**In 1964 my father accidentally ran over my sister and killed her. She was born on my mother's birthday and died the day after my father's birthday.**

I know that my mother was getting ready to divorce my father because of his abusiveness, his drunkenness, and mental health issues but this was the last straw. So after all had settled down my mother finally had the gumption to have him leave our home, now with 5 children she had to be totally responsible for. The only way you could get a divorce at that time was adultery. Well, he got caught, was confronted, and accepted he had to leave.

I do not know how she did it, being a single mom with 5 kids. At that time there were not the resources we have today. My mother got a job or two to feed us, clothe us and pay for our shelter. My father committed to \$30.00 each child per month to support us. Even in the 1960's, \$150.00 for 5 kids and her, was ridiculous to live on. She did not get help from the government. She did it herself.

Our household was calm finally. We didn't have much supervision at that time; however we all looked out for each other in our own way. My older sister by 2 years

was babysitting at 10 – 11 years old. We made our own meals when our mother was at work. I remember eating raw potatoes for dinner or mustard sandwiches, as long as our stomachs were full we were good.

I was so happy my parents divorced. We had nothing to speak of – just the basic essentials, but we were at peace in our home. It seemed the stress of being brutalized was gone and we could breathe. In our situation a divorce was needed.

The information I have gained since I started publishing Divorce Magazine is astonishing. The brain science on how the stress of divorce affects us as kids has opened my eyes to so much. Now I realize the decisions I have made and the choices I made were because of my childhood trauma. We live what we learn.

My message to parents separating or divorcing is – always do what's right for your kids, even if it almost kills you. Do the right thing – not the easy thing. Ask the professionals in this edition what you can do to take care of the most important asset we have – OUR CHILDREN – THEIR FUTURE!



# Divorce Magazine

## Table of contents

<b>Lisa Goodwin</b> , CPCC,ORSCC – Don't Let Divorce Effect Your Health	2
<b>Jan Vanderheyden</b> , Financial Advisor, CFP – Separation Causes Anxiety, Not Only Emotionally	3
<b>Justice Andrea Moen – Diane Lowe</b> , QC – Re-Imagining the Family Justice System	6
<b>Cyndy Morin</b> , Family Lawyer, Mediator, Litigator – Multiple Award Winning Firm – Resolve Legal Group	8
<b>Catherine Toews</b> , CPA,CGA,CDFA – From Emotional Chaos to Wholeness	10
<b>Nola Peacock</b> – The Art of Co-Parenting	11
<b>Krista Rumberg</b> , AMP, Divorce Mortgage Specialist – How Do I Buy My Ex-Spouse Out of Our Home?	12
<b>Dayna E. Kwasney</b> , BA, JD – Contemplating Divorce?	14
<b>Karen Klassen</b> – The Evolution of Relationships	15
<b>Kalee Boisvert</b> , Financial Advisor, CDFA – Now What?	16
<b>Stacey Berger</b> – Now What? Rediscovering Yourself after Divorce	17
<b>Elise Lavigne</b> , LLP, Lawyer, Mediator, Arbitrator –	18
<b>Dr. Tina Sinclair</b> , R. Psych –	18
<b>Wendy Olson</b> , SFDS, CFP, RFM – How Can You Break Up Without Breaking Down?	18
<b>Michelle Garneau</b> , B.Sc., Registered Family Mediator – Take Care of Your Divorce	20
<b>Lerena Greig</b> – Together We Are Stronger	21
<b>Ali Wilks</b> – Second Chances	22
<b>Sharon Numerow</b> , CDFA, B.Comm, (Hon) – Bring Financial Clarity to Your Divorce	23
<b>Donna Carson</b> , CPA,CIRP, LIT	24
<b>Zaki Alam</b> , CPA, CIRP, LIT – Relationship Breakdown & Debt – What to Do?	24
<b>Allison James</b> – We've Decided to Separate/Divorce	25
<b>Michele Keehn</b> – Pieces to Presence	26
<b>Lydija Dahl</b> – Important Information to Know During Divorce Negotiations	27
<b>The Collaborative Team</b>	28
<b>The Advantages of Collaborative Divorce</b>	30
<b>Divorce Resources</b>	31
<b>Market Place</b>	45



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# Re-imagining *the Family Justice System* *Helping families thrive.*

The judges, lawyers, court administrators and others who work in the family justice system have been saying for some time now, that the system is not working for families. We know that court processes take too long and are expensive for families. We also know that litigation about family matters tends to make the situation worse for families.

Separation and divorce can be highly emotional, and the adversarial nature of court processes tend to make it difficult for parents to have the kind of ongoing relationship that they need to have in order to continue to be good parents to their children.

**There have been many reports that point to these problems, and many reforms undertaken. While some improvements have been made, we know that families continue to experience court processes as**

- legalistic and formal
- confrontational
- emotionally expensive, and
- disempowering.

We also know that when family matters are unresolved and children are exposed to the kinds of toxic stress that arises when their parents are

engaged in adversarial processes, this causes great harm. Studies on adverse childhood experiences tell us that when children experience toxic stress it can affect brain development. Children and teenagers who grow up in homes where they are exposed to tensions and fighting between parents, can have a harder time reaching their potential and can face a number of problems throughout their lives. We believe that no parent wants that for their children, and that it is important that parents understand the impact of toxic stress on the well-being of their children.

We want to tell you about an effort that is underway in Alberta, to re-imagine the family justice system so that we are able to address these concerns. This is the Reforming the Family Justice System initiative – RFJS.

The system that we are re-imagining is one in which parents who decide that they need to separate or divorce, are able to access the kind of supports they need in order to move forward in a way that is healthy for them and their children. This can mean different things for different families, but certainly includes getting the kinds of supports that help to address the emotions they are feeling, and to promote well-being even as they experience the pressures of family restructuring.

The essence of this work is to help families thrive, as they restructure.

This will include learning how to “parent apart”, how to move forward in a new and different relationship as parents, and how to plan for the financial challenges of creating two households, as well as



# Helping families thrive

the legal challenges of separation and divorce. While there are often legal matters that need to be addressed at the time of a separation or divorce, this approach recognizes that family justice issues are primarily social, relationship and financial. Accordingly, the supports that families need are primarily to ensure that families receive the social, relationship and financial supports that they need. Most of the legal matters that need to be addressed as a family is restructuring, can and should take place away from the courts, whether through the assistance of a lawyer, a collaborative family professional, a mediator or other non-adversarial legal process.

The RFJS initiative is still underway, but there are many things that parents can do already, to help them and their children to thrive as they restructure. The Divorce Magazine is a perfect example of a resource that you can look to for a wide array of services for families, including: financial advisors, mortgage brokers, insurance strategists, lawyers, collaborative professionals, mediators, family counsellors, grief counsellors, life coaches and more. There are also government services available in most communities in the province, to assist families with the kinds of emotional, parenting

and relationship supports that are needed. There are parenting services available for parents of young children, through partnerships between the government of Alberta and local municipalities, and which are outlined at: <http://www.humanservices.alberta.ca/family-community/14873.html> and include parent link centres and Triple-P Parenting Resources. Additional services are available for families through Family and Community Services partnerships throughout the province, as outlined at: <http://www.humanservices.alberta.ca/family-community/14876.html> .

Most importantly, as you and your spouse decide to move forward with a separation or divorce, you can make the conscious effort to choose a path that ensures you both have the supports you need to move forward in a way that is healthy for you and your children. If you can focus on creating a new stable relationship that enables you to parent your children together in your new family structure, you should be able to avoid the kinds of harm that arise when families turn to adversarial processes.

**And you and your children will thrive.**



**Justice Andrea Moen, Co-Convenor and Diana Lowe, QC, Co-Lead  
Reforming the Family Justice System**





## Multiple award winning firm, RESOLVE LEGAL GROUP

which practices in the areas of Family Law, Wills and Estates and Real Estate, provides legal strategies from a unique client centred, holistic approach. In addition to addressing a client's legal concerns, the firm bridges families with differing community and financial supports, to further assist clients during times of transition.

This is achieved through innovative low or no cost programs developed in direct response to client feedback. Examples of these programs include:

**1. "Client Support Coordination" –**  
The coordinator connects clients with whatever supports they need to help them through what can be one of the most difficult times in their lives. The firm's philosophy is, with the right supports, clients become empowered to make sound legal decisions. The coordinator also acts as an independent client "ombudsman" to ensure that the firm's internal, high standard of delivery of legal services is maintained at all times because client satisfaction is our priority.

**2. "Step Forward Program" –**  
provides clients with exclusive discounts on products and services from reputable companies during times of transition. Currently there are over 100 participating companies in this program which includes everything from restaurants, hair salons, car dealerships, other professional services, financial services, leisure programs, programs for children, and much more. Our preferred program partners and the discounts they offer can be found at [www.resolvelegalgroup.com](http://www.resolvelegalgroup.com).

**3. The "KIDS in MIND" Program aka: Triaged Custody Mediation/Arbitration:**

Families in high conflict over custody issues, struggle to find resolution without the assistance and intervention of professionals. Courts are not equipped to address the complexities of high conflict custody matters without referring families to first obtain psychological assessments, reports, and/or interventions to provide the Court with some insight to assist its decision on custody matters. In an already overburdened Court system, achieving resolution to any custody matter, is usually a slow, frustrating and expensive process for families. Family conflict tends to escalate while families are made to wait months, sometimes years, for decisions to be rendered. During these long waiting periods, children are at risk of prolonged exposure to damaging \*toxic stress. (refer to [www.albertafamilywellness.org](http://www.albertafamilywellness.org) for more info about the affect of toxic stress on





children). Families in high conflict, need access to immediate solutions and intervention. "Kids in Mind" is a study developed and subsidized by Resolve Legal Group in conjunction with the Calgary Counselling Centre and administered by the volunteer efforts of retired Provincial Family Court Judge, the Honourable Nancy Flatters Q.C., and experienced mediator/arbitrator Leanne Young Q.C. of Resolve ADR, as well as a roster of numerous volunteer Psychologists and Social Workers who work in the area of Family Law as part of their regular practice. This study is designed to provide immediate mediated or arbitrated outcomes for families through a streamlined, cost effective, interdisciplinary alternative to Court. Kids in Mind achieves this by bridging legal, child specialist consultation and therapeutic intervention services to families on an immediate triage basis. The parties, mediator/arbitrator and child specialist (psychologist or social worker) all fully engage in this process to explore multiple solutions and ensure that any recommendations made are sustainable from both the emotional and financial means of the family. Where agreements are not able to be reached, an arbitrated decision is made with the immediate consultation of the child specialist. For more information about the Kids in Mind Study, or to register as a participant in this free study, please contact [clientsupport@resolvelegalgroup.com](mailto:clientsupport@resolvelegalgroup.com)

#### 4. "Your Family Matters Radio Show" –

This program provides a variety of information on real family law issues with access to legal and professional information that clients can utilize to gain insight on issues concerning families in conflict. This on demand show can be found on our website at [resolvelegalgroup.com](http://resolvelegalgroup.com)

Whether you are a self represented person who can not afford the full services of a lawyer or a high net worth family with sophisticated trusts or corporate interests, we have a knowledgeable team of paralegals, articling students, junior and senior counsel available with the competence and skills to provide effective and efficient representation in both regional and international jurisdictions. For a complete list of all our unique programs and services or to find out more about our transparent and exemplary high standard of service from the firm's experienced lawyers, mediators and arbitrators, please refer to [www.resolvelegalgroup.com](http://www.resolvelegalgroup.com).

For more information about the Kids in Mind Study, or to register as a participant in this free Study, please contact [clientsupport@resolvelegalgroup.com](mailto:clientsupport@resolvelegalgroup.com) for more information.

Resolve Legal Group operates three full service branches, with locations in central Calgary, central Cochrane, and central Edmonton as well as 4 Satellite Offices in NE Calgary, Okotoks, Airdrie and Sherwood Park. 1-866-RESOLVE



## From Emotional Chaos To Wholeness

One of the most profound assaults on Emotional Wellness is the journey through the separation and divorce process. Fear, shame, anxiety and anger show up for the event, together with their loyal followers of rejection, betrayal, bitterness and worthlessness. It's a party no one plans to attend. Then, there you are - feeling like the bottom has just dropped out of your life.

According to the American Psychological Association, trauma is "the emotional response someone has to an extremely negative event." To say that divorce creates emotional trauma would be an almost ridiculous understatement. When emotional trauma goes unhealed, the body system is in a constant state of heightened stress. Numerous studies have connected this stress with lower immune function and higher incidences of disease in general. It gets even more serious when the effect of such events linger with you long after the fact. Emotional Wellness, is a really big deal! It affects your physical health, relationships and finances. When poverty or lack manifest in your financial choices it is only a symptom of deeper

wounds. Lack is not about economic deficiency - it is the deadly mix of fear, anxiety and acceptance of meager possibility.

There are a host of valuable financial tools and services available to help navigate through the stormy sea of property settlement and any subsequent financial fallout. However, if your money story wasn't healthy to begin with and you add the financial trauma surrounding divorce, the ability to make healthy financial choices on a sustainable basis is, at best, unlikely. You may have experienced childhood trauma or ongoing dysfunctional patterns relating to money. These circumstances generally result in underlying, deeply rooted, subconscious issues that if left unresolved, will manifest in suboptimal financial choices. In order to shift your relationship with money and the related stress, it is imperative that these root issues are identified and cleared.

Healing the wounds of emotional trauma is entirely possible and you should never feel that you would have to do it alone. There are numerous modalities that very effectively resolve the emotional toxicity that so many people carry for years. As an Emotional Wellness Coach and Certified Divorce Financial Analyst, I am able to address both the practical financial concerns you have as well as the underlying emotional issues. Whether you are at the stage of contemplating divorce or you are out the other side, attending to your Emotional Wellness will better equip you to not just survive the challenges that you encounter but to thrive in the process.



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## The Art of Co-Parenting

As a Parenting Coach and Trainer, I have seen many parents struggle when it comes time to co-parent. Below are 5 tips to make co-parenting easier and more peaceful.

### Tip #1 - Keep the big picture in mind.

What do you truly want for your kids? As your children grow up, how do you picture their birthdays, graduations, weddings and other celebrations? Do you want your children to be able to invite both you and your ex without feeling like they need to referee? Focusing on the big picture will make it easier to choose how you interact with your ex.

### Tip #2 - Look for solutions

Rather than looking at all the things your ex is doing wrong, or how difficult everything seems, look for solutions. If your child is sad and doesn't want to go to dad's house, first acknowledge your child's feelings. Then, reassure him that his dad loves him and that they will have fun together. Next, ask if there is something that would make things easier. Sometimes, the problem can be solved easily. Your child may simply be missing his favourite toy or pillow at dad's.

### Tip #3 - Put your child first

Think about what makes sense for your child. Splitting their time 50/50 just to make it fair for both parents is not always the best for your child. Be creative. If your child is young, going back and forth between parents can be very difficult. It may work best if she spends more time at mom's house, but dad comes to take her to preschool every morning.

### Tip #4 - Make your time together quality time

Kids love one on one time with their parents. Make sure that at least some of the time you spend with your child is true quality time. Be present and focused on them. Put your phone and other electronics away. Take turns planning dates together. Not only does this mean you will have fun together, but it also teaches your child how to plan and to be a leader.

### Tip #5 - Learn to cooperate with your ex

You may not like your ex, but you can learn to cooperate and solve problems together. Always keep your children in mind when making decisions about them. Find ways to stay calm if your ex pushes your buttons. Take a few deep breaths to help your body relax before you approach your ex. This can do wonders in helping you stay calm and focus on what is best for your child.



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# How Do I Buy My Ex-Spouse Out of Our Home?

**There's nothing enjoyable about the separation and divorce processes, regardless of whether you're the one who initiated the action.**

And what often makes the process even more stressful is trying to decide what to do with the matrimonial home. Is one of you looking to stay in the home? Perhaps you want your children to have one thing that remains constant in their lives during this lifechanging experience. So one of you decides to buy the other one out. Now what?

It's imperative to examine your finances to determine if you can comfortably afford to buy out your spouse. If you've decided to remain in your matrimonial home, but the mortgage payments, taxes, monthly bills and upkeep push you to your financial limit, the stress this will put you under may not be worth staying put.

#### **Call in the experts**

Be sure to work with a team of professionals – such as a mortgage broker, real estate agent, lawyer, accountant and financial planner – who specialize in helping separating/divorcing couples on a regular basis.

This ensures they know the right questions to ask to determine what you can afford, and the various programs that are available to streamline the homebuying and mortgage processes. They can help you weigh the pros and cons of your various options, and ensure you're making the right decisions to match your unique situation. They can

also recommend other divorce specialists who may be able to make your life easier.

#### **Uncover special programs**

When refinancing a typical mortgage, you can only access up to 80% of the home's value. But, through a Spousal Buyout Program, you can 'purchase' the home from your spouse and unlock up to 95% of it's equity.

This added access to funds often makes the difference between one spouse being able to buy out the other spouse's equity of the home versus having to sell the home and find two new separate places to live. This can prove especially difficult if children are involved.

#### **Spousal buyout example**

Jenny and Lance have decided to separate. Jenny plans to remain in their family home, and Lance decides to purchase a new property.

Their home is valued at \$425,000, and their current mortgage balance is \$350,000. If they're splitting their existing equity down the middle ( $\$425,000 - \$350,000 = \$75,000/2$ ), Jenny must pay Lance \$37,500. They also have a joint credit card with a \$15,000 balance that they'd like to pay out, if possible.

Under traditional refinance guidelines, they can only access a maximum of 80% of their property's value.  $\$425,000 \times 80\% = \$340,000$  maximum loan amount. In this scenario, the loan amount is less than what's currently owed on the existing mortgage. This means Jenny's unable to pay Lance his portion of the home's equity therefore, will likely have to sell the home.



# My Ex-Spouse Out o

But under the Spousal Buyout Program, Jenny can purchase the home from Lance and the maximum mortgage amount is 95% of the property's value.  $\$425,000 \times 95\% = \$403,750$  maximum loan amount – an additional \$63,750. In this scenario, there will be funds available to pay the joint credit card and Jenny can pay Lance his portion of the equity.

They may also be able to use any additional equity to pay out matrimonial debt or legal fees as part of their settlement.

### Tips and tricks for Spousal Buyout Program

The Spousal Buyout Program offers a number of benefits to help with mortgage qualification, as well as address outstanding debts, including:

- Spousal support, child support and child tax received can be used as income to qualify for the mortgage
- Spousal support and child support payments can be deducted from income instead of being treated as liabilities (payor of support)
- In situations with little to no income but excessive equity, income doesn't need to be verified to qualify for the mortgage
- Matrimonial debt and lump sum payments can be included in the mortgage – up to 95% of the appraised value
- If you're self employed with minimal verified income with Canada Revenue, you may qualify for a "stated" income mortgage that doesn't require full income verification
- If the title of the matrimonial home is only in one spouse's name, provided dower rights apply, borrowers can still qualify for a spousal buyout



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# “Contemplating Divorce? Some Commonly Asked Questions...”

Initial consultations to discuss divorce can take many forms. Sometimes they are general information sessions for people, who may or may not have even separated from their spouse yet, just starting to consider the option of divorce. Other times, they are more extensive and involve individuals who have been separated for a number of years and are eager to get the divorce process started.

**Regardless of the circumstances, there are a few common questions that lawyers are typically asked:**

## **What are my first steps?**

For those individuals contemplating divorce, there is no need to start divorce proceedings right away. The main ground for getting a divorce in Canada is that spouses have lived separate and apart for at least one year. Although property and support issues can be addressed prior to this timeframe, parties will not be able to apply to the court for a divorce judgment before the expiration of the one year period. The Divorce Act also sets out that spouses may reconcile for up to 90 days without disrupting the one-year calculation period. This allows spouses an opportunity to potentially work out some of their concerns and remain married.

## **How long will this take?**

Unfortunately, there is no easy answer to this question and it ultimately depends on a number of factors, including the relationship between the parties, the length of the marriage, the extent of matrimonial property involved, whether or not there are children and support issues that may need to be addressed, among several others. Uncontested divorces will generally take between

6 months to one year, whereas a contested divorce can take up to several years. However, if parties are amicable and willing to cooperate towards a mutually satisfactory resolution, this can significantly reduce the timeline and costs for everyone involved.

## **I don't want to go to court. What are my other options?**

A large majority of divorces are finalized without ever seeing the inside of a courtroom. In fact, lawyers have a duty under the *Divorce Act* to advise their clients of Alternative Dispute Resolution (ADR) processes that parties can explore as alternatives to litigation. Some of the more popular options are mediation, arbitration and judicial dispute resolution.

Some notable advantages of ADR processes over litigation are: they are private and confidential, they are often less costly, they can be informal and less stressful, and they allow parties to be creative in coming up with their own solutions. Because of this, resolutions achieved through ADR processes tend to be on the whole more satisfactory to parties.

Whatever your circumstances, if you simply want to be empowered with information or are ready to commence the divorce process, please do not hesitate to contact us at Quantz Law.



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## The Evolution of Relationships

Every relationship arrives at a critical moment - a junction between moving forward together or moving on. As a Breakthrough Coach for the past 15 years I have helped clients navigate through the potential breakdown of their relationship whether it was moving on or moving forward together.

I get it! Relationships are not easy, especially, if you believed it would last a lifetime and now the potential of divorce looms on the horizon. It can feel as if your whole world is crashing down around you - a now imagined future filled with amazing possibilities and potential unrealized. The grieving can be profound. Being alone again when you haven't been single in years can create depression, anxiety and stress.

Thankfully, when you are guided by someone who has been there before, you can move through the storm of chaos, and breakthrough into an expanded life of more joy, love and fulfillment than ever before.

What I have discovered in my own life and many years of research is that there are five cycles we all move through.

- One: Attraction**
- Two: Power Integration**
- Three: Synergy**
- Four: Co-creative**
- Five: Enlightened Love**

My parents were married 22 years and they only experienced the 1st & 2nd cycle never knowing there were three more cycles that could have dramatically reduced the emotional pain and financial loss their divorce would bring. This is a sad fact for many couples. Unfortunately, if we have not learned new and empowering skills, we will repeat the same relationship patterns our parents did. This old relationship model is based on faultfinding, silent treatments, and the "you hurt me I hurt you" behaviours, which lead to feeling unloved, unappreciated or disrespected on all levels.

If you have been through a divorce you know how costly it can be, both financially and emotionally. If you are just thinking about divorce, you have three options:

One: blaming each other and causing more chaos than necessary.

Two: moving through the process of "conscious uncoupling" where you complete a marriage or relationship and it is viewed as a positive step for both parties.

Three: both parties are open to the possibility of restoring love.

When restoring love, I share a new definition of the word commitment and that is, "I commit to learning about myself through you." When two people are committed to having a learning attitude, forgiving each other and being personally accountable, a deeper bond is possible.

You are evolving and your relationships must evolve along with you. The Evolution of Relationships is based on a new model and the true purpose of all relationships, which are designed to uplift, inspire and encourage.

I have had the opportunity to work with many successful women and couples through my private or online programs to empower them in breaking through to more love, greater purpose and a more fulfilling life.



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Empowering women and couples to breakthrough to love, happiness and greater fulfillment.



# Now What?

Regardless of the circumstances, parting ways with a spouse is not only emotionally challenging but it also has a major impact on your financial life. The financial issues related to divorce are complex and can leave you feeling confused and overwhelmed. There are a variety of financial challenges that individuals going through divorce encounter as they transition from one household to two separate households. A common reality of divorce is that one party may not have been an equal participant in the financial matters of the household prior to separation.

As a result of these, and the many other impacts of divorce on your financial well-being, this major life transition does call for a reassessment and analysis of your finances and financial goals.

Aspects of your financial life that must be addressed post-divorce include:

- Execution of asset division
- Understanding tax implications and implementing tax efficient solutions
- Updating the family balance sheet or budget
- Retirement and pension splitting
- Adjustments to your investments based on reassessed risk tolerance and income needs
- Creation of a new financial plan
- Prioritization of your financial goals
- Additional education and information for any areas of uncertainty

Taking care of loved ones, building wealth, preserving capital, and managing risk are all paramount concerns. A financial professional can work with you during this difficult time to construct a personalized solution that encompasses your unique financial needs, goals, and objectives. A solution that addresses your concerns and provides guidance toward achieving your goals can offer peace and a feeling of empowerment. Taking the time to plan for your new life can help make the transition smoother and ensure that you stay on track toward achieving your specific goals.

## Start Your New Life in the Right Direction

Kalee Boisvert is a financial advisor and a certified divorce financial analyst®. Kalee understands that a major life transition such as divorce can leave you in a vulnerable position. She also recognizes that if you are facing this major life transition it is imperative to create and implement a sound plan that is reflective of your new personal financial vision. If you are looking for assistance to understand how you can safeguard the financial future of you and your family, while achieving your financial goals, please contact Kalee for a complimentary consultation.



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Kalee Boisvert is a financial advisor with Raymond James Ltd. Information provided is not a solicitation and although obtained from sources considered reliable, is not guaranteed. The view and opinions contained in the article are those of Kalee Boisvert, not Raymond James Ltd. Not intended to solicit clients currently working with a 3Macs or Raymond James financial advisor. Raymond James Ltd. member of Canadian Investor Protection Fund.





## Now What? Rediscovering Yourself After Divorce

**You had a vision; a picture of what the rest of your life was going to look like. Now, that image has been significantly altered. Perhaps you are feeling relieved that it is over but wondering 'where do I go from here'. Or maybe you are left feeling like everything that you knew to be true and real in your life just fell a part. Maybe it is as if you've lost your identity and you are wondering if you will ever rediscover yourself.**

### **Take a breath and know that**

- We live in an inside out Universe.
- The point of power is within you.
- What is within you is greater than anything outside of you – your circumstances, your history, your education, your bank account, your relationship status, etc.
- You have the capacity to create whatever you want.

If you are willing to reclaim your power and write a new story the best place to start is by creating a vision for the new life you would love to live.

Imagine, it is three years from now and it's all worked out, ask yourself, what would I love in each of these four domains of life: Health, Career, Relationships, Financial Freedom. Allow your imagination to run free. Imagine what you would truly love to experience in these four areas in as vivid detail as possible, suspending any doubt or need to figure out how it is going to happen. Successful people begin with the end in mind, as the Dalai Lama famously said "In order to carry a positive action, we must develop here a positive vision."

Without a vision we continue to return to the past – dwelling in the hurt, the despair, and the anger which perpetuates that experience. To create a

new result it requires shifting your thinking and beginning to accept new thoughts and ideas as viable possibilities. Your current conditions are not an indication of your future, so what would you love your new story to be, begin writing that new future by asking yourself the powerful question "what would I love?"

Lastly, you don't have to do this alone; ask for help and seek support. Successful people have mentors or coaches and surround themselves with people that can see their potential, and encourage them to continually grow and expand. Embrace help as you begin writing this new chapter of life and rediscover you.

*As a sought after life coach and professional speaker Stacey Berger offers inspiring workshops to sold-out audiences around the country as well as transformational in-depth coaching programs that help clients achieve new heights of success, meaning, and spiritual aliveness.*



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# How can you break up *without breaking down?*

Perhaps you are considering separation, or you are part way through your divorce. You may think, or have been told by friends and family, that you must 'lawyer up' and 'protect yourself'. What you may not realize is that there are more relationship and financial matters than literal legal matters that need to be addressed. An experienced family law lawyer. I am really committed to helping you understand that.

Yes, you will need good, accurate, legal advice. But this comes after you and your spouse have worked through if your relationship really must end, and if your communication about that ending needs to improve. And, important, how are you are going to work out what happens to your kids.

**So let me introduce my colleagues, who are essential to the Peacemakers team to assist you with all aspects of your divorce.**

#### **A Psychologist/Mediator says.**

As the founder of PEACEMAKERS FOR FAMILIES in Calgary, I want to tell you about the HUGE advantages in seeking help from a Team for your separation. There are advantages for you, your spouse and for your children. Because we focus on the family, there are also advantages for the grandparents as we talk about ways that the relationships can continue.

The family does not have to divorce when you divorce. You can still be part of the same family. Despite your separation, and the changes it will bring, there may only need to be a reorganization of households and routines, not an end to family life. I believe in working in a Team to assist you navigate this separation journey. The Team will help with all aspects – legal, financial and emotional. Our teams can assist your children, and you as parents, adjust and adapt to the changes to come.

- Learn to minimize and manage any conflict with your spouse
- Plan well for your financial future
- Achieve a peaceful solution which preserves family relationships
- Choose an effective process for you and your family that is time and cost efficient
- Meet with all the professionals in one place – Peacemakers for Families Centre
- Preserve your wealth and well as your health!

#### **A Financial Divorce Specialist says.**

Going through a divorce can be a financial nightmare. It does NOT need to be that way. Our approach at PEACEMAKERS FOR FAMILIES helps you with all your concerns about money, your children, and the law, all in one place. We have a 3-step process.

Phase One is getting the financial disclosure gathered, organized, and understood. Especially if one of the individuals has little or less knowledge or control of the finances, it can be very daunting and hold the process up. I help to educate so that in the next phase, confidence around the money will help move the process forward more efficiently.



Self-employment has its own issues, so we analyze financial statements to determine the proper income for support. This is NOT legal advice but planning strategies that make sense for the family.

Phase Two is the negotiation phase. We as a team will help you determine with a difference which strategies make the best sense for you and your family. Mediation, Collaboration, Arbitration, Litigation. Our goal is to keep you out of court and to help you create a plan that suits YOUR family.

Phase Three is where the agreements are written up into legal documents. We want to make sure that each person is set up for financial success, not just for the divorce but also into the future. Working as a team has proven to be the BEST way in the long run.



**Wendy Olson CFDS, CFP, RFM**  
CHARTERED FINANCIAL DIVORCE SPECIALIST,  
CERTIFIED FINANCIAL PLANNER  
REGISTERED FAMILY MEDIATOR,  
COLLABORATIVE PROFESSIONAL  
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I am an independent and neutral financial specialist. I have the knowledge, experience and licenses to be able to help individuals or couples as they move through the process whether at beginning, middle or end of separation and divorce.

I opened The Financial Divorce Specialist Inc. out of a need that I was hearing from clients who had gone through a divorce. Too often I heard that they never understood the process, that no one explained the financial issues and that IF they would have had some additional knowledge, they would have negotiated differently. Many never were told that they could avoid the traditional litigation model.

My passion is to educate clients about the options that can make better sense not just for them but for their family.

Please contact any of us, if you are considering separation, if you are in difficulties with your relationship, or you have started the divorce process and are not happy with how it is going. We at Peacemakers can help!



**Dr. Tina Sinclair R. PSYCH**  
PSYCHOLOGIST, MEDIATOR, COLLABORATIVE  
PROFESSIONAL  
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I am the Founder of Peacemakers for Families. I am a psychologist, individual and couple's therapist, and mediator. In collaborative files I act as the Family Specialist and chair most of the team settlement meetings.

Separation is not really a legal event. It is an emotional and family crisis with financial and legal implications. I help families with the emotional side of the separation.

I help the adults reflect on how they reached this point, assist them see the other's point of view, provide effective communication strategies to manage differences and avoid conflict. The goals are to make peace with the separation decision, and each other, and most important, to keep the needs of the children uppermost so that the parents can bring their best selves to create a co-operative parenting relationship.



**Elise Lavigne LLP**  
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I am a registered collaborative family lawyer, a trained mediator and a trained parenting coordinator. I am strongly committed to provide my clients with alternative options for resolving their disputes in as amicable and cost effective a manner as possible. Collaborative practice and mediation both promote the values I have in helping families work through separation and divorce.

I am a volunteer with the Calgary Women's Centre having served both as a board member and currently as a volunteer lawyer for the Centre's Legal Clinic. I also have extensive volunteer experience in family violence having worked both as a Peer Support Volunteer with abused women and as Facilitator of the Men's Domestic Violence Education Program with Probation Services. I was appointed a Dispute Resolution Officer (DRO) for the Court of Queen's Bench of Alberta in 2009.



# Take Charge of Your

## Take Charge of Your Divorce – Be Part of Making the Decisions that will Shape Your Future

Divorce is a life-changing event. Many people going through this process say they are overwhelmed and don't know where to start. A mixture of emotions overtakes them – they are hurt, confused and feeling vulnerable. What are my rights, where will I live, what will happen with the children and will I have enough money to make it? Living in a state of limbo, uncertainty and chaos is often how it is described. If you are experiencing something similar, you are not alone - this is very common when going through a divorce.

Divorce mediation is a way for you to take charge of your situation and keep control of the decisions you will need to make during your separation and divorce. You meet in a private setting with a mediator who acts as your guide, assisting you in having open discussions making sure you are both being heard and helping you to manage your conflict.

Frequently, people tell me they don't want to be in the same room together or have face-to-face conversations. They may not even be on speaking terms, but they are willing to give it a try. Divorce mediation gives people the opportunity to clear up misunderstandings, voice concerns and talk about what is important to them. It is quite different than having the same old discussion over and over where they get nowhere, end up arguing or in tears – sound familiar? A mediator doesn't take sides or

make decisions for you, instead they make sure that you are both heard and that each of your needs and interests are taken into consideration about matters such as parenting schedules, child support and distribution of your assets and debts.

People using divorce mediation are pleasantly surprised with how successful they are in resolving their issues using this process. They often come into a meeting not speaking or making eye contact and there is tension. As the conversation progresses, people feel they are finally being heard by one another and miscommunications are cleared up – then a shift occurs. People let their defenses down, look directly at one another and tension subsides. A mediator can almost become invisible at times.

Using divorce mediation can get you through your divorce in a more positive way by having direct conversations with one another, making your own decisions, keeping your money for you and your family and getting matters that are important to you resolved in a quick and private manner.



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## Parents Empowering Parents (PEP) Society Together We Are Stronger

Parents Empowering Parents, a registered charity, was founded over 13 years ago by three women: a business owner (parent), a probation officer and a family support worker. This was in response to a crisis that came in the form of a drug called Crystal Meth. When it hit our communities, it stole children's futures. Today, the drugs may have different names but the crisis is the same.

Children as young as 12 are being exposed to a culture that doesn't always allow for a second choice and the consequences to those choices can be devastating. This exposure can come in many forms that can exclude the home life such as peer pressure, curiosity, rebellion or an emotional pain that hasn't been exposed to the family.

Addiction does not discriminate. It isn't a respecter of ethnicity, status or environment; it steals, kills and destroys families.

PEP has developed free innovative programming with professional facilitators, providing education, support and hope for individuals or families dealing with, or concerned about, substance abuse/addiction. Over the years, those programs have expanded to include U-Turn (for youth and young adults) casual conversation that may empower our children to make better choices, MEDD-X (motivational education for X drug dealers) and a support line that is also professionally managed and available days, evenings and weekends.

Parents Empowering Parents helps families to have a voice. In 2006, PEP was instrumental in legislation change for PChAD (Protection for children abusing drugs) and continues to advocate for change in treatment and recovery from addiction and/or substance abuse. Together we are stronger.

For more information or to support families in crisis of addiction go to [www.pepsociety.ca](http://www.pepsociety.ca). If you are concerned about a loved one, check out our meeting schedules or call our support line at 780.293.0737.

Lerena Greig - Executive Director  
Parents Empowering Parents (PEP) Society  
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[www.pepsociety.ca](http://www.pepsociety.ca)



# Second chances...

**Second chances. We all want them and we deserve them. After divorce, finding a new love is a second chance at a new life and another opportunity to get it right. It can be better the next time around. We believe it's another chance to have one big happy family. But, it's far from easy when the blending of 2 lives and multiple histories together becomes more of a chemistry experiment with volatile and unpredictable ingredients.**

Stepfamilies, stepparents and stepcouples have to contend with extra stressors and deeper and more complex layers first time families do not have to contend with. Blending means we have to face unrealistic expectations, role confusion, feeling like an outsider, feeling stuck in the middle trying to please everyone, parenting conflicts, loyalty issues, exes who have competing priorities, financial burdens, legal battles over custody and access. All of these ingredients can make stepfamily success feel unachievable. And they certainly contribute to higher divorce rates (up to 70%) the second time around.

As a certified couples coach and a certified stepfamily coach I can help you achieve stepfamily success. How can that possibly be? By focussing on the back bone of the stepfamily: the successful stepcouple. Angry exes and demanding children can't come between a strong stepcouple. How do you become a strong stepparenting and stepcouple team? With insightful support and guidance. I provide education, resources, tools, tips, and foundational perspective shifts to help stepparents

bond and build healthy, positive relationships with their stepchildren and to help stepcouples become an unstoppable team.

I have run successful classes and workshops, retreats for stepparents and stepcouples and coached and advised hundreds of stepparents. 2018 will bring more opportunities for stepparents and stepcouples to be successful and create peace in their stepfamily life with more retreats, classes, workshops and goal oriented coaching for individuals and couples. Hope and help are possible. Make this the year you and your family become #stepfamilystrong #stepparentstrong and #stepcouplestrong. Take action today for a free 30 minute consult.



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## Bring Financial Clarity To Your Divorce

At the most emotional time in our lives when many of us should not be making any decisions, let alone major decisions, separation and divorce demands financial decision making that will alter the rest of our life; decisions that are permanent.

Fear of the unknown often plays a huge role in the outcome of final agreements. Education will help to alleviate that fear and can help you feel empowered in what is otherwise an overwhelming process. The less involved you were in the family's finances, the more daunting the decision-making will be.

### There will be so many unanswered questions at the outset:

- Can I keep the home?
- Will I have enough money?
- Will I have to re-educate or work more?
- Which assets should I retain?
- What about the debt?

You need to understand both the short and long-term financial impact of any proposed divorce settlement. You also need to be aware of any tax consequences.

### A 50/50 PROPERTY SPLIT IS NOT ALWAYS EQUAL!

It is critical to understand that in determining which assets you will retain, they are not all created equal. Cash is not equal to an RRSP which is not equal to a stock which may not be equal to business assets. Apples must be compared to apples. You should also ensure that you understand the composition of all your investments, both non-registered and registered. Businesses and Pensions should be properly valued and the consequences of debt must be fully understood. There are also many decisions that affect your tax return!

We will help you understand your financial options during divorce so that you can identify the implications of any proposed settlement. We can

also work with your divorce lawyer or mediator to protect your financial interests. We will provide you with the knowledge to make sound decisions for your financial future.

Perhaps one of our clients said it best...*"Taking the first steps in the process towards a legal separation agreement is obviously very daunting and filled with apprehension. The financial matters surrounding a separation or divorce are of primary importance to understand. Having dealt with Sharon Numerow regarding my finances and what I could expect during the entire process was very informative and gave me some peace of mind going forward. Her knowledge of finances, her experience and her understanding during a stressful process offers a great deal of comfort. In addition, her consulting fees are affordable and well within reason."*



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# Relationship Breakdown & DEBT - WHAT TO DO? THERE ARE OPTIONS

The process of ending a relationship or going through a divorce is, most times, never easy. It can be stressful and confusing to sort through all the different moving parts. And the decisions you make today can have long-term effects. Adding to that stress is sorting out how your finances are going to change.

Two household incomes are now cut back to one. Maybe you and your partner incurred some debt during the marriage that needs to be divided, or is no longer manageable. Consulting with an experienced advisor will help determine the different options available for you to deal with this debt.

One of the more common points Licensed Insolvency Trustees (LIT) see in separation agreements is that one spouse will take on some of the debt, while the other spouse takes on the rest. The problem with this term in the agreement is the creditor who you owe the money to was not a party to it. So it's not binding on them. What if your spouse doesn't keep up their end of the agreement and doesn't pay the debt they agreed to pay. Are you now liable to the creditor for it? An LIT can help you look at that term - they deal with spouses regularly, sometimes together and sometimes separately, in filing proposals to deal with this debt. It helps avoid problems later, and gives you a fresh financial start separate from each other.

Another common situation LITs see is where the parties can't reach a resolution to divide their matrimonial property. For example, Husband and Wife #1 divorced 10 years ago. But due to the joint ownership of their residence and trying to sort out matrimonial debt, they could never reach a resolution that worked for both of them on how to divide everything.

Husband, by this time, was even re-married. Unfortunately, he had also incurred significant debt that was no longer manageable. He decided a bankruptcy was going to be the best option for him to deal with the debt (for others, it may be one of the other options LITs deal with). What it did for him was deal with the debt he could no longer service.

And, as Trustees, LITs were also able to work with Wife #1 to reach an agreement that saw her paying a fair price for ownership of the residence they owned together, deducting an amount for the joint debt she took over. The bankruptcy took some of the emotional elements out of the picture and finally brought the matter to a close for both parties.

The most important thing to know is there are options to deal with the debt when your relationship is ending, and that seeking advice early from a Licensed Insolvency Trustee such as MNP can mean more options are available to both of you. It might save you costs and stress in the long run and help you move on to a fresh financial start.

More information can be found on our website, [www.mnpdebt.ca](http://www.mnpdebt.ca), or by calling 310-DEBT (310.3328) to speak with a Licensed Insolvency Trustee in your area.



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## We've decided to separate/ divorce – WHAT DO WE DO ABOUT THE HOUSE?!

You are now facing a situation that you never planned on happening. When buying your house it wasn't likely something you thought you'd be needing to split in half one day but here you are.



There are options – buy out your spouse's half, have your spouse buy out your half, you could sell it and each of you make a fresh start or make some other arrangement considering other assets. This can all be pretty intimidating and also exciting!

You're sure to have many questions on what to do now if you are considering selling.

- What is my house worth?
- What do I need to do to get my house ready to sell?
- How long will it take to sell?
- How do I deal with showings on my house?
- What/where should I move to next?
- Can I buy another property if my house isn't sold yet?
- What can I afford?

These are some of the questions I'm sure you'll have ... and more. Working with a trusted professional Real Estate Agent who has a team of supports in place to help you, will make all the difference in making this as smooth a transition as possible.

**I can help!** I, too, am divorced so I understand your situation. I'm a full time realtor and have over 18 years of experience working in Calgary and the surrounding areas. I will do a Market Evaluation on your house, help with staging, connect you to the trades you may need to make any necessary repairs, coordinate the showings, recommend a mortgage specialist to help figure out your next step and help you find your new place to call home.

### Testimonials from clients:

"We enlisted Allison's services both to sell and purchase our family homes. She is, still, to this day ... the best realtor we have ever known. Through

the overwhelming process of viewing potential properties to buy, negotiating deals and finding the right buyer for us, Allison gained our trust on a professional level, and became a dear friend too! We would recommend her to anyone!"  
Angela H

"Allison, I wanted to thank you for the best real estate experience I have ever had. It was handled professionally with quality work and results. Many thanks!  
Richard B

You can be confident that I will work with you, keeping your best interest at heart, so that you can embrace this next chapter in your life with confidence and grace.



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# Pieces to Presence

**'No relationship outside ourselves takes precedence over our inner relationship with self.'**

**We will all experience some form of relationship changes within our lifetimes. Whether its family, friends, work or romantic/ separation, divorce or death/ health, wellness or lifestyle changes. All these will significantly impact us either directly or indirectly at some point in life.**

My personal journey to wellness, peace and presence was an uphill battle as I experienced many forms of pain, abuse, abandonment, rejection, betrayal and self-worth issues. Stemming from very deeply rooted codependent/ addict environments resulting in divorce, death and dysfunctional disconnect. From womb, to infancy, childhood, teens and into adulthood my themes, behaviors, thought patterns from my early belief systems kept mirroring themselves in my relationships throughout my life.

It was when I was at my rock bottom, exhausted, broken and hitting my walls that I ultimately learnt to make changes for myself, its these dark places I did my soul work and learnt that no one will show up to do my work or save me. Forced to go deep within caused me to want to change, heal and grow. Ultimately revealing my souls purpose along the way. With the death of my mother and both fathers a brother and many significant family members and friends along with my struggles with repeated patterns of separation and divorce in my parents, family and personal life. I was no stranger to the dance of pain and parting ways. In these dark moments I reconnected with my childhood passions and loves, of nature, animals, horses and

my creator. I discovered how to use holistic health and natural medicines and modalities to heal my physical, emotional, mental, and spiritual (PEMS) bodies, I learnt how we are all energy and if we hold wounded, unconscious energy within we will ultimately attract unhealthy wounded people and experiences to us to mirror what is unhealed. So the opposite is true if we are conscious and have healthy energy within we are then empowered to co-create healthy relationships and experiences.

I later chose to go back to school and chose my career in these fields as a result and I opened my healing practice and center on my land. I am a Spiritual Soul Energy Worker specializing in co-creating sacred and safe space for my clients healing journeys. I take you under the wings of our guides and energy medicines to help you reclaim, restore, remember and reconnect you to your resources within to map your life into being from your divine wisdom and truth. Build your self-relationship with trust, acceptance, self-worth, and presence to become the leader in your life A halt in relationship is the soul calling for your attention to realign and live consciously. If this resonated within please call for your free compassionate council consult.



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## Important information to know during divorce negotiations

Separation and divorce are stressful events for everyone. Sadly, many women and some men will find themselves on the short end of the proverbial stick. Unless you have been managing 100% of the family funds, you risk an uneven distribution of assets and an unfair settlement for child and spousal support.

Whether you go through mediation, arbitration or court, you should be aware of some common methods used to reduce guideline income—the baseline figure that will be used for support calculation and as well can lead to unequal distribution of familial assets.

When beginning negotiations, you and your spouse do not necessarily have to present proof of what you are claiming. This means that no matter what, you need to do your homework and do not sign anything that is legally binding unless your information is reasonably close to what is being presented. Sometimes these negotiations can go on for days and you will be tempted to give in and walk away. Instead, take a step back, gather more information as necessary and then start over. When you need more information, ask for it and don't go back to the table until you get it.

Below are some basics to keep in mind when starting to review you and your spouse's positions:

### Potential Assets

- Income coming primarily from a corporation controlled by you/your spouse
- Secondary investment income sources
- Secondary and/or income generating properties
- Primary residential property
- Secondary and/or vacation residential property
- Vehicles
- Recreational vehicles (boats, cars, RVs, etc)
- Cash, Cashable Investments, Bonds, RSPs, Pensions
- There are an infinite number of possibilities, but this is a fairly comprehensive list normally

### Determining Guideline Income

- Income Tax Returns—personal and notice of assessments
- Corporate Income Tax Returns and notice of assessments
- Financial statements for any corporations which the spouse has 20% or more ownership stake. (Some expenses may need to be backed out in order to determine true income.)
- Investment income statements
- Bank account statements

### Dissipation of Assets

Dissipation of assets is the wasting of assets, such as borrowing against the home or selling vehicles at a loss, in order to reduce overall marital assets.

There are many roads to the dissipation of assets – they include not only selling off assets in advance of a separation, but also excessive borrowing, extravagant spending and other methods of depleting familial assets.

- Selling off assets in advance
- Selling assets at a loss
- Renting out properties or other assets at a loss
- Taking equity out of properties
- Taking equity out of the familial ability to borrow via personal lines of credit
- Investing in 'sure deals' which lose money in the end
- Creating additional debt for the family via credit cards, lines of credit and loans.

To help you get the fairest deal, you may need to hire additional professionals—including accountants, actuaries and others. By being well informed, you will prepare yourself for the next steps on the road to independence for you and your children.

Lydija J Dahl | [lydija.dahl@gmail.com](mailto:lydija.dahl@gmail.com)  
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# THE COLLABORATIVE TEAM

The Collaborative Team consists of Registered Collaborative Professionals who are any of the following persons:

- 1. Registered Collaborative Lawyers must:**
  - be a member in good standing of the Law Society of Alberta
  - complete the training requirements set by the Board of the local Collaborative Divorce Association.
  - meet the continuing education and professional association requirements

**Registered Collaborative Lawyers help you:**

- understand the advantages of settling your divorce out of court
- prepare for and participate in settlement meetings
- identify your most important interests and goals
- use interest-based negotiation skills to generate options
- evaluate your options in terms of the law and your interests and goals
- reach a legally binding settlement

- 2. Registered Collaborative Mental Health Professionals (Child Specialists & Divorce Coaches) must:**

- be a Registered Psychologist, or Registered Social Worker or Registered Marriage and Family Therapist (clinical member of Alberta Association of Marriage and Family Therapists) in good standing with his or her profession's governing body, with insurance as required by the governing body; or such other professional as

- approved by the local association
- complete the training requirements
- meet the continuing education and professional association requirements

**Child Specialists help you:**

- understand how well your child is coping with the separation
- address your child's needs
- understand your child's hopes, fears and needs for a more child centered agreement
- develop a parenting plan that will grow with your child
- avoid exposing your child to toxic stress

**Divorce Coaches help you:**

- manage emotions in preparation for settlement meetings
- manage the stress of separation
- articulate your needs and goals during settlement meetings
- develop effective co-parenting skills for health and wellbeing of your children learn effective communication skills

- 3. Registered Collaborative Financial Professionals must:**

- be a Chartered Accountant, Certified Financial Planner, or a Registered Financial Planner, in good standing with his or her profession's governing body, with insurance as required by the governing body; or such other professional as approved by the Board and meeting the board's requirements
- complete the training requirements set by the Board
- meet the continuing education and professional association requirements



# Financial Specialists

## Financial Specialists help you:

- get an accurate picture of your financial situation
- open creative possibilities for settlement
- make informed financial decisions to minimize taxes and preserve the family assets
- choose the best financial options for your future

*This is a listing of the members of the Edmonton and area Association of Collaborative Family Professionals. For a listing of members in other*



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# The Advantages of Collaborative Divorce

**What is Collaborative Divorce? You and your partner are separating. There are bound to be hard feelings, mistrust, resentments, and a whole range of emotional and practical concerns to address. How can you two deal with this reality without going to court?**

Collaborative Divorce is a process designed to keep you, your spouse and your divorce out of court. Only Registered Collaborative Family Lawyers (RCFLs) and other Registered Collaborative Professionals who are specially trained in interest-based negotiations may be used. You and your “ex” will work together (= “collaborate”) to build your agreement, piece by piece, issue by issue. No one will pressure you to settle or threaten to go to court. If one of you decides to pull out of this process, both of you will have to hire new lawyers to represent you in court.

You suspect but aren't sure that your kids are struggling with your separation? You're struggling with co-parenting? You may also hire other collaboratively trained professionals to help you deal with these issues. Child Specialists help you create a more child-centred parenting plan that will grow with your child. Divorce Coaches help you manage stress or emotions, develop co-parenting skills and learn effective communication skills. Financial Professionals will work with you to address complex support or valuation issues so you can choose the best financial options for your future.

## The Process

First, you and your lawyer will meet so he or she can come to understand your goals and interests in the process, and be able to represent you properly. Both lawyers will then meet before your first 4-way meeting. At that first meeting the four of you review and sign the Participation Agreement. It describes this private, out of court settlement process, and pledges that you and your lawyers are all 100% committed to settling your issues. You contract to make all decisions together in these face-to-face 4-way meetings where you, your partner, and both your lawyers are present.

Take, for example, Brad and Brenda (not their real names). In the first meeting, it became clear that Brad felt that Brenda had been turning their two teenage children against him. The kids wouldn't visit Brad at his new place. They would rarely talk to him on the phone, and made excuses to avoid meeting or talking with him. Brenda insisted that she was trying to get the children to see their dad but they just wouldn't go. The situation was creating mistrust that could derail the collaborative process.

The lawyers recommended calling in a child specialist. After meeting with the parents, the child specialist arranged to meet separately with Brad and the kids, Brenda and the kids, and then with the kids alone. He reported back to the parents and their lawyers at a 4-way meeting that the kids didn't want to see their dad because he had a new girlfriend, and they didn't like the girlfriend. Plus, they were upset at their mother for pressuring them to see their dad. This information surprised both parents! Brad was surprised because he wasn't aware that his new girlfriend was at the root of the problem. He was also surprised to hear that his wife had been pushing the kids so much that the kids were beginning to resent her. Brenda hadn't realized that her kids were resisting her because she was pushing them to see their dad. The Child Specialist then guided each parent to develop their own relationships with each of the kids. Trust was restored. The parties worked through their remaining issues and their divorce was finalized about 6 months later.

Similarly, you and your lawyers will discuss your personal situation. Your lawyers will help you and your partner thoroughly understand the law and work out solutions that fit you. The terms of your settlement will be set out in a legally binding settlement agreement. Before you sign it, your own lawyer will give each of you independent legal advice separate and apart from your partner and their lawyer.

After you sign the settlement agreement, you and your partner can then file a Joint Statement of Claim for Divorce and the other required documents without ever going to court. No wonder Collaborative Divorce is changing the way couples dissolve their marriages. If you want to divorce with less stress, happier kids, and no court appearances, this is the way to go. You can start by contacting a Registered Collaborative Family Lawyer in your area.

[www.divorceseparation.ca](http://www.divorceseparation.ca)  
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Contact info phone or text 780-233-8484  
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### Sharon Numerow

Sharon is a Certified Divorce Financial Analyst™ and the founder and owner of Alberta Divorce Finances in Calgary.

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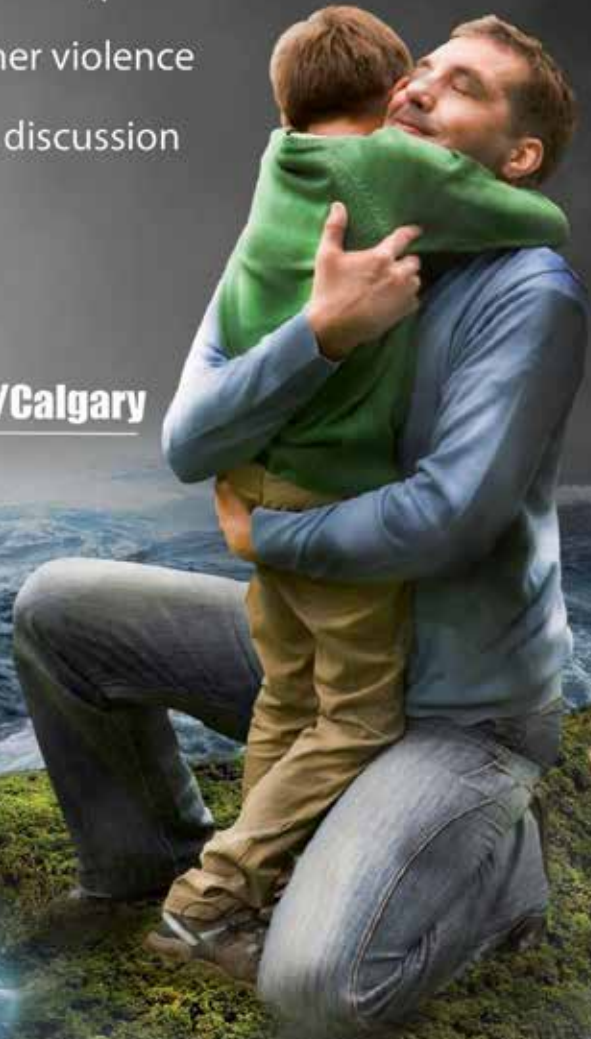
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