



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

Refocusing the family justice system on family well-being – Helping Families Thrive

This is the goal of the Reforming the Family Justice System (RFJS) initiative: all families working through the challenges of separation and divorce will receive the supports they need, so they will thrive.

If you ask yourself what your hope is for your family, we know you will want to move forward in a way that supports well-being for you and your children. You're probably not thinking about this, because you're dealing with so many challenges:

- Where will we live?
- Will the children live with me? How often will I see them?
- How can we afford to create two households? We were just barely making ends meet before!
- We can't talk about anything, so how are we going to raise our children?
- I'm angry and hurt, and feel as though I can't turn to any of our old friends for support.
- I think I need Court Orders to make the separation / divorce legal. How can I navigate the Court processes?
- Separating and moving out is bad enough, but now she is taking me to Court. I'm really upset and am going to fight her in Court.

These are all questions you may be struggling to answer, and which may be causing you stress. Typically when people are going through separation and divorce, they think they need to turn to legal processes to deal with these questions. While there may be legal aspects that you do need help with, most of what families are dealing with are actually not legal. That means there are many kinds of supports that will assist you.

The Reforming the Family Justice System (RFJS) initiative is underway in Alberta, to refocus the family justice system so that families get the supports they need, and can focus on their family's well-being.

The people involved in the RFJS include judges, lawyers, court administrators, social workers, faith-based groups, educators, health-care providers and others who are interested in family wellness. We have been concerned about the legal adversarial process that families often turn to, which takes a long time, is expensive and can unfortunately add to the stress that families are already dealing with. While courts will always be available to assist if you need protection or help resolving issues that you can't work out yourselves, there are other kinds of supports that may help you to resolve questions in a way that is healthy for you and your children.

What we're talking about is a big change that's happening. It's all based on research about the development of children's brains. This research tells us that toxic stress can cause harm to children as they're growing up. Toxic stress can arise when parents have unresolved disputes and children are exposed to tensions between fighting parents. And the harm that comes from this kind of stress can have a lifelong impact on the health and well-being of these children.



Separation and divorce doesn't have to cause this kind of harm though, and the good news about brain science is that it helps us to understand that parents can build resilience and help create healthy outcomes, by reducing toxic stress and providing supports to help make stress tolerable. Here is a short 4 minute video that will explain the brain story in more detail: <https://www.albertafamily-wellness.org/resources/video/how-brains-are-built-core-story-of-brain-development>

You may need some help working out parenting arrangements, and there are supports available through public services including Family and Community Support Services (FCSS) offices and Parent Link Centres throughout the province. There are also not-for-profit services and private services from professionals who help families. These include social workers, counsellors, parenting advisors, step-parent supports and others who will help to support you to create parenting arrangements that will help you to make good choices for your children.

There are financial advisors who can assist you with the arrangements you need to make to afford two households, and deal with your financial questions. There are relationship and social supports, grief counsellors, and wellness coaches who can assist you with the changes in your life, and help you to deal with these changes in a positive and healthy way for yourself and your children. There are technology tools that help parents to work together to achieve better outcomes for your families. And of course there are lawyers to help advise you with legal issues, and create legal agreements. Many of these kinds of supports are included in the pages of this magazine, which is a tremendous resource as your family restructures. The more that you can do to resolve the questions you have together, the more you will ensure a healthy future for you and your children.

You and your family will thrive.

Justice Rod Jerke, Co-Convenor and Diana Lowe, QC, Co-Lead of the Reforming the Family Justice System



Publishers Page



Dorothy Briggs - Publisher
divorcemagazinecanada.com
divorcesymposium.ca

Divorce Resource Group – EDMONTON
Divorce Resource Group – CALGARY
780-761-3000 Dorothy@divorcemagazinecanada.com

You're reading the 7 annual edition of Divorce Magazine Canada. What a journey it's been for me! I have learned so much about the resources available for almost everyone. Believing we always have to add or change something in our business, we have decided to offer a Divorce Symposium on-line.

People can go to the on-line symposium and get the information they need to move forward as painful as it is with ease and in the comfort of their own home. The in person symposiums hosted was great and audience love it, however I felt there were some things we couldn't control. Like the shame that goes along with divorce or separation and the fear they would run into their ex or soon to be ex. So many factors have lead me to believe this is an idea that will take hold for these people who don't want to advertise to the world their marriage has failed or they are a failure. This also solves the problem of child care, or even abuse in a relationship along so many more issues.

The on-line divorce symposium will feature professionals in all areas of this sector including finance, real estate, mortgage, insurance, legal issues, co-parenting, mediation, health and wellness, organization information, coaching, child care, Reforming the Family Justice System and so much more. We are anticipating the on-line symposium will be set up in April/May of this year.

We are so proud to be associated with these professionals in our magazine and with 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.

You don't know what you don't know.

Call any of these professionals now, and save yourself time, energy, and money.



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Whats inside

Page 2	Refocusing The Family – Justice Rod Jerke, Co-Convenor And Diana Lowe, QC, Co-Lead Of The Reforming The Family Justice System
Page 6	Resolving Your Legal Matters Outside The Courtroom – Dayna E. Kwasney, BA, JD
Page 7	Workable Solutions – Krista Lindstrom, AMP, Divorce Specialist
Page 8	Divorce Grief – Donna Maskell, GRS
Page 9	Divorce Truly Is... Rae-Wood Schatz, BA, RHT
Page 10	Collaborative Family – Long Family Law Group LLP - Linda Long
Page 11	We've Decided To Separate/Divorce – Allison James, Realtor®
Page 12	Relationship Breakdown – Donna Carson, CPA, CIRP, LIT & Zaki Alam, CPA, CIRP, LIT
Page 13	My Marriage Is Over - Rose-Simard-Bachand, BA, Q. Med, CDEA
Page 14	Supporting Your Child – Allison Williams, Cco-Active Parenting Coach
Page 15	Get A Peacemakers Divorce – Wendy Olsen-Brodeur, CFP, CFDS, RFM, Elise Lavigne, Lawyer & Dr. Tina Sinclair, PHD
Page 16	Divorce Mediation – Michelle Garneau B.Sc.
Page 17	Ensuring Your Happily Ever After – Ali Wilks
Page 18	Now What? – Kalee Boisvert, Financial Advisor, CDEA
Page 19	Keeping Civility – Sharon Shore, Realtor®
Page 20	Where Do I Start? - Cyndy Morin, Lawyer
Page 22	Love Matters Project – Barb Sim
Page 23	Parents Empowering Parents – Lerena Greig, ED
Page 24	Could We Just Talk? – Paul Conway, ED
Page 25	Put Your Divorce Behind You – Mark Laurie, Photographer
Page 26	Divorce Resource Groups - Dorothy Briggs, Publisher
Page 27	Conscious Uncoupling – David Chartier
Page 28	Collaborative Team
Page 30	Impacting You – Katrina Breau, C.H.N.C.
Page 31	When A Family Plan Changes - Kyla Vieweger MSW, RSW, CPT
Page 32	Divorce Resources
Page 43	Marketplace





Collaborative

family law: resolving your legal matters outside the courtroom

As delays in the Canadian court system worsen, clients and legal professionals are looking frequently for opportunities for resolution outside the court system.

Collaborative Family Law is an Alternative Dispute Resolution process by which the parties work together to resolve their legal issues outside of the courtroom with the assistance of their registered Collaborative lawyers and other team members. After an initial consultation and preparatory meeting with their own respective lawyers, clients will then meet together in a series of face-to-face 4-way meetings with their Collaborative lawyers.

The meeting agendas, topics for discussion and the order in which they are addressed are set by the clients according to their own particular needs and circumstances. All of the substantial issues are discussed in the 4-way meetings with all parties present, which promotes openness and transparency between the parties and allows them to fully engage in honest, good faith negotiations. Throughout the discussions, the Collaborative lawyers will provide education and advice on the law and how a court may decide a particular contentious issue to assist the parties in making a fully informed decision. However, the parties are the decision-makers and ultimately retain control of the outcome of the meetings. All discussions and meeting minutes are private and confidential.

Collaborative Family Law centers on interest-based negotiations. Rather than focusing on their respective positions, parties are encouraged to focus on their underlying interests and concerns, and ultimate goals for the process, themselves and their family going forward. By examining issues on a deeper level, parties are able to recognize that they may share common interests, thereby

allowing them to more easily generate options that speak to those shared interests and ultimately reach a mutually-acceptable solution.

In addition to the two registered Collaborative lawyers, other Collaborative team members, such as a parenting specialist or financial expert, may be added in order to assist parties in decision-making. Regardless of who makes up the Collaborative team, all team members are there to support the parties in making sound decisions for their family.

Once all of the issues have been discussed and matters settled between the parties, the Collaborative lawyers will prepare a legally binding settlement agreement for parties to review and sign. If applicable, the lawyers will also jointly file for a desk divorce.

If the negotiations break down at any point during this process, both parties are free to withdraw. However, and what is most critical to this process, the registered Collaborative lawyers will then be disqualified from later representing their clients in court. In addition to motivating the parties to reach a resolution, this component is critical for maintaining the integrity of the full, honest disclosure and good faith negotiations that are the hallmarks of the Collaborative process.

If you are interested in learning more about the Collaborative Family Law process or scheduling an initial consultation, please do not hesitate to contact our office at 780-482-7691.

Dayna E. Kwasney, BA, JD
Quantz Law
#208, 16504 – 118 Ave NW
Edmonton, Alberta T5V 1C8
Telephone: 780-482-7691
Email: info@quantzlaw.com
www.quantzlaw.com

Workable solutions

Spousal Buyout Program

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.

It was a very humbling experience having to ask my parents to co-sign my mortgage in my 30's. That was my driver to find another way, so nobody else had to go thru what I did.

I help homeowners split their marital home and educate my clients so they can create financial independence and own a home on their own that's within their means. No one wants to struggle financially following a split, especially when it takes such an emotional toll.

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 a mortgage specialist who works with divorcing couples, I've adopted three key priorities to ensure I serve every client to the best of my ability, including:

1. Operating with integrity by always ensuring my clients receive the best mortgage product and rate to meet their unique needs – both now and over the long term.
2. Providing solutions, support and answers while navigating uncharted territory such as separation/divorce, which ultimately leads to financial independence.
3. Keeping a positive outlook regardless of the situation at hand to help keep clients in a positive frame of mind while they complete their separation/divorce and split the matrimonial home.

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 (formerly Rumberg), AMP, is a Divorce Mortgage Specialist with Axiom Mortgage Solutions and a certified Collaborative Divorce Professional.



Divorce Grief

Personalizing the Healing Process for Parent and Child

Divorce is the death of a relationship. It causes grief and could negatively impact relationships for the rest of our lives.

Whatever the reason(s) to end a relationship, all are grieving encounters! The divorce may result in dramatic changes to lifestyle, financial, and living conditions. Now the challenge is to deal with these additional feelings.

Why is it that we are taught how to acquire things, but not what to do when we lose them? All the education and training at any level, we have not been prepared to deal with one of life's absolutely most predictable experiences—loss.

When we become willing to acknowledge grief for what it is—a conflicting mass of human emotion that is the result of an unresolved grieving experience—only then will we be ready to do something about it.

The Grief Recovery Method® comprises educational programs that offer step-by-step approaches to dealing with unfinished business. It walks us through the entire relationship to identify what is emotionally incomplete for us in that relationship. Ultimately, it gives us an effective way to put voice to those feelings, and let go of that unfinished business, without analysis, criticism, or judgement.

Taking action to deal with the many feelings we have related to our former partner, will allow us to put our children's best interests first, building a better relationship with them, rather than reinforcing any perception of coming from a "broken home." Our marriage might be broken, but there is no reason that our children should feel broken.

Children watch us; they follow the leader. One of the best things we can do is make sure that we are emotionally complete with any past losses. They will ultimately learn

almost everything they know about grief from watching us. If we cry, run to our room and close the door, they, too, will learn to "grieve alone." If we "stay strong" for our children, they will learn to stuff feelings down and show no sad emotions. To help them effectively, we must be the leader.

The program "Helping Children with Loss" is to teach us how to guide our children in completing their emotional pain. It will open the door to better communication with our children, so that when they have problems, they will feel safe in coming to us for the answers. It will give us the opportunity to be the best parent possible.

Children and grief issues go hand in hand, but we can give them the tools to make loss something that they are better able to handle!



Donna Maskell, Grief Recovery Specialist®
Silver Lining Pathways
780-297-3753
www.silverliningpathways.ca

Divorce truly is the proverbial double-edged sword.

On the one hand you are likely experiencing the incredible feeling of being free of a daily high dose of cortisol, aka the stress hormone, that comes from living with daily conflict, resentment, and irritations. However, being 'free' of that unsustainable relationship, does not always mean totally free of that dose of cortisol, as you may now be facing the stress of solo money creation and management, with kids, then the stress of single parenting, running your home alone, going to bed alone and perhaps spending many of your evenings in front of the television wondering if you made the 'right' choice.

We are often scripted into believing that life is meant to be stress free, and as most of us know, even when something exciting is happening, it doesn't mean it will be totally stress free. Many things are both exciting and stressful, weddings, the birth of a new baby, moving, changing jobs, and so many more examples. So if we trust that life IS NOT meant to be totally stress free, than what we might want to get clear about, is that part of our job in life then is to honor and realize that it's HOW we respond to stress that ultimately determines our overall experience of joy, happiness and a peaceful existence, divorced or not.

So here are four things that you can do right away to help you address stress:

1) Manage your expectations. It's when you want this and it's like that, you feel stressed. A coach could assist you with both addressing what is realistic and how best to communicate what you expect in a way that will have this and that working better.

2) Have a regular practice of stress release activities. If you don't do it already, take up meditation, do yoga, go to the gym. Anything that moves the 'stress' energy out of your body.

3) Leave room for grief work. Divorce is a loss no matter how you look at it. Grief work means letting go of the sadness you feel, leaving space for cultivating new experiences of personal freedom and joy.

4.) Get a coach, take a personal development seminar, it's much easier to do life with a cheerleader and with new skills to create a new normal.

I can assist you with a clear plan and path to that new normal and give you the tools to see your divorce as a blessing, despite the reality of all the stress you have endured!



Rae-ann Wood-Schatz, BA, RHT
Services: One on One coaching,
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www.raeannwoodschatz.com
www.integrity-seminars-coaching-hypnotherapy.com
780-940-6965



Collaborative Family

is a negotiation process used to reach resolution

During the process, specially trained lawyers are retained by the parties for the purpose of settlement only. Both lawyers focus on problem solving, rather than acting as combatants. This is a private and confidential process, unlike the public and adversarial court system.

Collaborative Family Practice (CFP) is a negotiation process used to reach resolution of family law issues through settlement instead of going to court. During the process, specially trained lawyers are retained by the parties for the purpose of settlement only. Both lawyers focus on problem solving, rather than acting as combatants. This is a private and confidential process, unlike the public and adversarial court system.

Often, when a marriage dissolves, one of the most overwhelming feelings a person has is that of loss of control. The most important factor of the Collaborative settlement process is that parties agree to work out the matters important to them in ways which take into account their interests without going to court.

CFP meetings are conducted in lawyer conference rooms. All conversations are confidential as set out in the formal Participation Agreement which lawyers and clients sign to start the process. Parties agree to opt out of contested court proceedings or using threats of court to reach resolution. Minutes of meetings are prepared which contain the topics and agreements discussed during each meeting.

Collaborative Family Practice is based on a shared commitment and agreement to seek a better way to resolve differences justly and equitably. It is based on

the belief that it is in everyone's best interests to resolve issues through negotiation. The process relies on an atmosphere of honesty, cooperation, integrity and professionalism geared toward the future well-being of the family, disrupting your family relationships as little as possible during your divorce. There is a roster of other collaboratively trained professionals who are available to help meet the family's needs, such as Collaborative Financial Neutrals or Mental Health Specialists.

Collaborative Family Law allows both of you to discuss and resolve issues important to you through settlement discussions where both of you and your lawyers are present. This is accomplished through structured settlement negotiations with a full exchange of financial information, complete confidentiality outside of the process, and the opportunity for each of you to have a very active role in the resolution of your own issues. You come up with your own solutions to address your issues. Participants and their lawyers sign a Participation Agreement which sets out the process, including the agreement not to go to Court using the same Collaborative Family lawyers.

Learn more about how Long Family Law Group LLP can assist you to resolve your separation matters through Collaborative Family Practice. Call 780-651-7070 or send us an email through our contact us form on our website: www.longlaw.ca

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

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

When you own a home together, you will need to decide whether to keep it or sell it, or one partner could buy out the other. If you keep it, you must choose who will stay in the home. If you have children, consider their needs as well.

When a married couple separates or divorces, each spouse usually has an equal right to stay in the family or matrimonial home. As a rule, you're not allowed to sell, rent or mortgage the family home without the other spouse's agreement unless you have a court order allowing it.

If it's a Common Law situation, it's best to discuss this with your lawyer as the rules are generally different. This can be intimidating and also exciting!

Questions you may have:

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

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

I can help! I, too, am divorced so I understand your situation. I'm a full time realtor and have over 20 years of experience working in Calgary and the surrounding

areas. I will do a Market Evaluation on your house, help with staging, connect you to the trades you may need to make any necessary repairs, coordinate the showings, recommend a mortgage specialist to help figure out your next step and help you find your new place to call home.

Testimonials from clients:

"We'd worked with Allison 11 years ago on our previous home and really enjoyed working with her then. We felt like she'd really gone the extra mile at the time, and we knew she was someone we could trust.

Our recent transaction went smoothly, and Allison helped structure our offer to be as appealing as possible. She also was able to identify a few areas of concern that we had not even considered with our new house, and we were able to have these concerns addressed before the deal closed.

We'd work with her again in heartbeat - she's the full package: professional, knowledgeable, has a great attitude, and really listens!

"Allison, I wanted to thank you for the best real estate experience I have ever had. It was handled professionally with quality work and results. Many thanks! Richard B
You can be confident that I will work with you, keeping your best interest at heart, so that you can embrace this next chapter in your life with confidence and grace.

Allison James
Real Estate Agent
Direct: 403-708-5873 email: ajames16@gmail.com
Century 21 Bamber Realty Ltd.
1612 17 AV SW, Calgary, AB T2T 0E3
AllisonJames.com
Celebrate Change With a Home That Fits!

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

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

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

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

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

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

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

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

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



Zaki Alam, CPA, CIRP, LIT
LICENSED INSOLVENCY
TRUSTEE Edmonton
780 455 1155 1.866.465.1155
Zaki.alam@mnp.ca



Donna Carson, CPA, CIRP, LIT
LICENSED INSOLVENCY
TRUSTEE Calgary
403 538 3187 1.877.500.0792
donna.carson@mnp.ca

My marriage is over, now what?

You've finally decided to end the marriage, emotions are running wild, it's hard to think straight. Where will I live? How will this affect my children? Do I need lawyers? How will I pay the bills? What do I do next? The decision to get divorced is one of the hardest decisions an individual will ever make because it affects every aspect of your life.

It's not surprising that getting a divorce can feel overwhelming! The best way to get through your divorce with your sanity and psyche intact is to take one step at a time. While it's true that each divorce ends in a legal contract, the journey of divorce is unique to everyone.

Educate Yourself

There are tons of misconceptions and myths about divorce. It may sound cliché but in divorce, knowledge is power. The more you know about the process, the more secure you're going to feel while you're going through it. It's important to figure out your priorities while managing your emotions as best as possible. Educate yourself about the options available and find the right resources that will help you ease the pressure and reduce the amount of money, time, emotional energy and resources you invest in the process.

Think About Logistics

Just know there will be some decisions made along the way and others than you can defer until the time is right for both of you. You DON'T have to decide everything right away. What you will need to work out though is how these decisions will be made... fight about them or figure them out together. The earlier you get control of the small details; the more emotional and mental strength you will have available to deal with the bigger issues you're facing.

Rose Simard-Bachand, BA, Q. Med, CDEA
Qualified Mediator, Certified Divorce Financial Analyst,
Collaborative Professional

T: 403.975.5530
E: rose@CAIMdivorce.ca
W: CAIMdivorce.ca

Make a financial plan

Start with simple budgeting. You may need the help of a divorce financial professional, but it's important to start collecting all the basic information regarding your finances. The smartest thing to do is start learning what paperwork is required and organizing all that paperwork as soon as possible to make the process smoother.

The truth is that you're going to be making a lot of decisions, so it's important to clear your head, trust yourself and realize you both set the pace of the divorce. Remember that the best person to make decisions for you is you! Because at the end of it all, you will be left with all the outcomes of the decisions you made. The clearer the choices are during the process, the better the final outcome.



Supporting your child through divorce and separation. How Mindfulness can help.

Many studies have identified the negative psychological consequences that children experience during divorce and separation. However, research also shows that children's wellbeing during and after the separation or divorce are potentially within the parent's control. How parents respond and engage with their child during the process is essential to achieving well being.

Mindfulness keeps you, the parent from thinking too much, and getting stuck in the past; the "what could have been should have been" mindset or in the future "what could happen should happen" mindset. Developing the skills help you create a balanced approach to sometimes very difficult and emotionally charged situations.

What does that look like? Well Mindfulness is about acknowledging that we have three states of mind: Emotional Mind, Rational Mind, and Wise Mind. Often when going through divorce and separation, parents will slide into Emotion Mind functioning and become reactive. This has a direct impact on children's development and how they cope with the transition to separate households. Wise Mind thinking helps you to make more balanced decisions and regulate strong emotions more effectively - putting less pressure on children.

If a parent is able to bring awareness to their state of mind when responding to their children, it can help achieve the goal of effective parenting in a very stressful time. Here are some examples, to achieve effective parenting:

1. You can reassure your child in times of uncertainty affirm your love for them.
2. Acknowledge and validate their feelings and stay connected.
3. Maintain routines such as meals and work and play as it provides stability, fosters communication, and reinforces expectations.
4. Parents can help their child develop their emotional social skills by being open in talking about separation and divorce (age appropriate level of understanding).

This helps a child develop to further their capacity for empathy,

problem-solving and coping to enable them to learn what is solvable and what is not.

5. Commit to one to one time with your child, it strengthens your relationship with your child.
6. Taking time to notice and express appreciation when they are being kind or consideration creates goodwill and fuels hope, optimism and loving relationship.
7. Establishing new rituals and routines is another way to strengthen the bonds between parent and child.
8. Helping a child to learn how to identify and name their feelings.

In the 36 years of working with children and families, in my experience all parents do their best and if not it's often because they haven't been given the skills to achieve their very best!



Allison Williams Co-active Parenting Coach
yellowdoorcoaching@gmail.com Yellowdoorcoaching.org
403-808-1832



Get a Peacemakers

Divorce with us!

We assist you to work through your issues, together, as well as on your own. It is a kinder, more healing way to move through the often tumultuous times of relationship breakup. You and your ex and children can do this without breaking down. You will have the support of an independent team of professionals. We cover all the issues- financial, emotional, parenting, and legal. AND we assist you face this new future with confidence and optimism. This process can often save you time, stress and money.

DR TINA SINCLAIR PHD. Individual and Couple therapist, Mediator, Collaborative Professional, Collaborative Trainer and Author

With over 30 years of clinical and counselling psychology experience, I am a specialist in relationship conflict and communication. My clients range in age, however, what they all have in common is a willingness to reflect, to understand their own dilemmas as well as those around them. I assist them develop insight and the skills to effect change in their lives. As the Founder of Peacemakers I am deeply committed to client care and making a difference for families in conflict. www.peacemakersforfamilies.com Contact: drtina@peacemakersforfamilies.com PH: 403- 863-6593

WENDY OLSON-BRODEUR, CFP, CFDS, RFM Certified Financial Planner, Chartered Financial Divorce Specialist, Registered Family Mediator, Collaborative Professional

My expertise is all things money. Licensed, experienced and knowledgeable to deal with cashflow, budgets, debt, insurance, investments, income, tax, small business and more. I operate an independent practice, The Financial Divorce Specialist Inc. and consult for Peacemakers. Often, if you have not the knowledge or managed your family or small business finances, the money aspects of separation can be very intimidating. This can delay your decision-making process. My passion is education.

I want to get you and your family through this most difficult of times and give you tools and knowledge to help you into the future. I work as a neutral for both parties, as well as advise individuals. www.tfds.ca Contact: wendy@tfds.ca or PH: 403-873-0292

ELISE LAVIGNE, Lawyer, Registered Family Mediator, Arbitrator, Parenting Coordinator, Collaborative Professional

I am a family lawyer committed to collaboration and peaceful ways of settlement. In my over 20 years of experience as a lawyer, I have seen many times why the traditional litigation model is NOT the best way to go through a separation and divorce. The time, stress and cost are often debilitating, and parties typically lose control over the outcome. Since offering team collaboration, I have seen much better results, where families work together to craft solutions that work for them, and can carry on working cooperatively to offer their children better parenting. elise@newdirectionslaw.ca PH: 403- 930-2873

Come to Peacemakers, where couples learn how to separate, together, where parents are parents forever, with healthy kids who can be leaders of tomorrow. Where you can plan for your financial future AND across all issues, where families resolve their differences and not drive each other apart.

Office: #903 1333 8 St SW Calgary AB
Contact: info@peacemakersforfamilies.com



Divorce Mediation

A Fresh Alternative

Divorce – it is a very difficult time. You and your spouse have separated. Now what? Both of you have heard scary stories about divorces that took years to reach an agreement, cost tens of thousands of dollars and worst of all, the kids ended up in the middle.

How can this be done differently? This is the question I hear from clients time and time again. I understand their concerns and desire not to end up in a long and stressful court process. They are looking for a fresh alternative that is more efficient, economical and better for their children. Divorce mediation can be the answer.

Many times, I have met with parents who have been fighting since their separation and are unable to have constructive conversations or reach any agreements. Both are exhausted and want to give mediation an attempt. Through mediation, these parents have open and frank conversations about the matters at hand and put aside blaming and making accusations. They come to agreements about activities for their children and figure out parenting time that fits everyone's schedules – they are working together! When the parents return to mediation to discuss finances, they are happy to report a remarkable change in their children's behavior – they fight less with their siblings, their moods have improved, and they listen better. Their teachers see a difference too, the children are happier and less distracted in class. The parents are more flexible with one another and feeling more confident in their abilities to parent. They say that having face-to-face discussions in mediation and giving and receiving immediate feedback helped to prevent conflict and gave them each a clearer picture of one another's needs and requests.

Reaching an agreement in a respectful way isn't only important for parents with young children. I have met with parents with adult children and grandchildren.

They will both be spending time at a vacation property or celebrating special occasions together with their family in the future. They want these times to be enjoyable for everyone and agree that it is very important to have a civil divorce.

People going through a divorce most often want to get their disputes resolved and reach an agreement as soon as possible to avoid an exhausting and expensive battle. Divorce mediation offers people the opportunity to resolve issues more quickly through discussions and make smart and informed decisions that can clear the road for a fresh start.



Michelle M. Garneau, B.Sc.
Registered Family Mediator
Garneau Mediation Services
Separation & Divorce Mediation
michelle@garneau mediation.ca
Offer No-fee 20 minute Phone Consultation
780-417-3119 (W) 780-499-9815 (C)

Ensuring Your Happily Ever After

I am a stepmom, now part of a successful stepcoupling team. Arriving at this point, however, has been quite the strenuous journey although my story is not as extreme as some.

Imagine going from the delight of falling in love, following your heart headlong into a marriage that unexpectedly involves not just your mate and their children, but also the constant influence and interference of another person, their ex, along with the problems of custody, access, and child support. Not what you imagine while picking out wedding invitations.

You have no idea how to handle all these complex, conflicting relationships. Worse yet, you're in it alone. Unless they've had first-hand experience, no one truly understands the frustration of trying to parent someone else's offspring with no authority over their upbringing, wanting to love your stepchildren even though it's not only unrequited but discouraged by their birth parent. You can feel like an outsider in your own home when the ex-spouse is causing so much chaos and emotional distress it's taken up the entire focus of your spouse.

The usual well-meaning advice is always to take the higher road and let your love smooth the blending of the families. However, this is a simplistic formula for a formidable feat. It's much more complicated than making a creamy latte, with all the right ingredients coming together. No one warns you that sometimes the milk is so sour it's chunky, that the whole ordeal is frustrating, confusing and painfully complicated. No wonder 70% of stepcouples end up divorcing again.

In the face of saving my own marriage, it became my passion to help other stepcouples succeed against all odds, to make that positive difference. Now, as a certified couples and stepfamily coach, and founder of Stepfamily Strong, I offer solution-centric, goal oriented seminars, classes and revitalizing retreats dealing with the essential issues.

I may have had to relinquish my idealistic expectations of stepfamily life, but, by delving deeply within, we both worked through the biggest challenge of our lives. Together now, as a co-parenting team, we're unstoppable!

To nurture our relationship, we devised key strategies that I now use as the foundation of my successful stepcouple retreats.

Strong, clear communication. Create a positive, non-judgmental environment where you can both be open, honest, understood and validated.

Establish boundaries to prevent past relationships influencing your current one.

Your union comes first. Yes, even before the kids. Make your foundation strong by dating and connecting.

Maintain a **united parenting team** with ALL the children in the home, especially when their other home runs in opposition to yours.

Step-parenting is demanding, but the personal growth you both experience is transformational, inspiring you in countless ways. It definitely can get better. Let me help you discover how.



Ali Wilks
Phone: 780-233-8484
My website: www.stepcoupling.com
On Facebook: www.facebook.com/stepbystepmom/
Twitter: @Ali_Wilks
And LinkedIn

Now What?

Mindfulness keeps you, the parent, from thinking too much and getting stuck in the past. Addressing the “what could have been should have been” mindset or, in the future, the “what could happen should happen” mindset is imperative. Developing the skills help you create a balanced approach to sometimes very difficult and emotionally charged situations.

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

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

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

Taking care of loved ones, building wealth, preserving capital, and managing risk are all paramount concerns. A financial professional can work with you during this difficult time to construct a personalized solution that encompasses your unique financial needs, goals, and objectives. A solution that addresses your concerns and provides guidance toward achieving your goals can offer peace and a feeling of empowerment. Taking the time

to plan for your new life can help make the transition smoother and ensure that you stay on track toward achieving your specific goals.

Start Your New Life in the Right Direction

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



Kalee Boisvert, Financial Advisor, CDFIA®
Raymond James Ltd.
4100, 525 8th Ave SW Calgary AB
403-221-0322
Kalee.boisvert@raymondjames.ca
www.raymondjames.ca/kaleeboisvert/

Kalee Boisvert is a financial advisor with Raymond James Ltd. The views of the author do not necessarily reflect those of Raymond James. This article is for information only. Raymond James Ltd. member of Canadian Investor Protection Fund.



Keeping civility and grace during the process isn't fun.

In June of 1994, I became a statistic. Actually, I contributed to several statistics and applied several new labels to myself. Divorcee. Single Mom. Entrepreneur.

I found myself in a town of 700 people in Saskatchewan. I had been married for 7 years. I had two sons, ages 5 years old and 18 months. I was 26 years old.

What to do? Make a move? Cry? Shout? All of the above?

Or grab the bull by the horns and get to work. I chose the latter.

I started by marching into the social services office to ask for assistance, as I had a mortgage payment coming out the next day and no available funds. I guarantee that I was the only one in the office in high heels and a blazer. But the social worker at the office understood that I fit the mold perfectly for the kind of programs that they provided. I didn't WANT to be there. It was a necessity. One that I told myself, that I would never need again. It took a few months, but one of my proudest life moments, was walking back into the social services office and reporting to the worker that I no longer needed assistance.

I went to work and managed to re-negotiate my mortgage and paid off a 25 year mortgage in 13 years. I was single, raising my sons for 10 years.

I married again in 2005. In 2010, I found myself, again, in a position of telling my sons that their mother was divorcing. Only, this time, I didn't have a home. Or a job outside of the home. Now what?

There are complexities when dealing with real estate when it comes to divorce. They don't include only brick and mortar characteristics. Sometimes, we need someone to understand the depression. The anxiety. The financials. The STRESS.

I divorced having children who were 5 and 1 again with

children who were 21 and 17. Neither is fun. Figuring out where you are going and how you will have a roof over your head isn't fun.

Keeping civility and grace during the process isn't fun. Realtors advertise as being "Divorce Specialists" for several different reasons. At the root of it, most see three deals going down. The sale of the family home, and the purchase of two others to accommodate the couple separating.

I'm a little different. Divorcing couples are drawn to working with me because I get it. I've been there and I understand. The good. The bad and the ugly. They are all components, but when you are making decisions about your real estate investments, just know, that there is someone there to help you, who is concerned that you not only come out in the best financial status and home status possible, but that your heart, mind, and dignity stay intact as well.

Sharon Shore
Realtor® - Condo Certified Specialist
Re/Max iRealty Innovations
sharon.m.shore@outlook.com
403-479-5549



Where do I Start?

Choosing the Right Process to Restructure your Family after Separation.

Family law is rarely just a legal issue. When restructuring a household from one unit into two, it can be emotionally and financially stressful on the whole family.

This strain can have a significantly impact on your legal matters and consequently the costs for those legal services. But there is a way to make the process easier and healthier when families take the following steps:

1. Be aware of “The Readiness Factor”:

During separation, there is always one person who has “checked out” of the relationship before the other. This person has usually already grieved and come to terms with the decision to leave the relationship; often before telling their partner about it. They are “ready” to begin the separation process. Usually the “ready” person is anxious to move things forward, while the other partner may not have had an opportunity to fully process that the relationship is over or changing. The “ready” person is usually capable of making better decisions because they are not as raw at this stage. The “unready” person tends to make more emotional decisions over sound ones. Sometimes, the visceral reactions of the “unready” person can then emotionally trigger the “ready” person which can lead to high conflict, bad decisions and consequently high legal fees.

If possible and safe to do so, it is important to allow the “unready” person time to process and grieve before beginning the legal part of the separation process. It is easier for families to work together after the pain and grief that often accompanies separation has subsided to the point where feelings can be effectively compart-

mentalized while the legal decisions are made. This may sound simplistic, but it should never be underestimated.

2. Be Informed and Find the Right Fit:

We are fortunate in Alberta to have a variety of in Court and out of Court services and programs available to assist families through separation. There are Paralegal Companies, Self Representative Litigation Support services, Mediation, Collaborative Law Protocols, Dispute Resolution services and Judicial Dispute Resolution services (or Case Conferencing) at the Courthouses in Calgary and Edmonton, Settlement Negotiations and traditional legal services through Family Lawyers, Arbitration, and Court just to name a few. With an abundance of choice however, comes an abundance of caution. Each of these services have their own merit, but not every service is the best fit for each family’s unique set of circumstances. In the absence of any formal vetting process, it is important for families to identify what their needs are and ask questions about these different services before retaining any professional.

Not all professionals are created equal. What may sound like a great deal, inexpensive or “free” at the outset, might end up costing you more than you think in the long run. Take the time to research, ask questions, and invest in an initial consult with a Family Lawyer who is current and knowledgeable about the dispute resolution processes available to you. An ethical lawyer will explain the differ-

ent processes rather than simply try to sell you on their services. An effective lawyer will provide you with a legal strategy or plan at your initial consultation which you should be able to use whether you retain their services, retain someone else's services or decide to represent yourself.

Regardless of any process you use, at some point you will likely require a lawyer to finalize matters for you. In Alberta, in order for a separation agreement to be legally binding, the parties must receive independent legal advice from a lawyer in good standing with the Law Society of Alberta.

Families in transition not only require the legal services of skilled and knowledgeable lawyers, but they often require financial and social supports to get them through their matter as well. Do the professionals you intend to work with provide any extra supports to assist you during your legal matter? Is there a cost associated with these extra services? If the professional you use makes a mistake on your file, are you protected? For example, all lawyers in Alberta must carry professional liability insurance, whereas there is no such requirement for paralegal service companies. So, if you decide to use a non-lawyer service, ensure that the professionals have adequate

liability insurance to protect you, and make sure that all fees and refund policies are transparent. Ask to have all fees and charges explained to you upfront. For instance, a lawyer that bills out at \$300.00 per hour but drafts all of their own documents instead of using a paralegal might end up being more expensive than a lawyer who bills out at \$400.00 per hour but has a paralegal draft all documents at a lesser charge. (For a free list of other suggested questions to ask your potential service provider, please contact clientsupport@resolvelegalgroup.com)

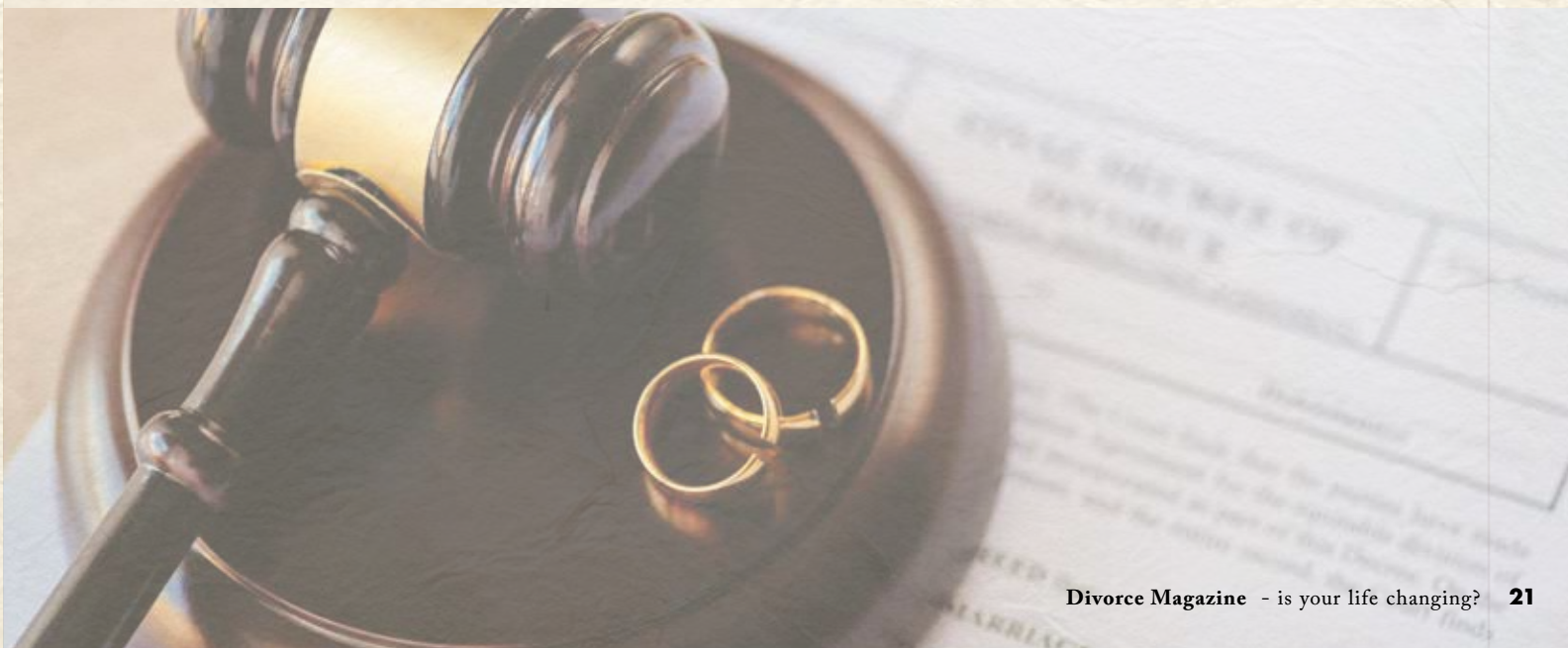
3. You "Drive the Bus":

You know what is best for your family. A professional should provide you with a variety of available options, explain the pros and cons of each, but the final decision on how to proceed should always be yours. Invest in the right professionals who have your best interests at heart to support and guide you through your process, with you always at the helm. Make the right investment at the outset because your family deserves the best supports for a healthy transition.

RESOLVE LEGAL GROUP – Experienced Lawyers, Mediators, Arbitrators and Litigators in the areas of Family Law, Wills and Estates and Real Estate Law

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- Calgary, Alberta 440, 318 – 11 Avenue SE
 - Cochrane, Alberta 116 Centre Avenue
 - Edmonton, Alberta 480, 10665 Jasper Ave
- 1-866-RESOLVE (737-6583) or 403-229-2365
clientsupport@resolvelegalgroup.com
www.resolvelegalgroup.com



LOVEMATTERS project

Mindful Strategies for Healing While Moving Forward Apart

LOVE is our purpose. Relationships are what connect us. Our earliest relationships are formed with family, relatives, friends and community. As we go through crushes, romantic and intimate experiences and relationship endings that may include permanent break ups, separations by location, divorce or death.

Our society is obsessed by the desire to find the “perfect” friends, love and education and after that is accomplished, we need to navigate our future spouses, the plans for the “perfect” weddings, honeymoons, celebrations, pets, homes and all life’s day to day choices.

IT’S TOO MUCH EXPECTATION to be put on anyone!!

Relationships are meant to be learning and teaching opportunities that are of the mind, heart and soul - these life experiences are why we are here on earth. Our society has created an epidemic about blaming events that occur in our childhood as to why we do not have what we want in our lives now. The facts are for generations and generations there are accounts of good, mediocre and tragic relationships. People who share a bed for over 20 years may NOT be truly connected and people who are miles, cities, provinces apart may NOT be separate at all,

The last 26 years of my career have been committed to working with, connecting and coaching singles and couples while my whole theme of my life has been helping people consciously and unconsciously. Like the economy in our province, people and their stories have highs and lows. My own relationship resume includes a recent divorce, and I am navigating the last act of love and it’s a death of a relationship with as much love and grace that I can so my teenage daughter, will know her Dad and our marriage counted because we shared a 20 year timeline together. My development of being mindful and understanding the conscious mind and unconscious mind has navigated my understanding and clarity of what matters - LOVE MATTERS, with over 30,000 personal consultations and ongoing support with people - I have heard 1st hand accounts of LOVE and RELATIONSHIPS in the most positive and negative ways. We are here on Earth to love and be loved, to show and to share love. We are resilient and with the right

guidance, daily practise of good habits - people can release judgement, victim, blame and shame . . .while working on REBUILDING LOVE AND LOVE BLOCKS.

Stress created from lost love, relationships, home, property and dreams need to be addressed so that they do not manifest later into negativity, depression or disease. It’s important to not lose focus that every love connection is a piece of the learning we need to experience. Love is to people as what water and sunshine is to plants. As we go through life, our experiences can be what we intend them to be and others a misinterpretation to our ideal desires of love. Every day we connect with people in our community, our peers at work and at home with family and every experience we have with each other is part of the pieces to the whole big picture of your life. When you learn hard lessons from love, it can create quiet underlying fears that you will make more and then unconsciously you go through loving others in a more subtle way. Let’s invest in ourselves, as we go through life with people we love and to become more aware, empowered and understanding. Healing from past and future LOVE EXPERIENCES.

Brighter future love relationships are more probable when you have the tools. Mindful habits create joy, love and happiness, when what you think, say and do - are all in harmony. Love is an energy exchange- clarity will enhance how you share love. Love can be shared by smiles, hugs and passion. The LOVE MATTERS PROJECT can help with some tools and guidance - you will make mistakes during your transitions, you are human - know that everyday there’s a new opportunity to choose love, happiness and beautiful insights.

Life is Love....What Beauty Lies Ahead

STRENGTHEN YOURSELF
STRENGTHEN RELATIONSHIPS
Lovematters@telus.net
Barb Sim
Relationship-Image-Life & Love Coach
ph: 403-703-5269



Parents Empowering Parents

(PEP) Society - Together We Are Stronger

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

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

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

PEP has developed free innovative programming with professional facilitators, providing education, support and hope for individuals or families dealing with, or concerned about, substance abuse/addiction. Over the years, those programs have expanded to include U-Turn (for youth and young adults) casual conversation that may empower our children to make better choices, MEDD-X (motivational education for X drug dealers) and a support line that is also professionally managed and available days, evenings and weekends. Parents Empowering Parents helps families to have a voice. In 2006, PEP was instrumental in legislation change for PChAD (Protection for children abusing drugs) and continues to advocate for change in treatment and recovery from addiction and/or substance abuse. Together we are stronger.

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



Lerena Greig - Executive Director
Parents Empowering Parents (PEP) Society
Strength in unity!
www.pepsociety.ca
Office 780.410.8516 info@pepsociety.ca
Support 780.293.0737

Could we just talk?

(for the sake of the kids) Separation & Divorce Mediation

-A message from the ADR Institute of Alberta (ADRIA) - the Professional Association for Mediators, Arbitrators and other Alternative Dispute Resolution Professionals.

Separation & Divorce issues can be extremely painful – so much so that we often forget to consider the long-term impact on our personal well-being, and of how the conflict is affecting those around us, especially when there are children involved.

Preserving the Parent-Child relationships (plural), ensuring that no harm befalls them, and protecting their emotional and financial futures requires a special depth of commitment. Working exclusively with lawyers and the Court can be costly, in more ways than one. Mediation is one alternative you might be considering, but you likely have questions:

- Is it safe?
- How can we possibly sit down and have a principled discussion?
- Do I need legal counsel?

Putting the children's interests first, looking to the future, and ensuring our own well-being is attended to are all powerful incentives to find a better way forward. Mediation can offer quicker and less-costly outcomes, and agreements that last. If mediation has been suggested, or if you're wondering if a mediator might help you reach a more collaborative agreement, then here are some thoughts to consider: Think about your future. What does co-parenting look like? Consider all the holidays, graduations, weddings, and new births to celebrate. Mediation can:

- Help ease the transition,
 - Lessen the short and long-term stress of conflict, and
 - Ensure that you and your re-structured family can enjoy a healthy future – both emotionally and financially.
- Mediation can offer outcomes and answers that the Courts cannot.

Mediators have a lot of experience, but they don't make your decisions for you. As unbiased facilitators, they can meet privately with you and establish a safe environment for

mediation. They can assist you to explore options without requiring you to commit to a particular course of action. You decide for yourself what agreements make sense.

Mediated agreements can be made enforceable, and you will be advised to seek legal counsel. Your lawyer does not need to accompany you to mediation, but getting legal counsel before, during and after mediation is advised. Remember that your lawyer is obligated to advise, but not to decide for you what constitutes an acceptable agreement. Family separation and divorce agreements are deeply personal matters, with legal implications – not the other way around. Sign the agreement that works best for your future, and the future of your children.

Mediation is not a regulated profession. Do your homework and ask questions. Some "mediators" have training and nationally recognized credentials, but many do not. Some lawyers are trained, skilled and credentialed as mediators but, as a general rule, non-lawyer family mediators typically offer lower rates. You'll find more resources and a directory on the ADRIA website. ADRIA stands behind its members, especially those with ADR Canada designations, and ensures that you have access to a public complaint policy should problems arise.

Talking it through is possible! For more information, visit www.adralberta.com

Put Your Divorce Behind You

With a life-changing experience Divorce can be devastating to your self-image. The last thing you want shaping your future is a fragile or broken self-image.

So, what do you do? How do you rebound, when your foundation gets shaken?

What if you created a transitionally pivotal moment? A moment challenging your limiting beliefs while redefining yourself powerfully?

Pivotal Moments are what Inner Spirit has created for over 5,000 Calgary women over the last 40 years.

Pivotal Moments occur when you do something way beyond your comfort zone. It's when you challenge your self-image that you get exponential growth. When you stretch emotionally, you get rewarded with a changed sense of self.

There you are; triumphant. You've done something you never thought possible. You're a new you, with a new sense of possibility.

"It's remarkable," says Mark Laurie "watching people change before our eyes."

What's this all about?

Inner Spirit specialises in boudoir and nude photography. You are made up and photographed by a world-renowned expert. The amazing portraits are a central part of the experience. The physical prints offer tangible evidence to confront your limiting beliefs. "I look amazing, and here's the proof!"

"The experience of being vulnerable and putting yourself out there, is what it's all about," says Laura. "Every time I go, I express myself more completely. Then I have the prints whenever I need a reminder, that I rock!"

It's not only divorce. We see survivors of abuse and breast cancer. We see women confronting long-standing challenges with body image. Sometimes they come in after significant weight loss, fitness gains or adultery.

We see scientists and entrepreneurs seeking to reconnect with their feminine nature. There are so many therapeutic scenarios; we've come to see photography as a tool to change lives.

Do I Need To Be Nude?

Not at all. You could start with boudoir or glamour. Mark creates a safe space; so be as bold as you are ready for, you'll know how far you want to stretch.

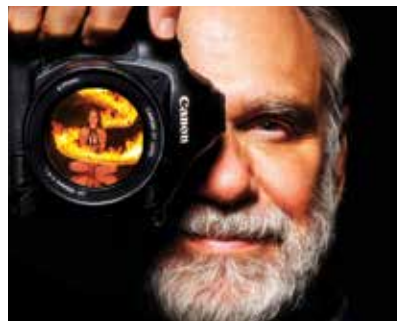
Pauline, our latest divorcee, told us, "It's liberating, it has emboldened me. I was looking for a way to find myself." She paused then expressed, "You know, the moment I went nude, I felt this surge of confidence... it was incredible."

Starting A New Chapter?

Which self-image will you project into your future? The shaken and disempowered you, or an empowered "I can do anything" you?

If you're looking for a way to transform your self-image, call Inner Spirit Photography. Then prepare yourself for growth through your own Pivotal Moment.

Oh, check out our divorce focused website – TrueSelfimage.com – its full of images, session choices, stories and more.



Mark Laurie PhotoArtist
Inner Spirit Photography
403.252.2662
markl@inner-spirit.com
TrueSelfimage.com

Divorce Resource Groups EDMONTON & CALGARY

We provide Education - Knowledge - Resources

Join FREE of charge no dues no membership fee.

Pay when you attend. \$20.00 – coffee/tea available

Locations. See the locations listed on the meetup site.

Edmonton – West end Last Thursday of the month – 6:30 pm – 8:30 pm

– South side Last Tuesday of the month – 6:30 pm – 8:30 pm

Calgary – 3rd Tuesday of the month – 6:30 pm – 8:30 pm

OPEN TO THE PUBLIC - If you are going through divorce or separation please attend - we can help!

Our group is designed to provide referrals to others who are going through a divorce or separation. Whether you are a professional or someone who needs guidance in this arena.

We are a one stop guide for people going through marital transition. Our meetings will feature a professional key note speakers providing information to other business professionals and the public. My goal is to establish a network that builds communities within businesses. Together we will grow, learn, set goals, achieve dreams and share mutual respect as this meetup group's format is to focus on the well-being of its members.

Who are our members:
Professionals who can help navigate through Divorce/Separation.
Public who need support from the professionals.
please RSVP for each meeting.

www.divorcemagazinecanada.com

www.divorcesymposium.ca

EDMONTON MEETING DATES:

WEST END MEETINGS 6:30 PM – 8:30 PM

Feb 28th

April 25th

June 27th

Aug 29th

Oct 24th

SOUTHSIDE MEETINGS 6:30 PM – 8:30 PM

Mar 26th

May 28th

Jul 30th

Sept 24th

Nov 26th

No meetings in December!

CALGARY MEETING DATES:

March 19th

April 16th

May 21st

June 18th

July 16th

August 20th

Sept 17th

October 15th

November 19th

No meetings in December!

Rewriting the Rules of

Conscious Uncoupling

How Millennials will change the way we separate, divorce and coParent

Almost half of all marriages end in divorce. Less known is that almost 48% of children are born to unwed parents and up to 92% of new parents are Millennials. They're predicted to become the largest cohort of 'Conscious Uncouplers' in history, and everyone is hoping this generation does their divorce differently than their Kramer v Kramer-influenced parents.

by: David Chartier

And there's good news: Millennial parents are known to be child-focused and describe co-parenting as one of their most important life objectives. As a generation, they are seeking alternatives to expensive, time consuming, toxic litigation that their parents endured. "Hopefully, they are more informed, technically savvy and eager to make their own coparenting decisions—rather than surrender decisions to a judge." says Hon. Andrea B. Moen (ret), who spent 19 years on the Court of Queen's Bench of Alberta. "Co-parenting issues such as splitting holidays, planning extracurricular activities or making travel plans are what parents argue about. Litigating is remarkably inefficient, highly combative, and almost never in a child's best interest."

One technology that Millennials and other savvy parents are using is coParenter, a powerful new app (iOS and Android) that blends artificial intelligence and live professionals to help parents stay focused on loving their kids, rather than hating their ex.

Launched by former California Superior Court Presiding Judge, Hon. Sherrill Ellsworth, coParenter has been gaining traction as an early, middle and late-stage intervention tool in courts and communities across the US and Canada. At its core, coParenter helps users manage, organize, and document their coparenting relationship. All communication and co-parenting activity is time stamped and

verified on the platform. Parents can also make and manage structured requests to help them stay on top of weekend swaps, extracurricular activities, and shared expenses. And soon, they'll even be able to transfer CDN funds directly through the app.

And when there's disagreement, users can 'GetHelp' from an on-demand coParenting professional who will provide one-on-one coaching or mediate agreements between parents, safely, securely and legally. They'll even draft the agreement and synchronize it, so it can be finalized, followed and filed.

Justice Moen continues, "If parents come to their own agreements they can avoid court entirely. Technologies like coParenter give them just the right amount of help to do exactly that."

An annual subscriptions cost less than an hour with most lawyers- and includes enough credits for two mediations every month. There's a free 30-day trial so you create a parenting plan and explore the app before subscribing.

Separation, divorce and coParenting are just the latest life experiences being revolutionized by Millennials. And coParenter is helping them prove that kids do better when parents get along.

Visit www.coParenter.com or download the app from the Apple App or Google Play stores

The Collaborative Team

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

1. Registered Collaborative Lawyers must:

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

Registered Collaborative Lawyers help you:

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

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

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

- complete the training requirements
- meet the continuing education and professional association requirements

Child Specialists help you:

- understand how well your child is coping with the separation
- address your child's needs
- understand your child's hopes, fears and needs for a more child centered agreement

- develop a parenting plan that will grow with your child
- avoid exposing your child to toxic stress

Divorce Coaches help you:

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

3. Registered Collaborative Financial Professionals must:

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

Financial Specialists help you:

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

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The Advantages of Collaborative Divorce

This is the goal of the Reforming the Family Justice System (RFJS) initiative: all families working through the challenges of separation and divorce will receive the supports they need, so they will thrive.

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

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

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

The Process

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

Take, for example, Brad and Brenda (not their real names). In the first meeting, it became clear that Brad felt that Brenda had been turning their two teenage children against him. The kids wouldn't visit Brad at his

new place. They would rarely talk to him on the phone, and made excuses to avoid meeting or talking with him. Brenda insisted that she was trying to get the children to see their dad but they just wouldn't go. The situation was creating mistrust that could derail the collaborative process.

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

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

After you sign the settlement agreement, you and your partner can then file a Joint Statement of Claim for Divorce and the other required documents without ever going to court.

No wonder Collaborative Divorce is changing the way couples dissolve their marriages. If you want to divorce with less stress, happier kids, and no court appearances, this is the way to go. You can start by contacting a Registered Collaborative Family Lawyer in your area.

Impacting you!

As a child I was emotionally riding a rollercoaster where both of my parents divorced multiple times each. I experienced abuse not only within my parent's marriages, also in the many relationships they had alongside or between them. Along this traumatic journey, I collected new emotions of fear, lack of stability and trust, also guilt which caused my self-esteem to plummet.

The broken foundation of both parents, swirling the drain of depression and alcoholism, brought continuous upheaval of relationships and locations. The fragile foundations of small gains I achieved were pulled away regularly. While trying to meet my sibling's basic needs of meals to emotions, feeling trapped and unequipped for the traumatic parenting role I was forced to step into as a child myself.

Verbal abuse blended with high stress, contributed to the numerous automatic negative thoughts that replayed in my mind for years. This turmoil has not always been prevalent though. I gained guidance from many wonderful neighbours who positively raised my emotional state. These neighbours motivated transitional actions of resetting, rebuilding and relaunching my life journey. Removing my daily negative point of view helped break the chains of my pain island I thought I was meant to stay on. I continued refocusing, while learning to remold myself into who I knew I could become.

The patterns of relational education learned along my immersion in trauma, provided experience towards personal growth not duplication. The impact of my upbringing has created deep scars. Which I didn't allow to weigh me down but now catapults me forward to become stronger achieving success. Today I love to walk alongside others lifting them up as they travel their transitional journey which they were never meant to walk alone.

If I could go back in time and offer my parents advice to soften the negative effects of the abusive dominos that fell. I would share that often the divorce journey clouds your vision along with toxic stress stimulates your choices. Please "STOP!" Take a step back, get the self-care you and the kids need and deserve. An important area often dropped is "Nutrition."

Nutrition has power to aid along the journey, it can lift moods, rebuild immune systems, reduce effects of stress on the body and most importantly aid cognition and brain function. The investment you make through the choices in your grocery cart can have a positive ripple effects on the kids marks in school, providing them with confidence. Also positively impacting your clarity when focused on each decision that impacts your kids and your future together. Value Nutrition Always!



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When a Family plan changes it can feel like so much is out of control

Divorce is a difficult time for parents and children. Grief, loss and uncertainty about the future weigh heavily on big and little shoulders alike. Yet, in many situations, divorce can be the healthier choice when compared to raising children in an environment of continued conflict.

When a family's constellation changes it can feel like so much is out of control, but there is actually a lot parents can do to help their children move towards feeling emotionally settled again. Parents can make many positive choices to help their children not only survive, but thrive in their adjustment to the 'new normal.'

Here are some tips for boosting your children's resilience through this time:

Reassure your children that the divorce is not their fault. Although it may seem obvious to the adults, children's brains are not yet fully developed and they tend to believe that their actions cause unfortunate events. For instance, children commonly assume that because they misbehaved, it caused their parents to separate. Reassure them (repeatedly if needed!) that this is not the case.

Open up the lines of communication. Invite your children to talk about the different feelings they may be having. Let them know that all feelings are okay, even the tricky ones like worry, sadness or anger. Reading books about divorce with your children is a great way to get some dialogue started. There are many good children's books about divorce available for purchase, or at your local library.

Remember that your child still loves and needs to feel connected to their other parent. Honor this by putting your own feelings aside (very hard to do at times!) and avoid the urge to speak negatively about your ex-spouse. Help your child choose some photos of their mom or dad and post them in their bedroom. Put a calendar up on their wall as a visual reminder of when they will see their other parent again. Allow your child to have a comfort item that travels with them to and from each house.

Reach out for professional support. It takes a village to raise healthy, resilient children and there's no shame in asking for help along the way. An experienced child therapist can provide a safe, supportive environment for children and their parents to express thoughts and feelings, while also acting as a guide when troubles arise.



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The blending of two separate families can often be overwhelming, no matter how deep the love between the two adults who choose to be together in their second or third marriage. One of the main challenges is a lack of external support. Friends and relatives just don't understand the complex difficulties involved unless they, too, have been stepparents themselves.

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Contact info phone or text 780-233-8484
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Kalee Boisvert is a Financial Advisor with Raymond James, and is a Certified Divorce Financial Analyst® professional. Kalee understands that a major life transition such as divorce can leave you in a vulnerable position. She also recognizes that if you are facing this major life transition it is imperative to create and implement a sound plan that is reflective of your personal financial vision.

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