

Free Guide to a Friendly Low-Cost High-Quality Legal Separation Agreement & Divorce

INTRODUCTION

This Guide is for everyone who wishes to reduce the heavy burden of usual legal practices that are adversarial, complicated, and costly. It's already tough enough dealing with the emotional trauma of a relationship breakup. It does not need to be compounded by a legal process that often heightens existing conflict and financial strain.

I'm Debbie Ward, President of the Canadian Legal Resource Centre Inc. I have over 19 years experience as a paralegal and have owned and operated my company since 1995. I've helped hundreds of people just like you reduce their hassles and their costs. I've learned that the legal system is not as complicated as some might like you to think. Further, I've learned that consumers of legal services are smart and capable of making wise decisions without excessive handholding from lawyers who routinely charge \$200 to \$250 per hour.

I also have a Bachelor of Commerce Degree from the University of Calgary, a Professional Legal Assistant Diploma from the Career College, and a Legal Assistant Diploma from ICS. I also designed and taught a seminar titled "The Paralegal Professional" for Chinook College (formerly the Calgary Board of Education).

With my help, you can reduce the amount of time you spend with a lawyer by as much as 90 to 100%.

BENEFITS

Of course, not all spouses will cooperate with the steps found in this free Guide. With or without your spouse's cooperation, you will still benefit from one or more of the solutions found in this Guide by:

Gaining knowledge → gain confidence.
Reducing the amount of time spent with your lawyer → reduce your legal fees
Focusing on the process, not the problem → avoid unnecessary conflict

Here's a partial list of how I can help you obtain a hassle-free low-cost separation agreement or divorce. Select those that could have a huge impact on your ability to glide through your separation and divorce with confidence, more money in your pocket and the least amount of grief for you, your spouse and your children.

- 1. **Answers to legal questions that do not change regardless of your situation.** Lawyers routinely get paid to give answers to questions that never change! Why don't they just record their answers in writing and give this information out as a courtesy to their clients? Because they bill over and over again to give out the same routine information to different clients. What's the difference between sole custody and joint custody? How much child support should I be paying according to the Federal Child Support Guidelines? Can I deviate from the guidelines? What is matrimonial property? What are the steps to getting a divorce? These routine questions and more are answered for you through free service providers and publications. SAVINGS: save you hundreds in legal fees.
- 2. **A Free Workbook that helps you collect and summarize information necessary for proceeding with your separation and/or divorce.** No one knows your situation better than you and your spouse. Why pay someone to tell you what information you need to collect to proceed with a separation or divorce? Further, you can summarize your information much better than a stranger to the facts. Or you can pay your lawyer \$150 or more per hour to do this for you. SAVINGS: \$150 or more. I've included this Workbook for you for free together with this Guide.
- 3. **Hire My Typing Service to draft legal documents under your direction.** You can pay a flat fee to have my typing service prepare ROUTINE, STANDARD DOCUMENTS AT A FRACTION OF THE PRICE CHARGED BY LAWYERS. SAVINGS: \$300 TO \$2000+.
- 4. **You get high quality legal advice in the minimum amount of time for the least amount of money.** If you learn about the law using free resources, gather and summarize your own information using my Workbook, and have me prepare your forms under your supervision, you can eliminate upwards of 90% to 100% of the lawyer's work! At any time throughout our process you can speak to

a lawyer for legal advice. I will then incorporate any changes you request at no additional charge. **Because everything has been summarized for the lawyer's quick review you will only need to spend a small amount of time with a lawyer for the least amount of money.** And, you still benefit from receiving legal advice! Savings: Hundreds of dollars.

- 5. **Confidence.** I charge one fixed fee. I do not make money when I delay your file, ignore your calls, or create conflict between you and your spouse. I get paid to help you as efficiently and effectively as possible. SAVINGS: undetermined.
- 6. **Guarantee.** If you hire me, and your separation and/or divorce remains uncontested, I guarantee that I can complete your Separation Agreement and/or Divorce. If I can't I will refund my fee 100%. SAVINGS: undetermined.

CAUTION!

Before notifying your spouse of a pending separation and/or divorce, you may wish to consult with a lawyer to protect your interests. Your spouse may have you locked out of your home, liquidate your assets, incur debt in both of your names, and clean out joint bank accounts. Further, your actions may set precedence. If you leave the matrimonial home for the purpose of obtaining a new home for you and the children but leave the children with your spouse for a day, a week, a month or more, this may affect your ability to obtain custody or property.

If you (or your children) face the risk of harm (serious or otherwise) by a spouse that may be financial, emotional or physical in nature . . . immediately consult with a lawyer.

The author of this Guide is not a lawyer. Neither the author nor the publisher is providing legal advice or any guarantee that the general information in this Guide will provide you with specific results for your individual situation. You should use your own judgment and/or consult with a lawyer for specific applications to your individual situation.

FOCUS ON THE PROCESS, NOT THE PROBLEM

If you are contemplating separation and / or divorce, may I suggest you complete the following **Instructions?** Of course, **you may need to tailor the suggestions to fit your situation.** You may omit or add extra steps or you may reorder them to fit your situation (i.e. you may wish to contact a lawyer immediately for delicate situations or choose not to consult with a lawyer at any time).

Instructions

1. Learn about the law.
2. Collect and summarize relevant information using my FREE WORKBOOK (enclosed).
3. Identify agreements and disagreements.
4. Choose your service provider(s). Call me at 1-800-320-2477 (or 229-2774 in Calgary) for a free consultation.
5. Proceed with your Separation Agreement, Divorce and/or other required service.
6. Consult with a lawyer for legal advice (if applicable).
7. Resolve disagreements.
8. Finalize your Separation Agreement, Divorce and / or other required service.

* If appropriate, ask your spouse to read this free Guide and help with the instructions. *

Does it make sense to dwell on disagreements when all of the facts have not been gathered and summarized into a meaningful format, when you may not fully understand your legal rights and responsibilities, and prior to you and your spouse receiving independent legal advice? It is okay to identify disagreements at the beginning of the process . . . just do not dwell on them and . . .

DO NOT FIGHT ABOUT DISAGREEMENTS UNTIL THE

FIRST 6 STEPS HAVE BEEN COMPLETED.

Pausing to reflect on the situation for a week or two may be all that is necessary for you and your spouse to sit down and negotiate an acceptable agreement. Unless of course, you want to wait until you've spent thousands of dollars and exhausting hours fighting it out with your spouse and lawyers to resolve a bitter disagreement or reach no agreement at all!

If your disputes are over children, you and your spouse may want to attend the **free one-day Parenting After Separation Seminar**. The facilitators help parents understand the impact of divorce on children, and offer general information on custody, access and child support.

If you would like to attend this free seminar, please contact my office for the telephone number of the agency conducting this seminar in your area. I can be reached at: 1-800-320-2477 (toll free) or 229-2774 (in Calgary). Of course, there are also several very good books that will help you with the process of Separation and Divorce found in your public library or local bookstore. Make sure they apply to Canadian law.

Until you have a fully executed separation agreement all agreements are subject to change.

These Instructions help you **focus on the process** (or facts), **not the problems** (or disputes/reasons for marriage breakdown). Focus on the process and be seen as more credible (and taken more seriously) by your lawyer. You will be well organized and prepared. You will reduce the amount of time spent with a lawyer. You will understand and be in control of your separation and/or divorce. You will reduce conflict. You will save hundreds, and possibly thousands of dollars. More importantly, you will gain peace of mind and lessen the impact of marriage breakdown, separation and divorce on you, your spouse and your children.

SELECT THE RIGHT SERVICE AND SERVICE PROVIDER

Until you review this entire report and/or seek legal advice, it may be difficult to determine what service you will need, which service professional will assist you, and the order in which you will proceed with the services. You may require one or more of the following services:

- Marriage Counseling / Dispute Resolution
- Custody, Access and / or Child Support Order
- Spousal Support Order
- Division of Matrimonial Property
- Divorce
- Restraining Order

BENEFITS OF MEDIATION & PROPERLY EXECUTED SEPARATION AGREEMENT

- we summarize all agreements between the spouses regarding property, children and spousal support.
- the agreement is more likely to be followed when both parties mutually reach an agreement.
- less expensive and time consuming than having two lawyers draft & negotiate an entire agreement.
- lawyers review the final agreement which saves time as all matters concerning property, children and spousal support have already been thoroughly summarized for their quick review.
- clients' rights are protected because they seek legal advice prior to signing the agreement.
- the agreement can be revised to incorporate any changes recommended by a lawyer.
- the agreement is most likely to hold up in court if challenged by you, your spouse, or third party.
- the Courts will assist you in enforcing the terms of the Contract if it is not adhered to.
- banks are more likely to cooperate with the transferring or granting of mortgages.
- exempts you from attending the mandatory one-day 'Parenting After Divorce Seminar'.

CONTACT INFORMATION

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