



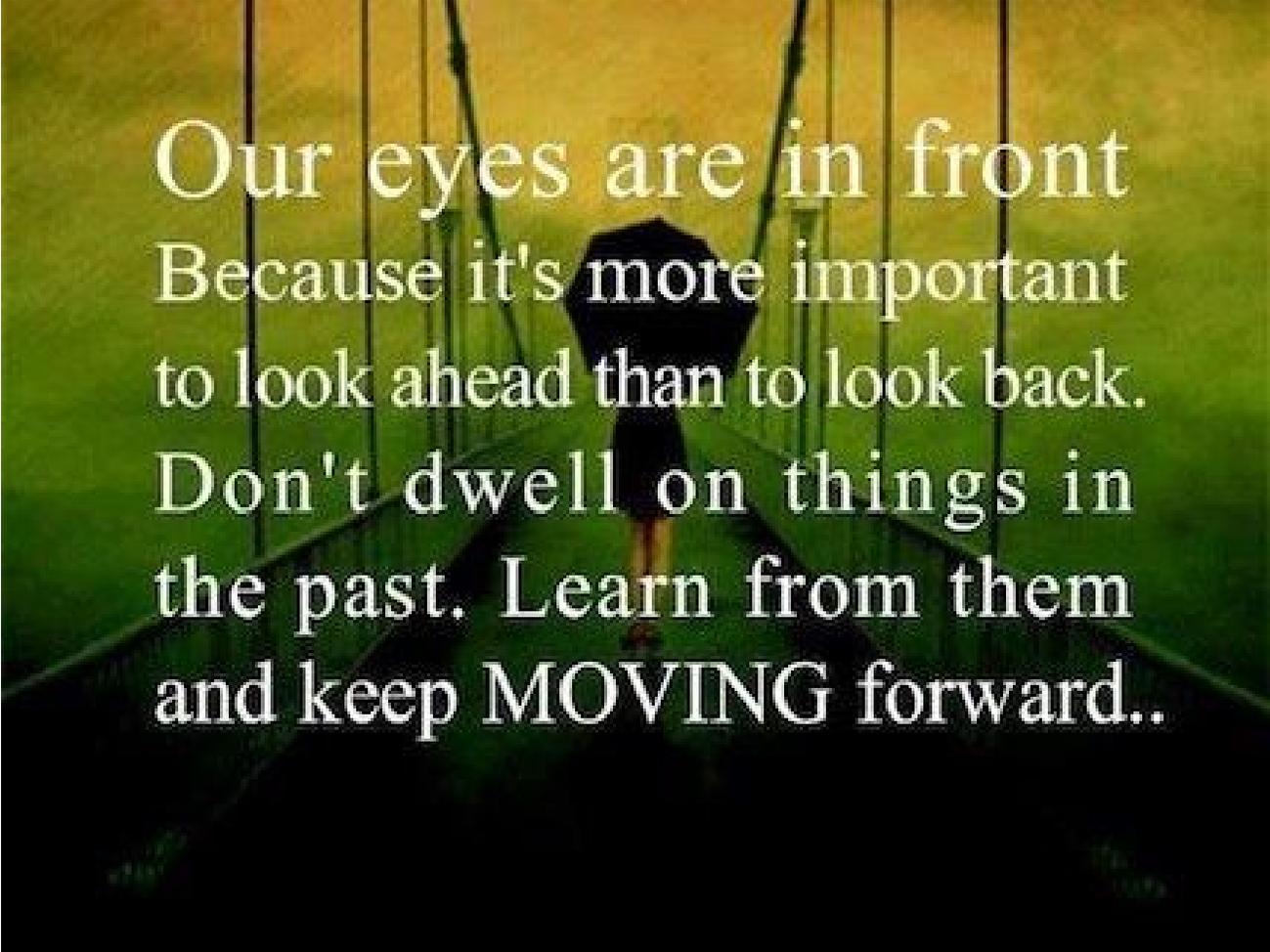
Calgary

Divorce Solutions

When “We” becomes “Me”

by Linda Roberts



A person is walking away from the viewer on a suspension bridge. The person is wearing a dark dress and holding a black umbrella. The bridge's cables and deck are visible, and the background is a soft, hazy green and yellow. The text is overlaid on the image in a white, serif font.

Our eyes are in front
Because it's more important
to look ahead than to look back.
Don't dwell on things in
the past. Learn from them
and keep MOVING forward..

Calgary
Di✓**orce Solutions**
doing it the right way

403-460-2800

www.calgarydivorcesolutions.com

<https://www.facebook.com/CalgaryDivorceSolutions>

When “We” becomes “Me”

by Linda Roberts Calgary Divorce Solutions @ 403 460-2800



For adults, the top ten most stressful events in their lives are as follows:

1. Death of a spouse
2. Divorce
3. Marital separation
4. Imprisonment
5. Death of a close family member
6. Personal injury or illness
7. Marriage
8. Dismissal from work
9. Marital Reconciliation
10. Retirement





Amongst the stress, the anxiety, the hurt, the resentment, the anger and all of the other emotions you may experience when faced with divorce/separation, is it any wonder why you just want someone else to take the responsibility of getting you through it?

Handing the control over to someone else to make all of the necessary decisions for you, or hiring someone who is advocating solely for you, seems like the easiest way to get through it, but is it?

The traditional system of litigation is adversarial and in no way will it reduce the already complex emotions and topics related to the breakdown of a marriage. Everyone's situation is unique on its own and in a system that's overburdened by way too many cases, the last outcome you'll want is one that doesn't have time to consider YOUR specific needs, YOUR specific VALUES and your specific INTERESTS.

Call us at 403 460-2800 for a FREE CONSULTATION



Getting Prepared



Build a network of support for yourself; friends, family, your church or counsellors, you'll need to know that you're not alone and that it's okay to have someone else to talk to. Remember however, you're looking for pro-active help, not those who are filled with their own negative stories, only to cause you more anxiety.

For a referral to a professional, please call us at 403 460 2800

Take Time for Yourself, Surround Yourself with Positive People, and Stay Healthy and Active



What Documents Will You Need to Start Gathering?

Compiling a list of what you own and what debts you have will help so much, things like;

- ✓ Bank accounts (joint or otherwise)
- ✓ Investment accounts (RRSPs, Tax Free Savings Accts, Pensions etc...)
- ✓ Property assessment for your primary residence and any other properties you may own
- ✓ If you own or are a part of a business – accounts that are applicable to it/them
- ✓ Loans or Lines of Credit (joint or otherwise)
- ✓ Credit cards (joint or otherwise)
- ✓ Mortgage statement (s)
- ✓ Tax returns

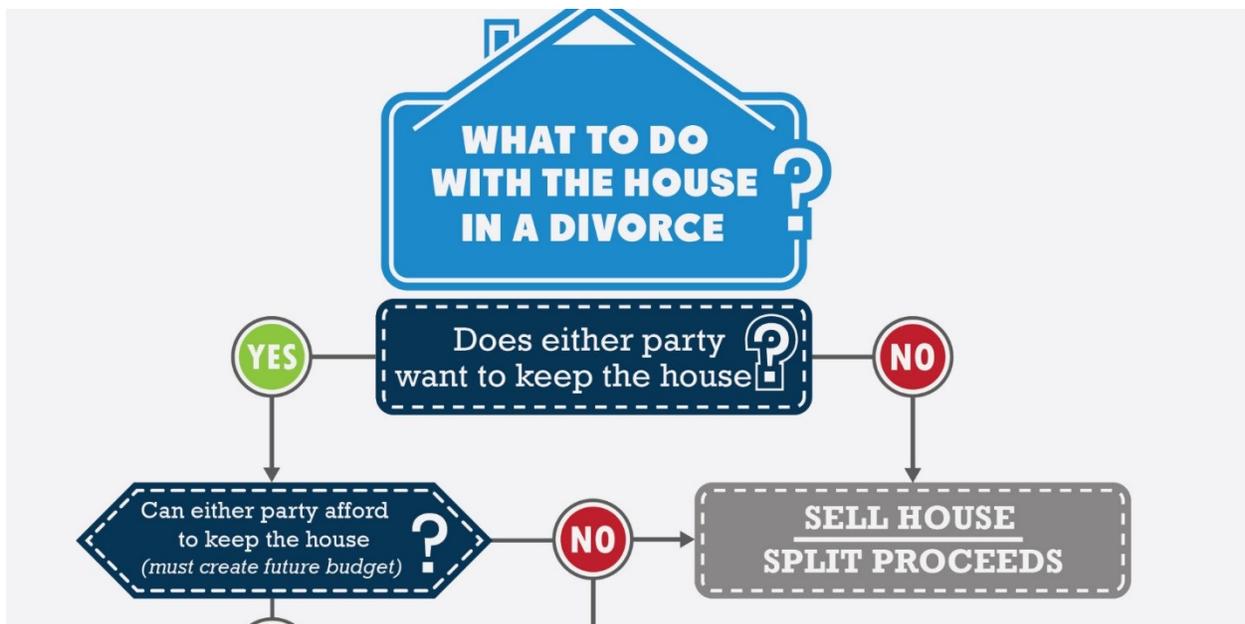
Then make photocopies of all of the documents that you've compiled as these will be necessary for building a networth statement for the purpose of property division. This will save you time and help to keep you feeling productive and not so overwhelmed from what sometimes can be a daunting task. It's all about taking it one step at a time.

Call 403 460-2800 for a free list of financial documents that you'll need to compile.



Running 1 household with 2 incomes, to running 2 households with 1 income in each home. What will you need to start thinking about?

The matrimonial Home is one of our largest investments that we'll ever enter into, so when you're faced with divorce one of the first questions you'll need to consider is what will you do with the home?



It's imperative to be willing to "Divorce the House" and work backwards from there. If the house is dear to your heart, then you need to find a way to see yourself in a different environment (deal with worst case scenario in your mind first), then as negotiations reveal your financial outcome and it becomes a possibility, then great. However if it turns out that it's not feasible, then you've already begun to detach yourself from it and have visually explored other possibilities.

Building an Interim Plan and Managing Expenses While You're Getting to a Satisfactory Final Agreement is Key

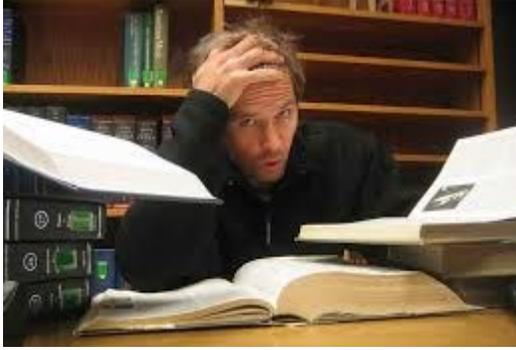
If one of you has decided to move out of the matrimonial home on an interim basis to lessen the tension, the awkwardness or just to give both of you some space to breathe, there's bound to be some necessary details that need to be discussed.

Creating an Interim Plan helps to provide both of you some sense of routine and clear understanding to such topics as;

- ✓ how will the marital finances be maintained such as; mortgage payments, expenses related to the children, utilities, car and auto insurances, property taxes etc....?
- ✓ how will the two of you communicate with one another about the necessary day to day issues or the children for the interim?
- ✓ how will the Party who isn't residing in the marital home have access to it and when?
- ✓ how will the children move through their routine (with the least disruption), but stay connected to both of you?



As a part of your process with Calgary Divorce Solutions, we'll help you build an Interim Plan that's specific to your needs.



Educate Yourself

<http://www.justice.gc.ca/eng/fl-df/child-enfant/ft-tf.html>

to find out about child support guidelines

<http://www.qp.alberta.ca/documents/Acts/F04P5.pdf>

to read about Family Law

<http://www.justice.gc.ca/eng/fl-df/spousal-epoux/ssag-ldfpae.html>

to find out about spousal support guidelines



We offer seminars throughout the year on a variety of other topics such as; rebuilding your financial future and learning to budget presented by a financial planner, how to look the part for a job interview or improve your health by massage and reiki treatments presented by spa and esthetician professionals, a family lawyer who will tell you what the Law says about divorce.

For more information call 403 460-2800 or visit us on facebook at calgary divorce solutions inc.

Children

Parenting

For Children; Divorce can be stressful, sad, and confusing too. No matter the age, children can feel as uncertain or angry as their parents because the family unit is changing. It's going to take time and understanding for them to adjust to the new family dynamics. Remember that your children **need you both**, they should never feel like they have to choose one of you over the other and you'll never be replaced.

- Be honest with your children, but never speak in a hurtful, spiteful or negative manner about the other parent.
- Keep the content of your conversations based on what your children **need** to know and what they can understand applicable to their ages, the colorful details are not necessary.

For Parents; Be prepared to build a parenting plan with your spouse, your children will continue to be your common interests on a go forward basis.

- What kind of parenting schedule is best for the kids?
- How will the holidays be handled?
- What is child support and how is it calculated? How long is it applicable?
- How do tax credits work for each of you?

Don't let money be the driving force to building a parenting plan, keep what's in their best interests at the root of your parenting plan.

Your children deserve a relationship with both of you and their looking to both of you to be their role models in how you deal with challenges and adversity.

Parenting After Separation Course (PAS), this course is mandated by the province of Alberta for any parent who has a child under the age of majority and is seeking a divorce. For more information go to:

<https://www.mtroyal.ca/ProgramsCourses/ContinuingEducation/healthhumanservice/pass/index.htm>

Doing Your Own Separation/Divorce Agreement

Well, let's look at some interesting information before providing any feedback to this popular question.

Here are some interesting statistics: **About getting married**

- ✓ There will be an estimated 162,056 weddings in Canada during 2014.
- ✓ The average age of a bride in Canada is 31.
- ✓ The average cost of a wedding in 2014 in Canada was \$31,685.



Other interesting statistics: **About getting divorced**

- ✓ In 2008 studies estimate 41% of marriages will never make it to the 30 year milestone.
- ✓ In 2005, Canada reported approximately 71,269 divorces, opposed to 69,644 in 2004 (almost 2,000 more).
- ✓ The number of divorces in Ontario rose from 26,516 in 2001, to 28,805 in 2005. The number of divorces in Alberta has remained fairly consistent; 8,252 in 2001 to 8,075 in 2005.
- ✓ 59,000 total *civil cases* were filed in all of Canada in 2011, of those cases over 53,000 were divorces.
- ✓ Canada's crude divorce rate (a measure of the number of divorces per 1,000 people is 2.1) which is similar to that of France, Germany, Denmark and the Netherlands who are normally much higher than that of Canada.
- ✓ Legal costs for a contested divorce is anywhere from approximately **\$7,200 to \$74,000**, with the average cost being approximately **\$13,000** in the year of 2013.

To Summarize:

Most people come into a first time marriage with minimum asset wealth as a young couple just starting out. We enter into a marriage filled with happiness, optimism, trust, love, understanding, hope and bliss, so for obvious reasons, we want more of those feelings and want them forever. It would also be easily understood then, that during the bliss we're usually less likely to scrutinize the time & costs applicable to planning "the perfect wedding day," but

We usually neglect spending that same time and energy on having in depth conversations as a couple prior to "the perfect wedding day" about such topics as;

- ✓ What are each of your core values? Are they similar?
- ✓ How do each of you deal with money?
- ✓ Do you talk well about finances, such as budgeting and planning for your future?
- ✓ What are each of you bringing to the marriage financially?
- ✓ How will you raise your children and are your visions the same?
- ✓ Will each of your careers align with raising children and what about if/when one of you chooses to take the back seat to your career to raise the children? Will you be on the same page?

Fast forward to the possibility of the bliss notwithstanding the test of time, now what do we do?

- ✓ We often look for anyone who will align with our unhappiness or make us feel like it's not our fault by taking **our** side. Remember it's easy to find someone who will tell us what we want to hear, but is it correct information for your situation?
- ✓ We often seek the quickest way to exit, which can include downloading "a fill in the blank agreement" from the internet.
- ✓ We often look for the cheapest process, which is likely not the most thorough, resulting in the possibility of making the wrong decisions for our future.
- ✓ We download a document from the internet, fill it out ourselves and hope that we haven't left anything out, cross our fingers that it gets passed and hope it never comes up again.
- ✓ Did you know that if you don't get Independent Legal Advice (ILA) to an agreement that you sign, that it may not be enforceable in the future?

The reality is, that you'll now be **forced** to discuss; finances (debts and assets), both operating funds and long term investments, children, parenting, your careers and how they may need to be adjusted in order to meet the demands of parenting in two separate homes.



This is **definitely not the time** to default to the cheapest professional or to online “do it yourself” strategies to get past one of the hardest events you'll likely ever have to face. It's also not the time to fall into a process that suggests that you're better off letting someone else decide the outcome of your decisions, like the traditional legal system.

So in my opinion, is this a task you want to attempt to take on without a professional to help guide you? Absolutely not.

Take the first step to gain some clarity by booking a consultation at calgarydivorcesolutions.com



What is the difference between Mediation and Litigation?



- ✓ **Mediation** – is working towards a resolve
- × **Litigation** – is usually about winning and losing

- ✓ **Mediation** - saves you time and money
- × **Litigation** – is about lengthy processes and unnecessary, exorbitant costs.

- ✓ **Mediation** – you stay in control by being a part of the process.
- × **Litigation** – you lose control by becoming lost in the process.

- ✓ **Mediation** – is file specific, treating each couple as unique
- × **Litigation** - is commonly based on stereotypes.

At Calgary Divorce Solutions we understand that every family is different. We're here to guide you, to help educate you, listen to you and offer you options from the outside looking in. It's crucial that both Parties are making informed decisions when you both have an understanding about the topics.

Book a free consultation today at

Calgary
Di✓**orce Solutions**
doing it the right way



Set your goals to be:

- ✓ realistic, know that what you'll spend in a reasonable process to get professional help in the first place will be far less than it may cost you in the future for not doing it correctly.
- ✓ comfortable and confident with the professional that you hire and be clear on the value of their services and their experience.
- ✓ set out to be fair, not the "winner," because there are no winners.
- ✓ someone who gets through this stage with dignity.
- ✓ open to education and know that you don't need to know it all when you're getting started (most people don't).
- ✓ focused on your children to ensure their worlds aren't rocked any more than necessary.

What's interesting is that a lot of what we need to talk about upon the end of a marriage, is very similar to the topics that we didn't talk about in the beginning, or throughout our relationship.



Meet the Founder of Calgary Divorce Solutions and why she's passionate to serve you.



Has Linda been where you are? Yes, but.....

There's never 2 stories the same. After 6 years of litigating through my own divorce and spending over \$100K, let me help you understand that there's definitely the wrong way and then there's the "right way" to get through this chapter in your life. Ultimately, we all want it to be fair.

Over the last 7 years of being in this industry and communicating to all walks of people who are facing the topic of separation/divorce and have no idea of where to begin, I often get asked how I haven't turned into a pessimist.

I began my career by working for Fairway Divorce Solutions here in Calgary for the flagship office in 2008 and played a key role in building that brand for many years. More importantly, I've built a reputation of genuinely caring for my clients on a case by case basis, not stereotyping them to be just another file. Do I have passion for what I do? Absolutely.

Honoring my core values was important to me and compromising them for someone else's vision that didn't align with mine, led me to opening my own doors to do it "my own way."

What I've learned from my journey thus far, is that I continue to learn so much from my clients and appreciate the trust they instill in me to be a part of one of their most challenging times.

So am I a pessimist? Not at all, but do I congratulate those who seek a better outcome by mediating their separation, rather than one achieved by litigating their family issues?

Absolutely. In my opinion, there's no comparison to the benefits the Parties' get by keeping the control of their outcome in their own hands, rather than in the hands of someone else who isn't going to have to live it afterwards.

We Set Our Goals to

- help you understand that your relationship has changed, but if you have kids they still look at each of you as someone they need and love.
- help lessen the chaos for you
- save you time and money
- help you understand what is "fair"
- listen if that's all you need to get a sense of direction

Book a Free Consultation at: calgarydivorcesolutions.com or call us at 403.460.2800 or Like us on Facebook at; Calgary Divorce Solutions Inc.

