

Divorce

magazine

Canada

Is your life changing?



Divorce Magazine is a resource of local businesses that help through the transition of divorce or separation divorcemagazinecanada.com

Publishers Voice



Dorothy Briggs

Publisher

Divorce Magazine Canada

780-761-3000

www.divorcemagazinecanada.com

Divorce Magazine Canada

www.divorcesymposium.ca

**Divorce Resource Group – EDMONTON
Divorce Resource Group – CALGARY**

We are thrilled to be able to support your change.

Going through a divorce or separation is never an easy thing to do. Especially when children are involved. I have been divorced twice and I had no one to reach out to at that time. We are so fortunate to have the resources available now. The contributors in this edition are here to help you move forward in your life.

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

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

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

According to Statistics Canada, about 38 per cent of all marriages taking place in 2004 will have ended in divorce by 2035. The total divorce rate was down slightly from its peak of about 41 per cent in the mid -1980s, but slightly higher than the rate of about 37 per cent recorded in the mid -1990s.

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

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

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



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Family Wellness

Re-imagining how you and
your family experience family
restructuring



Justice Rod Jerke

Court of Queen's Bench of Alberta
and Co-Convenor of the Reforming
the Family Justice System



Diana Lowe, QC

Executive Counsel, Court of Queen's
Bench of Alberta
and Co-Lead of the Reforming
the Family Justice System

Separation and divorce can be intimidating. There are so many changes happening in your relationship, your parenting arrangements and your financial structure. And most of us know stories of very difficult and damaging separations and divorce.

It doesn't have to unfold that way.

Of course, whatever has caused the changes in your relationship can be difficult. You may be feeling anger, confusion, hurt and even fear about what the future holds for you and your children. It is really important to give yourselves the opportunity to work through those emotions and to get the supports in place to help you do so in a way that is healthy and gives you a positive starting point for your future.

What kinds of supports will you and your family need?

A common answer, and sometimes the only answer that you may know, has tended to focus on separation and divorce as a legal dispute. It is true that there may be legal elements to the changes that you and your family are experiencing, but much of what your family needs is not actually legal at all, they are social, relationship parenting and financial. There can be serious problems when families think about their family restructuring as primarily legal: that tends to tangle everything you're dealing with into legal, adversarial disputes. The tools of legal processes are the tools for fighting, and far too many families get trapped in high conflict legal processes, which are negative for them and actually harmful to their children.

The Reforming the Family Justice System initiative is helping to change the old story about separation and divorce as a battleground, to one where families thrive. This is possible when you are able to move forward in positive ways for you and your children. It helps to remember that you are still parents and want what's best for your children. You can still make decisions that are about loving them, building skills and resilience that will be key to their healthy development, and supporting them to have a good relationship with both of you.

The story of how you can have a healthy divorce for you and your children, is about having connections in place to support you in your new family arrangements. Its really important for you to have good social supports, whether through a network of friends, a faith-based community that you can turn to, recreational or other interests. If you don't have good supports in place already, or need some extra help. you can get assistance through a Family and Community Services office in your community <http://fcssaa.org/regions/> . You can also find positive supports right here in

the Divorce Magazine and through the Divorce Resource Groups that have been established in Edmonton and Calgary, to help you connect with professionals and other people who are dealing with similar experiences.

It is important for you and your spouse to work out a new, healthy relationship with each other that moves on from the intimate relationship that you used to share. It helps to recognize the important role that you each will play as co-parents to your children. Some people can do this without help, but there are also counselling and other supports to help you create this new relationship.

As parents, the well-being of your children will be your priority. The experiences that children have as they are growing up can help to support healthy development and skills, which will ensure that they have a strong foundation for life. Unfortunately, negative experiences can have the opposite effect and can cause lifelong harm. As parents, it is important for you to understand that the toxic stress that occurs when there is high conflict in the family, can cause lifelong harm. You can learn about the core story of brain science by watching a 4-minute video about brain development <https://www.youtube.com/watch?v=LmVWOe1ky8s>, and another 10-minute video about how you can support resilience for your children <https://www.youtube.com/watch?v=HJvDrT6N-mw>. These are key elements to life-long well-being, and there are many free resources available to help you focus on good parenting practices for your children <https://www.albertafamilywellness.org/>.

Financial concerns are likely to be part of what you are dealing with, and there are good supports available to help you and your spouse work through your questions and reach agreements on how you will be able to move forward in the two households that you are now establishing.

There may be some legal matters for you to deal with, such as a divorce or putting together a separation agreement that reflects what your arrangements are going to be in your new family structure. A lawyer or mediator or team of collaborative family professionals can assist you with these things. You will find that if you've got the social, relationship, parenting and financial supports in place, the legal issues are just one element along the path to your new, healthy family relationship.

Making choices that put supports in place and reduce conflict, will serve you and your children well. We encourage you to explore this approach to family restructuring – and to write your story with family wellness as your own happy outcome.



Divorce

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We are here to support you.

We provide Education – Knowledge and Resources

Become a member – whether you are a professional or a person going through a divorce or separation – this group is for you.

HOW TO JOIN: Go to [meetup.com](https://www.meetup.com) and search for Divorce Resource and Support Group. No cost to join – no monthly fee - no fee to attend. We ask you RSVP for each meeting so we know how many will attend.

DIVORCE RESOURCE GROUPS:

Edmonton

Last Tuesday of every month

ADR Institute Millborune Mall
Tower One 2nd Floor

6:30 pm – 8:30 pm

Calgary

Third Tuesday of every month

Location and time TBD,
please call 780-761-3000
details

Call 780-761-3000 for further information.

divorcemagazinecanada.com

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“INSIDER INFO”

On how the therapeutic alliance ensures that change happens for clients

During the journey of life most everyone will experience the undulations between “up days” and “down days”. Many of the therapy sessions in psychologists’ offices are with clients who don’t have a mental health diagnosis because they are the “worried-well” - those who experience everyday stress, everyday sadness, everyday worry and everyday relational tension. The worried well want to change their lives.

Contrary to popular psychology, believing that just the right psychological theory, intervention and technique will act like a health-care “magic pill” that can make one’s worries suddenly disappear is mistaken. Most of the therapeutic change that happens during counselling is due to the 3 Rs of the therapeutic alliance: rapport, relationship and resources. Rapport is about the connection the client and therapist feel for each other. Relationship is about the constructive cognitive and emotional exchanges and trust that a client and therapist build up over time. Resources are about how the therapist helps the client to activate their existing emotions, thoughts and behaviours in service to the healthy change they seek in their day-to-day lives.

Scientific research shows that the therapeutic alliance comes about quicker and feels deeper if three things are perpetually and mindfully present in the relationship and dialogue between a psychologist and a client: 1.) a strong bond, 2.) clearly defined goals and 3.) a mutual agreement on the therapeutic methods to be employed. The most effective way to initiate and foster the alliance and change process is to establish with a client right from the outset that their therapeutic “hero’s journey” is going to be one that relies on the rapport we establish/sustain (BOND), the relationship we build/maintain (GOALS) and the resources we engage/employ (METHODS). Such a co-creative therapeutic process will take time and practice; it will be ill-defined and uncertain; and, at times, it may feel vulnerable, but by courageously and whole-heartedly engaging in the work of counselling the changes the client has been seeking will eventually become them.

By Dan McKinnon Ph.D. (Education)

Registered Psychologist and Executive Director of
the Canadian Centre for Men and Families – Alberta



Easing Divorce Transition with Brain Boosting Nutrition



By *Katrina Breau C.H.N.C.*

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Today in my fifties, I look back reflecting on my childhood when I grew up transitioning through the divorce journey with my parents. I only wish I could transfer the knowledge I have gained through studying Brain Health Nutrition back in time for them to implement. Nutrition is such an important factor in the development of our mental health, during and after Divorce Transitions. I hope to shine a light on the amazing value of our grocery cart at times of emotional brokenness. Although the divorce journey can be difficult, it can also be a wonderful time of choice. A time to choose a renewed lifestyle, investing in your mental and physical health for the whole family. When we embrace the power of positive change you will be amazed at the benefits that can show up immediately and long-term. It is not just about eating or avoiding specific foods but more about our thinking. Becoming aware of how the foods we place in our grocery cart works as our internal fuel contributing to our brain, mind and emotional health. Our mind controls our brain, and our brain controls our body, we may desire to have a healthy body when we see our reflection, but a healthy mind is far more valuable. Divorce can be a challenging time for the whole family, where risks of our emotions can lead us towards times of high anxiety, mood changes and depression. The chemistry of our food choices may transition our mindset from a victim lifestyle to embrace being victors over our future instead.

Aligning our thinking with new habits of small positive pivots in our food choice lets us start to eat foods that will love us back. Look at your cart, is it based on health, choose to invest in the best life deposits for your family. Have faith in your ability to change your eating habits one bite at a time. Link positive emotions to your shopping journey, remember that your Brain, Mind and Gut are intensely interconnected. Beware of how you and the kids may feel when you are eating. Try not to eat when you are upset, jealous, bitter, angry or focused on negative emotions. Emotionally driven food consumption adds a flood of negative chemical deposits into your digestive system. Choose to make the preparation of meals a time investment in your relationships with your children, or a time to enjoy creating a positive investment in your personal health journey. Make creating and enjoying eating an uplifting experience, surrounded in warm emotions of love, gratitude, hope, happiness, contentment, satisfaction, peace, all amazing thoughts to embrace each meal with. Keep negative thoughts in check, stay focused on the new potential and clean slate of healing from today onwards. I know that our fast-paced lifestyle makes it hard to sit and enjoy a meal, but it is truly worth the investment. Try not to see cooking as a task but a fun adventure of healing, teaching and relationship building. This is a great time to check in on, and boost your family's emotions.

Research shows that spending family time over meals is associated with better health, lower drug, or alcohol abuse potential, less depression, reduced risk of suicide and much better grades.

Toxic stress can be heavy to carry at times, but it also keeps our "Fight or Flight" response activated, which may inhibit gastrointestinal secretions and reduce blood flow to the Gut. These impacts can decrease our metabolism and prevent proper digestion. The cycle of toxic stress we can get stuck in may contribute to lack of movement and contractions within our GI tract. This stress may increase inflammation, making us more susceptible to infections, bloating, high stomach acid and reduced nutrient absorption, all of which could lead to a domino effect of health complications. Our Gut - Brain connection is critical to our mental healing; 95% of Serotonin and half of the dopamine in our body is produced in our Gut. What we choose to eat affects the way our Gut - Brain connection neurotransmitters function. Having quality Gut health bacteria not only breaks down our food, but also is a naturally occurring antianxiety neurochemical, which

aids to promote a calm satisfied and happy mind. Our Brain - Gut connection can also be impacted by our sleep schedules. Healthy sleep patterns and evening routines is another great area to aid in your family's overall health journey. When we go to bed worrying, this not only can upset our sleep cycle and digestion, but it also may contribute to weight gain. Our body cleanses its toxins while we sleep providing an internal health check, but poor sleep denies our body the opportunity to benefit. Today is the day that you can take an action-step to make an improvement, invest in your health journey one day at a time. Choose to focus on your amazing potential and communicate these uplifting thoughts to your children. Choose encouragement as the new language spoken in your home alongside a side order of great Brain Health Bites with each meal. Let the power of your shopping cart positively impact your home starting today. Take advantage to schedule extra time, to slow down, enjoying bonding evening routine with the kids and for yourself. The amazing rebooting of your mental and physical health depends on it, the investment is truly worth it. Start today!

Boosting Brain Health Eases the Divorce Transition

Unlock Your Brain's Healing Potential

Overcome the negative impact of Anxiety, Anger, Stress & Trauma

- Align the Power of Your Grocery Cart to Your Needs
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 - Eat The Foods that will Love You Back
- Food Mood Connections
 - Lifting Your Emotions with Brain Bites
- Positive Mental Wellbeing Aids Digestion
 - Reducing Inflammation, Bloating and Acid Levels
- Brain - Gut Connection Benefits
 - Increase Focus, Cognition and Grades

Call to increase your healing potential today.

Katrina Breau C.H.N.C
780-686-7949 katrina@healthybrain.ca



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Nutrition Inc.**
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And the Oscar goes to

(unfortunately Hollywood gets divorce all wrong)

Healthy divorces make for bad cinema ... most of the time.

Hollywood has a long history of dramatic and Oscar worthy divorce stories and performances. Just think about some of the award-winning films the Academy appears to swoon over: Kramer vs Kramer (1979), The War of the Roses (1989), The Squid and the Whale (2005) and, most recently, Marriage Story (2019). This last tale, in particular, is openly regarded as a love story, yet it is Laura Dern's portrayal of a ruthless divorce lawyer who is celebrated with Hollywood's top prize - her first-ever Oscar. Although the divorcing couple were amicable, loving and generally agreeable, they were still required to mortgage their home and manoeuvre through a highly antagonistic and confrontational process.

So why does Hollywood focus on the negative? Well ... who buys movie tickets to watch two emotionally secure people agree to part ways amiably, placing the best interests of their children first, and mindful of each other's relationship and financial futures? When has casting a good mediator and a well-intentioned couple made for a box office hit when compared to watching pit bull lawyers, family feuds and court room drama?

Don't get me wrong - everyone should consult legal counsel when ending a relationship - but it is too often that we let anger, vengeance and a desire to win-at-all-costs rule the day. Too often we lawyer up, display our worst self, and march into Court. We embrace a scorched earth WIN/LOSE approach to ending one of the most significant relationships of our lives. In doing so we expend much of our resources, and take our children down this unhappy path with us.

Perhaps your own experience with separation could never be described as amiable but, in most cases (not all), separating parents still care deeply about the wellbeing and future of their children. This extends to their short and long-term welfare, their emotional health, their future capacity to form attachments, and your own ability to support them through school and other significant life events.

Every parent wants to be there when their child graduates, or marries, or experiences loss. The unintended consequences of separation and divorce can place all these shared dreams out-of-reach. Even without children, we can fight our way to financial ruin. When we focus on winning, instead of placing our own future, and the future of our children first, we are well on the way to scoring a Hollywood blockbuster.

Perhaps, these memorable Hollywood performances can be recognized as just that - a performance, and we can adopt the healthier alternatives for our personal reality.

The ADR Institute of Alberta (ADRIA) is a non-profit organization that believes that separation and divorce are family relationship issues first and foremost, with legal implications (NOT the other way around). ADRIA believes that mediation and other less adversarial processes produce better outcomes for couples and families. Consider visiting the ADRIA website at www.adralberta.com Well-trained, experienced mediators and other ADR professionals can assist you to find an out-of-court resolution process that will be more timely and less costly - both emotionally and financially.

The Reviews:

“CONFLICT IS INEVITABLE, COMBAT IS OPTIONAL.” - Max Lucado

“Divorce is a journey that the children involved do not ask to take. They are forced along for a ride where **THE RESULTS ARE DICTATED BY THE ROAD THEIR PARENTS DECIDE TO TRAVEL.**” - Diane Greene

“Probably one of the most difficult challenges any parent could face - learning to love the other parent enough to make the children first.”
- Iyanla Vanzant

“SPOUSES MAY DIVORCE, BUT PARENTS ARE PARENTS FOREVER.” - KarenCory.com

“Your Ex is not your child’s Ex.”
- DK Simoneau

“MEDIATION IS BETTER FOR YOUR CHILDREN, allowing them to see their parents cooperating. - a family Law Office

Top 10 Reasons to Mediate Your Divorce (Huffpost)

1. It's **less costly**
2. You **control** the discussion and the outcome
3. You get more **personal** attention
4. There is **faster** resolution
5. There is greater **confidentiality**
6. There is greater **flexibility**
7. **It protects the children from conflict**
8. It's a **less adversarial** process
9. There are **more opportunities** for a creative, tailored family plan
10. It allows for greater post-divorce **stability**

Acclaimed films on Marriage, Separation and Divorce

- Marriage Story 2019 (*Academy Award winner*)
- A Separation 2011 (*Academy Award winner*)
- The Squid and the Whale 2005 (*Academy award nominee*)
- The War of the Roses 1989 (*Golden Globe nominee*)
- Terms of Endearment 1983 (*5 Academy Awards*)
- Shoot the Moon 1982 (*Golden Globe nominee*)
- Kramer vs. Kramer 1979 (*5 Academy Awards*)
- An Unmarried Woman 1978 (*Academy Award nominee*)



The professional association of mediators, arbitrators and other ADR practitioners

www.adralberta.com | 780-433-4881



Resolve Legal Group Understands that Life Doesn't Just Happen between 9 and 5

At Resolve Legal Group, we are always asking for ideas on how to better serve our clients. You asked, and we listened!

- The lawyers at Resolve Legal Group have established for 2020 an after-hours “lawyer on call” service for our family law clients to ensure they have the support they need at all hours;
- Resolve Legal Group hosts a monthly after business hours men’s peer support group (<https://www.meetup.com/Calgary-Mens-Divorce-Support/>) and a monthly after business hours women’s peer support group (<https://www.meetup.com/Calgary-Womens-Divorce-Suppprt/>);
- For individuals who cannot afford or who do not require a lawyer on a full retainer, we have created a number of different packages to meet the needs of our diverse clientele. Contact Resolve Legal Group’s client support coordinator for a complete list of our various legal service models and resources;
- Resolve has added a full-time, dedicated inhouse mediator/arbitrator to our team: Dr. Wesley A. Thiessen comes to Resolve from his position as Senior mediator with the Fraser Region Community Justice Initiatives Association. Dr. Thiessen has 17 year’s experience in cross cultural matters in the Middle East, and his practice, in addition to Family Conflict Mediation, includes Cross Cultural Mediation and Workplace Mediation;
- Resolve Legal Group is hosting a workshop in November 2020 where the world-renowned speaker and therapist, Bill Eddy from the High Conflict Institute in California, will be conducting a workshop and will share his wisdom on ways to address high-conflict parenting issues in both a personal and professional capacity. 100% of net Proceeds from this event will go to both the Calgary Counselling Centre and Sagesse in equal shares to help families affect by domestic violence;

NOVEMBER 6TH, 2020
THE UNIVERSITY OF CALGARY

MANAGING CONFLICT WITH A HIGH-CONFLICT PERSONALITY

A ONE DAY WORKSHOP WITH
Bill Eddy
CO- FOUNDER OF THE INTERNATIONALLY ACCLAIMED
High Conflict Institute

AN EVENT FOR:

- JUDGES
- LAWYERS
- PSYCHOLOGISTS
- MENTAL HEALTH PROFESSIONALS
- SOCIAL WORKERS
- MEDICAL PROFESSIONALS
- FIRST RESPONDERS
- LAW ENFORCEMENT
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- PARENTS IN HIGH CONFLICT SITUATIONS

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UNIVERSITY OF CALGARY FACULTY OF LAW

AND

- Of course we still continue to provide wrap around support and resources to our clients and their family at no charge, because we understand that family law is never just a legal matter.

These are just some of the little things that makes Resolve Legal Group different in a big way!

WHAT IS NEW IN THE LAW FOR 2020?

There have been some recent and exciting new laws in the areas of family law and Calgary municipal law that have come into effect this year:

New Domestic Violence Prevention Law

Known as “Claire’s Law”, Bill 17 has been passed as a law in Alberta. This new law (modeled from Claire’s Law in the UK) essentially allows individuals to be given information from policing agencies about a current or potential partner’s criminal history (if any) with domestic violence. The government is currently working out the details of its deployment while the law is in its infancy (Written by Cyndy D Morin, Family Lawyer, Resolve Legal Group).

Family Property Act - Are you in an unmarried partnership?

On January 1, 2020, Albertans saw the first change to family law legislation for the year 2020: the replacement of the Matrimonial Property Act, and introduction to the Family Property Act. This change gave rights to some “common-law” couples (referred to as “Adult Interdependent Partners” in Alberta) to share in their partner’s property upon the breakdown of the relationship. This change also allows partners to enter into cohabitation agreements that distribute their property upon breakdown of the relationship and are governed by the legislation itself rather than the law of contract; a right previously only afforded to married couples through Prenuptial Agreements and Post-Nuptial Agreements (written by Katie Ayer, Student-at-Law, Resolve Legal Group).

Divorce Act - Focus on “parenting”

The Divorce Act will be amended to change how we deal with custody and access, the “best interests of the child” test, including when there is family

violence, and relocating with a child of the marriage. These changes will help simplify the divorce process in Canada by providing guidelines for lawyers and families going through divorce where the above issues are present (written by Katie Ayer, Student-at-Law, Resolve Legal Group).

For more information on these new changes in Family Law and How they may impact you, contact Resolve Legal Group at clientsupport@resolvelegalgroup.com or call 403-229-2365.

City of Calgary - Own an “Illegal” Secondary Suite?

If you have an unapproved, non-confirming, or “illegal” secondary suite, basement suite, or backyard suite, there is no better time than now to contact Resolve Legal Group to make an application to apply to legalize the existing suite. From now until May 31, 2020, the City of Calgary is waiving up to \$900.00 in fees for the development permits and registration of all secondary suites! In addition, any suites that are legalized by May 31, 2020, will be grandfathered in under existing legislation and regulations. However, starting June 1, 2020, all secondary suites will need to comply with the National Building Code - 2019 Alberta Edition.

Substantial changes have been made to the National Building Code - 2019 Alberta Edition which means that it will become substantially more costly to comply with the code starting in June 2020. Some of the changes included under the new version of the code include the requirement that each suite have a dedicated heating source (eg. separate furnaces for the upstairs and downstairs units), changes to stair design including an increase in tread depth, and clarifications on the design of handrails.

Additionally, if existing suites are legalized prior to June 2020, the City of Calgary is offering applicants two different options to submit their application: either the traditional route (where city inspection would not occur prior to approval) or a simplified application process (where the city inspection occurs after the application is submitted but prior to the approval of the required permits).

If you have an existing unapproved, non-conforming, or “illegal” secondary suite or basement suite, the time to legalize it is now! Contact the team at Resolve Legal Group today for assistance before the time for doing so runs out! (Written by Joshua Wasycliw, Family Real Estate and Wills and Estate Lawyer).



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Our goal at Romans Debt Solutions Inc is to help 1% of Canadians become and live debt free. At RDSI we offer Informal Proposals outside of bankruptcy and consumer proposals. More importantly we offer Financial Counselling for our clients to make sense out of what to do when you go from two incomes to one.

Matrimonial debt from a separation or divorce, loss of a job or sickness are just some reasons you may need to look at your options. RDSI is often the step before a bankruptcy or proposal and offers a nonjudgmental free consultation, at the very least after your consultation you leave with an education. If something more formal is needed we can put you in front of the best trustees in your area. We do not have a secondary motive by selling you insurance, investments or financial plans, we specialize in debt and debt solutions. So you know your interest in being taken care of.

Through education, encouragement, and accountability our counseling program is designed to empower you to make decisions and provide practical money management tools to become debt free and remain debt free. Financial Counseling has helped many clients pave the road for a life of financial freedom. Several topics are covered but the most notable and sought after topics are: cash flow plans (budgeting), debt repayment, peace of mind fund and using credit wisely.

An informal proposal involves contacting your creditors or their agents directly and offering a lesser amount to settle the obligation you have owing. There is typically more success if a lump sum can be arranged, rather than payments over time, but payments can be negotiated too.

You are required to provide detailed information, such as financial statements, proof of income hardship letters amongst other items. We pride ourselves on being transparent and recommend not hiding things, be open and honest about your situation, don't try to pull the wool over your creditors eyes.

We understand contacting your creditors or their agents can be challenging, especially if you are freshly separated or going through a divorce, this is why we can undertake the task of contacting and negotiating with your creditors.

Your creditors are under no obligation to participate in this proposal, we will, however, try and work with them to come to a reasonable solution that will ultimately net them more than they would otherwise see-through bankruptcy or a proposal or if you just walked away.

More information can be found on our website, www.romansdsi.com, or calling 1.877.590.5416 to speak to a debt specialist.

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When looking for an insurance company, what's important? Price? Discounts? Service? Knowing they'll be there when you need them most? At Allstate, we feel you shouldn't have to choose one over the other. I will listen, guide you and offer advice to provide the right products to meet your insurance needs through every stage of life. With over 65 years of experience, you get:

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- Combined home and auto; multi-car

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Providing trusted advice in your local community.



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You're in good hands.



It's All About Burnt Potatoes



By Joan Small

Certified Synergy Practitioner

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www.HealingThroughSynergy.com

I sat in the solace of my bedroom going over what had just happened at the dinner table. Another family meal had been disrupted by my husband's outburst that we had no potatoes because they were burnt. His bi-polar illness combined with alcohol overtook the occasion again, and I was feeling emotionally distressed and deflated.

That day, I decided I don't deserve to be treated this way anymore. This is not a good example of a healthy relationship for my daughters to witness. In a few months we were separated and two years later were divorced.

During this time, I was grateful that I was in training to become a Practitioner of the Rubinfeld Synergy Method . An integrative method of self healing. During the 4 year program it was compulsory to have a certain number of personal sessions. This was important because in order to be an effective practitioner for my clients, I needed to have clarity about my own relationship within myself. I have continued to embrace the reality, that when a person is going through traumas such as divorce or relationship issues it is so valuable to have a personal therapist. How one communicates or deals with people or situations starts from within.

During my healing process, I became aware that I had been in love with my husband's potential. When he became ill, I tried everything I could to create normalcy in the family - so much so that many people outside our home had no idea what was happening on the inside. We were seen as the ideal family.

For nearly 20 years I have been working with clients experiencing relationship issues. When I ask clients, "Where did you learn to be in a couple relationship?" Most will respond with, "My parents!" Additional influences of relationships can be extended families, friends, tv, reading, participating in social events. All these experiences register in their body's sensory and neurological system. They become contained within at a cellular level as emotional memories. All these memories have a significant role in how my clients communicate and relate today.

With my experienced guidance, clients have been able to become aware of and understand their emotional and physical pains. Transforming them in the therapy process, so that they feel more confident and benefit from improved communication and openness for healthier, happier relationships. My clients wrote: "With every session, parts of my inner self came back alive helping me feel like me again." "This method is so much faster than just talk therapy."

Relationship Issues?

The traumas of relationships are a whole body experience.

Your inner relationship is constantly communicating through your thoughts, emotions and physical responses.

What happens inside you affects your outer relationships with a spouse, parent, family member, work, financially, socially.

IF YOU ARE:

- Emotionally or physically hurting
- Powerless or unsure about making decisions
- Afraid to speak up for yourself
- Grieving the loss of a relationship
- Anxious about being alone

I can help you.

Together we can discover the Synergy Solution that works for you.



Joan Small | Certified Synergy Practitioner
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Protecting YOUR most Important Asset...

YOUR Ability to
Produce an Income!



By Sheri Issler

Sheri Lynn Insurance
YOUR Accident & Sickness Advisor
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sherilynninsurance@gmail.com

My personal story, I wish I had known about these programs years ago; to cover my family, when we needed it most. I have 2 teenage boys who are athletes, and they are my world! I make it a priority to make sure that I can provide for them and keep them as safe as I'm able. This is the reason why I started with this company, so I can educate everyone about all the coverages and programs available so you can protect your greatest assets the way I wish I could have protected mine. Just before I started with the company, I had already submitted 2 claims, both were paid quickly. I coach soccer, and I received a ball to the face that cracked one of my molars, it needed to be removed and I received 1 stitch and the second was when I pulled the muscles in my back and needed a few weeks to recover. My income was replaced and I did not feel any financial strain due to my accidents.

What is your greatest asset? YOU! You are the one who produces the income to pay your bills and provide for your family.

Accident & Sickness Insurance coverage is the greatest defence you can have to protect your income, should the unforeseen happen. We never know when an accident or sickness could turn our lives upside down. When these situations arise, the last thing we want to think of is going to work. Unfortunately 48% of Canadians live pay cheque to pay cheque and could face major financial distress if they missed a single pay cheque

We focus on helping take the financial burden away while YOU, YOUR SPOUSE, or YOUR CHILD are recovering from an accident or sickness.

Our insurance coverage is a unique, privately owned, after market style of insurance coverage that not many people are aware of. It will protect you in special ways that traditional insurances typically will not. It will compensate you financially at your desired program level should you or a family member lose time from work or school due to an accident or sickness. These claims can keep you afloat financially, while you or your loved ones are recovering. The coverage is 24/7, 365 days a year; at work, at home and even at play!

Key Questions to think about:

If you were to become sick or injured and couldn't work, would you still receive a FULL pay cheque?

If you or your family member were to become sick or injured would your current health insurance cover all of the non medical cost?

If you were to develop cancer, or any other critical conditions, do you have 6-12 months income saved to help cover the non medical expenses?



If ANY member of your family was hospitalized, forcing you to stay at the hospital, would you want the peace of mind of knowing that you will still have money coming in to cover your bills and expenses?

When YOU need to take your child to the hospital and they get admitted for even one day, will your boss keep paying your income?

If you answered "NO" to any of these questions, this means you have a need that hasn't been met.

A few unique features of our programs:

First Day coverage: Most disability programs will not start paying you until you've been completely disabled for 90-120 days! We will compensate you from the very first day of your accident or sickness!

Covering Pre-existing Conditions: We take pride in being able to cover many of your pre-existing conditions! Many of our clients who are denied insurance from other companies are still able to qualify for our coverage!

Premium Protection: No matter how many claims you file with us, or how much money we've paid you in claims, you will NEVER be penalized with a rise in your monthly premium from claims!

Dangerous Activities and Extreme Sports: No matter how dangerous your lifestyle, no matter how accident prone you are no matter how high risk your recreational activities are, we are able to cover you. Example) mixed martial arts, skydiving, scuba diving, rodeo, racing etc.!

Compliments ALL other coverage: Even when you already have other group insurance benefits, Worker's Compensation, or Employment Insurance, or any other personal coverage, we will pay over and above all of these other programs so that you are feeling properly and fully protected!

Family Plans: Why just focus on the parents/breadwinners? As parents, we all know that if something serious happens to our children that we are dropping all other priorities so that we can be there for our children, which typically results in a loss of our income. With our family plans, we are able to cover everyone equally, so that no matter who gets hurt or sick, we will pay you cash benefits while you get through that difficult time! Our programs cover you from day #1 of suffering an accident or sickness. No waiting periods take the financial sting out of up to 120 day waiting periods for traditional group benefit coverage. Isn't that nice to know! We also offer unlimited claims with no premium increases due to claims; you are covered until 85 (75 on specific plans) years old, and cover you while in Canada and the USA with some policies world wide.

We've got YOU covered 24/7 at WORK, at HOME and at PLAY!

Contemplating Separation?

Shedding Light on some legal unknowns in Separation and Divorce



By Dayna E. Kwasney, BA, JD

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You have made the difficult decision to separate from your spouse or partner. Now what? While most are familiar with the steps required to get married, very few are aware of what is involved in obtaining a divorce or dissolving a common law relationship. This article will attempt to shed some light on a few of the “unknowns” in the separation and divorce process.

How do I file for a “legal separation”?

Contrary to popular belief, there is no such thing as a “legal separation” in Canada. There is nothing you need to file at the courthouse to start the separation period running – someone simply moves out of the home and you live separate and apart. The separation can be mutual or unilateral, meaning you do not need the other party’s permission or authorization to be separated. While the courts have come to recognize that parties can live separate and apart in the same home, spouses must be leading completely separate lives (e.g., sleeping in separate bedrooms, not attending functions together as a couple).

How do I get up to speed on our family finances?

More and more often it seems couples are choosing to maintain separate bank accounts and keep their financial affairs private. However, upon the breakdown of the relationship each is entitled under the law to receive certain financial information from the other. As a result, one of the first homework items we give clients is to begin gathering their financial disclosure. Some of the standard documents required are: income tax returns and notices of assessment, paystubs, corporate financial statements and tax returns if the individual is self-employed, bank account statements, investment and pension statements, credit card statements, a budget and a sworn Statement of Income, Assets and Liabilities. If one spouse refuses to provide this information, the other can apply to the court to compel the disclosure. This information is crucial for calculating child and spousal support and dividing family property.

When should I review my estate plan?

A separation or divorce is one of those big life changes that constitute a review of your estate plan with your legal, financial and insurance advisors. It’s very likely that you have named your spouse as your executor or primary beneficiary, and oftentimes individuals will want to change those appointments to their children or another close family member. It’s also important to review your RRSPs, RRIFs, pensions, and life insurance policy, as anything with a designated beneficiary will automatically go to that individual upon your death.

When should I consult a lawyer?

We would strongly encourage anyone seriously contemplating separation and/or a divorce to meet with a lawyer earlier on, particularly if you are thinking of selling your home, dividing a pension, or dealing with property in any major way. The majority of people are often misinformed or completely unaware of their rights and responsibilities upon a breakdown of the relationship. Consulting a lawyer can clear up those misconceptions and provide education and information, including the vast options available for parties seeking to choose to resolve their issues outside of the court process.

If you have any questions regarding divorce and separation or what process options may be available to you moving forward, please do not hesitate to contact us at Quantz Law.



OUR AREAS OF LAW:

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- Collaborative Family Law
- Wills & Estates
- Real Estate
- Mediation
- Corporate/Commercial
- Civil Litigation
- Personal Injury

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There Is Life After Abuse

The thought of leaving your spouse can be overwhelming. If that spouse is abusive and/or controlling, it can be terrifying.



As a certified coach and mentor specializing in relationships and emotional wellness, I offer a unique perspective.

After a few years of dating and marrying the man of my dreams, I found myself terrified and trapped in a controlling, abusive marriage. Shortly after our wedding, my husband went from sweet and loving to irritable, jealous and angry. The changes were gradual and I dismissed them as the normal ups and downs of marriage. However, the “ups” became less frequent followed by severe bouts of “downs” that grew longer and darker throughout the years.

Once a happy, outgoing and confident woman, I became withdrawn, living in fear and full of self-doubt. By the time our first son arrived, my husband was controlling every aspect of my life. He kept me completely isolated from co-workers, friends and family. The man of my dreams had become my nightmare.

I found clarity!

As afraid as I was to leave, I was even more afraid of what he would do if we stayed. That was my moment of clarity. After careful planning, I left with our boys and never looked back.

My focus on motivational and self-improvement books and seminars was essential. Always trying to maintain a positive attitude, laughing and having a sense of humor was vital. After years of verbal abuse, it was important to change my internal dialogue, focusing on empowering thoughts and positive self-talk. Following a lot of hard work I rebuilt my confidence and courage, overcame my fears and was able to heal my emotional pain and scars.

Soon friends, coworkers, even random strangers began asking me for advice on their relationships, breakups and abuse. Seeing the incredible response and heartwarming results, I knew that I could make a difference by helping other women who have been hurt by relationship abuse and emotional conflict. I became a certified coach and mentor and started Conflict to Clarity.

How can I help?

Let me help you find the emotional clarity you deserve, using my personal experience and training along with the proven tools and methods I’ve developed. As your coach, I’m here to cheer you on and empower you to navigate through the emotional ups and downs, so you can move forward and live and love on your terms. I coach with compassion, patience and without judgement. Most importantly, I can truly understand and relate to what you are going through... because I’ve been there.



By Donna James

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conflicttoclarity.com

FREE
30 Minute
Clarity Call!
No obligations.



Donna James
Certified Coach • Mentor • Consultant

Relationship, confidence and emotional wellness coaching, mentoring and consulting services for:

- Individuals
- Groups
- Events
- Workshops
- Employers/HR Departments

Conflict
to Clarity

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Financial Peace of Mind



By Holly Brady

I am a Certified Financial Planner® professional, Certified Divorce Financial Analyst™, a Registered Collaborative Professional, insurance broker, and mutual fund representative. I run my independent practice, Prospera Solutions, offering these services.

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

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

Since 2010, I have been able to help many clients, both men and women, who are worried about their financial futures and feel they need someone to help educate them on their finances before they make any legal decisions.

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

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

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

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

DIVORCE SOLUTIONS



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


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

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

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

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

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



What is the Collaborative Practice?

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

Collaborative Practice is a process designed to keep you, your partner and your divorce or separation out of court. Only Registered Collaborative Professionals who are specially trained in interest-based negotiations may be used. The Registered Collaborative Professionals include family law lawyers, financial professionals (such as Chartered Professional Accountants, Certified Divorce Financial Analysts, Chartered Business Valuators), and family specialists (such as Psychologists, Registered Social Workers). You and your partner will work together to build your separation/divorce agreement - piece by piece, issue by issue with the guidance of these specialists. No one will pressure you to settle or threaten to go to court if they can't get their way.

Are you sure that your kids aren't struggling with your separation? How do you know they are doing "okay" with the news? How do you tell them if you haven't already? Are you struggling with co-parenting? You will have our Collaboratively trained Family Specialists to help you deal with all your concerns. Our Family Specialists will help you, the two people that love your child the most, create a more child-centered parenting plan. The Family Specialist will also help you manage stress and emotions and teach you effective communication skills.

What will your financial future look like? Should you keep the house or move to a new place, and can you afford it? What happens to your retirement pension and RRSPs? How does your business get valued and what happens if you are a company shareholder? Our Collaboratively trained Financial Professionals have a variety of designations and skill sets to help answer the most complex financial issues. You will be helped to make informed financial decisions. The help and guidance of our Financial Professionals will give you peace of mind that you are making the right financial decisions for you and your children.

What does the Collaborative Process look like? First, contact any one of our Collaborative Professionals (Lawyer, Family Specialist, or Financial Professional). They will help you get started and give you more detailed information about the process. Once you and your



partner have decided to use the Collaborative process, then you will meet with your lawyers to discuss your goals and interests which is the start of the process.

Next, you may meet with a Family Specialist so they can understand your unique family dynamics, discuss any concerns you may have about your children, and any co-parenting issues. They will meet with both parents separately, each parent with the children, and each child alone. This ensures that the children's well-being and interests are addressed while supporting the parents in creating effective solutions to help the family transition. You may also meet with a Financial Professional who will discuss your financial concerns and interests in the marital property. They will help you gather all the financial information you will need to provide to your lawyer, and even help you create a lifestyle budget going forward. When needed, additional Financial Professionals can be added to the divorce team to provide specialized services like business valuations, real estate appraisals, mortgage pre-approvals, and income determination necessary for support calculations.

Once your divorce team is selected you will have your first 4-way meeting. (A 4-way meeting is when you and your partner along with your two lawyers meet together.) At this first 4-way meeting, the four of you review and sign the Participation Agreement. It describes this private, out of court settlement process, and ensures that all of you are 100% committed to settling the issues with open and respectful communication. An agenda of items to discuss at the next meeting will be set and homework items will be assigned to ensure efficient future meetings. The number of 4-way meetings varies in each case and depends on the complexity and number of issues to be resolved.

The lawyers will help you and your partner understand the law and work out solutions that fit you both. When the issues are resolved the terms of your settlement will be set out in a legally binding settlement agreement. Your own lawyer will give you independent legal advice separate and apart from your partner and their lawyer.

After you sign the settlement agreement, you and your partner can then file a Joint Statement of Claim for Divorce and the other related documents and get divorced without ever going to court. No wonder Collaborative Practice is changing the ways couples dissolve their marriages. If you are seeking to divorce or separate with less stress, happier children, and no court appearances, then the Collaborative Process is for you. You can start learning more by contacting a Registered Collaborative Professional in your area.

Go to www.divorceseperation.ca or www.collaborativepractice.ca to find a Collaborative Professional.



6 Top Reasons to Mediate Your Divorce



By Michelle M. Garneau, B.Sc.

Registered Family Mediator
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Separation & Divorce Mediation
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Divorce mediation is proven to be successful over 80% of the time and is an effective alternative to going to court. The mediator does not take sides or tell you who is right or wrong. They set out guidelines to help you communicate in a more respectful and productive manner, manage the process and keep you on track. Mediation provides a space where people are more likely to be open to explore options and find solutions that are satisfying to both. It focuses on collaboration and cooperation while the court process can be adversarial and combative. Judges support mediation and new legislation taking effect in 2020 will make it mandatory for people to go through a dispute resolution process, such as mediation, in certain cases. Here are the 6 top reasons for you to make mediation your first choice.

1. Faster and Costs Less.

Mediation can be completed in as little as 2 weeks. You can start talking about important matters and resolving conflict without delay. Wait times to get into court can be lengthy and unresolved conflict tends to cause matters to escalate. When you use mediation, you and your spouse will pay one professional who is dedicated to helping you both to come to a resolution. This means you can avoid getting caught up in the court process which can go on for months or even years. In the case of a contested divorce (i.e. one where people are not in agreement), the cost can be more than \$20,000 for each person.

2. Confidential and Private.

Discussions that take place in mediation stay in mediation. The mediator and the participants sign an agreement stating that what they talk about cannot be used in court or discussed with others. Once people know that their conversations will not be shared outside of mediation, they tend to be more open with one another which increases their chances of reaching an agreement. Mediation is held in a private meeting room usually at the mediator's office. If you go to court, your personal matters will be discussed in front of a Judge, lawyers and the public.

3. You Make the Decisions.

People are sometimes overly optimistic about what the outcome will be in court. No one can say for sure what a Judge will decide. In mediation, the participants make the decisions for themselves and their children. The mediator will guide you through the process and your discussions. You and your spouse will always remain the decision-makers.

4. Better for Your Children.

Conflict between parents inevitably ends up having negative effects on their children. Even if the children are not exposed directly to the conflict, they can still sense that a parent is stressed or that there is tension between their parents. Mediators help to reduce conflict, keep the focus on the children and are sensitive to everyone's needs. Studies have shown that parents have deeper relationships with their children and positive long-term effects on their families when they choose mediation rather than litigation (i.e. the court system).

5. Flexible and More Informal.

Mediation can be scheduled during the day, in the evening or on a weekend when it is convenient for you rather than being on the court's timeline. It can take place in person, by phone or video chat depending on your circumstances. For instance, if people live far apart from one another or from the mediator, mediation can be done by phone. Mediation is more informal and much less structured than the court system which has specific rules and procedures that must be followed. The legal process can be very overwhelming for people and usually requires hiring a lawyer.

6. Customized Agreement.

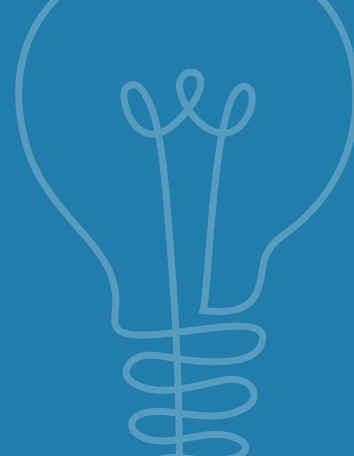
People who choose mediation get the opportunity to have more open and in-depth conversations where they can provide one another with immediate feedback. This dialogue will help you and your spouse to create an agreement that fits your family's specific needs. When people create their own agreements, they are much more likely to follow through with their decisions compared to when a Judge decides for them. In cases where people have children, working together to reach an agreement also lays the groundwork for them to collaborate about future parenting matters.

Mediation can help you to get through your divorce in a time and cost-efficient manner so you can move on with your life. Using this process helps keep the focus on reducing conflict and communicating more constructively. This in turn makes it easier for people to come up with options they may not have looked at previously. Going to mediation can get you through this challenging time in your life in a less stressful, less damaging way where you can maintain your self-respect and be a more effective co-parent.



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- A sample 12-month marketing outline
- A sample 3-month content plan
- Overview of successful techniques that have increased sales for our clients

What's the catch?

We're not exaggerating when we tell you that this workshop is worth thousands. All we ask in return is that you make a \$500 donation to our favourite charity — CARE Society. If we end up working together, then WE make the donation to the charity ourselves. Ultimately, it's a win-win for everyone!

Take advantage of this workshop! You'll be so relieved when you know,
without a doubt, you're going in the RIGHT direction.

www.spartanspark.com/workshop

Parents Empowering (PEP) Society Together We Are Stronger

Parents Empowering Parents, a registered charity, was founded over 15 years ago by three women: a business owner (parent), a probation officer and a family support worker. This was in response to a crisis that came in the form of a drug called Crystal Meth. When it hit our communities, it stole children's futures. Today, the drugs may have different names but the crisis is the same.

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

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

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

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

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

By Lerena Greig

Executive Director

Parents Empowering Parents (PEP) Society
Strength in unity!

info@pepsociety.ca

www.pepsociety.ca

Office 780.410.8516

Support 780.293.0737



Spousal Buyout Mortgage

There's nothing enjoyable about a separation/divorce, regardless of who initiated the action. But life happens, and people need to move on.

I began specializing my mortgage brokering business on servicing the needs of those going through separation/divorce after personally having to navigate the processes alone while raising my two small children.

I help homeowners split their marital home and educate my clients so they can create financially independent futures. With decreased market values it may make good financial sense for one spouse to keep the matrimonial home.

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

I help solve this real-world problem by providing specialized options for spousal buyouts.

Creating workable solutions for divorcing spouses with the 'Spousal Buyout Program'

When refinancing a typical mortgage, you can only access up to 80% of the home's value. But, through a Spousal Buyout Program, you can 'purchase' the home from your spouse and unlock up to 95% of its equity. Matrimonial debt and lump sum equity payments can also be included in the mortgage - up to 95% of the appraised value.

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

Many people find that qualifying for a mortgage under the new Canadian mortgage stress test rules to be quite difficult. I have special tools that allow a borrower to use child tax credit, child support, and spousal support as a source of income. It is equally difficult for the payor of the support to qualify for a mortgage as this extra payment can be quite limiting. As your broker, I have solutions that can help a borrower navigate around these limitations.

My business thrives on referrals from past clients as well as other professionals such as divorce lawyers, financial planners and realtors, and the best part is in most cases I am paid by the financial institution that lends you the money.

As an added benefit of my specialization, I'm also able to get more exceptions from my trusted lender partners to ensure my clients' needs are met along their road to financial independence following a breakup.

Krista Lindstrom, AMP, is a Divorce Mortgage Specialist with Axiom Mortgage Solutions.



By Krista Lindstrom, AMP

Mortgage Broker

Life Insurance Broker

Divorce Mortgage Specialist

Info@SpousalBuyout.ca

SpousalBuyout.ca

780-946-6222 ext 1



Krista was amazing to work with, so much so that I have since referred colleagues to her services. She is thorough, knowledgeable, and provided sound advice while taking the time to understand homebuyers' priorities. My husband and I only plan to work with Krista as a mortgage broker moving forward!"

- Rebecca Stiller

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In the Middle of Difficulty Lies Opportunity

Your inner peace and happiness might feel like a distant memory right about now.

But as you go through what is arguably the most difficult time in your life, let me sound this warning:

Anything that costs your inner peace is too expensive.

After working with hundreds of couples, I have seen how expensive divorce can be. The more you outsource “the fight” to lawyers, the less there will be for you to divide at the end.

Spending money hoping to hurt your ex in the same way you are hurting, or to get ‘justice’, is a huge waste of money. No one wins!

This is why I urge people to consider mediation as a first step in their divorce journey.

Mediation will save you thousands, if not tens of thousands, of dollars. Here’s why:

The intent behind mediation is to build understanding between the parties so they can work together to attack the problem, instead of attacking each other. Mediation is a mindset. It’s a commitment to cooperation, to family, and to creating optimal outcomes for everyone involved. Mediation is also a culture of respect and responsibility.

The biggest misunderstanding about mediation is that mediation only works for amicable couples, and not suitable for high conflict divorces.

This simply is not true! The truth is this: the more conflict or misunderstanding that exists between spouses, the more mediation can help.

More conflict usually means big emotions. Lawyers aren’t trained to deal with emotions, and in fact avoid them altogether by ensuring all communication goes through them. If anything, working with a lawyer often exasperates the emotions because a lawyer’s job is to cover every angle that can go wrong, while using legal terminology that is not easy to

understand. The purpose of mediation, on the other hand, is to find the win/win solution, by helping you work together to be heard and understood. This results in the best long-term outcomes for you both.

Mediation is also for people who want to leave a positive legacy for their kids. It’s important to understand that a strained relationship with your ex has a negative ripple effect on everyone around you. Emotions of sadness, anger, and resentment ultimately prevent people from being happy, and being the best parent they can be. Mediation combined with coaching, works to deal with the emotions, heal the heart, and create a bright future for everyone involved.

It’s never too early (or too late) to build your team of trusted advisors. The right professional support will **SAVE YOU TIME, SAVE YOU MONEY AND SAVE YOUR SANITY.**

As Albert Einstein once said: “In the middle of difficulty lies opportunity.”

Surround yourself with the right team of people so you can find the biggest opportunity of all: your inner peace.



By Rose Simard-Bachand

Founder of CAIM Collaborative Resolutions

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CAIMdivorce.ca

DON'T GET MAD. DON'T GET EVEN. GET REVENGE.

The very best revenge is letting your ex see you're **happier** than ever without them!

HERE ARE NINE WAYS TO GET HAPPY (AND GET REVENGE) IN 2020:

- 1 IGNORE THE NAYSAYERS.** As a modern person, you get to make the rules and do divorce your way.
- 2 WHY WAIT FOR THE FINAL PAPERS TO LIVE YOUR LIFE?** The rest of your life starts today! Do more of what makes your soul shine.
- 3 MAKE SELF CARE A PRIORITY.** Move more and eat more veggies. It's not selfish or shallow, but essential to your well-being... and positively affects those around you.
- 4 STOP BLAMING YOUR EX (OR YOURSELF).** Blame spins a negative web. Learn to be okay with people not knowing your side of the story. You have nothing to prove to anyone.



EXPERT TIP:

Did you know that you don't need your spouse on board to work with us at CAIM?

As mediators, coaches, and divorce financial analysts, we work with both individuals and couples, at any stage of divorce.

- 5 RAID YOUR "SPECIAL OCCASION" WARDROBE.** Whoever said fashion therapy wasn't real? Regaining your confidence can be as easy as wearing that little black dress or sport jacket that makes you feel like a million bucks.
- 6 SWAP YOUR WORRIES FOR GRATITUDE.** Negativity has sad long-term effects (especially on children), and gratitude can be a miracle worker.
- 7 FOCUS ON YOUR KIDS.** Their ability to be successful in the world depends on you & how you show up as a person and parent. What example are you setting?
- 8 YOU HAVE NOTHING TO LOSE AND EVERYTHING TO GAIN WITH MEDIATION.** Attack the issues together – instead of attacking one another. Make mediation your secret weapon for all types of conflict – big or small.
- 9 LEAN ON YOUR LIFE COACH.** Get support & ask for help. You'll get through to the other side quicker and with less stress with a coach by your side.

KEEP CALM & HIRE CAIM

At CAIM, we are your one-stop shop for all your divorce needs. Call CAIM first, so we can create a wholistic plan for your unique situation. CAIM will be the best investment you make in your modern divorce journey. At CAIM we believe that life can be **happier** after divorce.



Call us at 587-893-2246 to schedule your complimentary consultation.



Visit [CAIMDivorce.ca](https://www.caimdivorce.ca) to grab your free copy of The Complete Divorce Checklist.



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experienced mediators,
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Client Support Coordination Support Services – unique to Resolve

1. Intake

At Resolve Legal Group, we believe the “right fit” between a client and their lawyer can impact the outcome of their file. The Client Support Coordinator matches our clients with a lawyer best suited to address the legal issues based on the lawyer’s area of expertise and personality.

2. Ongoing Social Support Outreach

We recognize that sometimes our clients need social and financial supports to assist them throughout their legal matters. The Client Support Coordinator connects our clients with programs and services with community agencies that can best support our clients through their legal matters. There is no cost for our additional Client Support Coordination Services.

3. Client Satisfaction

We have a transparent internal standard of care policy that we expect our lawyers and staff to adhere to at all times. The Client Support Coordinator periodically follows up with our clients to ensure these standards are being maintained, because at Resolve Legal Group, Client satisfaction is always our first priority.

OVER 140 YEARS OF COMBINED LEGAL EXPERIENCE

