

Divorce

magazine

Canada

**IS YOUR
LIFE
CHANGING?**

DIVORCE MAGAZINE CANADA IS A RESOURCE OF LOCAL
BUSINESSES & ORGANIZATIONS THAT HELP THROUGH DIVORCE
OR SEPARATION

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Divorce Symposium

Our online conference!

**Tuesday, September 26th
from 6:30 pm to 9:30 pm**

Attend in the comfort & privacy of your own home.

Are you considering a divorce or separation?

Perhaps you have moved on but could still use information and support.

We are here to help.

Hosted by:

Divorce
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Featuring:

- Judge Rod Jerke, Court of King's Bench of Alberta and Co-Convenor of the Reforming the Family Justice system and
- Diana Lowe, KC Co-Lead of the Reforming the Family Justice System and Principal at Re-imagining Justice

Consider joining us as a sponsor to reach more people with your expertise and services.

Tickets

Early Bird Tickets on Sale NOW!

Find them on Eventbrite (\$25 Early Bird pricing until Sept. 15)

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Divorce Resources

ONLINE Divorce Resource Groups

ONLINE DIVORCE RESOURCE GROUP - LEARN

- Tuesdays @ 12:00 noon x 45 min. – 1 hour, every four weeks
- Zoom meeting with a keynote speaker
- Q & A



ONLINE DIVORCE RESOURCE GROUP - CONNECT

- Thursdays @ 7:00 p.m. x 45 min. – 1 hour, every four weeks
- Zoom meeting with an experts panel
- Live Q & A, as well as questions submitted from you & other guests prior to the meeting, and sharing FAQs



This will be a place to learn about mediation, litigation, finances, realty, mortgages, health, and more.

This is for you if:

- If you are considering or going through divorce or separation, please attend – we can help!

In these Zoom meetings, we create a trusted, safe, and supportive environment where you can gain information from our featured experts to help you manage these changes in your life easier, more efficiently, and with satisfactory outcomes.

- If you are a service provider interested in building connections with those navigating these difficult transitions, and with other providers, we welcome you!

Experts, you will not only meet people seeking services like yours, but you will also get to know others working in these areas to build strong networks that will support your clients through education and encouragement.

Our groups are designed to help create connections, whether you are a professional or someone who needs guidance in this area.

Where & When

- Our groups meet online via zoom once every 2 weeks. Check the events page on our website or within each Meetup group.
- There are no fees to attend.
- Join both groups on Meetup and register for the events you are interested in attending.

We look forward to connecting with you!

Welcome!



Here we are - likely meeting for the first time. And, like most first encounters with someone or something new, we are excited to see where it goes. I'm excited to connect you with some incredible caring people.

Hi! I'm Deena Kordt, an author, blogger, and empowerment coach, and now the publisher of Divorce Magazine Canada.

Have some of your exciting first encounters not gone as well as you'd hoped? Are you considering a change?

- Are you, or someone you know, going through the difficult transition of divorce or separation?
- Are you contemplating a change or coming out the other side?
- Are you aware of and ready to deal with all the issues and struggles you may face?

There are knowledgeable resources available to support you - trusted caring people that want to make your life easier.

I can connect you with these people in a number of ways:

- within the pages of this complimentary publication
- at our free twice-monthly online Divorce Resource Groups
- with resource information, videos, blog, and links on our website
- at our online Divorce Resource Symposium in September

And coming this year:

- the Divorce Magazine Canada Podcast (launching soon!)
- follow us on social media (linked on our website)

I look forward to connecting with you and introducing you to the professionals who can make a difference in how you experience a major life transition.

You are not alone. We want to help.

Deena

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Let's Talk about Better Outcomes in Separation and Divorce

Justice Rod Jerke,

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

Diana Lowe, KC

Co-Lead of the Reforming the Family Justice System and Principal at Re-imagining Justice
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If your family is dealing with separation and divorce, it is important that you know about Alberta's Reforming the Family Justice System (RFJS) initiative. This is all about helping families to have better outcomes – to thrive – even as they are restructuring.

The RFJS is made up of many different sectors – justice, social, education, health and more. Together, our collaborators have learned about the impact of toxic stress and how it can be buffered by supports and skills that help to create resilience. We've shifted our focus away from legal, adversarial processes to the kinds of skills and supports that help families to thrive.

So what does this mean on the ground, for a family that is on the path to separation and divorce?

We hope the response will be very different from what was typically heard in the past, about making sure to get a lawyer. Not that you shouldn't have a good lawyer! But the implication of that response was that you should get set up with someone who will fight for you. And that the legal issues are really your priority.

Instead, what we really want people to know is that most of what they're dealing with is not really legal in nature. It is about having the kinds of social supports that will get them through these challenges. Working through relationship issues. Sorting

out the challenges of parenting, including where the children will live and go to school. And of course the financial challenges..

The legal element that families need to deal with is primarily to document all of these arrangements about how the family is going to move forward in a new, healthy way. This might mean filing for Divorce, and there may be some things that the parties can't agree on together which will require them to turn to a court. But ideally, they will get the kinds of social, relationship, parenting, financial and health supports that will really help them to address the issues that are most central to their family well-being.

This well-being approach is based in brain science. What does that mean?

Brain science includes the Adverse Childhood Experiences (ACEs) studies (Centers for Disease Con-

Brain Science links:

How Brains Are Built: The Core Story of Brain Development: <https://www.youtube.com/watch?v=Lm-VWOe1ky8s> (4 min)

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

Alberta Family Wellness Initiative: <https://www.albertafamilywellness.org/>

Three Principles to Improve Outcomes for Children and Families, Harvard Center on the Developing Child: <https://developingchild.harvard.edu/resources/three-early-childhood-development-principles-improve-child-family-outcomes/>

trol & Prevention, <https://www.cdc.gov/vitalsigns/aces/index.html>). From these studies we know that the more ACEs a young person experiences, the greater the risk of poor outcomes which can impact children for life, including disruption of their neuro-development; social, emotional and cognitive impairment; health risk behavior, disease, disability and social problems.

This is important for families to know about, because separation and divorce is one of the ten ACEs. Indeed, all three categories of ACEs (abuse, neglect and household dysfunction) can arise in family matters. The family justice system can actually add to the toxic stress for children and adults, because it is based on an adversarial model of dispute resolution that encourages a win-lose paradigm of conflict. Rather than de-escalating conflict and creating conditions for collaborative decision-making, parents can get caught up in a downward spiral that becomes about winning or losing, rather than about acting in ways that reduces stress and supports their child's brain development and resilience.

So what if you've been in legal processes or fighting for some time? Is it too late?

No, it definitely isn't too late. We know that parents can feel upset when they hear about the impact of ACEs and toxic stress, worrying that some of their choices or behaviors may have harmed their kids. But we want to reassure you that there is a hopeful side of the science.

It's known as "resilience". So when you look at the brain science resources, you shouldn't just focus on the toxic stress, but also on the things that you can do to support resilience.

The science of resilience tells us about the ability of the brain to change and adapt as a result of experience. There are three principles to build resilience:

1. Decrease negative experiences (which often means reducing the role of legal adversarial processes)
2. Provide positive supports (which can be achieved when families gain the kinds of supports that are available for their social, relationship, parenting and financial matters)
3. Strengthen skills and abilities to manage stress (including skills that help to reduce conflict, to improve communication, and to learn better parenting skills).

This is where the hope comes from.

If folks are able to resolve their social, relationship, parenting and financial issues with supports and skills outside of the legal process, this will help to reduce the reliance on adversarial legal process. And if most legal



issues are resolved through mediation, it will really only be in the most rare cases that adversarial and combative processes arise.

So bringing it right back to where we started, our wish for every family is that they find a way to move forward with all of the supports that are available, and to truly thrive. The professionals in the Divorce Magazine provide wonderful examples of the kinds of supports and skills building that are available. Also, you can reach out to local FCSS organizations throughout the province, and many other supports in your own lives and community.



Resolve Legal Group



Ongoing Disclosure of Income

The duty for ongoing disclosure of income information for child or spousal support payable can be bothersome for many people. The yearly exchange of tax returns and other financial documents can be seen as burdensome and an invasion of privacy after parties have separated and settled the terms of their divorce. However, the rules for ongoing disclosure are consistent and they apply to everyone in every situation when the payment on ongoing child or variable spousal support is an issue. It is a relevant issue for both the payor and recipient of support.

Simply stated, once child or spousal support is payable between two people there is an ongoing duty between them is to exchange financial disclosure. The information disclosed must allow one party to discern the income of the other party and decide if they need to vary the present support payment. This can be as simple as providing the complete T1 tax return to the other party every summer, or the provision of additional documents when someone is self employed.

A self-employed payor or recipient of support needs to further qualify their income. It is necessary for them to provide additional financial documents to outline the nature of expenses calculated and an explanation as to why it is a reasonable corporate expenditure for which there should be a deduction from their income. Although this may initially seem onerous, it can be accomplished with setting down an explanation with either your bookkeeper or accountant or done by yourself depending on the complexity of the expenses.

The legislation guiding support and decisions of our Supreme Court have all focused on the provision of information in having parties being able to determine if the support payable between them is proper. This means exchanges of information, but also exchanges of information that can be used by the other party in determining their rights or obligations of support.

Aaron Vanin, Barrister and Solicitor



Imputing Income

The times they are a-changing, a look at the recent Court of Appeal decision in *Peters v Atchooay*, 2022 ABCA 347.

Over the past three years, the family law system in Alberta has seen multiple changes, from the rights now afforded to unmarried partners under the Family Property Act (January 2020), to the overhaul of divorce legislation across Canada with changes to the Divorce Act (March 2021). The most recent change has occurred in Alberta regarding child support, and the test for assigning income to a payor of child support when they are intentionally underemployed (October 2022).

Historically, the test in Alberta has required Judges to consider whether a payor of child support “has pursued a deliberate course of conduct for the purpose of evading child support obligations.” The new test asks the following:

1. *Is the parent in question intentionally underemployed or unemployed?*
2. *Do the listed exceptions to imputation in section 19(1)(a) of the Federal Child Support Guidelines apply?* These may include the underemployment being required by the needs of the child or by the reasonable educational or health needs of the spouse.
3. *Should judicial discretion to impute income be exercised?* This factor allows a Judge to consider each family’s cir-

cumstances separately to determine whether or not the parent’s unemployment or underemployment is reasonable given that family’s circumstances.

Please note that there are further evidentiary requirements by the case law, and that each family’s circumstances may differ, resulting in different outcomes.

If you have any questions concerning the changes to the Family Property Act, Divorce Act, or the test to impute income, please contact Resolve Legal Group’s Client Support Coordinator at 403-229-2365 to make an appointment to speak with one of our knowledgeable lawyers.

Katie Ayer, Barrister and Solicitor





A Fresh Approach to Your Fresh Start

When selecting an appropriate course for divorce or separation agreements, ensuring that your needs will be met through an established, systematic process is paramount.

The Fresh Start focus is to understand what you need to get the agreement you want. From coaching to mediations, our process asks the important questions to ensure you have a stable, long-lasting agreement through a confidential process that reduces time, expense, and stress.

The cornerstone to our philosophy is the **Orange Story** - This is the simple story of two people arguing over who can have the remaining Orange in the pantry. Typically, these situations result in a third party simply slicing the orange in half and providing each person with half the satisfaction.

At Fresh Start we believe in doing better. Instead, we ask each person

questions to gain an understanding into their underlying needs - **Why do you want the orange?** The first person wants to eat it, while the second desires the zest for baking. By taking that one more step, we can now offer complete solutions that help build goodwill and trust.

Our process consists of multiple steps curated to your unique needs, created to ensure the agreement will not only meet your individual needs, but also stand the test of time.

Initial Consult – This **no-charge, no-commitment** consultation is designed to answer your questions, and curate a process unique to your needs. We answer all your questions and gain an initial understanding of the Emotional, Financial and Parenting complexities you are experiencing.

Goal Setting and Foundations Meetings - These individual, one-on-one sessions, help us understand

not only what is important to you, but also why. We help refocus the circumstances of the mediation into one of understanding and a commitment to resolution.

Financial Disclosure and Asset Division – We help make what could be a complicated process easy. Our financial experts and assessors help you collect and understand your



financial situation and walk you through several scenarios that help meet your needs now, and into the future.

Parenting Plans – We not only help answer the questions for today but create an agreed upon process for future decisions. We help answer the important questions you will need to navigate as your children grow, with different interests, challenges and realities.

We believe in providing you with an agreement that works, that is why we say we represent the integrity, longevity, and stability of our agreements. Should you ever need to discuss any aspect of your agreement in the future and as situations and realities change, our mediators are standing by.

Don Schapira, Founder of Fresh Start Mediation in Calgary, be-



believes that “a Fresh Start begins with a fresh and talented team.” It has been his mission to create that. Since 2020, Fresh Start Mediation has grown to serve more communities in Alberta, British Columbia, Saskatchewan, Manitoba and now Ontario. Strong, talented voices and skill sets by our mediators help our clients ensure their voices are heard, and agreements finalized.

It was announced in the summer of 2022, that Fresh Start has created a vital partnership with the team at JD Law and Associates in order to create, compile and file your paperwork into the court documents you need to finalize your agreement. This is in addition with the Eau Claire Financial partnership announced in 2021 to ensure your financial disclosure is collected, assessed, and explained

to our clients in the way they need to understand the complexities of Division of Assets.

We continue to add to our list of services through technology. In 2023, we look forward to rolling out the **Fresh Start Mediation App** for iOS and Android.

This app will help make financial disclosure easy to compile right from your mobile phone. Fresh Start Clients will also be able to create a new meeting, see their mediation status, and complete all of their paperwork all from the click of a button on their mobile.

We will continue to work to create Fresh Thoughts. This year we have brought on Fresh Faces, Fresh Locations, and many Fresh Ideas, including representation in Central

Alberta with Ann Davidson, in Saskatchewan with Linsey Nixon, in Manitoba with Lisa Huberdeau, in Victoria with Philip Be’er and growing in 2023 to represent the Great Vancouver and Toronto Areas.

When you find yourself needing to proceed with a separation or divorce, you need the best people behind you to assure you get the fresh start you truly deserve. The growing team at Fresh Start Mediation blend fresh ideas, experience, and innovation.

It’s our passion to save you money and see you happier and more stable than when we first meet for that free consult. We look forward to seeing what the next year will bring not only for our Fresh Start, but for yours.



Your fresh start starts today.

Our fresh perspective on family mediation helps ensure a successful divorce or separation.

- ✓ Let's discover everyone's needs.
- ✓ How can we ensure we put the kids first?
- ✓ What outcome ensures everyone's happiness?

Take the first step:
Let's talk about you.

We offer free, no obligation conversations to people like you all across Canada. Let's talk about your situation. *Really.*

Get your free consultation here!



1.877.649.5644
info@freshstartmediation.ca
freshstartmediation.ca



British Columbia • Alberta • Saskatchewan • Manitoba • Ontario



Coming soon!

Join me on our brand new podcast - available everywhere this spring.

You'll meet the experts who have valuable information on a variety of topics related to many aspects of divorce, separation, and relationships.

This will be a place to learn more about mediation, litigation, finances, realty, mortgages, health, and more.

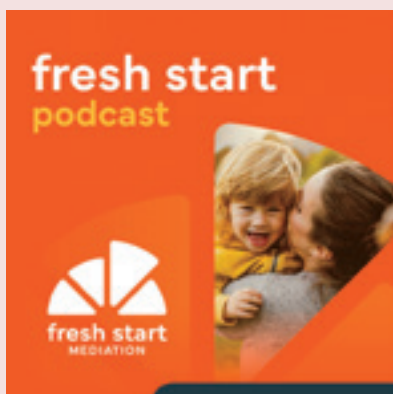
Curious to check out a professional you'd like to connect with? Listen in as they share how they can help make your life easier through a divorce or separation. You'll feel more confident dealing with the whole process and working with someone you can trust.

You don't have to figure this out alone. There are people ready & able to help :)



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In the meantime...



Are you determined to get to the root of conflict?

The Fresh Start Podcast Series

shows you how you can gain the skills to deal with conflict effectively - keeping in mind your health, and the health of the relationship involved.

How to Buy Your Spouse Out of the Matrimonial Home

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

Spousal Buyout Program

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

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

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

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

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

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

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

I have been in your shoes and endured my own divorce, so I understand your feelings as you work through this process. The need to create your own life while keeping the best interests of your kids in the forefront is

paramount. There are many things to consider when dividing the matrimonial home and my sixteen years' experience as a divorce mortgage specialist often helps couples work through difficult situations when creative thinking is required.

The key features to this program:

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



Krista Lindstrom, AMP

Divorce Mortgage Specialist and Mortgage Broker

Axiom Mortgage Solutions

www.SpousalBuyout.ca

info@SpousalBuyout.ca

780-946-6222 office

*subject to qualification

HOME OF THE DIVORCE MORTGAGE

MORTGAGE
SIMPLE



DIVORCE MORTGAGE SPECIALIST

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

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

Krista Reindstein

Professionalism, Quality, Responsiveness, Value

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

~ Mike K.



CALL (780) 946-6222



spousalbuyout.ca

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Bridging the Gap

“We had to sell the house. I dreaded going back there. I didn’t want to deal with it. I could quickly see that although he lived there, he wasn’t going to deal with it either. I didn’t have a lawyer or anyone in my back pocket for that matter. I had to research hard for everything as money was tight. I had to figure out professionals and trades to get the process moving and the house ready for sale. It was so exhausting. I had to trust people I never met before and meet them at a house I didn’t want to be at. I felt like I was losing my mind. Trying to do all of this with a mountain of anxiety took time away from spending with my child and a business that was trying to grow.”

This was my reality.

When couples go through separation and divorce there is so much to think about, so much to do, so many emotional variables that are pulling us in different directions. Sometimes it is hard to stay focused on it all. A realtor is one of many professionals that will offer help during this process. When people choose a realtor during a divorce situation the realtor is sometimes the first person to know of this major shift. They may often know before family members, friends and even lawyers. This is because a house is literally the biggest physical symbol that glues a couple and family together, it holds the sense of home.

“What are we going to do with the house?” is the first question people will usually ask. Then, “We should talk to a realtor”.

There are a lot of great realtors out there, but can they help you find, coordinate, and share relationships with preferred professionals and trades? Selling a home is a lot of work on the best days. Navigating it while the sellers are not speaking to each other takes more understanding of the unique situation. Does the realtor have

experience selling homes during divorce, do they know the steps? If a couple has decided to sell before seeing a lawyer or mediator, does the realtor have access to or a relationship with someone that could help? These are very good questions to ask when interviewing realtors. Having guided access to institutional professionals as well as various trades can free up a lot of time to focus on daily living. Time is a valuable commodity when going through divorce and having a realtor that will bridge that gap is very important.

When my ex-husband and I made the decision to divorce it felt chaotic. My husband said it was his house, so, with a two-year-old in tow, it was off to my parents’ house. Trying to start a new career as a realtor with zero money was extremely difficult.

The house deal finally closed. I never went back there again. My ex-husband and his mother packed the house up. Since there was no one present to advocate on my behalf, I lost a great deal of mementos. I really didn’t care. A professional to help declutter and pack would have helped.

As my career progressed, I saw this same scenario play



out in varying degrees. The stories are all unique, but the feelings are familiar. People need time and space to prepare for this huge transition. Researching professionals' and trades takes away from all of that.

People say to me "We are separating and the only thing we can think about is 'who gets the house?'" My first question is "do you have a mediator or a lawyer?" If only one is calling, the question then becomes "does your spouse know you are talking to me?" Remember that this journey of divorce and selling the home is the last project spouses will do jointly (outside of raising children). It is important to work together one last time. The house sale is all business as it is the division of an asset, but like everything in divorce that is all business, it is deeply emotional. Having someone to take care of the details and manage the coordination of services can help alleviate the stress and free up time needed to stay focused on life.

The process is personalized to each client. Whatever the guidance is to get talking to the right professionals is key. It is about moving in the right direction. It is paramount when time is of the essence.

If you or someone you know is dealing with the stress of a divorce and selling, my concierge service along with my real estate services can help to make the process manageable. The preferred professionals and trades I work with are highly experienced and trusted so you can focus on what's most important to you.

It begins with sorting out where you are in your process and putting you in contact with the right professionals. Contact me to learn more about how we can navigate this life transition smoothly and with less stress.

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The Roller Coaster of Emotions



People deciding to stay or leave a relationship are in the midst of a roller coaster of emotions, from anger and resentment to feeling sad and alone, or disconnected and powerless.

Emotions are the biggest hurdle to overcome in relationship issues.

You may be saying, “What did I do wrong?”

When you think of it, “Where did you learn to be in a relationship?”

Your answer may be that you learned by observing your parents, other family members or friends. Little do you know that as a child, what you absorbed would affect how you are in relationships in your adult life.

During her synergy session, a client remembered her parents arguing a lot when she was a little girl. Feeling unsafe and fearful of one of her parents getting hurt, she would try to make them stop, by acting out or crying. As their actions kept repeating through the years, she blamed herself for her parent’s unhappiness. This memory awareness was pivotal for her at this time in her life to create tools to change her emotional responses in her present relationships with her spouse and parents.

You may be in shock and saying, “I didn’t see this coming.”

Human beings are very habitual and often don’t see things coming.

You learn by constant repetition or by impact. Unfortunately, it is often impact that awakens you.

If that impact has occurred, it is so easy to blame each other and you want to make him or her pay! Perhaps the two of you got settled into a comfort zone in your marriage and unconsciously continued in your everyday life. Then one day a lightbulb went off in your partner, saying there is something missing. Maybe, there were some hints along the way but in the busyness of life, they were ignored.

You might be saying, “I feel so alone.”

Many divorcees do feel very alone.

As a couple you had mutual friends and family that you used to socialize with.

When your relationship changes, so does the connection with them. Some friends will just drop by the wayside, largely because they don’t want to get caught in the middle and don’t want to take sides. Some friends will take sides and it may not be yours.

Your parents will be trying to figure out their roles in supporting you. And your children are confused about whose side am I to take?

You may be thinking, “I can’t make any decisions.”

Recognize that a roller coaster of emotions is happening inside you. And you are dealing with a life-changing decision. You are actually emotionally grieving and it is not a suitable time to make major decisions.

This is a time to seek support to help you get over this hurdle. You need to be heard and seen in a safe environment.

Let me help you get off that roller coaster so that you can feel empowered and create a new life for you.

Joan Small CRS

Synergy for Health

Certified Synergy Practitioner

www.HealingThroughSynergy.com

Joan.small@shaw.ca

780-441-1750

“Breaking Up Is Hard to Do”

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

Are you ...

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

I can help.

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

780-441-1750 / joan.small@shaw.ca
HealingThroughSynergy.com



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

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

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

–MP





# Why Does Mediation Offer Better Outcomes?

When restructuring your family and planning for a new future, you have a number of resolution pathways to consider. Matters are perhaps a little easier for couples without children, but there are always difficult decisions and emotions to deal with when facing separation and divorce. Litigation and the Courts can be expensive, both emotionally and financially. Third party decision making processes, such as the Courts or Arbitration, offer only limited opportunities for dialogue, understanding and compromise. The negative consequences of toxic conflict on our health, our future, and especially the well-being of our children are well known. Mediation offers a better way forward, and opportunities to craft a stable future and co-parenting relationships that will protect you and those you love. The ADR Institute of Alberta (ADRIA) offers access to professional mediators and other ADR options that can assist you in moving forward.

## What are the tangible benefits of mediation?

- Confidentiality. Sensitive family and financial matters can be discussed privately - something not available in the Courts.
- A mediation settlement agreement is enforceable.
- Mediation is conducted in a safe and supportive environment.
- Mediation is usually faster and less expensive.
- The Mediator does NOT make the decisions You fully retain decision-making authority (as does your former partner).
- You can express your underlying interests and concerns, as opposed to just presenting your position.
- There are opportunities to listen and better understand the needs of your former partner.

- You can better protect the well-being of your children - their future and yours.
- There are no limitations to what can be discussed or agreed upon. Common outcomes include agreement on child and/or spousal support, the division of resources and property, and co-parenting plans.
- You can establish guidelines regarding the manner in which future conflicts can be avoided and/or resolved.
- You can be accompanied by a supportive family member or friend.



[www.adralberta.com](http://www.adralberta.com)  
780-433-4881



# Alternate Dispute Resolution

Helping you move to a new day

The ADR Institute of Alberta (ADRIA) supports the highest standards of professional conduct.

## ADRIA Provides:

- Trained Professionals in Family ADR
- Nationally Recognized Credentials in Dispute Resolution
- A Code of Professional Conduct and Ethics
- A public Complaint and Discipline process

## Be sure to:

- Access our online Directory of Mediators, Arbitrators, and ADR Specialists
- Look for a Professional Designation
- Contact us with any questions
- Visit us at [www.adralberta.com](http://www.adralberta.com)
- Email us at [info@adralberta.com](mailto:info@adralberta.com)
- Call us at 780-433-4881

## Questions to ask when hiring

- Do you have a professional designation?
- What is your training?
- What is your experience in this area?
- What style of ADR do you use?
- Are you a member of a professional organization?
- Do you follow a code of ethics?
- What recourse do I have if I am unhappy with the service I receive?
- Do you carry professional liability insurance?
- What are your fees, and would there be an upper limit?

The professional association of mediators, arbitrators, and other ADR practitioners.

[www.adralberta.com](http://www.adralberta.com) | 780-433-4881

# Now What? Rediscovering Yourself After Divorce

You had a vision; a picture of what the rest of your life was going to look like. Now, that image has been significantly altered. Perhaps you are feeling relieved that it is over but also wondering 'where do I go from here?'. Or maybe you are left feeling like everything that you knew to be true and real in your life just fell a part. Maybe it is as if you've lost your identity and you are wondering if you will ever rediscover yourself.

Take a breath and know that this is one chapter but it's not your whole book. You have the opportunity now to write the next chapter. If you are willing to reclaim your power and write a new story the best place to start is by creating a vision for the new life you would love to live.

Simply start by identifying those old dreams that maybe have gotten put on a shelf. Consider the activities that give you joy, the places in the world you've always wanted to visit. That course you wanted to take, or causes you wanted to contribute to. Give yourself permission to start dreaming again.

Without a vision we continue to return to the past – dwelling in the hurt, the despair, and the anger which perpetuates that experience. To create a new result it requires shifting your thinking and beginning

to accept new thoughts and ideas as viable possibilities. Your current conditions are not an indication of your future, so what would you love your new story to be, begin writing that new future by asking yourself the powerful question "what would I love?"

Successful people also know that fear and failure are part of life's journey and we must have the willingness to get the learnings and get back up.

Lastly, you don't have to do this alone; ask for help and seek support. Successful people have mentors or coaches and surround themselves with people that can see their potential, and encourage them to continually grow and expand. Embrace help as you begin writing this new chapter of life and rediscover you.



*As a sought after life coach and professional speaker Stacey Berger offers inspiring workshops to sold-out audiences internationally as well as transformational in-depth coaching programs that help clients achieve new heights of success, meaning, and spiritual aliveness.*

## **Stacey Berger**

[www.staceyberger.ca](http://www.staceyberger.ca)  
587-983-3911  
[stacey@staceyberger.ca](mailto:stacey@staceyberger.ca)



# ACES

Association of a Community Engaged is Sharing

## OBJECTIVES

**Building an Integrated, socially cohesive society by facilitating positive interaction among different cultural, ethnic and religious communities in Canada –specifically Alberta throughout:**

### PROGRAMS FOR WOMEN

ACES provides programming to help women and their families overcome personal and systemic barriers. Mentorship Programs are provided regarding the business community and how to navigate and improve their social and economic situations.

### FAMILY VIOLENCE AND DIVORCE

Family violence and divorce sessions address and help prevent problems faced by women and their families. These problematic family situations commonly stem from harmful, retrogressive families and broken marital environments. Other symptoms develop as a result. Lack of self-worth and identity issues. Support is provided to participants with the knowledge to deconstruct and thus repudiate psychologically damaging messages.

### MENTORSHIP FOR WOMEN

The Mentorship Program helps women entrepreneurs grow their businesses with published magazine profiling women in business and entrepreneurs in a prestigious edition, promoting their credentials, products and/ or services. The magazine readership reaches over 120,000 people in Alberta. And...introducing TEN TV-The Entrepreneurs Network, a NEW channel on the web with PPN Alberta & BC adding further exposure reach of 1 Million viewers.

### SENIOR'S PROGRAM

These programs offer a safe space for seniors to share, support, and learn from established successful entrepreneur instructors. ACES programs educate, inspire, train and motivate through various learning opportunities, services and social programs. We cover everything from "how to manage your money" to "how to manage and preserve your photo collections". We further educate on various government programs available to assist seniors. Recently introduced in 2022, ACES will be offering social programs in senior residences throughout the community offering music, singing and Karaoke.

Funded in part by the  
Government of Canada's  
New Horizons for Seniors Program | 

**ACES, paving the way providing leadership opportunities through programs and services to empower youth, women & seniors.**

Visit our website often for regular updates on our calendar of up-coming events.

**acesab.ca | 780-761-3000 | nfo@acesab.org**





## What is Collaborative Practice?

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

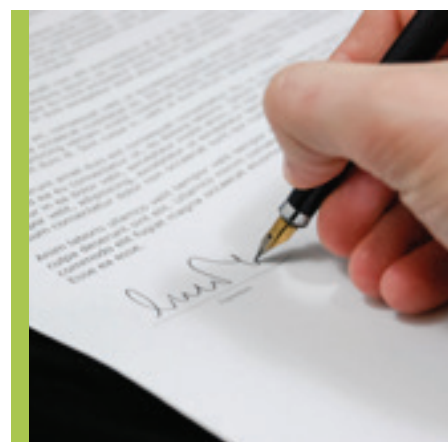
Collaborative Practice is a process designed to allow divorcing or separating couples come to an affordable agreement with the support of specially trained professionals. You and your partner sign on to the Collaborative Process, the hallmark of which is an agreement not to go to court. Using interest-based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

ment - piece by piece, issue by issue - with the guidance of these specialists. No one will pressure you to settle or threaten to go to court if they can't get their way.

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

High levels of stress and conflict can be harmful to children. Are you sure

that your kids aren't struggling with your separation? How do you tell them if you haven't already? How will you know that they are "okay"? Do you need help developing an effective co-parenting plan? You can rely on our Collaboratively trained Family Specialists to address all of your concerns. Our Family Specialists will help you, the two people that love your child the most, make sure



that your children do not get stuck in the middle. The Family Specialist will also teach you and your partner how manage stress and emotions, and how to communicate with each other effectively.

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



Next, you may meet with a Family Specialist so they can understand your unique family dynamics, discuss any concerns you may have about your children, and any co-parenting issues. The Family Specialist will meet with both parents separately, with each parent with the children, and with each child alone. This ensures that the children's well-being and interests are addressed while supporting the parents in creating effective solutions to help the family transition.

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

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

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

your partner and their lawyer before signing the agreement.

When you have a signed settlement agreement, if you are married, you and your partner can file a Joint Statement of Claim for Divorce and the other related documents to get divorced without ever setting foot in a courtroom. Many Registered Collaborative Family Professionals are taking full advantage of online meeting technology which means that a lot of the work can be done from the comfort of your home. No wonder Collaborative Practice is changing the ways couples dissolve their relationships. If you are seeking to divorce or separate with less stress, happier children, and without court appearances, then the Collaborative Process is for you. You can start learning more by contacting a Registered Collaborative Professional in your area. **Go to [www.divorceseperation.ca](http://www.divorceseperation.ca) or [www.collaborativepractice.ca](http://www.collaborativepractice.ca) to find a Collaborative Professional.**

# Financial Peace Of Mind



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

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

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

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

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

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



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

# DIVORCE SOLUTIONS



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

---

**Our *Certified Divorce Financial Analyst*<sup>™</sup> 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<sup>™</sup> 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!

780-690-3556 • [holly@prosperasolutions.com](mailto:holly@prosperasolutions.com) • [www.prosperasolutions.com](http://www.prosperasolutions.com)



# Helping Women Find a Home of Their Own

I vowed I'd never follow the footsteps of my parents.

I vowed I would be one of those women who stayed dedicated to their marriage, their family, and their professional career.

I vowed I would stay just to keep the peace, keep the family together, and act like everything was normal for the sake of my child.

But that wasn't in the cards for me, and after watching my parents become a statistic I started to feel that way during my own divorce; alienated, confused, alone and just a number.

The difficult thing about going through divorce as a young child was I was one of the only children in the entire school whose parents weren't together anymore. They separated and had to decide who was moving out and into a new home, and they decided who was going to live in my childhood home.

I did not want that for the future of my family, but I couldn't risk the rest of my life staying in an unhappy marriage.

Maybe you're experiencing this very same thing right now and are finding it too painful to cope with all of the details and logistics of divorce.

You want to start over and feel a sense of relief, a state of peace, and have a place you can call home.

You want to feel secure despite the overwhelming and possibly scary circumstances you find yourself in, but I am here to remind you that you're not alone.

Hi, my name is Nicki Pike, and I am a Mortgage Divorce Specialist in Red Deer & Central Alberta.

My experience includes 16 years of helping women find a new home so they can start over and feel relieved during the home buying process.

Many women whom I have helped in the past become friends and repeat clients because they trust me and

want to feel how I did when I was experiencing divorce.

I'll never forget when I opened the front door to my new home. I walked inside and it was as if I was breathing fresh air for the first time. All of that pain left my body as I put one foot in front of the other and walked into the living room. This place was just for me, and I knew from that point forward my mission was to serve other women who wanted to feel secure and safe post divorce.

You might be at the stage in your life where you're not sure if a home is within reach at this time.

You may be questioning who keeps the memories and the home your children grew up in.

And you're likely not even sure where to begin. You are at a stage of your life where there are likely more questions than answers, but I want to remind you that this is temporary.



**Nicki Pike**

Senior Mortgage Broker  
TMG The Mortgage Group Alberta LTD  
403-391-2053

There are a lot of layers and variables to getting a mortgage post separation or divorce. That is why I am the expert who women choose to walk them through each scenario, each option, and be the one to explain it to them in a way that makes sense.

I want to help you decide what the best option and outcome is for you, so you can start taking steps into your new life.

I know life doesn't always go as planned, but you can have a plan moving forward.

It's why I am incredibly passionate about helping women who have experienced separation and divorce so I can help them feel more at ease when buying their next home.

And that is exactly what I use in my unique process to help women with their home buying process.

I noticed there was a gap within the marketplace where paperwork and communication fell through the cracks when helping women purchase a new home or keep their matrimonial home.

The process is unique to you and is customised to your home buying experiences. I personally walk you through how to find the best mortgage option for your personalised budget so you can then go and find the perfect home.

If you're tired of feeling overwhelmed and scared during the purchase process, that is where my personal process and expertise will help alleviate that stress and take it right off of your plate.

When you're ready to get started learning what your mortgage options are after divorce, I can be contacted at 403-391-2053.



# How to Prepare for Your Divorce

Going through a divorce is one of the biggest life changing events a person can go through. You want to think it through carefully and ensure you take the right steps. Here are some helpful tips.



Garneau Mediation Services

**1. Educate yourself.** If you have children, take free courses for parents who are separating such as the Parenting After Separation online seminar. Learn about the divorce process by calling your local court information services. They can advise you about which court applications to use and the court process. Find out your rights and responsibilities based on your specific situation so you can make informed decisions.

**2. Gather information and documents.** Think about who will make decisions for your children and what type of parenting schedules will be appropriate for them based on their age and needs. Collect your Notice of Assessments, T4s, and recent pay stubs so you can properly calculate child support and spousal support (if needed). Put together a list of your assets and debts and any financial papers associated with these such as mortgage, pensions, and investments.





**3. Seek emotional support.** When you go through a divorce you are going through a grieving process. Set-up a support system of family members, friends, and mental health professionals to help you work through this loss. Remind those close to you that you are looking for someone to listen to you rather than give you advice. A mental health professional such as a therapist, counsellor, pastor, or healing coach has the expertise to assist you and will keep your discussions confidential.

**4. Set-up mediation.** A mediator, who is neutral, will assist you to reach an agreement that can be made legally binding. This agreement can cover parenting, child and spousal support, and division of assets and debts. It is a private and affordable option that will take much less time than going through the courts. During mediation, communication and collaboration are used to work through any differences. Both parties have a say. The agreement you reach in mediation can be made legal through a lawyer or the courts. An application for divorce can be made once you have been separated the legally appropriate amount of time.

**5. Plan for your future.** When you are ready, start thinking about what your life will look like after your divorce. You may consider making a budget, setting goals, or exploring new opportunities.



*By Michelle M. Garneau*

Registered Family Mediator, B. Sc.  
Garneau Mediation Services  
Separation & Divorce Mediation  
michelle@garneaumeditation.ca  
www.garneaumeditation.ca  
780-417-3119 (office)  
780-499-9815 (cell)

*We offer a Complimentary 20-minute  
Phone Consultation*



# She thought she had tried everything...

## Hypnosis helps Tanya shed 45 lbs in 7 months

"I have tried everything since I was in my teens to lose weight, anything and everything from protein diets, herbal magic, weight loss pills and supplements, extreme workouts to even gastric sleeve weight loss surgery!!

In the end the result was always the same, the weight came back! Prior to booking my Free Screening I was feeling uncertain, unfocused, anxious, hopeless and unwell.

This experience with hypnosis is completely different because you are tapping into your subconscious mind which is the only way to succeed to eliminate bad habits and to add positive ones! With hypnosis I feel energized and confident with myself and the goals I want to achieve. I feel safe knowing I have the tools through hypnosis and suggestions to overcome obstacles and take on new positive challenges.

I wasn't even trying and my mind was working for me, automatically choosing to not overeat, craving water and healthy foods, even feeling the need to exercise!

The more I listened to the hypnosis audio and zoom meets with my coach Trisha Fuller the more we set the mind for success!

I have never had support like this in my life! I can't say enough to thank Trisha Fuller for her knowledge and full support every step of the journey in the last 7 months since I started hypnosis.

It's a support system made just for you with regular updates. If something wasn't working we added a new suggestion, if somethin was working we expanded on that!

### A hypnosis program specially tailored to you!

I am so excited to continue on this journey to getting in touch with my inner self and eliminate more self-destructive behaviors and add more positive healthy behaviors! I am taking positive actions and having positive thoughts automatically!



Overall it's like magic to get in touch with yourself, your subconscious mind is there you just have to get in touch with it in this lifetime so you can be able to accomplish and conquer the everyday world!

I am learning and experiencing the power of my mind and that gives me great hope and a sense of peace in my life.

Do it for yourself, do it for the ones you love, you can be a positive force that reflects on everyone!

**Do it for yourself, do it for the ones you love, you can be a positive force that reflects on everyone! I am so glad I decided to do hypnosis!"** ~ Tanya Foidart \*individual results vary



# Trisha Fuller



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403-741-8669

# New Beginnings and A New Home

## A Mortgage Broker That's On Your Team



*"Georgina was a great asset to my experience of buying a house and setting up a mortgage. She is extremely knowledgeable and answered all of the questions I had throughout the process. She was very easy to communicate with and got everything done in a timely manner. I would recommend her to anyone looking to set up a mortgage, in fact, I already have!"*

*-Jenny*

### **Georgina Thorne**

Mortgage Broker

Dominion Lending Centres -

Maximal Mortgages

780.965.8860

[georgina@georginathorne.ca](mailto:georgina@georginathorne.ca)

[georginathornemortgages.com](http://georginathornemortgages.com)

It's no secret that navigating the complexities of separation and divorce can be challenging, making it essential to have a strong support system around you. A team of professionals with experience, empathy and patience that will play a crucial role in helping you make substantial decisions about your life. One such professional is Georgina Thorne, Mortgage Broker.

Georgina's expertise extends beyond mortgages. With a background in banking, she is equipped to assist her clients with more than just securing a mortgage. She can help her clients create a budget, find ways to save money, reduce debt, increase cash flow and prepare for the purchase of a new home. As a mortgage broker, Georgina takes a creative approach to the mortgage process and is not only dedicated

to finding the best rate available for her clients, but also the best mortgage product to suit their individual needs. Georgina prides herself on being able to say "yes", when banks say "no."

In her interactions with clients, Georgina sets clear and realistic expectations while also being considerate of their individual circumstances. She also maintains a network of complementary professionals that she can refer to her clients as needed. Georgina prioritizes building a long-lasting relationship with her clients, offering advice and support even if they are not yet ready to proceed with purchasing a new home.

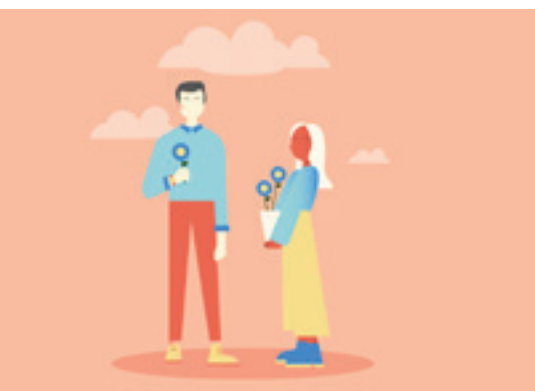
One of Georgina's specialties is the Spousal Buyout Program, a solution designed specifically for clients who are starting over after separation or

divorce and wish to remain in their current home. The Spousal Buyout Program allows a homeowner to buy out their spouse's share of the property. The program aims to make the buyout process smoother and more equitable for both parties involved.

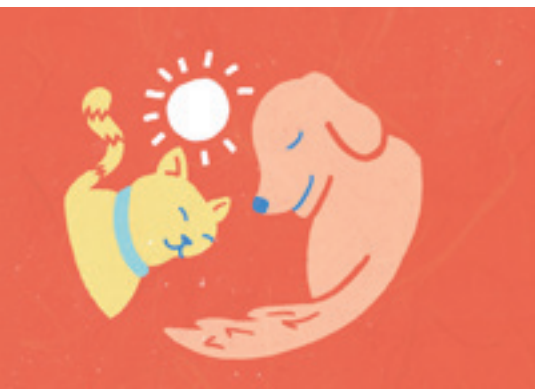
Georgina's broad understanding of economics and the mortgage industry sets her apart from other mortgage brokers. She brings a well-rounded approach to her services and is dedicated to being a part of her clients' "team". Georgina values each of her clients equally and wants divorcing and separating couples to know that their situation does not have to lead to financial ruin. There are always options available and Georgina Thorne is here to guide you!



# EXPERIENCING FAMILY VIOLENCE AND DON'T KNOW WHERE TO TURN?

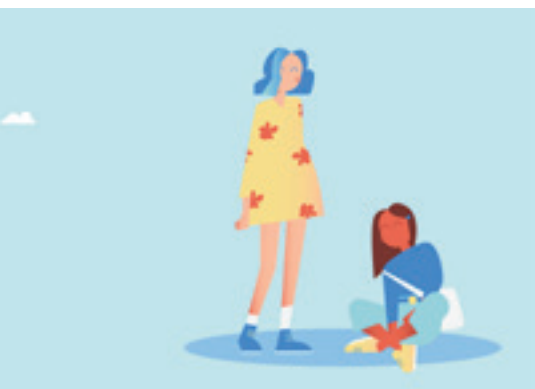


WE CAN HELP.  
FIND THE ROAD TO HEALING AT THE TODAY CENTRE.

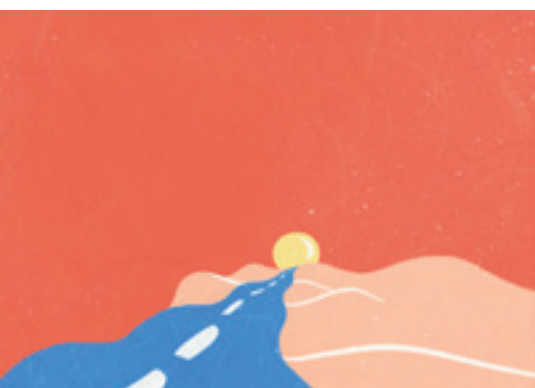


Providing immediate, inclusive, integrated services for those impacted by family violence.

- Safety Planning
- Risk Assessments
- Emotional Support
- Group Supports
- Connection to Resources
- Client Education
- Public Education
- Lives On the Line - a means of safe communication for high risk victims
- Safe At Last- providing concrete financial support to remove barriers
- Safety In Motion- providing transportation via bus tickets, taxi fares, or gas card



Family violence help starts today



## CLIENT IMPACT

“The Today Centre was most helpful by providing a safe space to understand what I have been going through is not okay. They gave me tools to think more clearly and to make better, safer, thoughtful actions.”

“Talking to the Family Violence Specialist helped me feel heard, understood, [and] validated. It helped me grow as an individual and made me feel that I am valuable and my feelings are important.”

[www.thetodaycentre.ca](http://www.thetodaycentre.ca)  
780-455-6880  
[info@thetodaycentre.ca](mailto:info@thetodaycentre.ca)

17724 102 Ave NW, Edmonton, AB T5S 1H5



You are NOT alone. We believe you. This is why.

There IS hope in hell.

Whether you are concerned about your own safety, security, and sanity  
or are concerned for someone you care about,  
you are not alone.

we BELIEVE YOU. we CARE. we CAN HELP.

Domestic Abuse & Intimate Partner Abuse is very real.

It happens in numerous ways, including mental, physical, financial, and more.

Many females are afraid to confide in anyone; afraid to ask for help; afraid to get out.

Most feel ashamed that they are in a situation like this.

They are trying to keep the peace, keep it together, cope - survive.

**One of the bravest things you can do is use your voice.**

When you share your experiences, your story - you make a difference.

- You will find support to make changes that can literally save your life & your sanity.
- You will bring awareness & compassion to the world so others will be more readily helped when they reach out for it.
- You will create connections with many others for a village of understanding, support, and courage.



**YOU MATTER. YOUR STORY MATTERS.**

You can **BE THE CHANGE** for yourself & for others

## There is Hope in Hell

My mission is to bring awareness to the abuse that exists in so many domestic and intimate partner situations.

When there is awareness, there is opportunity. Opportunity to free females from the guilt, shame, and fear that traps them in unsafe & unhealthy situations and impacts their safety, their choices, their healing, and their future.

When they hear your story, they will know you are part of a community that believes them, accepts them, and will support them in getting the help they need to heal and thrive.

Please consider adding your story to this collection. You don't have to be a professional writer. You can remain anonymous. There are no fees to take part. And all proceeds will be donated to organizations that help and support women. Let's connect. [uglowgrl.com/hopeinhell](http://uglowgrl.com/hopeinhell)







## Together We Rise

Women on Wings Society is a non-profit organization that help women and families leaving domestic abuse situations, to ensure that we are bridging the gap for women by providing them with the right resources. There are many forms of abuse: emotional, mental, physical, and financial. Financial abuse being one of the reasons why most women do not leave due to the fact that they do not have the financial means to support themselves and their children. In 2022 Shelters received 65,390 calls seeking support.

My name is Maj Osman, I am the Founder and President of Women on Wings Society. I started this non-profit in memory of my mother Salwa Osman 4 years ago. The loss of my mother had a huge impact on me and had me reflecting on my life and hers. I was a victim of domestic abuse for 16 years, I repeated the cycle that my mother went through, and to me it was the norm, it had no label, it was 'normal'. It was not until I left my marriage that I started to see and identify the toxicity that I was in. When I left my ex-husband, he cleaned me out and left the country, I had to figure out how I was going to raise four children on my own. I did not know that there were resources for women in my situation that could help me. It was after my mother's death; I was determined to make a difference and turn the pain and grief into purpose and that is how Women on Wings Society was birthed.

### Our Mission

**Supporting women's personal growth and uplifting them to achieve their own success stories.**

It is in standing together that we can rise together. This is where the name Women on Wings rooted from; it symbolizes angels and the underlying idea that when we can uplift other women, we give them the wings to soar beyond their wildest dreams and shine their brightest light. All it takes is a gesture, small or grand, or even an act of kindness to make all the difference in someone else's life.

We are a team of 5 women that volunteer their time and work full time jobs but have a passion for this cause. All funds we raise go right back to the community. I would have never thought when I started this non-profit that this is where I would be 4 years later.



To donate



Our goal is to reach as many women as we can that are in dire situations to help give them a hand up and provide them with the right resources and connect them to those resources. Whether it be financially, mentally, or through financial assistance for necessities for their day to day. We also work in collaboration with other non-profit organizations to bridge those gaps

When we see the women, we have assisted thrive and create their own success stories is what drives us to continue to do what we love doing. Breaking the generational trauma, and repetitive cycle and patterns for the next generation to have healthy relationships with themselves and others.

We hold 2 fundraisers a year, one in the spring and one in the fall. Our next fundraiser is scheduled for May 6th, 2023, and our annual Masquerade Gala on October 14th, 2023.



This is one of our testimonials from our first client:

*I was in a really difficult situation, having my son and 2 dogs in an abusive relationship, I felt trapped with no place to go, the government kept stating that while I lived under the same roof as my abuser I would not be eligible for any of the resources, and even when I could apply for those, they would take time to be available.*

*That is when I got in contact with Women on Wings Society, they found a home for one of my dogs, while the other one is waiting for me when I'm back on my feet, they arranged people to help me move some of our personal belongings and most importantly, my son and myself, we are safe.*

*That was by far the most difficult and terrifying thing I ever did, but that feeling only lasted for so long, and I didn't have to do it alone. Without my abuser I'm free to make my own choices, and finally live and love myself.*

[www.womenonwings.ca](http://www.womenonwings.ca)



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Enrich Mortgage Group

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I find myself drawn to helping Clients who are coming from similar situations and I take pride in helping women come out of divorce as strong, financially independent individuals.

My success in my business is attributed to my amazing Clients and I am so grateful to every single client who has trusted me with their finances and their futures.



*'Sandi will laugh with you and listen to you cry on the other end of the phone when things seem hard. She has the sweetest most calming personality, and I am forever grateful for her kindness and knowledge.'*



**2023 EVENTS**

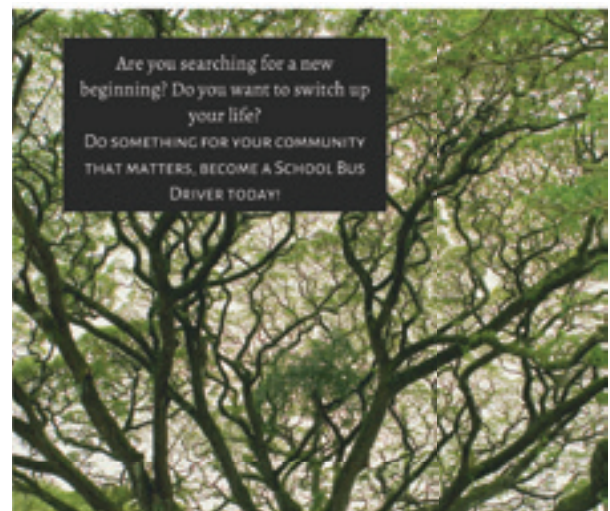
**FILM SCREENING AND PEER SUPPORT CIRCLE**  
"THE BODY REMEMBERS WHEN THE WORLD BROKE OPEN"  
THURSDAY APRIL 20TH 7PM - EFP STUDIOS, INNISFAIL

**3RD ANNUAL MARCH AGAINST DOMESTIC VIOLENCE AND INTIMATE PARTNER ABUSE**  
SUNDAY OCTOBER 1ST - 12PM START - CENTENNIAL PARK, INNISFAIL

ACCEPTING DONATIONS & VOLUNTEERS FOR LOCAL PEER SUPPORT NETWORK  
TRAINING TO BE PROVIDED IN PARTNERSHIP WITH THE TOWN OF INNISFAIL

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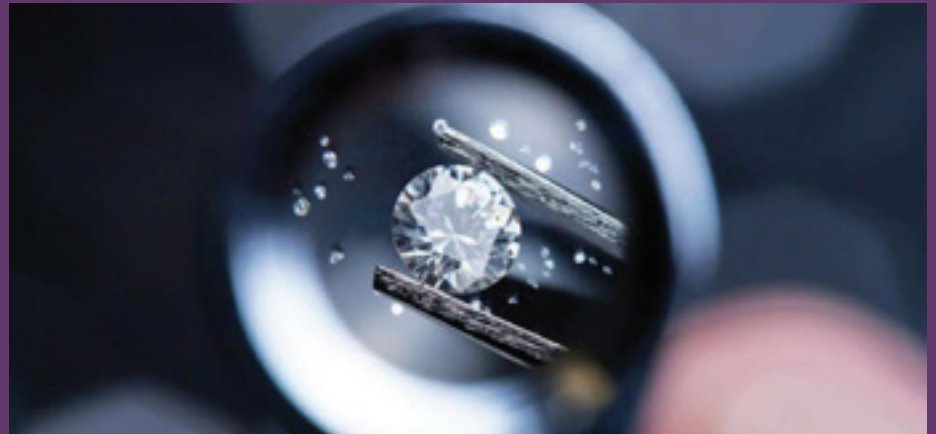


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- Dorothy Briggs

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Online Conference



Tuesday, September 26, 2023  
6:30 pm to 9:30 pm

Early bird tickets on sale now!



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### Diana Lowe, KC

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Learn about mediation, litigation,  
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I SEE YOU!

You ~~h~~ave dreams (that STILL MATTER BTW)  
Let's dig them up.

Dust them off.

Shine them up &

**MAKE THEM HAPPEN!**

Don't you dare give up GF.

There's a reason this magazine is in your hands!

You don't have to do this alone - I'm here to  
show you easy steps to powerful manifesting!

Inside these books you'll find:

- simple steps to make sh\*t happen  
in your life
- tons of stories to encourage & inspire you
- journaling prompts (& pages) to pump up  
your manifesting power!

Ready?! LET'S GO!



Life changes - sometimes suddenly and sometimes as expected, yet it can still throw you off balance. You feel lost, disoriented & adrift, thinking that by now you should have all your life stuff figured out and be well on your way to success and contentment.

How do you handle those curves, speed bumps and walls that inevitably show up? Are anger, shame, guilt, and resentment overwhelming you? Ya, I've been there too.

Hi, my name is Deena Kordt, and as an author, blogger & women's empowerment coach, I'd love to help you explore what is possible for you when life is changing & you don't want to give up on a brighter future. Let's connect!



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**DON'T GIVE UP  
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I CAN HELP YOU MAKE SH\*T HAPPEN!**

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# Divorce

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## RESOURCES

Videos & articles from our team of professionals sharing information and answering questions to help support you through divorce & separation.

## SUPPORT

Find the experts that best fit your needs, along with all the ways to connect with them. Are you a professional who'd like to join our team? Contact us!

## BLOG

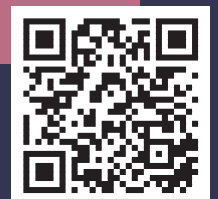
A new addition this year offering insight & inspiration as you face this difficult transition in your life. You are not alone. We care & want to help.

## EVENTS

Opportunities to connect with our team of professionals to ask questions and learn more about what resources are available for you.

## MAGAZINES

You can read all the issues of Divorce Magazine Canada, past & present, available as downloadable PDFs. Did you know? This is our 11th year!



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# Divorce Symposium

**Our online conference!**

**Tuesday, September 26th  
from 6:30 pm to 9:30 pm**

**Attend in the comfort & privacy of your own home.**

Are you considering a divorce or separation?

Perhaps you have moved on but could still use information and support.

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- Diana Lowe, KC Co-Lead of the Reforming the Family Justice System and Principal at Re-imagining Justice

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*Tickets*

**Early Bird Tickets on Sale NOW!**

Find them on Eventbrite (\$25 Early Bird pricing until Sept. 15)

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# Divorce Resources

## ONLINE Divorce Resource Groups

### ONLINE DIVORCE RESOURCE GROUP - LEARN

- Tuesdays @ 12:00 noon x 45 min. – 1 hour, every four weeks
- Zoom meeting with a keynote speaker
- Q & A



### ONLINE DIVORCE RESOURCE GROUP - CONNECT

- Thursdays @ 7:00 p.m. x 45 min. – 1 hour, every four weeks
- Zoom meeting with an experts panel
- Live Q & A, as well as questions submitted from you & other guests prior to the meeting, and sharing FAQs



This will be a place to learn about mediation, litigation, finances, realty, mortgages, health, and more.

### This is for you if:

- If you are considering or going through divorce or separation, please attend – we can help!

In these Zoom meetings, we create a trusted, safe, and supportive environment where you can gain information from our featured experts to help you manage these changes in your life easier, more efficiently, and with satisfactory outcomes.

- If you are a service provider interested in building connections with those navigating these difficult transitions, and with other providers, we welcome you!

Experts, you will not only meet people seeking services like yours, but you will also get to know others working in these areas to build strong networks that will support your clients through education and encouragement.

Our groups are designed to help create connections, whether you are a professional or someone who needs guidance in this area.

## Where & When

- Our groups meet online via zoom once every 2 weeks. Check the events page on our website or within each Meetup group.
- There are no fees to attend.
- Join both groups on Meetup and register for the events you are interested in attending.

We look forward to connecting with you!



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### 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.

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