

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

divorcemagazinecanada.com

Crystal Mamchur

iMortgage solutions inc

integrity • informative • intelligent

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

I have been in the mortgage industry for 14 years and specialize in helping people going through separation/divorce with their mortgage financing options. I started my career working for a bank for 10 years and now that I'm a mortgage broker, my job is to work with several Canadian lenders to find a solution for you.

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

My office location is in Sherwood Park 2004 Sherwood Drive. Being a Mortgage Broker means flexibility for you, so I will answer your questions during the day, evenings or on weekends and can complete a mortgage pre-approval via phone or email to make the home buying process as convenient as possible for you. I also have a small team of mortgage brokers so you will have the utmost support for your questions at any time!

))) VERICO

As a volunteer facilitator with The Home Program for over 6 years, my job is to educate, support, mentor, and aid people into home ownership. It is FREE, and down payment assistance is available to program approved clients. For more information, visit www.thehomeprogram.ca.

Is Your Life Changing?

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

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

I am here to help!

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



Strength in Numbers The Power of Being Part of a Team

"Divorce is the psychological equivalent of a triple coronary bypass."

Anyone who's gone through either process undoubtedly knows exactly what journalist, Mary Kay Blakely, meant when she made this now famous, oft-repeated comparison. Certainly the reality of facing such major challenges would leave you feeling terrified, vulnerable and truly in need of knowledgeable and experienced support. Someone in your corner? Bring it on! You'd want an entire team!

I know. I have been through my own divorce. I remember only too well that roller coaster ride of wildly varied emotions, the seemingly endless ordeal of resolving personal finances, child custody and asset division. You're expected to make lifechanging decisions through an emotion overloaded mental fog, when you'd really prefer to just run and hide.

In the case of the bypass, at least you'd be working with an empathetic group of levelheaded experts, a team of professionals offering you the very best advice. Why should facing a divorce be any different? It doesn't have to be!

You don't have to go it alone, overwhelmed and uncertain about where to turn for smart, savvy financial direction on what's best in your specific situation, not when you have me, Sandra Fisher, and my team of "Verico iMortgage Solutions" brokers, all of us in your corner, working to see through the maze of mortgage options.

You see, as opposed to a typical financial institution, we have access to an entire array of lenders, thus we're able to help homebuyers find a mortgage no matter what their life circumstances or monetary situation. In fact, one of our lenders deals exclusively with only a few Alberta

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brokerage firms and, proudly, we're one of them!

We are on YOUR team! Yes, we're there for you when it comes to providing knowledgeable, up-to-date guidance on buying a new home, or effectively refinancing your current property to divide equity. Additionally, depending on your needs, we actively team you up with proven and trusted referral partners to complete your contingent of necessary professionals ready to assist you in their specific field of expertise every step of the way.

When it comes to stress, statistics claim that divorce or home buying, just on their own, top the charts. When you think that both often happen simultaneously in a very short time frame when there's marital dissolution, it's critical to have your own team providing traction when you're in transition.

Through the adversity of divorce, take comfort in relying on the integrity of our team, YOUR team. There is strength in numbers. You are not alone.

Sandra Fisher Broker Owner Verico iMortgage Solutions T: 780 485 1320 TF: 1 888 485 1320 sandra.fisher@verico.ca www.i-mortgagesolutions.ca





Publishers Note

We are thrilled to be able to support your change.

They say kids of divorce may have all sort of issues when their parent's separate or divorce. They can have emotional and behavioral problems, maybe drug additions, low selfesteem and failed marriages. My life and the lives of my siblings are prime examples of what takes place in a family torn apart.

I believe with healthy treatment, coaching, counselling and other modalities kids can overcome all of these negative pitfalls.

That is what Divorce Magazine is for; to guide and help those going through a divorce or separation with less dis-ease.

According to Statistics Canada, about 38 per cent of all marriages taking place in 2004 will have ended in divorce by 2035. The total divorce rate was down slightly from its peak of about 41 per cent in the mid -1980s, but slightly higher than the rate of about 37 per

cent recorded in the mid -1990s.
The idea of a traditional family is changing drastically. This is also changing the demographics of households and communities across Canada. If the last twenty years are any indication, this trend is shows no sign of reverting back to what was once seen as the "normal" household.

The old picture of what a family should look like (a husband and wife, children, dog) really is not the norm anymore. If you are going through a divorce or thinking of getting a divorce, it is important to remember you are not alone in the process, in a legal or a social sense.

Separation and divorce is stressful and painful. The way you choose to resolve the issues can make it worse or better. You decide the road to take.

Dorothy Briggs Publisher Divorce Magazine Canada Dorothy@divorcemagazinecanada.com 780-761-3000





Is Your Life Changing?

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Divorce Resource Group

Professionals helping people helping people through a divorce or separation!

We are a one stop guide for people going through marital transition. Our meetings will feature key note speakers providing information to other business professionals. My goal is to establish a network that builds communities within businesses. Together we will grow, learn, set goals, achieve dreams and share mutual respect as this meetup group's format is to focus on the business professions who can help and support men, women and children going through a divorce or separation!

Find us on "Meet Up" and search Divorce Resource Group - Edmonton.

Showing up will set you apart from your competition. When the client needs your services they will think of you first and only if you are top of mind. Please take advantage of these networking opportunities. A lot of effort goes into these meetings to make them beneficial for your growth.



Divorce Options for 2016

THERES MORE THAN ONE PATH TO DIVORCE! If you are considering separation and divorce, you have options other than starting with the traditional adversarial and litigation model. Even if you are in the middle of the process, going nowhere, you can change course. There are choices that can offer much healthier ways to end a relationship, let alone save time, stress and money. The choice is really yours.

MAKE UP YOUR MIND

Dr Brene Brown a social scientist has pioneer work at" what it takes to get back up". In her book "Rising Strong" she writes about the three stages; The Reckoning, The Rumble, The Revolution. She warns us that living a brave life is not always easy.

So why not read this article then give it to your X, then just decide that it makes sense to get through your situation that respects all parties so everyone can move forward in a more healthy way.

YOU ARE BETTER OFF WITH A TEAM

There is a movement that you may have not heard about. Collaboration. It means rather than working against each other (traditional model), you have a team that has agreed to work together in the best interest of an agreement that honours all. Your team may include a divorce coach or psychologist for the emotional piece, a neutral financial expert for the money, a parenting co-ordinator for

the children and a lawyer to make sure the end contract is fair. It has been said that this process is much healthier for all involved especially the children. It is also usually true, that in the long run you save money.

YOUR EMOTION

More often than not, what holds up the process is emotion. Anger, fear, revenge, sadness, shock and more. The best thing to do is to deal with your own emotion. It is important you seek support when you feel you can't sit at a table and discuss issues without breaking down or flaring up. You literally are wasting your money if emotions are so raw that decisions seem impossible to make. There are a number of professionals who specifically deal with divorce and all its issues. Spend the time to get the help, support, the tools and strategies that will help you be strong. Find someone who has the experience and knowledge to help you. A friend that just fuels the fire is not what you need. The cost in dealing with this could save thousands on the other end.

CHILDREN

When you have children and going through divorce, the children need protection and their voices need to be heard. The system in Canada has put many rules, guidelines and laws in place to protect them. There are excellent child specialists that can guide you through this area if it is a challenge.

MONEY

Money plays a significant role in divorce. It also is the piece that holds the most fear. The fear is on both sides. What will one have to give up or pay and on the other side what will one expect and will it be sufficient to live.

If it's fear about the money, then get educated on your situation and what it will mean in the future. Knowing what to expect can be empowering. Going through divorce is about negotiation. How can you negotiate if you don't know what it all means?

The process of Mediation can also be a perfect way to discuss and come together with an agreement that works for you and your family. Why let a judge who doesn't have the time to understand what's important to you make the decision.

As a Chartered Financial Specialist, we are trained to help with all things money as it relates to divorce. You might need help to understanding the cash flow, income issues, business ownership, budgeting, child support and spousal support concerns, insurance to cover support payments, retirement issues and more. It might be a proposal you need another opinion on.

DIVIDING THE STUFF

Remember it's just stuff. Does what you want really make sense going forward? 50% today is not always 50% tomorrow. Understand the different assets as well as the tax that goes with it makes. It can be as simple as list, value, and then equalize the net worth. The problem could be emotion and not having a financial plan.

THE LAW

Yes divorce as most know is also about the laws and the guidelines. But you can also decide to make an agreement that respects and works for you and your family and as long as both agree and it is in the best interest of the children. You can pretty much write your own agreement, if you both agree through Mediation.

Be aware however, that there are always cases that only make sense to start with the law. Abuse and domestic violence is not tolerated and the laws are there to protect.

In the end, it is always recommended that independent legal advice be sought. Be aware there are different types of lawyers and personalities as you want one who will support you in the way that makes sense for you.

SAVING TIME, STRESS AND MONEY

Bottom line, if you choose to at least be respectful to one another, agree to work in a collaborative manner, or go the Mediation route, then you can end up with a healthier future and that in itself will help you be strong moving forward.

KNOWLEDGE IS EMPOWERING

Wendy Olson-Brodeur, practises holistic financial planning (CFP) specializing in separation and divorce (CFDS). She is a Collaborative Professional (collaborative practise. ca) and also offers Mediation. (AFMS.ca)

The Financial Divorce Specialist Inc 120-7015 Macleod Trail SW, Calgary AB 403-873-0292 www.tfds.ca



Don't lose clients... use a "Artistic Approach"

How to easily re-connect, and be memorable too! Be different, rather than sending an e-mail, text, or phone call, send a surprise by mail, just imagine how they will feel! We have no idea why, but for some reason at some point the person receiving a greeting card usually flips to the back of the card... maybe it's because they are searching for something more...wouldn't it be the perfect spot to print your business card?

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Is Your Life Changing?

Live so that

when your children think of fairness, caring and integrity, they think of you



Deborah Nichol

"Live so that when your children think of fairness, caring and integrity, they think of you"

~ H.Jackson Brown Jr.

Divorce is messy and hard and no one goes through it unscathed. However minimizing the stress and despair is allows you to put your life back on track. I have been through a divorce, I felt broken at times and unable to feel like I was in control. Looking back I wish someone had told me not to waste my energy on the things I couldn't control. Don't get me wrong, I'm not talking about letting things go that aren't important but asking yourself, if what you're upset about is something you have control over. I spent so much time trying to change my former husband, the truth was that if he had been doing the things I wanted, we might still be married (well not really, but you get what I am saying) We have to learn the power and the beauty of letting go. The sooner we can learn to master our emotions the happier we will be. One of the best things you can do for yourself and your kids is learn how to do this.

We are limited in what we can control, but limited or not, we can control the most

important thing in life and that is choice. We have the ability to choose how we are going to react to any given situation. We may not control what happens around us or to us but we can certainly control what we do about it. So, "How do we do that? The best answer I can give you is to knowyourself and how you react. If you're a reactive person, which means you say and do whatever comes to you in the heat of the moment. Ask yourself if that is really working out for you? Or do you spend time criticizing yourself, or constantly apologizing for your actions. If you know this about yourself and you want to change it so it makes your life easier, guess what? You can, it's all about choice. You can start now, just remind yourself that you always get to choose how you react. You are going to get mad, be hurt, feel like your raging and feel broken, you might feel all these emotions at the same time. One thing you can know for sure that it's ok to feel the way you feel, it's important to acknowledge the way you feel and then decide how you are going to react.

For more information please download the free report at www.healingheartwellness.com.





HAS DIVORCE HURT YOUR KIDS?



Divorce is one of the most stressful life events you will ever experience. According to the Holmes-Rahe Scale, it ranks 2nd to the death of a loved one.



Divorces can often create Holmes-Rahe scores over 300+ pts, indicating an 80% increase of having a major health breakdown in the next 2 years.

CALL US TODAY FOR A CONFIDENTIAL, NO-OBLIGATION INTAKE SESSION OR FILL OUT OUR ONLINE INTAKE FORM.

1888 303 6511 healingheartwellness.com/kids

Risk-Free First Session Deborah Nichol is a Holistic Health Practitioner and the founder of Healing Heart™ Wellness. With over 20 years of experience using various holistic approaches including ThetaHealing®, Rainbow Children, and Traditional Chinese Medicine.

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When a relationship ends, either through divorce or death, we begin a mourning process. The emotions in both are similar. Being in mourning is an emotional rollercoaster ride. One minute we are experiencing deep sadness and the next, blinding rage. As a relationship draws to a close we find ourselves out of emotional balance. Our minds then begin the process of trying to find a new emotional equilibrium.

From these painful experiences, we may be left with memories that have large emotional loads attached to them and although time passes, these "bubbles" of emotion can become stuck and continue to invade our regular daily life. Sudden anger or tears may well up at the smallest of life issues. Hypnotherapy can be helpful in helping the mind get past the emotional pains and to help it find a new place of emotional balance.

But My Partner Was Abusive, Hurtful, Cruel, Unfaithful, Etc.

Using various techniques, a hypnotherapist works at helping the mind to release the anger, frustration and disappointment that the client is likely experiencing. These emotions only serve to hold the mind in a place that belongs in the past.

What Can I Do To Improve My Life?

First, be gentle with yourself. Give yourself some time to process the changes. Spend time with loving friends. Never underestimate the value of a caring person in your life.

Get out of bed right away in the morning. Having an overactive mind during the night can leave us feeling exhausted in the morning. This is due to depleted Serotonin. Getting up and moving your muscles releases Serotonin and your mood will improve quicker.

When you feel ready, begin the process of forgiving the person that hurt you. Unforgiveness holds us in the past. Forgiveness has nothing to do with the perpetrator and everything to do with you! It is about choosing to move forward into a happier place in life.

You may find that hypnosis works very well for you.

Brian Roberts is a Certified Clinical Hypnotherapist and has been certified by the American Association of Hypnotist Examiners. His office is in St Albert, Alberta Brian has worked extensively with people in emotional distress.

If you are dealing with emotional pains in your life and would like more information, please visit our website at www.edmontonhypnotherapyclinic.ca

Brian can be reached at 780 700 0290 or brian@edmontonhypnotherapyclinic.ca



Lisa Gilmour

When I was 48 my youngest of two children left for university. Two months later our family dog died and within the year my husband and I parted ways. We then sold our family home of 23 years, and I watched it get demolished two weeks later.

This was a lot of change.

It feels to me like the first chapter of life is about growing and gathering while the sec-ond chapter is about stripping away, and letting go. For me, I felt like I was being forged in the soul fire of spirit.

I was deeply humbled through this experience, raw and vulnerable. Even before I was a Celebrant I understood the importance of ritual and ceremony.

My husband and I made our separation official on the 2nd of August, our 24 year anni-versary would be on the 6th. I knew it was important that we "unwind" our marriage on the same day that we wound it up 24 years earlier. We did this with forgiveness through a guided and witnessed ritual.

I do not believe anything can be 'discarded', especially not a long term relationship. Ours had been woven together with love and pain, joy and sorrow, and it needed to be honoured and unwound.

Is Your Life Changing?

How Ritual And Ceremony Supported Me Through Separation, Divorce And Midlife Changes

There is some pain and some fires that are worth staying in because they actually burn you clean. To face and stay in the deep loss of home, family, and marriage was, I be-lieve, an easier pain to bear than the pain of turning

We did a family ritual with our children to acknowledge the change in our family constel-lation from what it was to what it was becoming, we also did a ceremony with family, friends and neighbours to honour, bless and say goodbye to our home.

Ceremony and ritual does not need to be elaborate, the individuals involved do not always need to be present, and it can take place years after a situation or event. It does however need to be spoken out loud, moved through the body and witnessed to really create change.

Ceremony acknowledges that something is ending, and it can hold us in the chasm of transition until the new is formed. Ceremony can bring good closure by marking an end, it can take us through the transition of the unknown, and it can initiate a new beginning.

I know that without family, friends, and ceremony, my passage through this process would not have gone so well.

If you are going through a separation, divorce or a difficult passage, I encourage you to consider how my service as a Life Cycle Celebrant could support you to complete, transition and start anew in a good way.

Here are some examples of life passages that can be greatly supported by a ceremony or ritual.

- Coming of Age Coming out as a gay person _
- **Mother Blessing**
- Adoption

- Separation/Divorce
- Moving into assisted living
- Retirement
- Post traumatic healing
- Losing your job End of life
- Moving out of your home

Lisa Gilmour

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The Storm of Divorce

Heather Feldstein

There are times in life where the unexpected or the unthinkable or even the unbearable happens and then there are times in life when these three forces come together to create the perfect storm. Divorce is one such storm. Towards the end of my marriage I could sense impending divorce, but even when you can smell a storm in the air, and you put up barriers to shield and protect yourself, the storm of divorce always hits harder than predicted and the aftermath leaves a path of destruction whose impact was ill anticipated.

It is at this time that you have reached a pivotal moment in your life. You've hit your Sink- or -Swim moment. Are you going to allow this frightful storm to sink you, swallowing you into its pandemonium or are you going to get through it? Are you going to swim?

How empowering that we have this big, life defining choice, and while we're faced with this choice, sinking for me was never really an option. I had two young children (ages 7 and 9) who were also hurting and they were looking to me for answers, assurance and stability. I needed to figure out how to swim.

The waters are rough, cold and most definitely choppy, but we've got to navigate through them. We have to take steps to swim; To survive and to come out of this somehow...but how?

It's difficult to look too far ahead, past our storm because our visibility is zero. We have no idea how things will settle, and quite honestly, we wonder if things will ever settle at all. They will. They always do.

Here are 3 ways that helped me navigate my way through:

1. Allow yourself time to mourn.

In the months following my separation, I set aside 20 minutes every morning to just be sad. Once the kids had left for school, I would make myself a cup of coffee and I would sit in my living room, staring out the window and just be sad. I would sometimes cry, I would sometimes be scared, I would sometimes just sit. I would use this time to mourn. I mourned the loss of my marriage and my partner.

I mourned the loss of my old life. I mourned the days of having my children with me all the time and the predictability of my life.

I set the timer and when my 20 minutes was up, I would get up, and on with my day. Some days I wanted more time, some days I wanted less, but I always took my 20 minutes. That was my time and I still like to take it. I use that time to sort through whatever feelings are going on inside me that day. Your mourning may not look like mine, but it's important that you grieve.

2. Try New Things

Open up your mind to new things....try new foods or a new restaurant, sign up for a workout or yoga class that perhaps you've been wanting to try. Maybe a new hair cut? These changes don't have to be drastic or costly. You're starting a new life and you're getting to know a new you. Why not explore who you are and expand your horizons a bit?

3. Change Your Bedroom

This was one of the best things that I did in the weeks following my separation. I stayed in our home and there were far too many reminders of my old life. While I couldn't afford to re-decorate completely, I chose to change my bedroom... (it helped that my husband took the bedroom furniture!)

Even if you're working with old furniture, you can freshen up your room and put your stamp on it in a cost effective way. A fresh coat of paint is a great start! Do it yourself or have a friend help you. It's very liberating to choose your own colour, and it's very gratifying to do it yourself. It also will give you something positive to focus on when your kids are with your Ex for a weekend or a few days. New linens are a must! Start fresh and make this room your personal space!

While change is terrifying for many and debilitating for some of us, we really must look the storm head on and just swim through it, grabbing whatever we can to help us along the way. The waters will calm and when they do, take a moment to savour the smell of all possibilities that lie ahead.

Celebrating Life's Changes With a Home That Fits Allison James

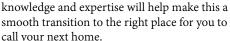
Are life changing events occurring? You have the power to ensure you have the home that matches the change.

As our lives change so do our needs and wants as to where we live. Having the right view of moving on is critical to the success of the venture. Each step of the way involves its own challenges and rewards and it's important to gather as much information as possible and have the right professional support system (ie. Mortgage Specialist, Real Estate Agent, Lawyer, etc.) who you can trust to help make your journey as smooth as possible. I am able to help you with your real estate needs and my team of support specialists will be there for you as well.

I have been a full time Realtor in the changing Calgary market since 1999 and have enjoyed helping my clients on their journey as they

move through many of the same stages of life that I, too, have experienced, including divorce.

Helping you "Celebrating Life's Changes With a Home That Fits" is my passion. Let me help you make the move to the home that reflects where you are in your life's journey! I will listen to your needs and wants. My

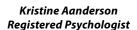


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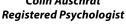






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"In my personal life, I have recently accomplished one of the most difficult goals I have set for myself. In a five-month period, I lost a total of 50 lbs. What is so interesting to me is the plethora of benefits I have realized by reaching this goal. Along with the confidence, I have gained an incredible sense of freedom and insight.

When I made the decision to lose the weight, I told no one. Looking back as to why I kept it a secret, I learned that I had a fear of failure, one that most likely kept me from attempting this goal for so many years. A nagging doubt lay dormant for so long that when I made the commitment, I wanted to be sure that I could do it before I told a soul.

Now, when others ask me how I achieved my new look, I am proud to share the process; I have bragging rights.

When your nagging doubt stops you in your tracks, take a breath and keep on keeping on. You too will move through it, grow from it and realize how powerful you are". Stabilization

Deborah Kurach, Certified Permanent Make-up Artist, Yearly Esthetician and President of Verve Salon & Spa

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A New Approach to an Old Profession



The 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 standards of delivery of legal services is maintained at all times.
- 2. "Step Forward Program" provides clients with exclusive discounts on products and services from reputable companies during times of transition. Currently there are 52 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. The preferred program partners and the discounts they offer can be found at www.resolvelegalgroup.com.
- 3. The "ACT" Program aka: Arbitration Custody Triage: - Anyone who has had to attend at Court over custody matters

knows that it is usually a slow and expensive process which does not always provide the best outcome. The ACT program was designed to provide a streamlined cost effective healthier alternative to Court. Custody and access issues are dealt with in a mediated process involving both a professional mediator/arbitrator along with the immediate consultation of a child specialist professional to ensure agreements and/or legal orders are created with the true best interests of the children in mind.

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 show can be found at www.tlrstation.com

For an exhaustive list of other unique programs and services or to find out more about the exemplary standard of service from the firm's experienced lawyers, mediators and arbitrators, please refer to www.resolvelegalgroup.com.

Resolve Legal Group operates two full service branches, the original office in central Calgary, a second branch in Cochrane, and there is planning for a future 3rd branch in Red Deer currently underway.

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Dear Line of Credit,

I am breaking up with you. We have been together for a long
time, so it wasn't easy for me to make this decision. Our
time, so it wasn't easy for me to make this decision. Our
time, so it wasn't easy for me to make this decision. Our
time, so it wasn't easy for me to make this decision. Our
time, so it wasn't easy for me to make this decision. Our
take from he those things I needed, but I feel I have paid
upu back for them many times over and still upu continue to
take from me.

Even though I have become close to your parents, Mastercard
and Visa, and your sister, Cash Now, helped me buy my truck, I
am going to have to leave them as well. I can no longer afford
to continue these relationships and plan for my own future.

I know that it will not be easy, but my new friends at Parley are going to help me.

Good Luck to you,



Your happy Ex, Julia



We can help you feel that way again!

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— Flood Witht

Call us faciny for a tree, one hour consultation where we outline all of the options available to you, from 'staying the course' to filing for bunktupley.

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Divorce: Why Forgiveness is Essential to Moving On

When our dreams are dashed and our expectations blown to smithereens, how do we even begin to forgive?

When there is an ongoing component to a divorce (i.e. children, financial settlements, social interconnections) is it possible to let go of the anger and bitterness that often accompanies what seems like unfair treatment?

Some would argue that it is not; I would posit that it is impossible to start anew if we do not. The best we can do when there is no acceptance, no forgiveness is to perhaps have a brief period of respite but in the end we are doomed to recreate what we are still hanging on to. (I speak from experience on this one)

Is it fair? Probably not, but then forgiveness has nothing to do with fairness. Forgiveness is the process of being willing to accept what is and not being willing to continue to be hurt by what has happened so that we can be free. It has nothing to do with anyone or anything else. It is not about condoning or giving up. It is about making a commitment to oneself to find peace so that we can have a new experience. Is it easy when there is a lot of pain and the unfairness of the situation is constantly in our face? No! It sure isn't.

The real question however is whether or not our peace of mind, our happiness, our ability to love and be loved are most important or if it's our being right about how unfair the situation is or indeed how unfair life is.

Unfortunately, many have an unconscious need to be right above all things which supersedes any ability to heal and move on. When we become fully aware of and acknowledge this need to be right, which can only be achieved by our willingness to be totally honest with ourselves, we have a choice. Otherwise, we do not. And by the way, you probably are right about it being unfair, that doesn't alter the facts or the need to release yourself from the burden of non-acceptance.

Emotional honesty is an essential component of healing. This can be very painful at times because on some level we know that we are not telling ourselves the truth and we have built a very elaborate system of defence around the shame and the pain of it all. The good news is that when we allow ourselves to be vulnerable enough to admit it, we can bring a more compassionate and gentle response to our own pain and make different choices.

The choice is yours.

If you need help with coming to a place of peace and being able to fully participate in life again you are welcome to contact Yvonne for a free 15 minutes consultation.

Yvonne Racine is a Certified Grief Recovery Specialist*, Life Celebrant, Certified Life Coach and Spiritual Counsellor who has been working in the field of personal development for over 25 years.

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



Reach Out! Get Help! Do you Feel Embarrassed? Angry? Afraid?



Joan Small

In any relationship, there are going to be disagreements, differences of opinion and some wrong decisions. Sometimes the differences can be solved or reconciled and sometimes they can't.

What happens when they can't? What happens to us as individuals? Maybe we feel embarrassed because our marriage has failed and think it is our fault. Sometimes we are really hurt and angry. Or perhaps we feel life isn't worth living anymore. We're afraid of being alone. We're afraid of reaching out to get support.

These are common expressions that I hear from clients who come to see me when their marriage relationship is in jeopardy. Some may outwardly appear emotionally distraught and others may inwardly feel extremes of tension, anxiousness and fear.

I recall my situation when I realized my marriage was over. I was always the cog in the wheel - keeping the family together and for the most part always found a way to handle situations. But I found myself in a place that I couldn't figure out - this was foreign and scary for me. Definitely not what I had planned as I always thought I would be married to the same man for the rest of my life. Then a good friend said to me, "It's your turn Joan, it's your turn to reach out and get help." A light bulb went on and I realized, I didn't have all the answers and I needed to refocus on the fact that there were resources in the community that could help me.

As a Synergist, little did I know how much my own experience would be beneficial in helping my clients. Over the past 14 years, when people seek my support, I help them get out of the stuck place of not knowing what to do. To understand why they experience the emotional reactions they do. To work with them so that they can move forward by creating the logic and direction that will work for their individual needs. How we feel inside has a direct bearing on how we respond emotionally to a breakup, and the decisions we make. And there are a lot of decisions to make, especially when it concerns other family members, children, people we work with or for.

As my client, Sandy says, "Thank you for helping me feel more comfortable in my own skin." Another client, Jan says, "You get it! You hear me: this is THE place that I feel safe."

Joan Small has been a Certified Rubenfeld Synergist for 14 years. She started her career as a Registered Nurse, and was involved in a family entrepreneurial business for over 20 years.

Joan Small CRS Wellness Facilitator 780-441-1750 joan.small@shaw.ca

Help, I'm getting a divorce – what do I do about the house?



A divorce is a big change for a family and for your finances. It's important to get the right advice at an early stage in your difficulties so that you can determine how the divorce may impact your short, medium and long-term plans.

According to Statistics Canada, over 40% of marriages will end in divorce and the average length of the marriage prior to divorce is over 13 years. During this time families have started to build up assets and are approaching their prime earing years. These factors play into a divorcee's personal finances and division of assets. The largest asset is typically the matrimonial home and along with deciding how ownership of the home will be addressed, there are many other questions you may have such as:

- -Can I keep the house?
- -If I have to sell the house, how do I know what it's worth?
- -What do I need to qualify for a new home?
- -Can I buy a home immediately?
- -What if I don't have a job?
- -How do I build credit if I don't have any?
- -What documents do I need?
- -Who can help me answer these questions?

The mortgage process can be intimidating without adding the emotional rollercoaster of a divorce to the equation. But **I'm here to help!** I work with many people who are in the process of divorcing and I pride myself

on my compassion and the relationships I build with my clients while assisting them. I can answer all of your questions and will help you through the entire process and beyond. I'm an independent, unbiased, expert here to help you move forward. I have access to mortgage products from over 20 lenders and will work with you to determine the best product for your circumstances. And if you are not ready, I will help you to develop a plan to reach your home ownership goals.

I also work closely with many other wonderful professionals who may be of assistance to you through this process. From lawyers, home inspectors and investment advisors to therapists, child psychologists and image consultants – I can point you in the right direction.

It's also FREE to work with a mortgage broker - give me a call so that I can start "helping you move in the right direction".

Mary Grimes
Mortgage Broker
Verico iMortgage Solutions
T: 780-232-1001
E: mary.grimes@verico.ca
www.mortgageweb.ca/marygrimes



Is Your Life Changing?

Now What?

Stacey Berger

Rediscovering Yourself After Divorce.

I had a vision; a picture of what the rest of my life was going to look like. Now, that image has been destroyed. I feel like I have lost my identity. Who am I? What now? Where do I go from here?

While you may face a lot of uncertainty and questions, the good news is that there are answers. There is life after divorce and *you* are still *you*. While your relationship was a big part of your life you do not need it to define *you*. What is inside of you is so much more than your current circumstances or your history. That authentic *you* still exists and this is your opportunity to start creating a new vision for your life. Your story is still being written.

With all of the emotion that comes with this life change, including heartbreak and disappointment, the redefining of relationships with your children, your friends, and sometimes your family, visioning for a new future can feel overwhelming. But it is important to start. Without a vision we continue to return to the past – dwelling in the hurt, the despair, and the anger. Even something as simple as daydreaming about a new life is a step forward and moves you through this process with intention, grace, and ease.

Look forward. Start by asking yourself the question "What Would I Love?" What would you love to be, to do, to create? What would you love in your health, your home, your relationships? Give yourself permission to let your imagination run free. You are

uniquely you and have a gift to give this planet that no one else does. You have an opportunity to embrace the part of you that wants to grow, to move forward, to come out of this experience a stronger, more successful, freer version of yourself. Listen to that part of you that wants to grow and imagine the life you would love to be living three years from now.

When life doesn't go as originally planned you have a choice. You can view it as a failure or, alternatively, you can look for lessons learned from your relationship and use this knowledge to your benefit. What do you know about yourself now that you didn't know before? What has this experience taught you about your longings and desires for the next chapter of your life?

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*.

Stacey Berger is a Life Mastery Consultant and works with people in transition to define their life purpose and live a life they love.

www.staceyberger.ca 587-983-3911 Stacey@everexpanding.ca





The Beauty Lounge

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

Hours

Mon & Tues 10 – 6 Wed - Fri 10 – 8 Sat 10 - 5 The Beauty Lounge is an indulgent, luxurious total beauty experience as a William Halabi Salon. The Beauty Lounge offers a new class of unique and high end beauty services. Our teams' outstanding customer service will cater to even the most beauty conscious fashion divas and trendiest cosmetic-junkies. Come and experience a selection of hair, body and facial products from the fashion centres of the world. Located in the historic Birk's Building on Jasper Avenue, the timeless opulence of The Beauty lounge is your destination of luxury.



EdmontonSalons.com





Chrome Spa Salon celebrated its 13 year anniversary last October, this Award winning rockstar boutique salon set its sights on client focus, and experience. Directing their energy toward each guest as a team. From the moment you walk through the doors until you depart.

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

Chrome Spa Salon

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

Hours

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

Lil Lezarre

Post Traumatic Divorce Self (PTDS) Coaching services for men & women

The best way out is always through. - Robert Frost

It's happening. No matter the circumstances, the process of marital divorce is seldom a stress free experience. We're faced with that formidable fear of the unknown. So much is beyond our control.

Worst of all, in all the upheaval, there's a real danger of losing sight of YOU, that truly precious essence of you.

I speak from experience. I have walked in your shoes.

Running away from an abusive spouse who eventually managed to turn my children against me until they were old enough to recognize the lies, I suffered through the loneliest, most horrendous times of my life. Out of the pain and loss, however, came a new sense of self-worth, as well as a deeper spiritual understanding of who I was and what I deserved out of life.

Above all, I came through my ordeal with a firm conviction that I would use my experiences to benefit others. Thus my Post Traumatic Divorce Self Program came into being.

Working from the inside out, I use my intuitive expertise in meditation and Reiki energy work to smooth out those volatile emotions, so instead of that panicked "fight or flight" mode where you're prone to react without thinking, you attain the calm, rational and balanced mindset you need to

make much more astute life decisions.

Moving at your own pace, I give you baby steps to work on rediscovering yourself, while developing a better relationship with your children by helping them cope with transition as well.

I guide you to focus on YOU, and the aspects of your life you CAN control instead of wasting valuable energy stressing about the things you cannot change. I guarantee that, provided you are willing to make the effort to use this divorce experience for personal growth, you will not only SURVIVE but eventually THRIVE!

I have. Through sheer determination, I redefined the real Lil Lezarre.

I love my life! I now have the most amazing relationship with all three of my children. I am confident, secure in myself and very proud of the woman I see in the mirror. I am so grateful for the many things my divorce has taught me. Best of all, I realized my life's purpose is to help others... like you.

Suffering through divorce? The best way out IS always through.

Join me on the journey to the self-respect, self-discovery, and self-reclamation that is possible through my Post Traumatic Divorce Self Program.

Contact me now for your exclusive 30 minute complimentary consultation.

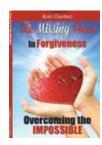
Lil Lezarre Your Uplift Expert (780) 504-1512 lil@lillezarre.com













Practical Legal Solutions for Your Relationships

5 THINGS YOU PROBABLY DON'T KNOW ABOUT FAMILY LAW IN ALBERTA

- Bad behaviour (like cheating) DOESN'T AFFECT ANYTHING—like money or time with the kids
- 2. Living together is NOT THE SAME as being legally married
- 3. Time with a child CANNOT BE DENIED even if you are late with child support payments
- 4. Fathers have legal parenting rights to children WHETHER OR NOT MARRIED to the mother
- 5. Child support is a given but spousal support is NOT AUTOMATIC

Catherine M. Christensen
Barrister & Solicitor

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In Valour, there is hope.

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