

Divorce

magazine

Canada

IS YOUR LIFE CHANGING?



Divorce Magazine is celebrating its
10th year of serving the community!



DIVORCE MAGAZINE IS A RESOURCE OF LOCAL BUSINESSES THAT HELP
THROUGH THE TRANSITION OF DIVORCE OR SEPARATION

divorcemagazinecanada.com

DIVORCE SYMPOSIUM

Tuesday October 25th 6:30 pm – 9:30 pm

Our Online Conference!

Attend in the comfort and privacy of your own home. Are you considering a divorce or separation? Perhaps you already have moved on and you still need information and support. We are here to help!

Hosted by:

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Featuring Justice Rod Jerke, Court of Queen's Bench of Alberta & Co-Convenor of the Reforming the Family Justice System and Diana Lowe, QC Co-Lead of the Reforming the Family Justice System and Principal at Re-imagining Justice



Early Bird Tickets on Sale NOW!
Eventbrite \$25.00 + GST

<https://www.eventbrite.ca/e/divorce-symposium-october-25-2022-tickets-405882865577>



And that's where I come in.

Hi, I'm Stephen Lau, (that's me at right). And, believe me, I know a thing or two about divorce. But, more importantly, I know a great deal more about buying and selling houses.

With more than 15 years in the industry, I have built a specialized team of Real Estate experts that understands the fluid dynamics of the market, that understands the emotional turmoil of buying or selling a home, that understands the countless details of negotiating the best deal, and understands the very real science of Real Estate transactions.

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PUBLISHERS' VOICE



Dorothy Briggs
Publisher



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Co-Publisher

DIVORCE RATES ARE ON THE RISE IN CANADA...

Covid-19 pandemic and restrictions amplify relationship issues...

Did you know that the first Monday of January is known in the industry as “Divorce Day”? That’s typically the day when the phone start ringing in family law offices after the holiday season. There’s no question that COVID-19 pandemic has put serious strain on many relationships. Canadian lawyers are saying the rate of people inquiring about divorce has skyrocketed in the new year.

There’s also a sense that the new year is a good time to make dramatic changes in their lives. People are not necessarily waiting for the pandemic to calm to leave their partners.

Now in our 10th year of publication, Divorce Magazine Canada continues to serve a hurting community with resources to navigate through divorce and separation issues.

Definition of Divorce

Divorce is the process of terminating a marriage or marital union. Divorce usually entails the canceling or reorganizing of the legal duties and responsibilities of marriage, thus dissolving the bonds of matrimony between a married couple under the rule of law. Divorce laws vary considerably around the world, but in most countries, divorce requires the sanction of a court or other authority in a legal process, which may involve issues of distribution of property, child custody, alimony, child visitation / access, parenting time, child support, and division of debt. In most countries, monogamy is required by law, so divorce allows each former partner to marry another person.

Divorce Magazine is a collection of products, services and professionals who are experienced and specialize in these issues. Meet our Divorce Resource & Support Group Team, face to face, on the last Tuesday of every month on-line. Go to [meetup.com](https://www.meetup.com), search Divorce Magazine Canada, registration is confidential and FREE. Once registered, you’ll receive our regular email notifications to tune into monthly presentations by our team of professionals.

Divorce hurts...Divorce Magazine Canada Team can help!

We developed a Divorce Symposium schedule to run this fall on October 25, 2022. It will be online with a link to Zoom to get information you need to proceed. Our speakers are professionals who are experts in their field. The people who feel lost and have nowhere to go and here is hoping they find us.

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CONTENTS

PUBLISHER'S VOICE - DOROTHY BRIGGS AND DORINE KELLY	4
THE STORY OF A WELL-BEING APPROACH TO SEPARATION AND DIVORCE - JUSTICE ROD JERKE AND DIANA LOWE, QC	6
HOW MUCH IS MY CUSTODY CASE GOING TO COST AND HOW LONG WILL IT TAKE? - CYNDY D. MORIN	8
DIVORCE AND PRE-MEDIATION COACHING - TRISH GUISE	10
FINANCIAL PEACE OF MIND - PROSPERA SOLUTIONS	12
HOW TO STOP FIGHTING DURING YOUR DIVORCE - MICHELLE M. GARNEAU	14
ARE YOU AT THE CROSSROADS OF YOUR RELATIONSHIP? SYNERGY FOR HEALTH	16
ACCOUNTABLE DIVORCE WHERE FAMILY COMES FIRST - DAYNA E. KWASNEY	18
WHAT IS COLLABORATIVE PRACTICE	20
GROUNDHOG DAY... AGAIN - DON SCHAPIRA	23
WHY MENTAL FITNESS IS THE X-FACTOR - BOLD AND BRAVE COACHING	24
A REALTOR WITH A VISION - JENNIFER O'CONNOR	25
MORTGAGE EXPERT - GEORGINA THORNE	26
MAKE SURE YOUR WILL IS UP TO DATE - DENTONS	27
WHAT IF YOU HAD THIS KNOWLEDGE YOUR ENTIRE LIFE?- KIMMY KROCHAK	28
DO YOU DREAM ABOUT BEING HAPPY AGAIN? BUT YOU FEEL STUCK? - ROSE SIMARD	30
HOW TO BUY YOUR SPOUSE OUT OF THE MARITAL HOME - KRISTA LINDSTROM	34
MARKETPLACE	43

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Contact Divorce Magazine head office at 780-761-3000.

THE STORY OF A WELL-BEING APPROACH TO SEPARATION AND DIVORCE

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When people are going through separation and divorce they tend to think this involves legal and court processes. For the most part though, a courtroom is not a great place to work out the details of family relationships. The Reforming the Family Justice System (RFJS) initiative is a province-wide effort to help families achieve better outcomes.

Most of what families need are social supports, including new supportive relationships, skills and tools to co-parent their children together, and financial advice and assistance. They may also have legal questions, but that doesn't necessarily mean that they need to go to Court.

Early in the process, a lawyer can assist families to capture their new arrangements in a written agreement. This is very different from hiring a lawyer to fight about your decisions or to go to Court.

Some family cases will end up in Court. Sometimes there are decisions that parties just can't agree about. There are also some situations that involve safety of the parties and their children, such as when violence is occurring, and courts may be able to assist in making an order that will set the rules to ensure safety. Courts will always be available when needed.

We would like to share a story about a family that took a path to separation and divorce which included supports and made it possible to still realise the kinds of hopes and dreams that they always wanted for their family.

Louise and Trevor* are a couple who were married 8 years ago. They have two children, 4 and 6 years old. Both Louise and Trevor have felt like they were growing apart, but they haven't spoken about the problems they are having. They worry about what will happen if they separate. There is so much at

stake – financial, parenting arrangements, where they will live, what this will mean for their kids. They've both heard about other people with terrible experiences going through separation and divorce. They expect to hire lawyers, go to Court, and that this will be a long and expensive legal battle.

Louise and Trevor heard about classes for families experiencing separation and divorce. They



signed up and learned first about brain science, and how toxic stress can cause harm to children. They also learned about reducing or avoiding that kind of stress, building skills and developing supportive relationships in order to support resilience for themselves and their children.

They both sought out guidance, which included counselling to assist them to have a good separation, and to establish a positive path forward. They learned about tools and services that could help them, including an online app called coParenter, which helped them to develop a parenting plan for their two kids. The app also gives access to a mediator who can coach them, and can mediate disputes. They've learned how to work out challenges, and communicate effectively with each other.

Through financial counselling they were able to work out



their arrangements for support. Trevor will pay support until Louise is able to find full-time work. He will contribute child maintenance, and they will split the s.7 expenses. With a mediator's help, they were able to work through the division of assets together. They used Undo divorce solution tools to write up their agreement and to file a joint application for Divorce.

Louise and Trevor have been able to move forward with their lives, and are both involved in new relationships. Their kids are thriving. Louise and Trevor still share hopes and dreams for their family ... whether it is cheering on their kids in soccer, planning for special vacations, or thinking forward to their teenage years and their educations. The most important thing is that their children are supported, and have benefited from the skills that their parents have learned.

Louise and Trevor's story is about how families can move forward in a positive way through separation and divorce. The RFJS is about families getting the kinds of supports and building the skills that will help them and their children follow a path to resilience and well-being.

Here are two short videos that you can access for free online, along with many other resources developed by the Alberta Family Wellness Initiative, to learn about supporting well-being:

- How Brains Are Built: The Core Story of Brain

Development: <https://www.youtube.com/watch?v=LmVWOe1ky8s> (4 min)

- Brains: Journey to Resilience - <https://www.youtube.com/watch?v=HJvDrT6N-mw> (8 min)
- Alberta Family Wellness Initiative - <https://www.albertafamilywellness.org/>

There are many supports available in our communities in Alberta, through Family & Community Support Services, peer support groups, faith-based groups, many of the services that are available in the Divorce Magazine, and of course through the Divorce Resource Group.

*Louise and Trevor are not a real couple. Their story reflects the blending of many real-life experiences, woven together to share the possibilities open to all families.

How Much Is My Custody Case Going To Cost And How Long Will It Take?

Creating Certainty Within Child Custody Matters

Child custody matters can be emotionally and financially draining. Add to that the complexity of involving third parties like lawyers and a sluggish court system, and it's understandable how both kids and adults feel overwhelmed. Every client asks, "How much will this cost and how long will it take?" A question nearly impossible to answer...until now.

"Kids in Mind" – a program developed by lawyers, mediators/arbitrators and child development specialists like psychologists and social workers – provides families with triaged supports at the outset of their custody matters, maximizing their chance of success in resolving custody and parenting conflicts. It also helps separating families resolve conflicts in the healthiest way possible by limiting children's exposure to toxic stress from high conflict situations, which negatively impacts their brain development.

The program's five phases all have a definitive time frame and a flat rate fee, allowing families to know how much the process costs and how long it will take – something a court process cannot provide.

First, during the intake and assessment phase, program organizers provide a roadmap of the program itself and what families can expect. During this phase, families undergo some assessments to screen for suitability for the program, domestic violence, addiction issues, potential mental health issues and other factors. Parents also attend a psycho-educational seminar

to provide the parents with information and resources they can use deal with conflict. It is during this phase that our team of professionals collects information to determine what professional or community services to recommend to support the family throughout the process and beyond.

Next, there's an initial mediation period, when an interim parenting plan is organized without the risk of creating a hard-to-reverse "status quo." This plan provides base terms and some breathing room while parties are sent out to do their "homework."

Phase three, the "homework" phase, involves parents obtaining individual supports. Once base terms are established in the interim mediation phase, families receive the help they need from psychologists and community partners, including programs for anger management, counselling and developing communication skills.

The phase four mediation, like the interim phase one mediation, is conducted by an experienced and qualified mediator/arbitrator, with a consulting psychologist/social worker providing insight about parenting schedules considering the ages and stages of development of the children. During the mediation, a consulting lawyer sits in as a neutral third party, providing legal information as needed. If parents can't reach an agreement within the mediation phase, the mediator can provide an arbitrated decision on their behalf.

The final phase includes a follow up appointment

to see if the plan developed by the parents through the program requires adjustments. This is usually conducted by all service providers six months after the final mediation-arbitration to ensure that Kids in Mind has achieved its desired effect of resolving conflict and creating a workable parenting plan.

Throughout this process, families have complimentary access to “Resolution on Call,” a 24-hour on-call mediation service where they can get help from a mediator/arbitrator in real time to de-escalate conflict as it happens.

In addition to addressing the needs of the family in a holistic way, this program helps create the best child-centred parenting plans by keeping the “Kids in Mind.”

“...BUT MY PARTNER DOESN'T HIT ME”: How Changes to the Divorce Act Address Coercive Control

Recent changes to Canada’s Divorce Act mean it now recognizes “coercive control” as family violence, which it defines as: any conduct ... by a family member towards another family member, that is violent or threatening or that constitutes a pattern of coercive and controlling behaviour or that causes that other family member to fear for their own safety or for that of another person — and in the case of a child, the direct or indirect exposure to such conduct

What is Coercive Control?

As the definition indicates, it’s a pervasive pattern of behaviour in family situations where one person subtly dominates another through isolation, gaslighting, guilting, depriving them of necessities, etc. Coercive control can take on many different forms, but they are all dangerous and damaging.

Coercive Control in the Divorce Act

The Divorce Act’s revamped definition of family violence means the law now recognizes coercive

control in several areas. Notably, civil protection orders, made to protect a person’s safety by forbidding contact between persons, can now be made to prevent coercive control. Coercive control is now also considered when determining the best interest of a child in making a parenting or contact order. The courts can also waive requirements for one party to provide notice of relocation or changes of places of residence to the other if they foresee a risk of family violence.

If you or someone you know is experiencing any domestic violence, please reach out for help. Contact our client support coordinator at 1-866-RESOLVE for a list of resources available throughout the province. All calls are kept confidential.

Written by Cyndy D. Morin – Senior Family Lawyer and Andrew Guilbert - Articling Student with Resolve Legal Group

Trish Guise, MBA, PMDC

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Services for all genders & all cases including high conflict & coercive control:

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- Pre-Mediation Divorce Coaching
- Communication Strategies for Dealing with a Difficult Ex
- Protecting Children from Divorce Conflict, Coercive Control & Alienation
- Communicating & Connection with Alienated Children
- Step-Parenting, Blended Families, Grandparents

WHAT PEOPLE ARE SAYING

I was paralyzed at the thought of facing my ex in mediation. After doing pre - mediation coaching with Trish, I feel confident and in control of my position and no longer feel like I have to give in to my ex's demands. I feel more in control of my emotions and working with Trish to systematically map out my proposals has helped me tremendously. - A.A

Tune into
***Shi*t I Learned
From My
Divorce***
on CFTR - The Rogue

Trish helped me through the process of finding the right lawyer, communicating the details of my situation, organizing the information I needed for negotiations and creating a safe exit plan. Trish also prepared me for what my ex's reactions might be so I could plan accordingly. Being able to prepare for what may lay ahead gave me the peace of mind I needed. - J.C

I was in a contentious divorce with an ex who was trying to alienate my children from me. Trish was instrumental in changing my perspective so I could protect my child as best as I could. Instead of focusing on trying to convince my child that what the other parent was saying were lies, Trish taught me how to interact with my child as a safe, secure, loving parent. - C.O

Divorce & Pre-Mediation Coaching:

Take Your Control Back & Divorce Without Destruction

During my separation and divorce, everyday felt like the movie Groundhog Day; each day was a disaster. My high conflict ex was intent on destroying me regardless of the effect on our children. Only one of the legal professionals I hired, understood the dynamics of coercive control and post separation abuse. I needed someone who understood high conflict divorce dynamics, could warn me about what to expect and help me strategize to minimize the damage done to my children. **Everyone needs someone like that, and that someone is a Divorce Coach.**

Three fundamental beliefs are the cornerstone of my divorce coaching practice.

- 1) Divorce is more about psychology, than about law.
- 2) The most effective strategies tend to be counter intuitive.
- 3) It's difficult to prepare if you don't know what to expect. It's difficult to know what to expect if you don't have someone to help you prepare.

Dealing with a High Conflict Ex

Documenting effectively, recognizing red flags and de-escalating conflict are key to divorce success. A Divorce Coach with experience and training in high conflict behaviors can guide you through recognizing behaviors and the proper reactions to them.

Mediation Preparation

It's common for people to enter mediation woefully unprepared. It's difficult to prepare when you don't know what to expect. It's difficult to prepare when you dread sitting across the table from your ex. Trish wants people to confidently walk into their mediation armed with an opening statement, agenda, financial proposals, parenting proposals, and counterproposals. Pre-Mediation Coaching with Trish will provide you with a comprehensive understanding of the mediation process, its components, and plans to handle anything your ex will throw your way,

Co-Parenting and Parallel Parenting aren't for the faint of heart.

We all question our parenting abilities at times but during a divorce parenting becomes exponentially more difficult. Trying to co-parent especially when we don't see eye to eye with our ex can be as difficult as putting a sweater on a cat. Then there is the daunting task of how to help our children cope with the divorce. Trish works with parents to ensure they are the safe and consistent parent that their children need them to be. In order to do that parents need to take control of their own emotional management, regardless of how their ex behaves. Failing to do so often results in 3rd parties, who know nothing about the kids, making decisions that impact them.

Divorce doesn't have to mean you need to 'start over', it can mean you get to 'start again.' Having a fresh start in life can be exhilarating or debilitating, it's entirely up to you. Move past your story and embark on a new one with the help of Divorce Coach, Trish Guise.

FINANCIAL PEACE OF MIND

The word “finance” evokes so many emotions in people that it can stop them in their tracks. Add in the word “divorce” and it becomes debilitating to a lot of people. The basic fear of not knowing what the result will be can create more havoc, conflict, time loss, and ultimately, higher costs to reach a resolution.

In 2003, my Aunt was going through a difficult time making financial decisions from her divorce, and I realized that there were no specific financial professionals that I knew of that could help out women through their financial divorce issues and concerns. I felt that I wanted to help all women who have found themselves in the same situation, and I worked hard to obtain my specialized designation as a Certified Divorce Financial Analyst™ (CDFA).



During my 25-year career in the financial industry, I have obtained additional designations as a Certified Financial Planner® (CFP), Chartered Financial Divorce Specialist® (CFDS), and Registered Collaborative Professional. I have been able to help many clients, both men and women, who are worried about their financial futures and feel they need someone to help educate them on their finances before they make any legal decisions.

Whether you go through mediation, arbitration, collaborative or court, my expertise and guidance ensure your financial interests, tax adjustments, pension legislation, and your future financial outcome is taken into consideration. I offer the following specialized services which is helpful to both clients and lawyers:

- Gathering the required financial documentation and organization for your case file to provide to your lawyer.
- Determining guideline income for Child and Spousal Support purposes.
- Assistance with creating a household budget and managing cash flow and debt.
- Clarification on pension valuations, pension legislation, how it is processed and managed post-divorce.
- Identifying tax-efficient options of splitting the marital property, and any financial risks associated with a proposed financial settlement.
- Provide short-term and long-term projections of proposed financial settlements.

The fear you are experiencing is normal, and you just need a financial divorce professional to help guide you. Separating finances can be confusing and know that I will help you every step of the way to find a solution.



“I found Holly approachable from the onset of our telephone contact. I live outside of Alberta, thus, her personable yet business like style made communicating with her a breeze. Holly surpassed my expectations in the quality of her analysis of my financial situation. My family lawyer also found her report useful. Holly had the pertinent experience to answer my primary question: “Is the draft of my separation agreement fair?” Her study of my draft separation agreement was worth every penny I paid for her professionalism.” Diane C., NWT

DIVORCE SOLUTIONS



Prospera Solutions offers a specialized, fee-based service to help you reach and understand a proposed financial divorce settlement. Family law lawyers will help you with the legal issues of a divorce or separation but cannot provide the expertise on the financial matters. And, having your lawyer gather all of the financial documentation that is necessary for your case file can be expensive. We offer a cost-effective service to help you keep your legal costs down, and provide the financial guidance and advice to help you reach a fair and equitable settlement.

Our *Certified Divorce Financial Analyst™* will review your financial interests for a matrimonial property settlement, and provide you and your lawyer with powerful data to support your case. A CDFA™ is trained to:

- properly gather, screen and document the financial data of the marital property,
- determine the short-term and long-term financial impact of a proposed settlement,
- explain tax adjusted values of assets,
- offer valuable insight into the pros and cons of different settlement proposals,
- help you avoid the common financial pitfalls of divorce,
- create personalized reports and graphs illustrating the financial status, cash flow, and net worth of both parties,
- provide financial documents to lawyer upon request.

Prospera Solutions also offers the services of a *Registered Collaborative Professional*. A Registered Collaborative Professional (RCP) is someone who has completed the specialized collaborative law training to obtain this designation. The benefits of using the Collaborative process:

- encourages mutual respect,
- identifies and addresses interests and concerns of all parties,
- utilizes a problem-solving approach,
- emphasizes the needs of children.
- provide financial documents to lawyer upon request.

Our Registered Collaborative Professional will act as a Financial Neutral on your Collaborative divorce team and provide all the professional insight as a Certified Financial Divorce Analyst. If you are going through a separation or divorce don't gamble with your future; book a free consultation today!

HOW TO STOP FIGHTING DURING YOUR DIVORCE

Going through a divorce or separation can be one of the most difficult times in your life. The process can be exhausting and stressful. It is not uncommon to hear of long and expensive divorce battles when people use the courts. This can take over your life, cause poor mental and physical health and ruin your finances. When children are involved, it can also have a negative impact on parenting and children's mental and emotional development. There is another way to move through a divorce that is more collaborative and respectful, it is called Divorce Mediation. This cooperative process can help stop fighting between people and assist them in reaching agreements.

In Divorce Mediation, a professional mediator helps parties to hear one another in a more effective way. They assist in making communication clear and respectful, and help to de-escalate emotions. At the beginning of the mediation process, guidelines will be set out so you know what to expect unlike when people end up in an argument that happens in a spur of the moment and gets out of control quickly. These rules of engagement can include taking turns talking, using non-threatening body language and avoiding put-downs, blaming, and name calling. The result is your discussion will be more respectful and productive.

Conflict is a part of life. It is how conflict is handled that makes the difference.

People in relationships often develop a pattern of how they communicate with one another. When they argue, the conversation tends to bounce around and focus on the past. Talking about history and blaming one another causes arguments and distracts them from the topics that need to be covered. This is counterproductive, and people end up feeling frustrated and no further ahead.



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In divorce mediation, a professionally trained mediator helps you to keep on track and moving forward. Usually, only one or two topics will be discussed at a time and they can help you to change your communication pattern so it is more effective for you both.

Conflict is a part of life. It is how conflict is handled that makes the difference. A professional mediator will help you to work through disagreements. They are not personally involved in your conflict and are there to help both of you reach a mutual resolution. Often, when people are in conflict, they focus on one another as being the problem. The mediator will assist you in de-tangling the issues and helping you see them in a more clear and neutral way. This takes the blame off the parties and allows you to return your energies to working on reaching agreements.

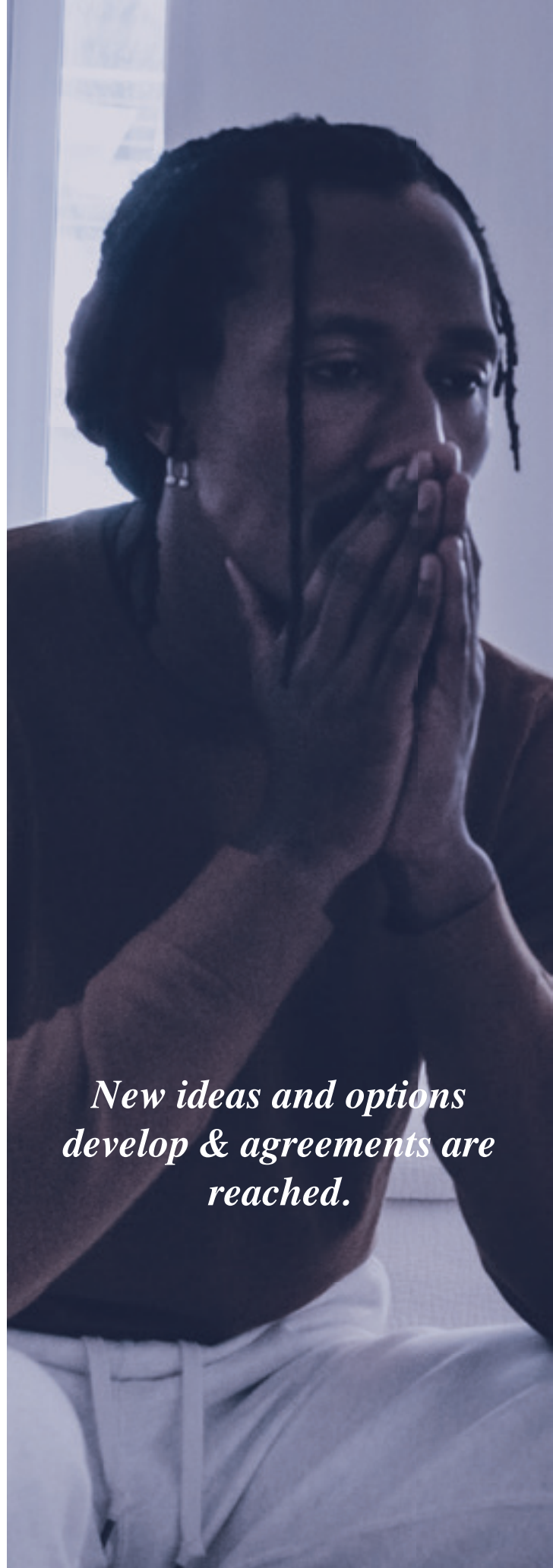
Fights can start between people who are divorcing when one or both parties are not in the right frame of mind to have a discussion that is “sprung” on them. They may be tired or have other priorities at that time. Divorce mediation is held at a time that is good for both of you and is planned in advance. During the mediation, there are generally no other distractions and people can focus solely on their discussions.

The mediator sets up a meeting with each person prior to mediation to find out what needs to be resolved. This is called the Pre-mediation. They will give you tips on how to approach sensitive topics with the other party in the mediation and help you to be assertive. For instance, instead of saying “You are always late and changing the parenting schedule at the last minute”, you could say “I find it very helpful to know the schedule for the kids in advance”. The first statement can cause the other person to become defensive and is likely to start a fight.

Prior to the mediation, the mediator will recommend you put together a list of items you need to resolve or reach an agreement about. This provides an “agenda” like you would in a business meeting. Both parties’ agendas are covered in the mediation. Guidelines for breaks and ending the mediation session are also set-up ahead of time.

Discussions that take place in mediation are confidential. Because of this, people tend to be more open when they know what they say will not be repeated outside the meeting. They may have been holding back something that is important because of fear that others may find out. This transparency leads to improved understanding. New ideas and options develop and agreements are reached.

Divorce mediation provides structure, guidelines, and conflict resolution through the assistance of a professional mediator. Creating understanding and calming emotions in mediation can stop divorcing parties from fighting. This paves the way for improved conversations and reaching agreements without costly and stressful interventions from the courts. The benefit is better health, more financial stability, less strain on children and closure so you can move on with your life.



*New ideas and options
develop & agreements are
reached.*

Are You at the Crossroads of Your Relationship?



You may be questioning, “What direction do I go? Do I love this man or woman? Do I feel supported and can I depend on my partner? Do I like him or her? Do I feel safe?”

Are you staying in a relationship because you are in love with the potential of the other person? Perhaps you feel that you can fix your partner hoping that one day he or she will change. Could you be experiencing many hurts and low times, with a hint of good times that seem to be getting fewer and fewer. I often call these infrequent times “teasers” to keep you in the relationship.

My own marriage relationship developed like that. In order to handle the ups and downs, my mission was to maintain normalcy in a dis-functional situation. I had memories of a fun loving, personable husband, a successful business-man, and great father. But

situations happened in our lives and he responded with unhealthy choices that soon became a detriment to the safety of the family. And I owed it to my daughters to show them that this is not a good example of a healthy marriage relationship. Separating and subsequent divorce was the last thing I originally envisioned in my life. And quite a surprise to many outsiders – we had done a pretty good job of giving people the perspective that we were the “Ideal Family”.

To stay stuck somewhere you don’t belong is painful. It hurts to feel emotionally powerless, alone, afraid, feeling like you are walking on egg-shells, angry, or sad. You are grieving the loss of a relationship you once knew and are now in a place of do I stay and try to repair it or do I move forward to reconstruct a new way of enjoying my life?

When choosing what direction to take at the crossroads, the most important thing to be aware of is your self worth and the 2nd most important thing is being respected for that.

I have discovered in my role as a synergist, that it is important to respect and validate where you are in your current situation. To help you discover new coping techniques to repair or reconstruct a new life so that you can feel inspired about who you are, what you are, what you have, and move beyond where you are right now. An example of this was expressed by the spouse of one of my clients, who said to her, “It’s so nice to see you more comfortable in your own skin.”

As another client, Mark, stated, “I would recommend Joan and her synergy healing therapy for anyone who needs help gaining perspective on their own past and developing new and existing relationships.”

Joan Small CRS
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“Breaking Up Is Hard to Do”

*Even when you know in your bones
it's the right thing to do.*

Are you ...

- Emotionally and/or physically hurting
- Feeling powerless or unsure about making decisions
- Afraid to speak up for yourself
- Anxious about being alone
- Feeling angry and/or resentful

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Joan Small, CRS – is the founder of the wellness initiative, *Synergy for Health*.

Specializing in Body/Mind/Emotional integration, she provides a unique and safe approach to healing life issues. Joan offers integrative healing sessions in her Synergy office, on the phone, or online.

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*“Joan is a terrific asset and has helped me immensely.  
Her style and healing methods have helped me  
through a tough transition period.  
She has given me the tools and confidence to move  
forward and build the life I am destined to live.”*

–MP

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# ACCOUNTABLE DIVORCE WHERE FAMILY COMES FIRST - COLLABORATIVE LAW PUTS YOU IN CHARGE

Facing divorce is never fun. We've all seen movies depicting couples' bitter court battles, financially-fueled power struggles ultimately subsidizing the shark lawyers' summer homes. Putting aside the emotional upheaval, however, most couples would agree it's best to avoid any drawn-out drama by just completing the process quickly and effectively so everyone can move on. You may not have any other option than divorce, but I'll assure you as an experienced family lawyer that you can choose to legally "uncouple" with negligible collateral damage.

Are you aware that going to trial to divorce is not essential? In the current environment, divorce cases can take years, and that's just the scheduling. Nowadays, I only see couples letting an unknown judge decide their family's future in extreme last-resort situations. Collaborative law puts you both in charge of all the key decisions. Are you a reasonable, mature individual who can put aside your emotional issues to help determine the best possible future for your children? If you'd like to focus on your shared goals instead of hurt feelings, engage in forthright, transparent negotiations for a faster, efficient resolution of your divorce,

the collaborative option is undoubtedly a viable choice.

The competitive, win-lose energy of an impersonal courtroom trial forces you to abide by the judge's decision. Alternatively, the collaborative method gives you a well-informed opportunity to make essential decisions together in a moderated, non-confrontational forum. There's a financial investment to retain a lawyer, but while a divorce trial would require months of costly legal interactions, the collaborative process finishes as quickly as you both arrive at mutually agreeable resolutions to the major issues.

Another notable difference is that, contrary to the oppositional interactions of trial divorce lawyers, your collaborative lawyer is only concerned with you having all the background information and legal precedents necessary to make sound choices for your family. This objective can even extend to bringing in agreed-upon experts like financial planners or parenting specialists to provide valuable input. As a skilled real estate lawyer, I routinely help my clients with spousal transfers or selling their homes.

In essence, all joint matters can be handled through meetings

involving you and your collaborative lawyers in this cost-effective one-stop-shop approach. Only you two really know what works for your family, so it makes sense if you both determine outcomes in an environment of integrity, mutual dignity, and respect.

Change is inevitable, but I can help you navigate whatever comes your way. I welcome your questions. Ask for me, Dayna Kwasney, your lawyer for life.



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# WHAT IS COLLABORATIVE PRACTICE?

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*What is Collaborative Practice? You and your partner are separating and you probably have a long list of questions and concerns about your children, your money, and your assets. On top of that, you might be facing some big feelings: mistrust, resentment, loss, or fear of the unknown. Is there a way to address those realities without going to court?*

Collaborative Practice is a process designed to allow divorcing or separating couples come to an affordable agreement with the support of specially trained professionals. You and your partner sign on to the Collaborative Process, the hallmark of which is an agreement not to go to court. Using interest-based negotiation, Collaborative Family Lawyers will walk you and your partner through each issue that needs to be resolved. To help you with financial or emotional concerns, your specially trained team of Registered Collaborative Professionals can also include Financial Professionals (such as Chartered Professional Accountants, Certified Divorce Financial Analysts, Chartered Business Valuators), and Family Specialists (such as Psychologists, Registered Social Workers, and divorce coaches). You and your partner will work together with your team to build

a mutually beneficial separation/divorce agreement - piece by piece, issue by issue - with the guidance of these specialists. No one will pressure you to settle or threaten to go to court if they can't get their way.

Financial uncertainty can be a big source of tension and worry. What will your financial future look like? Can you afford to keep the house or will you have to move? Are you going to be able to keep your retirement plans on track? How does your business get valued and what will happen with your shares? Our Collaboratively trained Financial Professionals have a variety of designations and skill sets to help answer even the most complex financial issues. You will get the knowledge you need to make informed financial decisions. Our Financial Professionals will give you peace of mind that you are making the right financial decisions for you and your children.

High levels of stress and conflict can be harmful to children. Are you sure that your kids aren't struggling with your separation? How do you tell them if you haven't already? How will you know that they are "okay"? Do you need help developing an effective co-parenting plan? You can rely on our Collaboratively

trained Family Specialists to address all of your concerns. Our Family Specialists will help you, the two people that love your child the most, make sure that your children do not get stuck in the middle. The Family Specialist will also teach you and your partner how manage stress and emotions, and how to communicate with each other effectively.

*What does the Collaborative Process look like?* First, contact any one of our Collaborative Professionals (Lawyer, Family Specialist, or Financial Professional). They will help you get started and give you more detailed information about the process. Once you and your partner have decided to use to the Collaborative process, then you will meet with your lawyer one-on-one to help them identify your goals and interests which will be used to consider the options you will generate later on in the process.

Next, you may meet with a Family Specialist so they can understand your unique family dynamics, discuss any concerns you may have about your children, and any co-parenting issues. The Family Specialist will meet with both parents separately, with each parent with the children, and with each child alone. This ensures

that the children's well-being and interests are addressed while supporting the parents in creating effective solutions to help the family transition.

You will also meet with a Financial Professional who will discuss your financial concerns and interests in the family property. They will help you gather all the financial information you will need to provide to your lawyer, and even help you create a lifestyle budget going forward. When needed, additional Financial Professionals can be added to the collaborative team to provide specialized services like business valuations, real estate appraisals, mortgage pre-approvals, and income determination necessary for support calculations.

Once your team is selected, you and your partner will meet with your lawyers together; this is called a 4-way meeting. At the first 4-way meeting, the four of you review and sign the Participation Agreement. It describes this private, out of court settlement process, and ensures that all of you are 100% committed to settling the issues with open and respectful communication. An agenda of items to discuss at the next meeting will be set and homework items will be assigned to ensure efficient



future meetings. The number of 4-way meetings varies from case to case, depending on the complexity and number of issues to be resolved.

At the subsequent meetings, the lawyers will help you and your partner to generate options, to understand the law and to work out solutions that fit you both. When the issues are resolved, the agreements that you've reached along the way will be set out in a legally binding settlement agreement. Your own lawyer will give you independent legal advice separate and apart from your partner and their lawyer before signing the agreement.

When you have a signed settlement agreement, if you are married, you and your partner can file a Joint Statement of Claim for Divorce and the other related documents to get divorced without ever setting foot in a courtroom. Many Registered Collaborative Family

Professionals are taking full advantage of online meeting technology which means that a lot of the work can be done from the comfort of your home. No wonder Collaborative Practice is changing the ways couples dissolve their relationships. If you are seeking to divorce or separate with less stress, happier children, and without court appearances, then the Collaborative Process is for you. You can start learning more by contacting a Registered Collaborative Professional in your area. *Go to [www.divorceseperation.ca](http://www.divorceseperation.ca) or [www.collaborativepractice.ca](http://www.collaborativepractice.ca) to find a Collaborative Professional.*

# ALTERNATE DISPUTE RESOLUTION

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# GROUNDHOG DAY...AGAIN

BY: DON SCHAPIRA, Q.MED, PM, CDS  
DEVELOPMENT OFFICER, ADRIA

I look forward to Groundhog Day every year. Not because I particularly believe in the mythos of a groundhog's mystical ability to predict future weather patterns. No, I await the date annually to have an excuse to rewatch my favorite movie of all time...you guessed it, Groundhog Day.

My views on the genius of Bill Murray's acting, or the directing abilities of the legendary Harold Ramis, are not what this article is about. Rather, it is the last line of the movie's official synopsis - that somehow, we are doomed to relive the same day repeatedly until we get it right.

So it goes with relationships and conflict.

When I am honest with myself, and my personal contribution to conflicts I have participated in, I become aware that I may have utilized escalatory strategies. It may be subconscious, or quickly explained away with a simple 'they started it.' Nevertheless, deep down, I am aware of my

own strategic poking, phrasing and actions that may seem innocuous to a casual observer, but were purposefully meant to trigger the other, as a rebuke for triggering me.

This continuous escalation, triggering and retriggering, becomes a cycle and a habit. For some, it can even become an addiction. This becomes increasingly difficult to move past.

Similar to Phil.

Only when Phil was able to accept the situation he was in, and became the absolute best version of himself, letting go of what was beyond his control, was he finally able to move to the start of a new day.

As the movie progresses, Phil does less to control or react to events, rather, chooses to carefully respond: from doing what he could to make one man's last day on earth more comfortable, to saving another from choking. Only by improving himself with art and music, and genuinely caring about those around him, did he build a community, eventually earning the care and respect of those around him.

The same goes with the dissolution of a relationship.

Once we can accept the situation of separation, we have choice. Do we relive, revenge, rebuke and restoke the flames of conflict? Or do we choose to move to fresh beginnings, gain closure from past conflict, and build a future with intent.

Just as Phil Connors needed assistance from several people to learn, grow and care, a mediator can be an important part of your plan for a new future. From creating stable parenting plans, budgeting asset division, and calculating support, they also help in creating a different level of communication between you and your co-parent. They can bring clarity, reduce anxiety, and help inform you of the benefits or risks of a particular agreement. A good mediator helps guide you to somewhere different from where you are right now, transitioning from conflict to agreement, from being stuck in the same pattern, to being ready for a brand-new day.

So next Groundhog Day, or any day for that matter, enjoy the movie, go to sleep, and wake up to something different.



# WHY MENTAL FITNESS IS THE X-FACTOR

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## Intro

Divorce and marital separation can be one of the most stressful life events that you can go through. In fact, the Holmes and Rahe Stress Scale ranks divorce and marital separation as the second and third highest stressful life events an individual can experience.

As you move through your divorce and begin to plan for your next chapter, you may be wondering what is next. Many people spend time re-evaluating their personal goals in order to determine the next steps needed to move forward. It can be an extremely stressful time filled with uncertainty and apprehension. As a mental fitness coach, I help you learn to manage stress as well as identify any sabotaging behaviors that may be getting in your way. Through coaching, I share tools and strategies that help empower and move you forward with the next chapter of your life with greater clarity, passion and purpose.

## Mental Fitness - X-Factor

Mental fitness, a program designed by Positive Intelligence, is what I call the “X-Factor” to wellbeing because it guides you in using research-based tools to strengthen the part of your brain that serves you and quiets the part that sabotages you. Think of your brain as being divided into two parts; one side holds your negative thoughts (saboteurs) and one side holds your positive thoughts (sage). Mental fitness is the key to learning how to train our brains to shift from the negative side over to the positive side with greater ease and flow and helps us to minimize stress.

As you strengthen your mental fitness, you begin to learn how your internal saboteurs distort your thoughts and feelings which, in turn, impacts how you act and react. Your saboteurs are responsible for generating anxiety, disappointment, stress, anger and shame. Your sage, which consists of 5 superpowers (empathy, explore, innovate, navigate and activate), helps a person achieve greater peace of mind and clarity even in the midst of crises. Through the program you learn how to easily integrate these powers into daily practice. The sage teaches us to accept what is, rather than deny, reject, or resent what is happening to us. As we learn how to tap into our sage, we learn to be more empathetic not only to ourselves but to others around us as well as recognizing how our emotions impact situations.

## Mental Fitness is a Lifestyle

Mental Fitness becomes a lifestyle choice. The skills that you learn are easily integrated into your daily life. By dedicating 15 minutes throughout the day to build your mental muscles, you will find that your self-sabotaging behaviors will begin to diminish. Mental Fitness teaches us how to intercept our saboteurs, strengthen our mental muscles, and build up our sage. Like physical fitness, you need to be consistent and take the time and effort to strengthen your mental muscles. Imagine going to the gym and trying to lift 100 pounds on your first visit. Many of us could not do that unless we trained to build up our muscle strength.

## Mentally Strong

As you move forward, it is important to make sure that you are mentally strong. Mental Fitness helps you to strengthen your mental muscles to assist you in showing up as your best self. As women, many of us fall victim to the “human giver” syndrome where we believe we have a moral obligation to give every drop of ourselves in support of others even when that is to our own detriment and wellbeing. We need to take the time to invest in our own



wellness so that we have the energy to support those around us. When you are faced with a challenging situation, what do you need to do to show up as your best self?

### **Now What?**

In life there are things we can control and things that are out of our control. How we deal with and react to situations is something that we can control. When we are mentally strong, we can commit to being the person we want to be. Strengthening your mental fitness will help empower you to make sustainable life changes that are based not only on gaining greater insight but also by developing new habits through consistent daily practice.

If you want to learn more about the program, book a complimentary 30-minute discovery call to see if the Mental Fitness program is a good fit.

**Heather Thomson, MA**  
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Coach | Educator |  
Author | Public Speaker |  
#IamRemarkableFacilitator

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### **Testimonial**

*“The Positive Intelligence Mental Fitness program helped me to recognize, confront and build confidence to deal with some of my personal struggles. Having recently separated from my spouse, the program coached me on how to reroute my negative thoughts and emotions (Saboteurs). I learned how to integrate PQ reps into my daily routine which allowed me to start to rebuild positive habits and access my Sage powers. One of my biggest “aha moments” was when I could identify these saboteurs and acknowledge them as something outside of myself, and not a part of my innate character. If you are ready to make some positive life changes then I would highly recommend working through this program with Heather!”* Chris P.



# JENNIFER O'CONNOR - A REALTOR® WITH VISION

## A 360 DEGREE VIEW IN REAL ESTATE

Jennifer O'Connor of Schaaf Realty Ltd. is a name that is synonymous with knowledge, professionalism and compassion for her clients.

“Separation and Divorce are a time when you need to protect your biggest investment and possibly start out in a different home. While this can be a fresh start, I am able to guide my clients through this transition and help them move forward in this new stage of life. Together with my clients, we can provide sound advice for the next steps to be as smooth as possible.”

With over 20 years in the Real Estate Industry, and previous experience in Banking and Land Development, there are few others that have the vision to look at every home as the foundation to personal security. Jennifer knows her responsibility to her client is far reaching and she is always looking at the big picture.

As another satisfied clients attests “Jennifer, your kindness and caring to gently walk us through the process was very appreciated and you handed it like a professional. Taking the time to explain everything to us and handling all the little hiccups along the way was so welcomed. I came to rely on your expertise and the fact you were able to

price the home competitively and get us multi-offers in only days of listing reflects your outstanding abilities as a REALTOR®.

Describing herself as a lifelong learner, Jennifer holds many extra accreditations such as BROKER, RENE® (Real Estate Negotiation Expert), ABR® (Accredited Buyers Representative) and SRES® (Seniors Real Estate Specialist). “Professional and Personal Education is the foundation to serve my Clients. Real Estate is an industry that has seen many changes and keeping myself current is my top priority. Whether helping my Clients Buy, Sell or Manage their biggest investment, I know that the value I offer comes from experience, education, and my

commitment to go the extra mile!

“Schaaf Realty has a history of over 40 years in the Residential Real Estate Market including Construction, Sales, Investor Relationships and Property Management. Taking over the reins from my father came after years of working together and being mentored in all aspects of building a successful business. The foundation of this success has been creating and maintaining loyal relationships with Clients as we always look out for their best interests first.”

Clearly, this is yet another way this enterprising achiever goes the extra mile. Jennifer O'Connor, your REALTOR® with Vision.



**Jennifer O'Connor, Broker, REALTOR®, ABR®, SRES®, RENE®**  
Schaaf Realty Ltd.  
Office: 587.735.6000 • Cell: 780.485.7022  
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# ON YOUR SIDE AND ON THE SAME PAGE — THE RIGHT MORTGAGE EXPERT FOR YOU

Divorce is personal, different for everyone. You're the only one who knows what's best for you and your family. That includes working with the right professionals who will ensure you have all it takes to optimize this challenging situation to your ultimate advantage. When making decisions regarding your home, it's not just about an advisor's credentials or on-the-job tenure. When you affiliate yourself with a mortgage expert at this delicate, complicated time, it's about values, integrity, like-mindedness, commitment, and compassion. There are mortgage brokers, and then there's Georgina Thorne.

"I totally understand family being people's top priority. My growing children were one of the main reasons I became a mortgage broker. My clients were the other. Working for the bank, I only had access to necessary information during my scheduled shift. Now I happily work all the time, any time. If someone needs me on weekends or evenings, I'm available. I can be there supporting my sons at their hockey tournament but, with immediate access to all my clients' files, I'm only a text away."

Savvy, understanding, and experienced in "thinking outside the bank", Georgina is that fiercely passionate advocate we all want in our corner, unstoppable in her determination to give you that highly personalized solution that best suits your needs.

"Helping people buy, refinance or renovate their homes provides that brand new beginning, a do-over after divorce or financial setbacks. Being the catalyst for their joy and relief means everything to me. It's so extremely satisfying! As a broker, my vast array of options and resources are superior to any bank. I focus relentlessly on getting that golden approval so I can tell them "yes!". Every client is equally important to me; I honestly do care. If making less commission creates the ideal scenario with the best mortgage product, that's how we proceed."

Mortgage lending has become increasingly convoluted nowadays. In mere months, the "rules" can change dramatically. When you're already under pressure from



the divorce process, why go it alone? You need Georgina Thorne. Devoted to you and your positive outcome, this leading-edge mortgage "magician" is perseverance personified.

"My job is to hold my clients' hands throughout the whole process and beyond. They're never really left on their own. I'll be there to help, to answer questions now and in the future. I take pride in knowing that with every approval I facilitate, I improve someone's quality of life."

Yes, dedicated to making that positive difference, when Georgina Thorne is on your side, there's more in your favour than you'd think.

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# Make sure your will is up to date

## The dangers of an outdated estate plan

If you are going through a separation or divorce, some of the items on your to-do list are obvious, like dealing with the division of property and figuring out parenting time. However, an often overlooked item is updating your estate plan. A moment's reflection on the fact that your ex-partner could be in charge of your finances and health care if you lose your capacity (e.g., a stroke), and receive all of your registered retirement savings plans (RRSPs) and life insurance on death if you don't make any changes should be sufficient motivation to get this item back on the top 10 of the to-do list!

Here is a break down of the seven parts of your estate plan you will want to be sure to update.

### Named beneficiaries

You may have RRSPs, life insurance or tax-free savings accounts (TFSAs) where your ex-partner is named as the beneficiary. In most provinces, even on divorce, those named beneficiaries do not change. The only way to change them is to contact the institution and to specifically make the change. If you have a pension, check with your pension manager. Each pension is different as to what happens to the beneficiary on separation.

### Your will

There is some good news regarding your will. In most jurisdictions, divorce revokes the designation of your spouse as either executor or beneficiary in your will. However, there are two problems with this. First, assets such as RRSPs pass outside the estate and are not governed by the will. So the ex-partner will still get the RRSPs and life insurance, unless you change the named beneficiary.

Secondly, your loved ones will have to go through an extra step of proving the divorce has happened, and that may require notice on your ex-partner of the process. It would be an emotionally charged time for your family, and adding this extra connection with the ex-partner won't likely help with the grieving.

But remember that separation does not have the same affect, and so, in a separation before the divorce is final, changes to beneficiaries should be considered.

### Incapacity: Finances

We often focus on updating our wills, which, as we have seen above, has actually been addressed in recent updates to our legislation in most provinces. However, in most jurisdictions, similar updates have not been implemented to take out references to ex-partners in powers of attorney for finances. For example, if your ex-partner is named as the person to handle all of your financial affairs and you lose capacity, then your ex-partner is fully in charge of all your finances and has access to all of your financial information. This is likely not what you would want, but there is little the family can do if the ex-partner doesn't voluntarily step down. If you have an active business, it is very unlikely that you want your ex-partner to step into your shoes to carry on with running the business. In fact, it could dramatically affect the value and viability of the business. As dementia becomes more common, and we live longer, planning for incapacity is increasingly important, and updating those planning documents when circumstances change is equally important.

### Incapacity: Health care

If we lose our capacity to communicate our health care wishes to our care providers, we can designate who should speak for us. The names for these health care directives are slightly different across Canada – for example, in Alberta they are called personal directives, while in Ontario, they are called powers of attorney for health care. In most provinces, separation or divorce does not yet revoke the designation of the agent we have appointed to stand in our shoes to make our health care decisions if we cannot. Thus, it is of paramount importance that we specifically update them to appoint whomever we wish to act for us for health care decisions.

### Guardianship

If children are involved in the separation, your arrangements have likely included designated parenting time, etc. Where guardianship may be an issue, a court always retains the right to make the final decisions. To ensure your voice is heard even if you have lost your capacity or have passed away, you must update the guardianship clauses in both your will and your health care directive. This will serve as your evidence, and a court will give considerable weight to that evidence, as you are one of the parents.

## Support payments

Without a formal agreement or a court order, it is difficult to enforce ongoing spousal or child support payments after the payor dies or loses capacity. The onus will be on the receiver. Conversely, if there is a court order or formal agreement in place, with details on what happens on the payor's –and the receiver's– death or incapacity, the arrangement will be much easier to enforce. Where a payor is voluntarily making payment to an unadopted child (e.g., step children) with no agreement or court order in place, and the payor dies, currently in most jurisdictions, the step child will have no rights to ongoing support.

## New partners

If you or your ex-partner are entering new relationships, you may have strong opinions about preserving your (or your ex-partner's) assets for the shared children, rather than sharing them with the new partner. The best way to protect those assets is to enter into a domestic agreement/prenuptial agreement with the new partner. It isn't romantic, but it will be a good litmus test of the strength of the new relationship!

## Takeaways

As you can see, the unintended consequences of failing to update your estate plan are quite significant. Ultimately, it won't be you that has to deal with the difficult scenarios, it will be your loved ones. Do we want our last gesture to be the deposit of an estate planning mess on our loved ones' laps? Now that is motivating! Fortunately, the steps to prevent this mess are quite clear, and very achievable: update your named beneficiaries, your will, power of attorney for finances and for health care, and address guardianship and support payments explicitly in documents. If you are entering into a new relationship, consider getting a domestic agreement in place early on. It is admittedly difficult to consider our incapacity and mortality, but as the old adage goes, an ounce of prevention is worth a pound of cure. And think of how well you will sleep at night once these tasks are checked off your list.



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Please connect with any of our Trust, Estates and Wealth Preservation lawyers in Vancouver, Calgary, Edmonton, Ottawa, Montreal and Toronto for assistance.

Please note that the information provided in this article does not constitute legal or professional advice or a legal opinion of any kind. If you require any assistance regarding specific legal issues with respect to estate planning, please contact Doris C.E. Bonora, TEP, Q.C. or another member of Dentons' Trust, Estates and Wealth Preservation group or other legal counsel.

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# WHAT IF YOU HAD THIS KNOWLEDGE YOUR ENTIRE LIFE?

Emotional awareness is unique to everyone as their own fingerprint. Regardless if you were raised the same as your siblings or as an only child.

Our parents and caregivers did the very best to teach us with the knowledge they had from what they learned as children; their culture or religious beliefs, media, school and extended family and friends.

If we grew up with non-emotional aware parent(s), needing something as small as a hug for comfort or acknowledgment for a job well done and not receiving it stays deep inside your subconscious unknown to us. We feel bad inside for feeling we required something we felt we should have received. This is where the mind games and suppression start such as; Am I bad or stupid because I don't understand this and it feels yucky in my tummy?

From this very first instance and as we get older without support for our emotions what happens is called "suppression". This lack of what we require contributes to our emotional development not being formed. We have no positive data to file or have reference to. We only have reference to low or to no self confidence, self worth, not knowing how to communicate or ask questions in fear of being wrong. Is this making sense for most of you?

If your union brought children into this world this information is so important to support them from this moment on. Even if you are not getting back together with the other parent you need to learn to communicate better for you and the children moving forward. Having the tools to communicate and live your own fuller life in any relationship will save you from repeating the past.

Emotional Awareness is for everyone of all ages. The past can not be changed. Now it is your responsibility to educate and possibly create new ways of doing things for you. You matter and you are so worth it.

Gentlemen, how many are you a product of what I call the, "boys don't cry" movement? My workshop or individual class for you is #him2.

Ladies, have you ever been told, "you are so emotional, why do you cry so much"? Like that comment toughened you up right? Your class is, #her2.

**Kimmy Krochak**

780.385.5086 • [www.kimmyenergy.com](http://www.kimmyenergy.com)

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*"Joan is a terrific asset and has helped me immensely.  
Her style and healing methods have helped me  
through a tough transition period.  
She has given me the tools and confidence to move  
forward and build the life I am destined to live."*

—MP

Joan Small, CRS – is the founder of the wellness initiative, *Synergy for Health*. Specializing in Body/Mind/Emotional integration, she provides a unique and safe approach to healing life issues. Joan offers integrative healing sessions in her Synergy office, on the phone, or online.



## Congratulation Dorothy Briggs & Divorce Magazine for 10 years of dedicated service to the Community

"Dorothy has not only brought a community of professionals together to help heal broken hearts, but has made a perpetual change for good in the lives of thousands.

Dorothy is always full of positivity and encouragement for individuals and business in their times of need – whether that be navigating divorce or traversing new experiences (business or personal).

The word 'Congratulations' seems insufficient to express the magnitude of her accomplishments!

Congratulation Dorothy!"

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# DO YOU DREAM ABOUT BEING HAPPY AGAIN? BUT YOU FEEL STUCK?

---

If you said yes to both, it's probably because you're worried about money. I get it. It's hard to make big life changes when you are worried about not having enough money and it running out. It's guaranteed to affect your confidence and happiness.

As a divorce financial professional, I hear over and over again... "IF ONLY I controlled my own money... then I would have MORE CHOICES. I wouldn't have to deal with my ex. I could have a CLEAN BREAK, A FRESH START."

If you don't feel you have options because your spouse makes and controls the money in your relationship... I am here to tell you there is ALWAYS ANOTHER WAY... another path than the one you are on.

I am here to show you the possibilities YOU can create.

- 😊 Be less stressed and more comfortable
- ✚ Not have to stay in a bad relationship for financial reasons
- 👨👩👧👦 Have more quality time with your family
- 🏠 Provide security for your family
- 🌟 Show up powerful, confident and in control



**Rose Simard**  
Fresh Start Strategist

This might seem like a fairy tale but in reality, no matter what your circumstances are **financial security is available for everyone** and with the right support and planning you can choose to make better decisions and improve your financial well-being.

With strategy, commitment and work, I believe EVERYONE CAN HAVE A FRESH START.

I want to help you build your financial shelter where you feel **safe and inspired** to build the life you have always wanted and deserve by learning how to make and control your own money.

It all starts with you. Start where you are and take action to build your new life any way you can. **It's your purpose. It's your life.** You need a financial safety net which means you control your money and you're not worried about being trapped, manipulated or taken advantage of because of money.

Your financial well-being is your responsibility, so you only have one choice. Take control of your finances, and if you need help, I am here to help people like you DARE TO DREAM. A one-of-a-kind opportunity to have a partner and a mentor that is as invested in your success and happiness as you are, and all alongside a community of inspired and motivated people on the path to financial freedom.

There is no better feeling than **being your own hero.** It's truly the only way to feel **free and happy – again.**





  
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*dream*

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# HOW TO BUY YOUR SPOUSE OUT OF THE MATRIMONIAL HOME

KRISTA LINDSTROM

For many separating couples, their home is their most important asset. That's why seeking the advice of a divorce mortgage specialist can help set the stage for a successful separation – so the two of you can proceed financially independent of each other.

## Spousal Buyout Program

Lance and Jenny have decided to separate. Lance wants to keep their family home, and Jenny wants to purchase a new property.

Their home value is \$425,000 and their mortgage balance is \$350,000. If they are splitting their existing equity, 50/50 ( $425,000 - 350,000 = 75,000/2$ ), Lance must pay Jenny \$37,500. They have a joint Credit Card with a \$15,000 balance owing they would like to pay out if possible.

Under traditional re-finance guidelines, they are only allowed to refinance to 80% of their property value.

For example: Property value  $\$425,000 \times .8 = \$340,000$  Maximum Loan Amount. In this example, Lance will not be able to pay Jenny her portion of the home's equity so that she will have a down payment for her home purchase.

Using the Spousal Buyout Program, Lance is able to 'purchase' the home from Jenny and the maximum mortgage amount is 95% of the property value.

For example:  $\$425,000 \times .95 = \$403,750$  Maximum Loan Amount. In this example, Lance can pay Jenny her portion of the equity as part of their separation and she will now have the down payment for her new home purchase. Lance and Jenny may also be able to use any additional equity to pay out matrimonial debt as part of their settlement.

$\$350,000$  existing mortgage +  $37,500 + 15,000 = \$402,500$  New Mortgage Amount

I have been in your shoes and endured my own divorce, so I understand your feelings as you work through this process. The need to create your own life while keeping the best interests of your kids in the forefront is paramount. There are many things to consider when dividing the matrimonial home and my sixteen years' experience as a divorce mortgage specialist often helps couples work through difficult situations when creative thinking is required.

The key features to this program:

- Allows home owners access to 95% of the equity opposed to the traditional 80%
- Removes one spouse from title
- Inclusion of a lump sum payout and matrimonial debt
- Spousal, child support and Canada Child Benefit are used as income
- Best discounted interest rates
- No lender fees\*
- Pre Qualify BEFORE your agreement is signed

## Krista Lindstrom, AMP

Divorce Mortgage Specialist and Mortgage Broker

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\*subject to qualification

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I am a mortgage broker that lives in Spruce Grove, AB but serves all of Canada. I specialize in spousal buyout programs (divorce mortgages) and can make the process as efficient and stress free as possible.

I look forward to chatting with you about your mortgage needs. I can help make mortgages simple.

*Krista Reindstein*

## Professionalism, Quality, Responsiveness, Value

Krista is smart, creative, and willing to work hard for her clients. I first worked with her years ago during my divorce when financing a new home was a bit tricky. She found a great option for me, and I've worked with her many times since - for rental properties, mortgage renewals, etc. She knows her stuff, and I always feel like she's explored all options to ensure I'm getting the best deal. I would happily recommend her to anyone!

- Mike K.

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# Congratulations Dorothy Briggs

## AND DIVORCE MAGAZINE

*for 10 years of dedicated service to the community!*

*"We have had the pleasure of working with Dorothy over the years to help her bring her vision to life in print.*

*Her passion and dedication for bringing professionals guidance to businesses and people within the community is inspiring.*

*Congratulations Dorothy Briggs on 10 years of making a lasting difference, we look forward to 10 more!"*

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# Parents Empowering Parents

## (PEP) Society - Together We Are Stronger

Parents Empowering Parents, a registered charity, was founded over 15 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 Family Recovery Group meeting schedules or call Toll Free Family Support Line 1.877.991.2737



Lerena Greig - Executive Director  
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*I am so honored to be part of the Divorce Magazine and the monthly Divorce Resource Group! Dorothy has created these invaluable tools to help those considering divorce or separation. Divorce can be an overwhelming, emotional and confusing time. The magazine and support group includes a wide range of experienced professionals, within a safe space to share their wealth of information and tips, to empower and help people navigate the divorce process.*



# MARKETPLACE

NEW CHANNEL ON



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**Womanition**  
women in process

A promotional graphic for a new channel on the PublicPlace Network. The background is a warm, golden-yellow color with a soft-focus image of yellow flowers and a bright sun or light source in the upper right. The text is white and centered. The logo for PublicPlace Network shows three stylized human figures under a signal icon. The logo for Womanition features a stylized 'W' with a dot above it, followed by the word 'omanition' in a serif font, and the tagline 'women in process' in a smaller, lowercase sans-serif font below it.



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- Krista Lindstrom



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# **Divorce** magazine CANADA .com

Wouldn't it be great to personally meet all of our Divorce Magazine professionals, in one place? Lawyers, Mortgage Brokers, Mediators, Financial Planners, Marriage & Family Counselling, Realtors, Health & Wellness Coaches & Practitioners...

Imagine a "complimentary" meet-up session to listen, learn and explore valuable information and strategies to assist you through your divorce and separation journey?

## **NOW YOU CAN!**

Divorce Magazine Canada offers two valuable resource systems to support you!

**Divorce Magazine Canada** – "Your hands on directory of professional profiles, programs & services available"

Divorce Resource & Support Monthly Meetings – "Get up close with our team of professionals with monthly educational presentations and opportunities for questions & answers from our team"

**Our FREE Meet-up sessions** are a confidential safe place where you can listen, learn and meet the professional team who is ready, willing and able to assist you. Here's how, join us on [meetup.com](https://www.meetup.com) now!

**BECOME A MEMBER:** Whether you're a professional or a person going through a divorce or separation or know someone who is – this team can help. Our Divorce Resource & Support Group Meetings are educational based forums. Meet the professionals face to face on Zoom, the last Tuesday of every month Jan-Nov from 6:30 pm to 8:30 pm with "live" opportunities for comments, questions and answers in our Q & A section of the meeting.

**HOW TO JOIN:** Go on-line to [www.meetup.com](https://www.meetup.com) and search for Divorce Resource & Support Group.

**NO COST TO JOIN!** No monthly fees, No fee to attend. Once you have become a member, you will automatically receive our monthly electronic email notifications of up-coming meetings, presentation speakers and Divorce Symposium events.

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- Dorothy Briggs

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