

Divorce

magazine

is your life changing?

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



divorcemagazinecanada.com

As a Judge, when I am hearing family matters, I ask the parties, “why are your arguing about the children; Why should a judge make decisions for you?”
Few could answer these responsibility questions without pointing the blame finger at the other parent.

With feelings of loss, anger, hurt, sadness, fear, rejection, blame, hopelessness, mistrust, confusion, swirling amongst others, many think court is the only place to resolve disputes – to “fight” about their children in a system geared to decision-making based on the past, winning, losing, and children as the “custody battle prize”. Custody – that word so charged with emotion, possession, position and children as chattels. Is this for you?

Rather, step back as you decide. Think what it will feel like if you lose. Court outcomes cannot be guaranteed because you cannot control nor know the judge’s thinking until the judicial decision is announced. Now put yourself in your children’s shoes. Think about this difficult time for you. Then think how difficult, scary, uncertain it is for children especially those whose parents argue about them through many months of court delay, at significant and draining emotional and financial cost and unremitting stress about the unknown with a judge as the decision-maker. Yes, there are a few cases which require judicial intervention but the large majority do not. Do you?

Rather, think objectively about options to resolve problems - to construct a future parenting plan with the other parent so your children can have good parenting time from each of you based on interests, stability, and security over time even though you are separated. Get therapy if you need to resolve your feelings about the other, but use mediation, parenting coordination, brief conflict intervention, conflict coaching, collaborative practice, child-centred decision-making, amongst other available resources, to help create an on-going business-like relationship to make future decisions together about your children. You don’t have to like each other to do this – you just need to be a good business partners in making principled decisions about your children. After all, your children are the last remaining business between the two of you for all your lives and theirs.

Why Argue About Your Children?

It is not easy but use the options available to build a path forward based in cooperation where you are the decision-makers. Remember, your children are your most precious resources and need the best from each of you to grow, prosper and be the best they can be despite your separation. Please, for their sake, build hope and make it easier for them by overcoming your differences and working together.

Nancy Flatters
Mediation/ADR/Judicial Trainer Chartered Mediator, ADR Institute of Canada
Certified Civil/Family Mediator/Trainer: Trinidad and Tobago

Retired Judge, Provincial Court of Alberta
(then sitting in Calgary Family and Youth Court)

Empathic Expertise

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**“They lived happily ever after.”
That’s what it always said after the princess married her prince in all those childhood stories.**

But, as adults, we now understand how, in the course of life, people can grow apart, no matter how magical the circumstances that originally drew them together.

Dissolving a marriage is seldom enchanting, even when it’s the right decision. The dreaded D-word is inevitably accompanied by upheaval, anguish, even anger, as well as that overwhelming barrage of legalities often resulting in necessary refinancing, enforced payments and quick decisions. Caught up in the chaotic emotion, people don’t know where to turn. Lives have been disrupted, loyalties lost and alliances broken. They’re no longer certain who to trust or where to seek help.

That is exactly why we are here, to come to your assistance, to merit your trust. You can count on us, your team from Verico iMortgage Solutions, because, as impartial mortgage brokers, we have no one’s interests at heart but your own.

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Truth is we want to make this challenging life transition as painless as possible in every way. At iMortgage Solutions we are smart and savvy professionals, yes, but,

first and foremost, we are people, people just like you, interested, empathetic “real-life” human beings who really do care.

We believe that living happily ever after is not about your marital status. Married, divorced or single, to live happily ever after, all you need is you.

In the wise words of Neale Donald Walsch, “Life begins at the end of your comfort zone so, if you’re feeling uncomfortable now, know the change taking place in your life is a beginning not an ending.”

I’m Sandy Fisher, broker/owner of Verico iMortgage Solutions encouraging you to make our team YOUR team of trusted advisors, to value yourself enough to reach out for support as you begin this new chapter in your life story.

Maybe that happy ending begins when you fall in love with YOU.

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Publishers Note

Dorothy Briggs

43% of Alberta marriages run the risk of ending in divorce this year, according to Statistics Canada; a much higher percentage against the Canada national average of 33%.

It makes you stop and think – wow – that is a very high number for our province. I also heard a contested divorce could cost up to \$100,000.00 per year. Amazing. . . Why is this happening? Why should a divorce take years to resolve? What is to be done?

Today, divorce is more of an open discussion. When I was going through my two divorces 10 years apart I really felt like a failure in so many aspects with nowhere to go for help or advice. I didn't have any children or any assets to speak of so I know it was easier for me than most. I can only imagine how my mother felt being a single mother with six kids to support.

I ask myself - Why did I have two divorces under my belt? Now I realize I was damaged from my parent's divorce and the stress it had on our family. As a child I felt abandonment and fear – I thought we were poor and I felt ashamed. This upbringing groomed me and lead me to my own dysfunctional marriages. I lived what I had learned.

We have some solutions!

Putting the needs of families first, **Reforming the Family Justice System** is an Alberta initiative, developed to be a cost effective, open and responsive resource, assisting families through disputes and final resolutions.

Reforming the Family Justice System is leading the way to, "let's resolve this peacefully". Some of the family lawyers and judges I've spoken to lately are creating solutions and maintaining a level of harmony in the family, resulting in less stress and a more positive outcome. They are restructuring the family system.

Another organization I am proud to be associated with is **The Family Wellness Initiative**, whose initiative focuses early life experiences and the effects on physical health and mental health as our children age. What happens to the child's brain when a trauma occurs? The research is so amazing. A child's environment is crucial and whatever you do and how you behave will have an effect on your child – good or bad.

The contributors in this edition are looking forward to connecting with you. Read the following pages as there may be many things you don't know about divorce and separation in all aspects such as finance, insurance, legal, ethical, grief, emotional, and so much more! Call any of these professionals now, and save yourself time, energy and money.



“The contributors in this edition are looking forward to connecting with you. Read the following pages as there may be many things you don't know about divorce & separation in all aspects...”



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REIMAGINING THE FAMILY JUSTICE SYSTEM

Moving from an adversarial model, to a model where supports are in place to help families thrive.

The family justice system is in crisis. It may surprise you to hear this from a judge, but judges can see that families are not well-served by a system that makes parents into adversaries rather than partners. For this reason, I am Co-Convening an initiative to re-imagine the family justice system in Alberta. Along with my Co-Convenors, I have been joined by hundreds of individuals and organizations concerned about the well-being of families, to work on the “Reforming the Family Justice System” initiative (RFJS).

The reality is that, while a relationship or a marriage may end, when children are involved, parenting responsibilities never end. It is important for families to restructure so that parents can develop a new, healthy relationship with

each other and continue to be good parents and raise their children well; so they can move on with their own lives; and so that they can deal with the financial and other realities of parenting in two households. The RFJS initiative recognizes this in our Theory of Change which says that: “Family justice issues are primarily social, relationship and financial, that contain a legal element.”

As a judge who sees many families in my Courtroom, I can tell you that the legal, adversarial processes of our Courts are not well suited to family problems. The Courts will always be available for families who are in crisis and need immediate protection, or for those who cannot resolve their problems even with assistance from others. But for many families, there are better places to turn for you and your children.

One of the first things that we have done as part of the RFJS, is to bring together the people who work in the family justice system and who have a role in supporting families. We have reached a shared understanding about





the challenges in the current family justice system. The problems are not simple to resolve, as there are many different, inter-related organizations that make up the family justice system, and there is no one organization that can just make change happen. In order to bring about change in such a complex system, all of the players need to agree that there is a problem, and then agree on how that problem should be addressed. We also need to engage with the public that the system is designed to serve.

We know from conversations that researchers have had with members of the public, that the priority for families is “to have a good life”. In the RFJS the key outcome that we have identified is to help “families (parents and their children) thrive, even while undergoing changes to family structure”.

And our Collaborators are working together, trying to find new ways of supporting families to achieve this outcome.

One of the starting points for our work is an understanding that toxic stress – the kind that can occur when families have unresolved disputes and children are exposed to tensions and fighting between parents – is harmful to children’s brains. Children and teenagers who grow up in these circumstances can have a harder time reaching their potential and can face a number of problems as adults. We know that no parent wants that for their children, and we believe that it is important for parents to understand the impact that their behaviours can have on the well-being of their children.

We also feel that the system needs to have better supports for parents when they are going through a family restructuring. This will mean many changes. We are imagining resources for parents that will help them to reach agreement on how they can parent their children even though they are not together as a couple ... that will support them to maintain a healthy, new kind of parenting relationship with each other ... that will help children to deal with the changes in their families ...

“The legal, adversarial processes of our Courts are not well suited to family problems.”

that will encourage people to move on from a former relationship in a way that allows them to acknowledge the good things that they shared together, and to move on to a new future that is positive and hopeful.

Innovative ideas are being tested within the RFJS, and we are also aligning with services and professionals who are already providing these kinds of supports for families. The businesses that are part of the Divorce Magazine and who will be coming together at Divorce Symposiums in Edmonton and Calgary, are some of the early adopters of this new understanding about the need for social, relationship, financial and legal supports for families. I am very pleased to be able to tell you about the RFJS initiative, and to recognize how our work aligns with the new way of thinking about family matters. I look forward to meeting with many of you at the upcoming Divorce Symposiums, and I wish you all well as you seek the kinds of supports that will ensure that you and your families thrive.

**Justice Andrea Moen - Co-Convenor
Reforming the Family Justice System**

Diana Lowe, QC - Co-Lead, Reforming the Family Justice System



Justice Andrea Moen



Avoiding the breakup earthquake of divorce

Ending a marriage is never easy for a couple, and it can be downright damaging for their children when a breakup turns into a battle. Apple magazine looks at how families can reduce the shockwaves of the breakup earthquake.

When a couple breaks up, it sends shockwaves through a family. Depending on the seismic force of this breakup, anger, sadness, confusion and conflict reverberate through the family.

These feelings can tear apart family relationships in the same way an earthquake tears apart buildings, bridges and other structures. When the breakup earthquake goes on and on, it can generate toxic stress. Toxic stress is never good, but it's especially harmful to children because it can block or weaken brain development.

“The shockwaves of the breakup earthquake can start early with children very aware of the underlying conflicts,” says Janis Pritchard, a collaborative practice lawyer and mediator with Pritchard & Co. Law Firm in Medicine Hat. But families can avoid the damage of the breakup earthquake with legal options different from traditional divorce and separation methods.

AVOID CONFLICT IN DIVORCE

One is collaborative practice, a relatively new way that divorcing or separating couples can resolve disputes respectfully and equitably and without going to court. Collaborative practice helps couples focus on their most important goals, especially their children, as they end their marriage, be it legal or common law. It also keeps spouses in control of the process—not lawyers or judges. Collaborative divorce and mediation are problem-solving rather than adversarial procedures. They are ways for parents to avoid or lessen the shockwaves of a breakup for themselves and their children, Pritchard says. “Engaging the right professionals and organizations can help to calm the shock.”

In comparison, the traditional divorce system is adversarial, pitting parents against each other and often increasing and prolonging the conflict. A couple's breakup does not have to lead to a nasty divorce battle in court, although many Albertans are unaware of the more peaceful options for divorce and separation, says Beryl McNeill, a registered collaborative practice lawyer and mediator with McNeill Family Law in Calgary. She is also past president of the Canadian Bar Association, Family Section (Alberta-South). Collaborative practice is based on giving families ways to work together and communicate. Lawyers, family counsellors, and financial specialists help and advise a divorcing couple and their family.

Pritchard and McNeill are part of a team of lawyers and family counsellors working to help Albertans understand their legal options to divorce. Almost half of marriages in Alberta will end before a couple's 30th anniversary. “The more people hear about this model of practice, the more they choose it and the more other lawyers come on board to be trained,” McNeill says.

BREAKING UP CAN BE EASIER TO DO

These resources offer divorcing or separating couples options to the traditional divorce system.

- CollaborativePractice.ca: This website from the Collaborative Divorce Alberta Association includes frequently asked questions about the practice and lists registered and trained professionals in your area, as well as family counsellors and financial experts.
- Newways4families.com: A respected and effective program in Medicine Hat, the New Ways for Families Program helps separating couples with children build their parenting skills and reduce the effects of high-conflict divorce and separation on children. “It teaches flexible thinking, learning how to manage emotions, moderate behaviours and checking yourself, among other skills,” says Pritchard.
- afms.ca: Visit the Alberta Family Mediation Society website to find registered family mediators and parenting coordinators.
- justice.alberta.ca: Families can find a range of resources from Alberta Justice and Solicitor General Mediation and Counselling Services, including mediation services to resolve parenting issues. Subsidies available.



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Science tells us that the experiences we have in the first years of our lives actually affect the physical architecture of the developing brain. Visit us online to find out how we can build better brains in our communities.





HOW TO SUPPORT YOUR CHILD DURING A DIVORCE

Families going through separation and divorce often encounter problems as unique and diverse as the family themselves. Despite this, the consistent themes typically found within all families are: loss, grief, confusion, uncertainty, anger and sadness.

One of the most difficult things for parents to address is their children's individual understanding and sense of grief and loss. While one or both parents may feel that the separation is beneficial for the whole family as conflict significantly decreases, children have their own reactions and perceptions about divorce. The Children of Divorce program at Calgary Counselling Centre, offers support to families going through a separation or divorce and provides insight into the confusion that children of all ages experience.

Some common questions children ask their parents include:

- "Why is divorce so painful?"
- "Why does divorce have to happen?"
- "Why get married and why get divorced?"
- "What is so good about losing someone's trust?"

The Children of Divorce program can help parents understand that children have their own process of dealing with grief and loss, and that their feelings and reactions are

determined by their developmental age. For example, five to eight-year-olds may have feelings of loss and rejection and feel responsible for the divorce in some way. While in contrast, nine to 12-year-olds typically are very angry and tend to punish whomever is perceived to be the 'bad' parent. Regardless of age, most children and youth often experience fear, guilt, anger and anxiety and it's not uncommon for children and youth to show signs of depression.

Parents can help address the needs of their children by acknowledging what is happening in their family and helping to find ways support their children. Ensuring there is little to no change to daily routines and getting kids active with organized sports or fun activities such as swimming or bowling can help establish a positive environment where they can simply be themselves. Encouraging children to maintain relationships with both parents and being sure to not put children in the middle by asking them to share messages, take sides or by talking about the other parent is key. Parents should also model healthy relationships by understanding and sharing emotions appropriately, participating in healthy self-care, and simply supporting their child.

Divorce is hard on everyone, especially kids. At Calgary Counselling Centre, our group programs can help improve the relationship between parents, children and youth. To learn more or to register for counselling, visit our website at www.calgarycounselling.com



Joanne Ginter



CLEANING UP

THE EMOTIONAL DEBRIS AFTER DIVORCE

There's a lot to do in order to begin life anew after a divorce.

We have legal things to look after; we have physical changes such as moving to get done and we have the public fallout to deal with in terms of our relationships with family, friends and even our work situations. These are all urgent and need to be dealt with in a timely fashion.

What we often overlook however is the emotional debris that is left behind when a significant relationship comes to an end. Our hearts are broken and so are our dreams, hopes and expectations for the relationship; some we are aware of and some we are not. There are also the regrets and those things we wish we would have done different, better or more to say nothing of nagging guilt that often dogs us after this kind of loss. And then there are all those incomplete emotional communications that were never spoken or that we feel were never heard.

All those things that are unresolved in our hearts and minds can become major stumbling blocks as we try to move on. Often we don't even realize how much these incompletes are affecting us until we take a look at some of the symptoms we are experiencing such as ongoing anger and frustration with our ex or our unwillingness to even contemplate another intimate relationship or the opposite where we get into unhealthy relationships where all the old issues soon rise up to the surface to sabotage us, just to name a few.

We often aren't even aware that the struggles we are having now have their root in our past so we just keep struggling along, giving up on the hope of having happy and fulfilling relationships.

The Grief Recovery Method was designed to provide clear and specific action steps to help you clean up the incomplete emotional debris from past relationships. These programs have been helping people deal with all kinds of loss for almost 35 years, serving tens of thousands of people all over the world.

If you want a clean start so you can let go and move on this program can support you too.

Offered in both group and individual formats, The Grief Recovery Method programs are facilitated by Certified Grief Recovery Specialist Yvonne Racine in the Greater Edmonton area.

Call now for a free ½ hour telephone consultation and find out if this is right for you.

Contact info: 780-913-6466, info@yvonneracine.com
Website: www.yvonneracine.com



Yvonne Racine



RESOLVE LEGAL GROUP

A LAW FIRM THAT HAS “KIDS IN MIND”

RESOLVE LEGAL GROUP is a multiple award-winning Family Law firm which designs legal strategies with a unique client centred, solution focused ‘holistic’ approach. In addition to addressing a client’s legal concerns, the firm bridges families with differing community, social and financial supports, to further assist clients during times of transition. RESOLVE LEGAL GROUP offers a number of innovative low or no cost programs developed in direct response to

client feedback. One such program is called “KIDS In MIND” which specifically assists families experiencing high conflict custody concerns.

Families in high conflict over emotional custody issues struggle to find resolution without the assistance and intervention of professionals. However they need access to immediate solutions and intervention, neither of which is possible in an over-burdened Court system. This inevitably leaves parents and their children in a prolonged state of flux, which only increases the risk of more conflict. The KIDS In MIND program provides immediate mediated or arbitrated outcomes through a streamlined cost effective, interdisciplinary and healthier alternative to Court. KIDS In MIND achieves this by bridging both legal and therapeutic intervention services to families on a triage basis. The parents, mediator/arbitrator and a child specialist consultant together engage to explore multiple

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possible solutions and ensure that any recommendations made are sustainable from both the emotional and financial means of the family. Where agreements are not reached, an arbitrated decision is made with the immediate consultation of the child specialist involved. Regardless of whether a decision is mediated or arbitrated however, families experience continuity of service, ongoing support and follow-up during the process.

The cost of the KIDS In MIND program is only \$300.00 per hour inclusive for both an experienced mediator/arbitrator and qualified child specialist consultant working with the family directly and in real time. Financial assistance may be available to qualifying clients.

The program is research-based, with the research portion being assisted by the Calgary Counselling Centre.” The input received from families

helps to further develop and shape the way family law matters are dealt with in our program. The goal of our firm and this program is to demonstrate that there is an emotionally and financially healthier way to assist families in High Conflict so that more programs like this will be developed, making this holistic approach the norm instead of the exception.

Cyndy D. Morin is the owner and founder of RESOLVE LEGAL GROUP and practices Family Law exclusively. Debra Price has 25 years of Family Law experience, with 11 years as a dispute resolution officer at the Calgary courts centre. She is director of the KIDS in MIND program.



Resolve Legal Group



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the tough times of divorce, let US help YOU

Going through a divorce can be a stressful experience. There are so many things to resolve between you and your spouse. When it comes time to settling your real estate assets, it is in your best interest to have a professional licensed appraiser provide you with an objective analysis of the market value of your property.

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In a matrimonial settlement, one or both parties may suggest using the assessed value of the home as an accurate indicator of current value. Assessed values are always outdated as a result of the government legislated valuation date and mass appraisal modeling. And since assessors are not inspecting each property every year, the accuracy of the 'value' is subject to an unavoidable margin of error. Additionally, you or your spouse may propose to have one or more Realtor's provide a free CMA (Comparative Market Analysis) on your property. While this is certainly recommended prior to listing a particular property, for legal settlement purposes a formal appraisal has wider acceptance.

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Thank you to Greg and the team for helping to make a difficult situation that much easier."

Trish H - St Albert - Dec 2016

If you have any questions regarding the services we provide, please feel free to contact our senior partner, Greg Bowker.

**HarrisonBowker Real Estate Appraisers Ltd.
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780-458-3814; 1-877-458-3815**



What next?

by Deanna Koebornik

Divorce is a time of transition. It is a time of undoing and a time of creation. Clients often ask me “What do I do next?” The first step is to determine which process you want to use. There three most common are litigation, collaboration and mediation.

The traditional approach to divorce is the litigation path where each spouse retains their own lawyer and their issues are resolved either by way of the lawyers negotiating a settlement or through court applications or a trial. If the issues are resolved in court, the clients have no control over the decision-making and the judge imposes a decision on them. This process requires divorcing parents to fight against each other and exacerbates the conflict between them. The very nature of the adversarial process creates a toxic environment for the children.

In Collaborative Divorce, each spouse retains their own collaborative family law lawyer and then signs an agreement that states they will not use the courts to resolve their issues. If at any time either spouse wants to go to court, then the agreement terminates and each spouse must find new lawyers to represent them in court. All meetings occur face to face with both lawyers and both clients.

With Mediation, the couple agrees on a neutral third party that will facilitate the dialogue that they are unable to have on their own. Once resolution of all issues is reached, the mediator prepares a report that the clients take to their lawyers to have drafted into a legally binding contract.

With both Mediation and Collaborative Divorce, all meetings are private and confidential and occur in an informal setting. The focus is on cooperative resolution of issues with a view to the future. If additional expertise is required such as financial experts, child specialists or divorce coaches, they are jointly agreed upon and brought into the process. The clients determine the timing of their meetings and make their own decisions. The children's voice may be brought into the process so the parents can better understand their children and make decisions in their best interests.

In determining which process is right for you and your family, consider your goals. Most parents want to insulate their children from the conflict and restructure their family in way that creates safety, structure and stability for their children and themselves. They value each other as parents and want to preserve the parent-child relationship and find a way to co-parent their children amicably. They want to preserve their relationships and assets, rather than walk a path of destruction.

Deanna is a Collaborative Family Lawyer and Mediator who empowers clients to resolve their conflict respectfully and creatively. Contact her about an approach that allows you to preserve relationships and assets with integrity: 780-983-3494.
Deanna@eponalawandmediation.com



The S.T.A.R.T. Method

When facing divorce or separation life has hit you like a Mack truck, you don't feel that you have anywhere to go; no one understands or really wants to listen to your situation, again. In fact going through divorce or separation creates so much disruption in our lives that we often feel run over, broken or simply disconnected from ourselves and others.

When you reach that place where you finally ask for help and support through this process you know that you have arrived, whether quickly or after many months or even years, at the right place. There is a place for you to heal and to grow and see that there is a light at the end of the tunnel. You will be able to pick yourself up after being run over by that Mack truck and you will be able to live a happy life. It might not feel like it at this moment and that's why there are resources to guide you through the Moving On process.

It is important that you find the right resources for you;

- finding the right lawyer to guide you through the legal resolution process,
- finding a financial advisor to guide you through the challenges of splitting assets and building a plan for your future;
- finding the right psychologist or mediator to help you build a parenting plan, and
- finding support for yourself through therapy, coaching and/or a shared workshop experience to help you through the emotional resolution process.

At Moving On our team designed a process that will help you on your path to the future you. By implementing

these five steps and then by working through the Moving On journey you will find your inner strength and discover your essential self. We call the five steps the START method. These five steps are designed to set you on the path to your personal healing journey.

STOP

Start by Stopping! Stop trying to get over it, to figure it out, to work it out, etc. Stop trying to take care of everything and everybody else. Give yourself a break. Simply stop; focus on yourself and let your own healing process begin. Take a time out. This can be scary because many of us are doers. What will I uncover, what will I discover? These are great questions to ponder.

TAKE INVENTORY

Take some time to see where you are and what you want to take forward. Endings have consequences. Take the time to find out what are the consequences in your life, what are the injuries/wounds?

Ask yourself these questions:

- Who am I? You are not the same person anymore.
- How am I (really)? In what ways am I stronger, more resilient? What are my injuries and what needs healing?
- Where am I? What age and stage am I in my life? Given the change in my circumstances, what am I now free to do? What's possible now?

“Letting go is a process not a one shot deal. Release is a fancy word for letting go. There is a time for letting go so that you can move on with your life. Letting go is the first thing we need to do.”



ACCEPT

Make peace with the past. Come to terms with the ending. Ready or not and like it or not, your relationship is over. This is a tough one. Acceptance of the circumstances. Acceptance that it is over even if you are hoping to reconcile. Reconciliation has the best chance when you have cleared the rubble.

RELEASE

Let it go! Give up all hope of a better past! Letting go is a process not a one shot deal. Release is a fancy word for letting go. There is a time for letting go so that you can move on with your life. Letting go is the first thing we need to do. How is not important, just be willing. "What do I need to let go of, what do I need to accept?" are the questions to ask. From where you are today in START, face the past and look forward to the possibilities of your future.

TRUST

Who do you think you might trust first? YOURSELF! Trust yourself to what? To choose a path and follow it, to make decisions. Who else might you trust?

- Your fellow travelers; they will become allies to you in this process
- The Moving On process; we have a tested and proven process to take you through this important time
- The team at Moving On, your counsellor, therapist, or coach.

If you find this to be helpful and would like to learn more we hold regular workshops on the Moving On After Your Relationship Ends Journey. Our next workshops are January 19 - 22, March 16 - 19 and May 4 - 7, 2017

We invite anyone interested to call or visit our website at www.movingonafterdivorce.com
Sharon 403-660-9558 or David 403-804-8432

MovingOn

After Divorce

**Has a significant
relationship in your
life ended?**

**We believe that everyone deserves to
have happy and healthy relationships,
especially with themselves!**

Moving On workshops and coaching will help you understand and move through the emotional process of separation and divorce.

Learn:

- How your head and your heart work together
- Acquire skills and tools that will help you navigate the recovery process
- Let go of the past and make healthy choices for your future.

David: 403-804-8432
david@movingonafterdivorce.com

Sharon: 403-660-9558
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Divorce & Your Children

Easing the Pain of Divorce

Divorce is stressful and painful for everyone involved. It creates an array of emotions and can be extremely difficult to navigate through.

As a parent, you have a choice to make the process easier and less painful for your kids. It may be uncharted territory for you, but with a positive attitude and the right guidance you can help your kids emerge from it feeling happier, more confident and resilient.

When I work with families going through a divorce, I let them know that it is vital that they work together to help their kids through the process. How you and your ex handle yourselves will have a direct impact on the emotional, physical and spiritual well-being of your child as well as influence how they perceive the world.

I encourage parents to look at the big picture. What do you want things to be like for your kids 5 years from now? 10 years? Do you want your kids to be able to celebrate their graduation, wedding, birth of their own children without having to choose between parents or worry about tension between their parents?

One of the best things you can do for your kids is to take care of yourself first. It's the old saying of put your own oxygen mask on first. By taking care of your own needs, not only do you set a good example for them, you will also have more patience, be able to reassure them and minimize tension in your home. This will be reflected in their attitude and behaviour. You will see fewer emotional outbursts, less behavioural issues and fewer power struggles. It's a win win.

Another way to support your kids through this process is to encourage them to express their emotions. Allow them to work through their emotions rather than repressing them. This is best done by really listening to them, without judgment and without jumping in to offer advice right away. It may be uncomfortable at times to listen, especially if they are angry or feeling guilty, yet it is very important that they feel free to express themselves. Help them find words for their feelings and ways to handle the strong emotions that will come up in an appropriate way.

Remember, if things are handled well, kids come through divorce able to handle stress, be more flexible and tolerant and are able to enjoy life more. Make sure you get support for yourself and your kids. If you would like to move through your divorce with less stress and pain, connect with Nola for a complimentary intake session.

Nola Peacock - Family Relationship Expert
Moving On Coach
www.confidenthappykids.com | nola@confidenthappykids.com
Ph: 403-477-6594



If you have a separation agreement, then talk to your broker about how the value in your home and the power of your mortgage can help you both move forward on firm footing.

Your broker will start by asking some key questions:

1) Are you hoping to stay in the existing home?

Many couples assume that the house must be sold – but that's not always the case. Your mortgage broker has resources that can help one partner remain in the home. The home can be refinanced up to 80 per cent of its value. You'll need to determine if this equity can pay off joint debt and provide a payout if it's required. Or one spouse can purchase the home outright from the other spouse who then comes off title. A Spousal Separation Mortgage allows a buyout to 95 per cent, which can provide a fair buyout and possibly pay off any other joint debt.

2) Do you want to buy a new home?

Your mortgage broker can let you know what you can qualify for and what is affordable for you in your current financial situation.

3) Will you need to boost your credit rating?

A less-than-stellar credit rating can affect your ability to get the best mortgage rates. Your broker has some quick strategies to help you polish your credit, and to build (or rebuild) your credit over time.

Going through a separation or divorce?

Your home can be the asset that gives both partners a fresh start.

For many separating couples, their home is their most important asset. That's why seeking the advice of a mortgage professional very early in the process can help set the stage for a successful separation – so the two of you can each make the best possible start on a new path.

Feeling overwhelmed? That's normal. Your mortgage broker can help make a challenging time a little more hopeful: with personalized mortgage financing advice. Brokers have helped many individuals in these same situations. Divorce or separation doesn't need to spell the end of financial hope. Contact your mortgage broker to take a look at your options – as an individual or as a couple.

Mark Grabill - CDEFA
Executive Marketing Director Success by Design Financial Inc.
Cell • 780-913-7508



Passion for helping in pain

You don't need to suffer alone

Trudy McAuley, a Senior Manager with LegalShield, has an earnest desire to help others.

Located in the Lower Mainland of British Columbia, Trudy owned a storefront promotional products business for 12 of the 15 years she has been in business. Entrenched in the community, Trudy embraced the opportunity to employ special needs personnel who assisted in providing legendary service to their clients. Already committed to understanding her client's needs, Trudy perfected her communication skills through the art of "good listening" availing her to retail neighbors for various community projects as well.

Upon electing to close the doors on her retail operation, Trudy expanded her services in the last three years to include LegalShield. A renaissance woman dedicated to serving women, Trudy's passion led her down the LegalShield path to master product/services to include certifications in: Small Business, Commercial Drivers' License Plan (CDLP) and Group Benefits. Moreover, Trudy has the unique distinction of being one of few Canadians with the CDLP accreditation to share her expertise. Revolutionary in assisting women transition through the divorce process, Trudy has first-hand knowledge of the complexities of marital discord. A divorced mother of three, with eight grandchildren, Trudy enthusiastically shares the many products/services LegalShield offers. Particularly of interest to victims of spousal fraud is the LegalShield identity theft plan. Inspired to help others, Trudy is happiest when she helps

bridge the gap for individuals, families and/or businesses by educating and equipping them to attain desired results with affordable legal options.

With a keen eye to detail, and a yearning for continuing education, Trudy generously shares knowledge on relevant topics through various forms of communication. One key element in her success has been her mastering of social media, Trudy advances information expeditiously and in an enlightening way.

Known for her sense of humor, love of hockey and willingness to volunteer for charitable endeavors, Trudy willingly agreed to be jailed. Yes, Trudy has personal experience with the lighter side of the law for the worthwhile process of being jailed twice for fundraising causes for the SPCA. A former 4H Leader, Rotary Club award winner, and a member of the Board of Director for the Valley Huskers Football Club, Trudy enthusiastically contributes to the wellness of community

Born in Edmonton, Alberta, Trudy has made British Columbia her home. Often traveling to share LegalShield and further her education through training and conferences, Trudy finds great peace and joy attending to her horses, and spending quality time with family and friends when home.

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Joan Small

Are You in Love WITH THE POTENTIAL?

None of you imagined when you got married that you would be experiencing a divorce! Many of you felt you had found your soul mates. You had aspirations that together you could handle any of life's situations & through the ups & downs remain in love & grow old together.

Then some moments of disappointment crept in and those moments became longer and harder to deal with. Eventually through time and the events of life, you question if you actually love your husband or wife – you know you definitely don't like who they have become and or what they are doing.

You experience feelings of hurt, confusion, being alone and fearful. Perhaps there is a lot of blaming going back and forth. And you go into a mode of survival in a relationship where you used to feel safe and secure. Life has lost its luster. I remember reaching that deep place of confusion and sadness. I took an opportunity to get support from my Synergy Mentor. After she compassionately listened to my story, she leaned forward, gently placed her hands on my knees; looked into my eyes and said, "You're in love with his potential."

That moment was a turning point for me. The words were a huge AH HA! But I wouldn't have really received that awareness without the sense of safety with her compassionate approach. I heard the truth that I could not see for myself. I have developed my Synergy practice to be able to offer a safe environment so that clients can receive compassionate listening when struggling in relationships. People seek my support to help them get out of the stuck place of confusion. They gain understanding of the emotional responses they experience. How they feel inside is directly related to how they respond emotionally to a break up and to the decisions they have to make. And there are a lot of decisions to be made, especially when it concerns children, family members, and work situations.

My goal is for my clients to gain the trust within. To reconnect with their inner strength, so that they can feel confident making the right decisions in moving forward in their lives.

As my client, Jen said, "Thank you for listening and really hearing me." Another client, Lyn said, "Joan provided a safety zone of professional experience, expertise and confidentiality."

Joan Small has been a Certified Rubinfeld 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
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John-Paul Boyd, Canadian Research Institute for Law and the Family

For many people, the end of a long relationship is the beginning of a period of intense personal crisis. Not only are we coping with the loss of an important relationship, and the grief that goes with it, we're also dealing with some powerful fears about the future. Can I keep the house? Where will the kids live? Will I get support; will I have to pay? How are we going to cover all of this? Whether it's a fight-or-flight response to conflict, or the wisdom we've absorbed from Judges Wapner and Judy, it seems that court is where we automatically turn to resolve these important issues. Court, however, is often a better last resort than it is a first. There are other options, options that are cheaper and faster, and involve less anger and hostility.

If there isn't an urgent need to protect ourselves, our children or our property, each of which are very good reasons to go to court, the alternatives include negotiation, mediation and collaborative settlement processes, as well as arbitration, the most court-like option of the bunch. Although you don't always need to hire a lawyer, it's a really good idea to talk to one about the law that applies to your situation, the range of potential outcomes and which options are good for you. It is always best to know what your rights and responsibilities are before you sit down to make a deal with your ex.

Negotiation is an informal way of resolving a problem. It involves a lot of talking as you and your ex bargain your way toward a deal. Negotiation can be difficult when emotions run high, but if it works, you will have resolved your legal problem without needing to hire any outside help.

Mediation uses a mediator, a specially trained professional, to guide your negotiations. You'll have to pay for the mediator, but a good mediator can help you get over a lot of the bumps that can frustrate negotiations. The mediator will help you identify solutions and areas where compromise is possible.

Resolving problems out of court

Collaborative processes use lawyers, and sometimes people who are experts with money or parenting, to reach a deal. The lawyers will work with you and your ex as a team to find the solution that gives you the best chance of working together into the future. Collaborative processes can deal with hard problems, like mental health issues, that are very difficult to handle in court.

Arbitration is a lot like court, with evidence and arguments, but the process can be shaped to suit your needs and circumstances. Arbitration is private and can be completed sooner than a trial in court.

Court is stressful and can take a long time to wrap up a family law problem. You owe it to yourself and your children to explore the alternatives. Always talk to a lawyer before you sign any deal to make sure your settlement is fair and reasonable.

John-Paul E. Boyd, M.A. LL.B.
Fellow of the International Academy of Family Lawyers
Executive Director, Canadian Research Institute for Law and the Family
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Quick tips for stress

MANAGEMENT FOR PARENTS

By Kristine Aanderson, Registered Psychologist

Are you dreading the stress of the coming months? Is the thought of hockey practices, grocery shopping and extra hours at work giving your headaches already? There are some basic ways to help deal with these stresses.

Change the things you can – To help lower your stress, there are some things that you can do today.

1. Make lists. Organize and prioritize. Write down and take a look at your 'to do' list. Then break it down into two lists, "Things that must get done" (take the kids to school, eat) and "Things that I would like to get done" (wash the walls). At the end of the day, if all of the 'Musts' are done, then consider it a success. If you get some time to do some 'Likes', then consider it a bonus.

2. Ask for help. There is no shame in paying for or asking for help. Paying a house cleaner to come every two weeks, someone to babysit the kids while you run errands or going to a meal preparation store can be worth their weight in gold in terms of constructive family time you can get back.

When asking for help, be very specific with your needs and expectations, as this means that people will be more likely to be helpful. "Can you take the kids to the park on Thursday night from 5-8pm so I can run errands?" rather than, "Can you help with the kids sometime?"

3. Have the courage to say 'No'. There is a myth that it is possible to do everything and it is not true. There are only so many hours in the day. When you are asked

to take on extra hours at work or bake cupcakes for the Scout group, realize that saying 'yes' means that the time will need to be taken away from something else. Carefully consider what you are willing to give up in your life in order to say 'yes' and if it's not worth it, have the courage to politely say 'No.'

Accept the things you can't change – Sometimes you cannot change the things that are causing stress. In those cases, you can use strategies to make the best of the situation.

1. Be realistic about what you can accomplish. If you are doing your best - that is okay. Don't blame yourself. There is no such thing as a perfect parent, so don't expect yourself to be perfect. Your kids don't want a perfect parent – they want YOU.

2. Re-consider your personal definition of success. What do you see when you think of a successful parent? Is it a clean house? Lots of money in the bank? Long hours at work? Or a happy family? An honest, realistic definition of a successful parent can give you a framework to evaluate yourself and to adjust your priorities accordingly.

3. Be present in the moment when you are doing things.

Focus on the 'here and now' rather than trying to do mental multi-tasking (making a grocery list during yoga class) as this means that you aren't doing either thing to the best of your abilities. Yoga time is yoga time, work time is work time, and home time is family time. Take time to mentally stop and enjoy each thing that you are doing when you are doing it.

These tips may help you be able to take a new look at the stressful things in your life, help you avoid the dread and start enjoying life.

About the author ~ Kristine is a Registered Psychologist at Rejuvenation Health Services. She specializes in working with perinatal mood disorders (post partum depression/anxiety/OCD), eating disorders, depression/anxiety, post traumatic stress and parenting
– 780-431-9623. www.i-listen.ca





Safeguard the lifestyle you've worked for

It's hard to imagine anything happening to prevent you from earning an income. But if you were suddenly sick or injured and could no longer work, would you have the support you need?

Disability insurance can provide financial support when you need it most. If you experience a sickness or injury that keeps you from work, disability insurance can help ease your money worries so you can focus on getting back to work and the life you know.

FINANCIAL ASSISTANCE WHEN YOUR INCOME RUNS OUT

When you're sick or injured, the last thing you want to think about is whether you'll have the money to help pay your living expenses. So when the income from your job stops, disability insurance from RBC Insurance® can step in with regular monthly payments to help cover the costs of rent/mortgage, food, utility bills and other day-to-day expenses. These payments can help you protect your hard-earned savings that you may have put aside for education, retirement or other financial goals.

MORE THAN JUST FINANCIAL SUPPORT

Getting back on your feet requires more than just money. Our Return to WorkAssistance may provide certain services that can give you the support you need to help you through this stressful time. This may include having us schedule or arrange payment for items such as medical treatments, physical or psychological rehabilitation, vocational evaluation and worksite modifications.

I CAN HELP YOU

My name is Shirley Lawrence, and I am a licensed insurance advisor who works right in your neighbourhood. At RBC Insurance®, I have access to a wealth of knowledge and expertise so I can give you the comprehensive and qualified advice you need. If you are ready to invest in disability insurance or you would like more information on insurance products from RBC Insurance, call me today at 403 605-0759.

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Getting a divorce? And your heart is starting to pound because you're worried about the financial ripple effect?

Well--divorce is expensive. But you do have control over how expensive.

As a lawyer, I can tell you it is better to be realistic about what is achievable rather than fighting for what is, at best, uncertain. Because the reality of going to court is it is a crap shoot—there's no certainty of the outcome.

9 Tips To Protect Your Interests When You're Married

1. Get a prenuptial agreement/cohabitation agreement BEFORE you move in together. This document says what happens if things don't work out. . . usually "I keep what's mine, you keep what's yours and things we buy together get split equally". A prenuptial agreement only takes effect if you actually marry.
2. Agreements cost money but doing it ahead of time is cheaper than fighting about it later. You must have independent legal advice for both sides. The document must be drawn up well in advance of the wedding (approximately 4 months) for it to be rock solid.
3. Agreements can be drawn up at any point in the relationship—even years into a marriage. Two adult parties can contract with each other at any time.
4. Make arrangements in your Will or beneficiary designations to provide for a spouse.
5. Keep track of all gifts and inheritances. These are exempt from matrimonial property division.
6. Insist both partners work outside the home to contribute to the household.
7. Get legal advice sooner rather than later when your relationship starts to unravel.
8. Trying to hide money or giving it to relatives to hide won't work. It can all be traced and these actions will get you (and your relatives) a result they won't like.
9. Every province is different for law on property division. Property owned in other provinces/countries requires filing judgments from Alberta with the court there if you want to enforce it.

How To Land On Solid Ground During A Divorce

by Catherine Christensen

Not married? Keep reading. You're not as protected as you think.

7 Tips To Protect Your Interests In A Common-law Relationship:

1. Get a cohabitation agreement before you move in together. This agreement can be written to become a prenuptial agreement if you later marry.
2. Make arrangements in your Will or beneficiary designations to provide for a partner.
3. Keep all financial matters separate. No joint loans, mortgages, debts, assets; keep track of what is spent by each on what.
4. Keep a record of things bought together—who paid for it and how much, receipts. Ensure all property you both pay for is in both names otherwise it remains the property of the owner on title.
5. Insist both partners work outside the home to contribute to the household.
6. File your income taxes as "single". Use caution when signing up for benefits at work for your "spouse".
7. Every province is different for common law relationships. Alberta is one that will not recognize "common law" for property division.

A "good" divorce is possible. Make it your mantra.

Practical legal advice can bring you affordable resolution and closure; then you can move on to the next chapter of your life.





Moving Past Anger

Nothing frees our heart more than forgiveness.

Many people believe that there are some things that are just not worthy of forgiveness, and it's true that people can do some pretty awful things.

Perhaps you are feeling that way now, maybe you are feeling hurt or betrayed, you are left wondering how you got here, or you are experiencing a lot of anger and resentment. One of the most important things to learn about forgiveness is that as long as there is someone 'jailed' there has to be a 'jailer.' If you are holding someone prisoner in your own mind it is impacting you, you are not free. Forgiveness frees the jailer to a life of greater freedom, fullness and joy.

Maybe the anger is directed at yourself and you feel like you have failed or you let your family or your kids down. Maybe you are beating yourself up about having known better or why didn't you do things differently. Most forgiveness starts with self-forgiveness. Be kind to yourself and have compassion for yourself; it will make forgiveness a lot easier.

Forgiveness is a choice. Consider who you want to be on the other side of your divorce or separation, because any existing resentment, no matter how justified it is, is only going to pull from the energy needed for you to move forward and will make moving forward that much more difficult.

Consider trying this powerful forgiveness practice from the Dali Lama multiple times a day where you are thinking or saying these words:

Towards Yourself

"May I be truly happy, May I live in peace, May I live in love, May I know the power of forgiveness, May I live in recognition that my life has deep meaning and good purpose"

Towards the Other Person

"May you be truly happy, May you live in peace, May you live in love, May you know the power of forgiveness, May you live in recognition that your life has deep meaning and good purpose"

Forgiveness is not a one-time event, it is a process, and just like a baby learns to walk by falling down and continuing to get back up, we learn to forgive by putting one foot in front of the other, continuing to do the work and remembering that with each step we take we get a little better at it.

Lastly, you do not have to do this alone, ask for help and support as you begin writing this new chapter of your life.

As a Certified Life Coach, Stacey Berger supports people in navigating transition in their lives. She works with a proven system of transformation. If you are looking for support contact Stacey for complimentary 1-hour session valued at \$250.

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Spousal (Separation or Divorce) Buyout Program

It is reality that a large number of relationships end in divorce. There are many questions that you may have if you own a home together. Do we both have to move?

Can I pay out my spouse and how? Can we pay off other debts? The Spousal Buyout Program is required in situations where two parties are on title to a property in the process of a legal separation where one party wants to keep the matrimonial home.

The lenders and the mortgage insurers have come up with a program that can alleviate some of the stresses. Did you know you can refinance your matrimonial home up to 95% of its value? The funds can be used to pay off amount owing to your spouse and debts listed in the Separation Agreement.

The Spousal Buyout Program is required in situations where two parties are on title to a property in the process of a legal separation where one party will keep the matrimonial home. There are a few things we need to look at to ensure you will qualify for this Program:

Have you completed a Legal Separation Agreement? Although you may feel you are able to split things between yourselves, this Program requires a Separation Agreement completed by a lawyer. Everyone needs their rights protected whether you are staying in the house or if you are one leaving. You want to know the title to the property and mortgage are registered correctly, so no problems arise. Ensure you talk about ALL debts you jointly have so they can be dealt with, with the new mortgage.

An Appraisal will be required to determine the value of the home. You and your spouse will want to determine the value of the home through an impartial third party and most importantly, the lender will require it.

Write up an Offer to Purchase. I know this seems surprising but the lender will treat the file as a Purchase, it's going from 2 names to 1. As well, it shows what both parties have agreed the value and closing date are. This is a legally binding document. Your lawyer can assist with this as well.

If you haven't already, it's time to call me to get your mortgage. Along with the above noted documents (Separation Agreement, Appraisal and Offer to Purchase), I will also need confirmation of your income. The lender sometimes does ask for other documentation in unique cases.

Good News, there is a product which can help you through a very challenging time. Breaking up is Hard!! If I can help, I am always more than happy to answer any of your questions.

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Where... Do I start?

If you walked into an emergency room, the first thing that happens is, you are asked some questions and then you are “TRIAGED”. In other words, you are assessed to the situation you are in and then assigned a process with the appropriate professionals.

We need to do the same thing in separation and divorce. Not everyone is in the same situation. Right? So why do 90% of people immediately think traditional process (litigation) first? It's because that is what we have come to know. Good news! The world is changing. There has been incredible research done regarding children, families and individuals and the affect that divorce can have on people. So, where you start is with education and knowledge about the healthy process's available to you and your family.

Engage a neutral professional to help you understand the options. 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 and stress. The choice is really yours.

SELF REPRESENTATION

You do have the right to self-represent. There are some where this may make sense. Perhaps if you have a new marriage, no children, no complicated assets or liabilities and no conflict then maybe. We would still recommend at least getting ILA (Independent legal advice) before you decide this is for you.

MEDIATION

This can be a great option if you are “ready” to sit at a table and negotiate your settlement. You should feel your knowledge is at least at par with your partner. If not, engage a professional to get you there.

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 that decision? If you are still very emotional, then do some work on that before you agree to do Mediation. Even if the lawyer suggests they attend with you, you need to be able to discuss your own goals and issues for the best outcomes. Choose a mediator who has a back ground in the majority of your issues. Don't select a mediator who has limited knowledge or credentials. Look for designated mediators

(RFMS or CFM). If your issues are around money pick someone who has that knowledge. If your issues are more about parenting, then engage a professional who can understand those issues. Consider joint mediation where a divorce coach mediated the relationship, communication, parenting topics while a financial expert does the money. You are entitled to ILA (Independent Legal Advice) at any point of the process and especially once the mediation is deemed complete, as they paper your agreement into a legal document, not the Mediator. We recommend using collaboratively trained lawyers as they have a mindset of working together rather than against each other.

YOU ARE BETTER OFF WITH A COLLABORATIVE TEAM

There is a movement called 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 honors all. Your team may include a neutral divorce coach or psychologist for the emotional piece, a neutral financial expert for the money, a parenting coordinator 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. There can be a creative option generation that would not necessarily happen in the traditional model.

THE LAW

Yes, divorce as most know, is also about the laws and the guidelines. Be aware that there are always cases that only make sense to start with the law. Abuse and domestic violence are not tolerated and the laws are there to protect. Bottom line, if you can 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 will help you be stronger moving forward.

KNOWLEDGE IS EMPOWERING

Wendy Olson-Brodeur, practices holistic financial planning (CFP) specializing in marriage and money, separation and divorce (CFDS). She is a Collaborative Professional (collaborativepractise.ca) and offers Mediation. (AFMS.ca)

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

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

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

Another common situation LITs see is where the parties can't reach a resolution to divide their matrimonial property. For example, Husband and Wife #1 divorced 10 years ago. But due to the joint ownership of their residence and trying to sort out matrimonial debt, they could never reach a resolution that worked for both of them on how to divide everything. Husband, by this time, was even re-married. Unfortunately, he had also incurred significant debt that was no longer manageable. He decided a bankruptcy was going to be the best option for him to deal with the debt (for others, it may be one of the other options LITs deal with). What it did for him was deal with the debt he could no longer service.

Relationship Breakdown

& DEBT -WHAT TO DO? THERE ARE OPTIONS

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

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

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



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Patti-Lou Cumby

Insurance Experts

- Exceeding Expectations!!

At Cumby Insurance our focus is all about you! The customer!

Our customers experience a unique and genuine brand of service when they choose Cumby Insurance; we pride ourselves on putting our client's needs first and foremost.

As part of the Cumby Insurance family we guarantee you the best policy to serve your needs, the best rates to fit your budget, and the utmost professional service. As a member of the Cumby Insurance group you are part of our family and we strive to not only meet but surpass your every expectation!!

Divorce or separation is a very difficult time without having to worry about your insurance. As your broker, we build a relationship with you. Part of building that relationship is to help make this transition period as smooth as possible.

Many clients can be very uncomfortable with understanding insurance policies and navigating through insurance lingo. This can be challenging and intimidating for many! At Cumby Insurance, we make it our job to fully explain your policy and make you feel comfortable. You can be certain you have the right policy and the right coverage with us!

We empower our clients with the knowledge they need so they can make informed decisions. There are many choices with insurance companies and different types of insurance coverages. As a broker, we only deal with insurance companies that are reputable and excel in claim services. It is important to us that each client understands their choices and we want to make sure you are getting the best protection for the best price.

We welcome an opportunity to help you through this transition period. We invite you to reach out to us and speak directly to one of our knowledgeable and friendly brokers.

We are looking forward to you becoming part of our Cumby Insurance family!

Patti-Lou Cumby - Insurance Broker
Cumby Insurance Inc.
Ph: 780-571-2500 Fax 780-571-2525
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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 in or approaching their prime earning 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 into 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 expert here to help you move forward. As a CIBC Mobile Mortgage Advisor, I have access to numerous great mortgage products 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 wonder professionals who may be of assistance to you through this process. From realtors, lawyers and home inspectors to therapists, child psychologists and image consultants – I can point you in the right direction.

Give me a call so that I can start "helping you move in the right direction".

Mary Grimes
CIBC Mobile Mortgage Advisor
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Mary Grimes



Family Law

AN “OXYMORON” by Patricia Gay

The difference between a divorce that settles in a few months and costs little and the divorce that goes on for years, leaving “blood on the floor” and costing tens of thousands of dollars is rarely the legal issues.

Because “family law” is a bit of an oxymoron – there is not so much law involved as helping people to get through a period of emotional and financial upheaval with as little damage to themselves, their children and their finances as possible. Particularly where children are involved, there will continue to be a family – parents will continue to be involved with their children and all the attendant life events, from birthdays to weddings to grandchildren.

What will that future family look like and how will it function. Is there a better way to resolve issues that will save time, costs and promote healthy family relationships on a go forward basis? Yes. Its called Collaborative Law – a respectful, private, process in which the parties and their Collaborative lawyers negotiate resolutions to their issues in a principled and respectful way, maintaining privacy and dignity for the parties outside the adversarial process.

Most lawyers will tell you that 90% or more of their cases settle prior to trial, so what is the fundamental difference between the traditional adversarial process and the Collaborative approach? The traditional confrontational approach often results in a settlement based on fear – of the stress of going to court; or the legal fees draining all the family finances; or one party having deeper pockets and simply running the other party out of money; or one party fearing that the other lawyer is giving better advice. People are left with the feeling that somebody “won” and somebody “lost”. This does not create a positive lasting outcome for the parties and their families.

The great majority of people can resolve their family problems with the help of supporting professionals to reach well thought through, financially sound, child focused outcomes.

For further information call me at 780-437-2240. More information can also be found at www.collaborativeprofessionals.ca



BRING FINANCIAL CLARITY TO YOUR DIVORCE

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

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

There will be so many unanswered questions at the outset:

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

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

A 50/50 PROPERTY SPLIT IS NOT ALWAYS EQUAL!

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

We will help you understand your financial options during divorce so that you can identify the implications of any proposed settlement. We can also work with your divorce lawyer or mediator to protect your financial interests. We will provide you with the knowledge to make sound decisions for your financial future.

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

Sharon Numerow, CDFA, B. Comm (Hon.)
www.AlbertaDivorceFinances.ca
Sharon@AlbertaDivorceFinances.com
(403) 703-7176





Adele Oswald

Bases covered?

Maybe your insurance needs a closer look!

Speaking from experience, divorce has been a defining event in my life. I came to realize very quickly that even though I thought I had all my bases covered, the reality was, I didn't. In the first year of my divorce, I found most days to be stressful and emotional. As hard as those days appeared, little did I know the worst was yet to come.

I was a small business owner and brought in the only income to my household. Not once did I stop to think about what I would do if I got sick or had an accident. When going through the divorce I never thought about the fact that I no longer had any insurance coverage. The day I realized it, was the day it was too late. Here I was a business woman, a mother and the main provider with no income and no insurance. Life for the next three years were extremely difficult and it took what seemed like forever to get myself out of the debt I had created.

I have taken on the mission to speak to people about the importance of protecting themselves. I particularly have a passion for protecting those going through divorce. Don't leave yourself exposed like I did. Make sure all your bases are covered and don't put yourself in a vulnerable and difficult financial situation. You need to ask yourself some hard questions, such as, "Where will the money come from if I'm hurt or sick?" "How much do I need to survive every month?"

"Who's going to pay the mortgage or rent?" I know these are hard questions, but they are questions I wished I would have asked myself. Living benefits are affordable and can be designed to meet your own specific needs.

Known as supplemental insurance, our policies provide extra coverage that traditional policies don't. We pay immediately and directly to you for accidents and sickness, including all sports and recreational activities. We make sure you are covered three hundred and sixty-five days of the year and are paid for recovery time so that you can focus on getting better instead of stressing over finances. So often I hear, "But I never get sick," or, "I've never been in an accident." No one plans on being sick and no one wants to be in an accident but accidents are accidents and a sickness is a sickness, unfortunately they do happen, we just don't know when.

I look forward to sharing more information and to help you protect yourself from the unexpected. Divorce is difficult enough, let's work together to make the rest of life as easy as possible.

Adele Oswald
Supplemental Insurance Consultant and Agent
780-991-4746 adele@adelelivingbenefits.com
Combined Insurance A Chubb Company



Getting divorced? You're likely wondering, "How am I supposed to get on with my life when I can barely get through the day?"

You're facing loss in every facet of your life - financial, spiritual, personal identity, life development, and, of course, relationship - while attempting to maintain some semblance of order in your home and daily routines.

It's normal to be stressed, and to grieve the "loss of the dream." It takes time to bring all the areas of change in your life back into balance. From the first mention of the word 'divorce', you probably found a lot more on your to-do list, crowding an already full schedule, depleting you further when you have no energy or desire to deal with anything. Divorce brings a lot of extra responsibilities. As a member of your team, I can help you navigate this unfamiliar territory, drawing on a roster of specialists to meet your needs, including home repairs, financial help, and of course - organizing.

As a home organizer and holistic life coach, trained in stress management and photo organizing, I specialize in acting as a coach, agent of change, and witness while helping you deal with your stuff - including that photo collection you share with your ex. Why a holistic approach? Often when we need to declutter and organize our spaces, it's a symptom that we need to declutter and reorganize our lives. A holistic approach gets you the best results overall - not just neat closets.

Back on the Bike

After Divorce

Think of a bicycle wheel. Everything is working perfectly, and then suddenly a spoke is bent or broken. The wheel starts to lose balance and wobble sending the entire bike and rider off balance. Your life probably feels like that right now - wobbly and uncertain. I'll get you back on steady ground by looking at the whole situation and developing a personalized plan that will empower you to move forward with confidence.

Do you want to arrive at the next chapter of your life healthy, in charge, and ready to tackle anything? Being prepared and organized throughout your divorce can help you get there. Having a team behind you will ease the transition - you don't need to do it alone. As Your Organized Friend, I'd be proud to have my team help get you there.

Karen Murdock
Your Organized Friend
www.yourorganizedfriend.ca
780-996-3583



PROVIDING ALTERNATIVES FOR FAMILIES & INDIVIDUALS FACING FINANCIAL CRISIS.

Money Mentors is the only Alberta-based, not-for-profit credit counselling agency. Through a number of services, we help families and individuals recover from financial crisis and move forward.

From credit counselling and money coaching to retirement planning and community financial literacy, we're creating a healthier financial future for the entire province. Since our beginnings as Credit Counselling Services of Alberta, we've helped thousands of Albertans discover financial solutions, become debt free and ultimately live happier lives.

Opening our doors in 1997 to help Albertans regain control of unmanageable debts, we became the exclusive provider of the Orderly Payment of Debts program – managing the program on behalf of the Government of Alberta. Within five short years, Money Mentors was completely self-sufficient – with most of our funding coming from agreements set up with creditors seeking payment from clients.

Our services, along with the Orderly Payment of Debts program, have been very successful – with our clients returning more than \$125 million to their creditors in our first 15 years of operations. While we're thrilled with our success, we know there are many more Albertans who need help managing their everyday finances. As a founding member and the first accredited member of Credit Counselling Canada, Money Mentors has successfully been granted the Consumers Choice Award for Business Excellence in 2012 through 2016.

We have a friendly, qualified and experienced team of personal and family financial experts including Accredited Financial Counsellors, and Professional Home Economists who can help you get the most out of your money.

SERVICES

• FREE Credit Counselling and Financial Assessment for Albertans:

With our free Credit Counselling and Financial Assessment, you can eliminate debt and get your finances on track. Our credit counsellors are committed to providing you with information, tools and resources to help you achieve financial success. Appointments are available over the telephone, via Skype, or in person at our offices in Calgary, Edmonton, Lethbridge, Medicine Hat, Grande Prairie, Red Deer and Fort McMurray.

• The Orderly Payment of Debts Program (OPD):

Money Mentors is the exclusive provider of the Orderly Payment of Debts program and manages it on behalf of the Government of Alberta. The OPD program provides Albertans with an easy and stress-free way to repay their debts. This program combines all unsecured debts into one monthly payment at a guaranteed interest rate of 5%.

• Money Coaching:

From budgeting and debt management to pre-retirement planning – we'll help you build a Money Action Plan and teach you how to get the most out of your money – and no high pressure sales pitch either.

For more information, visit moneymentors.ca or call 1-888-294-0076 your FREE appointment.



Separation

and Divorce to New Beginnings

Personally, I married young and soon thereafter two children arrived. When they were five and eight years old, their father announced he was going to leave and there was no turning back. He was the sole financial provider in our home.

I was faced with being a single mom with no job and no job availabilities in the small town where we lived. I had to quickly get a plan into place. I chose to go back to school, develop a career and move to another location. Responsibility - It was all on my shoulders – and now I was alone.

As I work with separating and divorced people, I sometimes reflect back on my personal experience. The definition of divorce in the dictionary is the 'legal dissolution of a marriage by a court. ...' This reflects the business side of a marriage, and it is difficult, however, there is also the emotional attachment and commitment that is broken and the process of separation. An illustration I use is a ripping apart of a family. It can be compared to a bandage that is ripped from your skin. The ripping apart has a ripple effect from the couple to their children, extended family and friends. Many people are affected by divorce and each one reacts. The outcome of a surgery compares to the divorce itself. One is always hoping that the outcome will be favorable.

The stages of grief and loss is experienced many times, over and over again. This is different for each situation as everyone's experience is different. The one that is left usually experiences the most pain at the time of separation. My children said to me, 'mommy, how come when my brother and I fight we don't get divorced, we become friends again, but you and daddy are getting a divorce?' Tough to explain adult decisions to little ones. Difficult to look into those little eyes and try to explain.

Finally, when the court process is over and the grieving for dreams lost is finished, life does have a new beginning, new meaning and new dreams.

Eva Shaw, Ph.D., RCC, DCC
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CALL: 780-782-8387, 1-855-222-4828

Visit my website at: www.makelifehappen.info or my blog at www.evalshawtraining.com





DIVORCE IS HARD

THERE IS HELP FOR YOU, JUST ASK...

‘The courts of this country should not be the places where resolution of disputes begins. They should be the places where disputes end after alternate methods of resolving disputes have been considered and tried’ Justice Sandra Day O’Connor

Quite often when couples decide to marry they spend months and in some cases even years planning for the event. It is not uncommon for wedding planners to be involved to coordinate the many important decisions that need to be made. Why is it then that when a marriage fails and a couple decides to divorce there is not the same level of planning? Ending a marriage is a major life decision and yet oftentimes people decide to un-couple without making plans to ensure everyone is comfortable, with no agenda and without ritual or ceremony.

When a divorce involves children it is even more critical that thoughtful consideration and planning takes place.

Divorce coaching is a growing trend designed to assist couples in the process of separation and divorce. In the past, people have been led to believe that when their relationship ends that they must immediately begin litigation with the assistance of lawyers, and develop an adversarial relationship with their former spouse. These two beliefs are not accurate and they can set the stage for a fraught co-parenting relationship, not to mention the high cost of litigation. Separating couples should consider the expense of two lawyers being paid for out of any equity that they may have, in addition to other costs that they may incur for court ordered parenting assessments and supervised visits.

Positive Choices Counselling provides trained staff to coach couples and families during separation and divorce. While there are situations when involving legal professionals and the courts is unavoidable due to unresolved risk factors, we believe that most couples when ending a relationship are able to resolve the majority of their family issues with non-litigious support. Positive Choices staff are ACSW regulated social workers with many years of experience assisting families in a solution-focused manner. They guide couples through the emotional process of divorce or separation with a supportive, timely and respectful approach.

As divorce coaches we provide professional child-centered solutions and individualized parenting plans, de-escalation strategies to ensure communication remains respectful and factual, information & education on children’s developmental stages and the possible effects of family change & practical solutions to assist parents and support children. Our combined experience, training and education ensure that your family’s unique needs can be met, decreasing the financial and emotional cost of divorce.

Melani Carefoot | MSW EQUIV. RSW
Positive Choices Counselling
Tel: 403.862.6543



The end of a relationship can trigger feelings of sadness, anxiety and it may seem like your whole life has lost its purpose. Without a strategy, managing stress during these times can be difficult.

In the beginning, you will likely feel sad and lonely. Give yourself some time to get past these feelings. It may be hard to imagine that things will improve but be patient. The more time that passes, the better you will feel.

Get Involved! - Loneliness will be an issue so meet up with friends. Do some volunteer work. Go to www.Meetup.com and join some groups with interests like yours. Best antidote to loneliness is other people.

The ending of one stage can mean the beginning of a new one. Begin pursuing those interests that you have previously shelved. Perhaps skiing, skydiving or learning to fly. Expand your horizons and don't mope around the house. Take this opportunity to grow!

Get out into nature. Being in nature has magical healing qualities. Be around animals. Don't adopt a new pet but perhaps volunteer to take care of friends pet while they are away or even volunteer at an animal shelter.

Become aware of your thought life. Excessive worry can lead to depression and there is no value in allowing your thoughts to go to catastrophic places of fear and anxiety. Focus on what is realistic. Remind yourself that things will get better.

If after some time, you continue to experience sadness and depression, you might want to consider Hypnotherapy. An experienced Hypnotherapist can give your mind the ability to break free of the repetitive thinking patterns. Hypnotherapy is a good way to learn about yourself, to build confidence and find a new lease on life.

Dealing With Stress at the End of a Relationship

Remember that just because your relationship has ended, it does not mean that you will be alone for the rest of your life. People will come and go in your life and relationships will develop and end. If you build a circle of friends who will share your joys as well as your sorrows, the ending of a relationship will pass much easier.

Brian Roberts CChT

Brian Roberts is a Certified Clinical Hypnotherapist and maintains an office in St Albert.

Go to www.edmontonhypnotherapyclinic.ca



CHANGE YOUR BODY – CHANGE YOUR LIFE

SEPARATION AND DIVORCE. WORDS THAT SEEM TO INVOKE NOTHING BUT NEGATIVITY.

I challenge you to change your mindset about your new situation and view it as a positive event. Really. As a health coach, I know the many benefits that just positivity will do.

But I've also been surrounded by divorce almost my entire life- I've lived through it as well as supported some people very close to me through it. What I've learned is the sooner you get on with the new life you deserve, the more you realize it truly was the best thing that could have happened.

So now that you're ready to make some positive changes with your life... here's some quick tips for the top 3 issues you can start today to feel better:

1. STRESS - Start a gratitude journal

Start or end your day writing down 3 positive things from your day or that you're grateful for (change it up everyday). The key is that you **MUST** write it, not just think it. I know it sounds kinda "out there", but trust me, it's powerful.

2. THE NEVER-ENDING WEIGHT LOSS BATTLE - Prep your food for the week

I get it. Cooking for 1 person sucks- or for children who would be happier with mac & cheese every night. And when you get home from a long day, it's so much easier to

just go for what's easy. So... if you make the healthy food easy, not only will you shed that extra weight, but you'll stop that craving cycle for the "comfort food" AND you'll have way more energy. Take an hour on a Sunday afternoon and plan and prep your meals for the week.

3. EXHAUSTION - Get on a good quality supplement regimen

Fact: It's physically impossible to get all the nutrients your body needs to function properly just from your diet- even if you're eating perfectly. That means that you're chronically undernourished. But don't waste your money on ones you can find in a store (even health food)- there's only 2 brands in Canada I recommend. Within a few months of starting these, you'll have more energy.

I hope that you implement these and it helps start some positive changes in your life right now. **If you're ready to take your life back, I strongly encourage you to take advantage of my gift of a complimentary consultation with me.** We talk over the phone about what's going on with your health and I'll give you the personalized action steps that you need. Knowing what you need to do for your specific situation saves you from wasting your time and energy doing the wrong things that are often counter productive.

So embrace this new opportunity and let me help you...
Change Your Body- Change Your Life!

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What do we do with the house? Dividing assets that are jointly owned by married partners is an important element of the Separation Agreement. Next to child rearing, asset distribution can be the most difficult element for couples to work through and it must be carefully considered.

It is likely that the Matrimonial Home or Property will be your most important asset not only because of its monetary value but also for its sentimental significance. The home is the embodiment of one's relationship – an icon for the union between two people and their family.

In Alberta, we have Dower Rights that protect the matrimonial home from being disposed of without consent. It is important to know that:

1. Dower Rights only exist between married persons and do not apply to common-law partners. If you are in a common-law relationship, it is recommended that both partners are named on title to the property to ensure joint ownership.
2. If you are separating and have agreed to let your spouse have the matrimonial home, you may be asked to sign a Dower Release acknowledging that you are acting on your own volition without any undue force or coercion from your spouse. This document must be sworn in front of a lawyer.
3. Under Alberta's Dower Act, neither spouse can sell or re-finance the home without written consent from their partner.

When it comes time to divide your Matrimonial Property, let us help. We can make this significant next step towards your new reality a stress free one. We offer flat fee services for Transfers of Land, Re-Financings, Real Estate Purchase & Sales, Independent Legal Advice, and Dower Releases.

Now That We HAVE DECIDED TO SEPARATE...

Our office prides itself on providing legal services that are specific to your individual circumstances or needs - when you have questions or concerns our lawyers are available. Our boutique law office is located on the West-side of Calgary in Valley Ridge with lots of free parking and easy access. Appointments are available for evening or weekend meetings and we also offer a Mobile Commissioner service that will come to you! Our clients love the convenience this provides!

Divorce and Marital Separation are listed among life's top ten most stressful events, when you add to that the worries of selling a home and moving, you need professionals you can rely on. Including Spelliscy|Riddell in your support system is a decision you won't regret.

D. Jo-Ann Riddell, LL.B., LL.M
#324 11245 Valley Ridge Drive NW Calgary, Alberta T3B 5V4
P: 403-769-1966





Jenni Sustrate

Are Your Insurance Policies Part of Your Settlement?

Life gets to be a bit much when you are going through a divorce. For most, this is a game changer; a whole new way of life.

You may have been married for 30 plus years, used to a certain routine, lived in the same home for decades and now all of that is about to change. That thought alone could be overwhelming let alone actually living through it. Remember, you are not alone in this process. I'm here to tell you to breathe and that everything will be ok. You have access to all the professionals you need to guide you through this transition in your life.

When you get married and have children it is one of the first things people think about. When you get separated/divorced it should be another one of the first things you think about; your life insurance policy. If you have your policy as a joint policy you can split these policies to become individual policies. This is good to know so that you don't have to go out, get a new policy, go through the underwriting process again and pay a higher premium. It is very important to update your beneficiaries at this time, change your banking and your address on the policy. If you miss a payment you only have 30 days to catch up or else you have to make a declaration about your health in order to have the policy in good order again. If you have been diagnosed with an illness this may be an issue so always remember to pay your premiums throughout this transition.

If your policies are owned by a company it is best to have an advisor review how these policies are structured. Are they term policies or permanent policies? Is there any cash in this policy? Will there be any tax implications to transfer ownership of your policy from the company to yourself? Or, transfer the ownership from one company to a different company? These are all things to consider that an advisor can help you with.

If you have never considered insurance as of yet this is a perfect opportunity to look into the reasons why you may need insurance at this time. Maybe you have debt with a new mortgage, kids at home or are self-employed. Being self-employed and on your own disability and critical illness insurance is something to consider. Take this time to take care of yourself.

Jenni Sustrate
Insurance Strategist with Jenni Strategies
7802885477



Families First Support Services has been providing supervised access, monitored exchanges, transportation and home assessments since 2008. Our services are offered within Calgary and surrounding areas.

Some of the many reasons as to why a person may require supervision with their child(ren) may include but are not limited to family violence, substance abuse issues, mental health challenges, risk of flight, reunification and child abuse/neglect.

High conflict family relations and/or a child being unable to see a parent within a safe environment can at times have long lasting negative effects. Some examples of these negative effects are anxiety, helplessness, guilt, depression, lack of self-identity, anger and difficulty handling change.

Our supervision services are offered in community or at a residence, keeping with the philosophy of a more child suitable setting. It is Families First policy to ensure that the child(ren) remain in sight of the Support Worker and that all conversation can be heard during the duration of the visit. The role of the Support Worker is to be a neutral third party observer that does not actively engage in the visit unless there is a need to intervene or redirect. It is imperative that the visitation remains a positive experience for the child(ren) and is not used as venting opportunity to bad mouth the other parent or discuss adult topics. Report writing is mandatory by all Support workers providing supervision.

Is supervised visitation an essential & viable starting point?

Before services commence with Families First intake paperwork is required to be completed by both parties. This paperwork is essential to understanding the reason services are required, and complies with the court order (if applicable). Furthermore it gives us direction, explains our terms and conditions, and highlights the fee agreement.

Families First strives to provide exceptional services to families in need through our professional staff. Our team is guided by a set of core values that are shared by each and every member. Respect, empathy, commitment, safety, reliability and confidentiality. Each staff member has a current Police Security Clearance, Child Intervention Record Check, car seat training and a clean drivers abstract.

Our commitment to the families we service allows the individuals involved to feel respected in their role as parents and to protect the children who are attempting to remain in contact with their parents.

Our coordinating office is open Monday through Friday from 9 am-4:30 pm . Our services are offered 7 days per week, with the exception of statutory holidays and additional Christmas days.

For further information please contact our office by telephone or email or visit our website.

Phone: 403-456-7597

Email: ffssltd@shaw.ca

www.familiesfirstcalgary.com





Getting divorced or separated is one of the hardest things you may have to go through. I am a Realtor with Royal LePage working in the Edmonton and surrounding areas.

With a high number of people getting divorced I have worked with many couples helping them through this difficult time. Being divorced myself I understand the stress and hardship that is felt! Let me help you! Some questions you may have!

What do I do first and who do I turn to?

Call me to do a market evaluation and I tell you what your home is worth. Your home is one of your largest assets. I am a Realtor who is knowledgeable, understanding, patient and will listen to your needs and can efficiently move your home no matter what the market looks like. You can lean on me every step of the way in making these difficult decisions.

Should I buy another home or rent?

It all depends on the market and if you can afford to purchase a home on your own at this time. Find out what your house is worth, what you owe on the mortgage and if there are any payout penalties.

What if I do not get along with my spouse?

When a marriage dissolves, emotions can overtake reason as couples untangle their finances, routines, and other details of their life together. I as your Realtor will keep things calm and work with both sides to help elevate some of the stress of selling your home. If we have road blocks or obstacles we will work through them and come up with a compromising solution for both you and your spouse.

Is selling a house different if you have children?

Yes, you are not just thinking of yourself, you have to think of your children being close to their schools and are your kids going to live at both homes.

What do I have to do to get my home ready to put on the market?

I will go through your house with you and give you pointers and ideas on how to get your home market ready for next to no cost.

Help is on the way!

Hardest things you may have to go through.

What do I have to watch out for when selling my home?

You don't want to ruin your credit rating while going through the divorce. Make sure your bills get paid so you can buy another house in the future.

There can be a happy ending at the end of this road. I am happily married with my 2 daughters from my previous marriage and a step daughter with my new firefighter husband. Help is on the way!

Call, text or email me!

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Carolyn Collin

Hindsight is 20/20

...I offer you my 'in'sight

Here you are in a new place? A place you've never been with questions like; What's going to happen to you? What will the future look like?

How will you manage financially? Most importantly, what will happen to the kids? All these unknown fears fill up your mind and body making you feel completely out of control and helpless.

Fear of the unknown is one of the most difficult things we go through. We all have the desire to feel safe, loved and wanted. When divorce happens, these all come into question and shakes us to the very core.

So what can you do with all these fears and where can you go?

My company ReDefine™ is about **redefining** your stories, your self-imposed limitations and your filters of perception in order to start creating a life that is more meaningful and enjoyable, and aligns with your deepest desires. Too many people are paralyzed with fear, locked in the 'what if's' believing there was no way out. Allow me to settle your fears regarding you and your kids. I have learnt very valuable lessons over the years having dealt with my own family law and parenting challenges up until my son was 16yrs old. Now, 18yrs old, we are closer now than ever before. I am motivated in rebuilding those who find themselves in similar situations and offer my wisdom, in hopes to save you from undue hardship.

As a Certified Life Coach and Holistic Practitioner I assist folks with creating strategies to produce a life that they can feel great about. I offer one on one yoga, reiki, crystal healing, support groups, and health & wellness retreats to help reconnect to what matters most--you.

Testimonial: I have known Carolyn for over 4 years. Carolyn has given me guidance with unconditional love and acceptance with respects to my divorce and parenting issues that I've had to face. She has opened not only my mind to a different thought process but given me back my voice. I've rediscovered my self-worth, revalued myself and found my footing with stronger parenting skills. This is all from Carolyn asking me the right questions at the right moments. I cannot express the gratitude I have for her being in my life and helping me rebuild my personal foundation and strength. Nicole New

You don't have to go through it alone. I offer a 30 minute complimentary consultation to support you at this time.
Wishing you well.
Warmly, Carolyn

Carolyn J. Collin
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Tricia Peters, MBA MPAcc

Tricia Peters is a Certified Financial Planner who helps separating couples to reach a financial settlement that supports their goals and lifestyles and to rebuild their financial lives after divorce. Tricia is an academic and author and is Australia's first Divorce Financial Planner, and has been working for over ten years with family lawyers and their clients.



Dr Tina Sinclair, R Psych

A psychologist and couples therapist with more than forty years' experience in Canada and overseas, Tina is a clinician, academic and trainer. As a specialist in relationships, she works as a therapist, mediator and collaborative team member as the Family Consultant. She would describe separation as an emotional and family crisis with legal implications. A key aspect of her role as a family professional is giving the children a voice at the negotiation table, ensuring parents put the needs of their children first. Along with being one of the co-founders of MELCA in Melbourne, she is the founder of Peacemakers for Families, a Calgary-based business that offers alternative dispute resolution services for families.



Marguerite Picard, LLB BA

Marguerite is a collaborative family lawyer, mediator and arbitrator who never goes to court. She has practised law for thirty-five years and founded MELCA in 2009 with Tricia Peters and Dr Tina Sinclair to provide a holistic, collaborative approach to family separation.

Dr Tina Sinclair R Psych AB, MAPS

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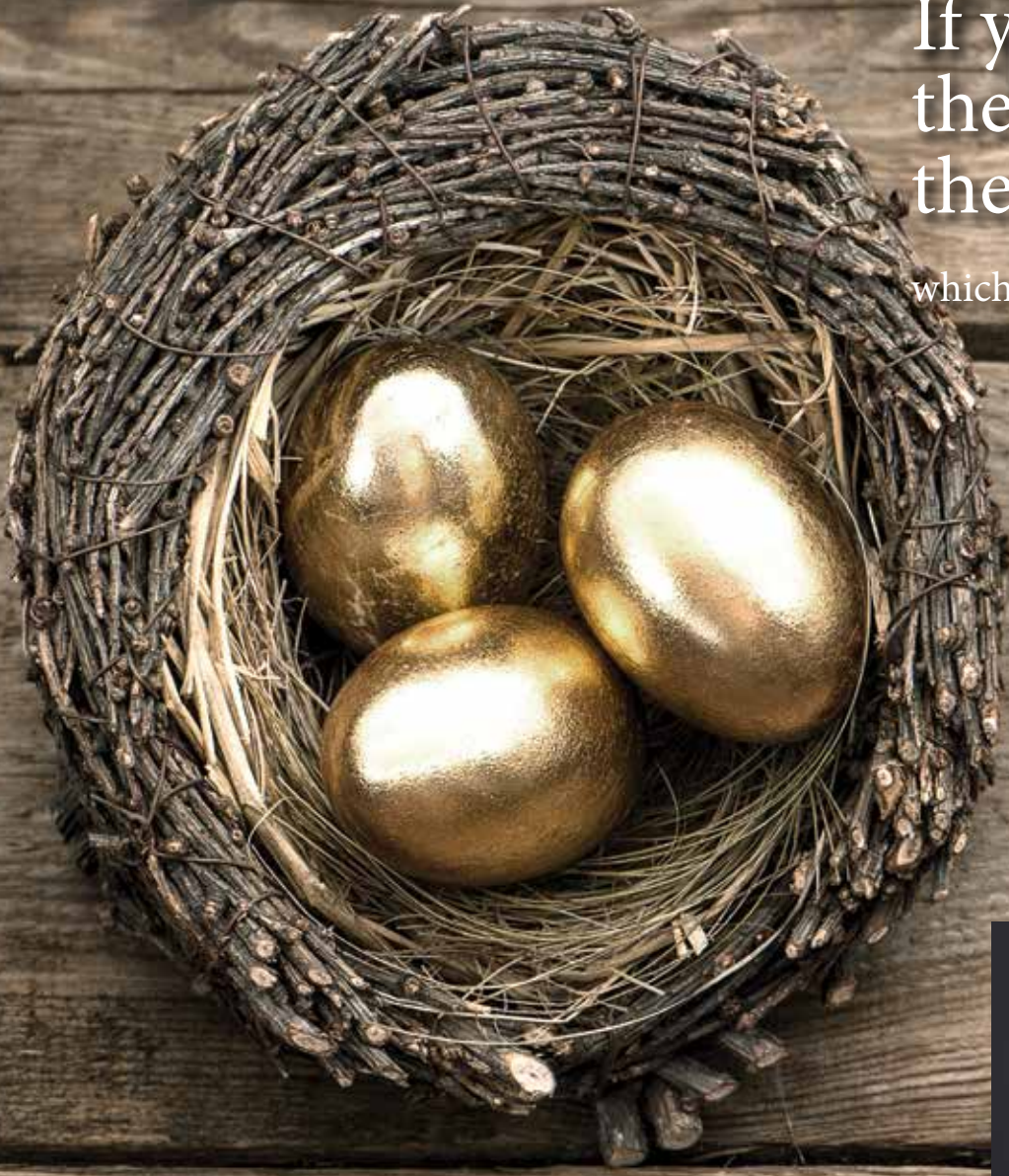
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Now, when others ask me how I achieved my new look, I am proud to share the process; I have bragging rights.

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".

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

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Professional organizing brings to mind images of immaculately designed closets, and an ever-tidy organizer who has it all together. As a holistic organizer, I come into your life when things are most definitely not together. Even an amicable divorce can leave you feeling scattered and lost. One of my clients was struggling to balance having their ex involved and managing the kids alone, and organizing the new home. We created kids' chore charts, improved the home's energy by smudging, and created a new home design with organized zones, fresh paint, and a new furniture layout.

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1. 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**

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