

"Like a GPS, life can reroute us. No matter where you are starting from, you are always on the right path to peace and new beginnings and you are not alone."

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Divorce GPS: A Guide Through the Toughest Terrain



DIVORCE GPS A GUIDE THROUGH THE TOUGHEST TERRAIN

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**Real Experts.
Real Talk. Real
Tools for Your
Divorce Journey.**



Divorce GPS: A Guide Through the Toughest Terrain

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DEDICATION

TO ALL THOSE NAVIGATING THE STORM OF
SEPARATION AND DIVORCE—
MAY YOU FIND CLARITY IN THE CONFUSION,
STRENGTH IN THE STRUGGLE,
AND PEACE IN THE PROCESS.
MAY THIS NEXT CHAPTER BE ONE OF
HEALING, REDISCOVERY AND HOPE.
YOU ARE NOT ALONE.

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To my husband, **Gary**, your unwavering love, patience and support have been my anchor through it all. You've reminded me daily that partnership, understanding and kindness make any challenge easier to bear.

I am blessed to have you in my life.

To all the authors who have shared their expertise, offered encouragement & inspired this work—thank you.

Your courage and openness have fueled my purpose and made this book what it is.

With deep gratitude,



mimi

Foreword

Divorce can feel like the ground has disappeared beneath you, turning a once familiar path into emotionally draining and confusing, shaky terrain. In such moments, what's truly needed is not just advice, but a steady hand...someone who understands and can guide you through the process, inside and out.

This book, *Divorce GPS: A Guide Through the Toughest Terrain*, offers real expertise, candid discussions, and practical tools to navigate one of life's most disorienting journeys with clarity, dignity and hope. As the opening line beautifully states, "Like a GPS, life can reroute us. No matter where you are starting from, you are always on the right path to peace and new beginnings—and you are not alone."

At the heart of this thoughtful resource is Mimi Thrasher.

I've had the amazing opportunity to work with Mimi in various capacities. I witnessed her transform messy situations into functional systems and offer support in

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ways people didn't even realize they needed, bringing both order and peace. She listens deeply, not just to words, but to the unspoken; anticipating needs before they are even articulated. Where others see overwhelming complexity, Mimi sees potential for a system. Where others might hesitate, she builds structure and creates space where individuals can regain their footing and sense of self.

Her guidance is powerful because it's deeply personal. Mimi herself has navigated divorce and as she shares in her introduction, she lacked a roadmap during her own experience. Her journey of questions, heartbreak and a need for empathetic understanding became the catalyst for Divorce GPS. It was born from her commitment that no one else should face this journey alone.

To fulfill this commitment, she assembled a community of experts. And not just any professionals, but individuals who understand the emotional, legal, financial, and human complexities of divorce. Therapists and coaches to help stabilize your emotional world. Attorneys and child specialists offering clarity in intricate systems and strategists providing practical tools to secure your future. Together, these diverse voices act as a compass, guiding your path through this complicated journey.

Divorce GPS offers support and acknowledges the harsh realities of divorce while refusing to allow them to define

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your future. What Mimi has created is more than just a book. She built a beacon.

So, if you hold this book, know this: "You are not alone", (as Michael Jackson said). The journey may be challenging, but you now have a GPS.

Take a deep breath. Open these pages. Allow this guide to steady your steps. Even the most difficult journeys can lead to something beautiful when you have the right person pointing the way forward.



Mobolaji O. Akintunde

#MoKnows

<http://mobolaji.co.uk>

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Introduction

Divorce is not just a legal process—it's an emotional, spiritual and often overwhelming experience that touches every corner of your life. I know this not just because I support others through it, but because I've walked that road myself.

When I went through my own divorce, I didn't have a map. I had a broken heart, an uncertain future and a long list of questions that no one seemed to have simple answers for. There were moments when I felt lost. There were nights I cried alone. And there were days I just needed someone to say, "I get it."

That's why *Divorce GPS* was born.

This isn't just a book, it's a guide, a community and a place of comfort for anyone navigating the sometimes treacherous terrain of divorce. Whether you're just beginning to think about separation or are deep into the paperwork, parenting plans and healing, this book is here to support you.

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Over the past few years, I've had the privilege of connecting with extraordinary professionals—coaches, lawyers, financial planners, therapists and healers—each with a powerful message and real tools to help people like you move forward. In the 2025 *Divorce GPS* Online Summit, these experts came together to serve the community in the most generous way: by giving their time, their hearts and their best advice to support people on this journey.

Each chapter in this book is written by one of those incredible speakers. You'll hear from voices who understand the complexity of untangling a life and who are deeply committed to helping you reclaim yours.

We cover everything—from managing finances, co-parenting and navigating legal choices to healing emotionally, rediscovering your identity and even reimagining your future relationships. Each expert brings something unique and yet what ties all these chapters together is the same message: You are not alone, and you will get through this.

Please note: Some of the offers or special invitations mentioned by the speakers may have expired by the time you read this book. However, you can always reach out to them directly—contact information is available in the **Resources** section at the back of this book. They remain valuable allies on your journey.

Also, a **gentle reminder**: While this book contains expert insights, it is meant for educational and informational purposes only. It is not a substitute for legal, financial, medical or mental health advice. Always consult the appropriate professional for your personal situation.

This book is designed for you to pick up when you need it. Maybe you'll read it front to back, or maybe you'll open to the chapter that speaks to where you are right now. Either way, my hope is that you feel supported, empowered and reminded of your own strength.

Please give yourself the gift of time and space to reflect, to grieve, to breathe—and to rebuild. The journey may not look how you imagined, but that doesn't mean it can't lead to something beautiful.

You've already taken the hardest step by deciding to move forward. This book is here to walk with you the rest of the way.

With warmth and deep respect,

Mimi Thrasher

Founder, *Divorce GPS*

Helping people navigate life's toughest transitions with clarity, dignity and hope.

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Section 1: The Challenge

Facing the immediate realities of divorce and separation.

Every divorce begins with upheaval — the fear of leaving, the weight of uncertainty and the overwhelm of rebuilding from scratch. In this section, we look at the first steps of the journey. **Stefanie Hingley** guides us through managing the stress that so often feels unbearable in these early stages. **Hope LaFrance** provides essential insight into standing on your own financial feet, helping readers take their first empowered steps toward independence. Together, these chapters illuminate the challenges and show that you are not alone — and that stability is within reach.

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The Inner Shift: Everyday Practices to Move from Stress to Strength

Stefanie Hingley, MBA, NBC-HWC

Self Care is Not Optional

If you could peek into your life five or ten years from now, what would you see? Your mornings, your body, your relationships, your work — what picture comes into focus?

Who's around you? Do your relationships feel connected and joyful or hurried and strained? When you think about

your work and purpose, are you clear-eyed and present or just moving on autopilot?

The truth is, that future isn't random. It will be shaped by the daily choices you're making right now. Every "yes" and "no," every skipped meal or mindful pause, every late-night email or early-morning walk, these small decisions accumulate. They build the life you'll be living years from today.

This is why self-care is not optional. When you are nourished and grounded, you have the energy, clarity and presence to show up fully for yourself, your work and the people you love. Real self-care is not about bubble baths and weekend get-aways (although those are great!) it's about creating and maintaining the habits, boundaries and daily practices that keep you strong, steady and able to meet life head-on.

These "life maintenance" practices protect your bandwidth, set guardrails and create the physical, mental and emotional conditions you need to function at your best — especially when life gets messy. Your well-being isn't a luxury; it's the infrastructure everything else rests on.

Can you function without taking care of yourself? Sure, for a while, but the cracks show up sooner than you think: irritability, brain fog, getting sick more often. Left

unchecked, it snowballs — burnout, chronic illness, relationships that feel more like work than joy. The cost is always higher than the time it would have taken to invest in yourself.

In Practice: Think back to a time when you felt truly nourished; steady, energized and aligned in yourself.

What was happening then? What routines, relationships or choices were feeding you? How did your body feel when you woke up? How did you carry yourself through the day?

Now, ask: *Which parts of that season can I bring back into my life today, even in small ways?* Maybe it was the way you prioritized sleep, the morning walk that cleared your head or the boundaries you held around your time. Choose one or two of those elements and re-introduce them this week. Notice how reconnecting with what once fueled you shifts your energy and presence right now.

Boundaries Protect Your Energy

“A boundary is the distance at which I can love you and me simultaneously.” – Prentis Hemphill

Boundaries are what make self-care sustainable. Without them even the best intentions collapse under the weight of other people’s demands, expectations and emergencies. Boundaries aren’t walls to shut people out,

they're guardrails that keep you aligned with your values, priorities and energy.

Yet for many of us — especially in times of transition — boundaries can feel uncomfortable, even selfish. We worry about disappointing others or rocking the boat, so we say yes when we mean no, stretch ourselves too thin and end up resentful or exhausted.

When you put boundaries in place, you conserve your energy for what truly matters instead of scattering it everywhere out of guilt or obligation. Research shows that people with clear personal boundaries report lower levels of stress, higher self-esteem and more satisfying relationships (Lamont-Mills & Christensen, 2020).

You'll usually know a boundary is needed when you feel a spike of resentment, exhaustion or dread. Those emotions are signals that something is crossing your limits. Pay attention to the moments you say yes but immediately wish you hadn't; that's often your inner compass pointing to where a boundary belongs.

Boundaries can be as simple and practical as:

- Deciding "I don't check email after 7 p.m." so your evenings are for rest and connection.

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- Choosing not to answer phone calls during dinner, even from people you love.
- Saying no to an event because what you need most is quiet time at home.
- Blocking off Sunday mornings as non-negotiable family or personal time.

Each of these choices protects your energy and creates the space for what matters most. Boundaries don't have to be dramatic or confrontational; they're simply agreements you make with yourself that support your well-being.

Holding a boundary takes more than deciding once. The best way to keep a boundary is to start small, communicate clearly and practice consistency. Expect a little discomfort at first, that's normal, but the more often you reinforce it the easier it becomes. Having a simple phrase ready like "I'm not available then" or "That doesn't work for me," can help you hold your ground without overexplaining.

In Practice: Take a few minutes to journal about a recent moment when you felt resentful, exhausted or overextended. Ask yourself: What boundary could have protected my energy here? Write down that boundary

then add a short “I” statement to remind yourself why it matters. For example: “I don’t check email after 7 p.m. because my evenings are for rest and connection.”

Small Changes, Big Impact

Boundaries protect the container of your energy but what you do inside that container matters just as much.

We often imagine transformation as something big, a complete overhaul, a new routine, a dramatic reset. In truth, it’s the smallest, simplest practices repeated consistently that create the deepest change. Neuroscience shows that steady micro-habits rewire the brain far more effectively than occasional grand gestures (Lally et al., *European Journal of Social Psychology*, 2020).

Think of brushing your teeth: two minutes a day doesn’t feel like much, but over years it prevents cavities, keeps your gums healthy and saves you from painful dental work. The same principle applies to your mental and emotional health. Five minutes of journaling, three deep breaths before a meeting, or a short walk after dinner might seem too small to matter, but stacked together over time, these micro-practices become *the scaffolding of resilience*.

This is especially powerful in times of transition, when life already feels overwhelming. Big changes can feel

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impossible when you're stretched thin. However, a small practice, pausing to drink water before the next task, writing one sentence in a journal or standing outside for a moment of sunlight — creates a ripple effect. Each choice reinforces the message: *I can support myself, even in small ways.*

Examples of micro-practice include:

- Taking three slow breaths before answering a stressful email
- Writing down one thing you're grateful for each night
- Doing a two-minute stretch break at your desk
- Sipping a glass of water first thing in the morning
- Turning your face toward the sun for a moment of light and warmth

Small doesn't mean insignificant. These practices send constant reminders to your nervous system that you are safe, cared for and steady and over time, they build lasting strength.

In Practice: Open your journal and brainstorm a list of

little things that energize you or “fill your cup.” Don’t overthink it, just let the ideas flow, big or small. Then circle your top three and commit to one. Keep it simple, something under five minutes if possible. Notice how this one choice, repeated consistently, shifts your energy and presence.

Rewriting Negativity Through Journaling

Micro-practices work because they don’t just change habits, they change thought patterns. Our brains are wired to pay more attention to the negative, a survival instinct known as ‘negativity bias.’ You’ve probably felt it yourself: have you ever noticed how one small thing can hijack your whole day?

Maybe commuter traffic had you arriving late to your first meeting or your child had a meltdown on the way out the door. Even if ten good things happen afterward, your mind keeps circling back to that one negative moment, replaying it, magnifying it, letting it color everything else.

That’s not weakness; it’s wiring. Our brains are designed with a “negativity bias”, a survival instinct that makes us remember threats more vividly than neutral or positive experiences. Helpful when you’re trying not to touch a hot stove again; less helpful when you’re lying awake at 2 a.m. replaying a mistake at work. Left unchecked, this bias can trap us in loops of worry, self-criticism or dread, all while

making it harder to notice what's actually going well.

Journaling interrupts the negativity loop by creating distance from your thoughts. The swirl in your mind becomes words you can see, question and reframe. Research shows expressive writing reduces stress, improves mood and even strengthens immunity (Baikie & Wilhelm, 2020).

Here's why: writing moves a thought from the brain's alarm center (the amygdala) into the logical prefrontal cortex. That shift alone eases intensity. Add reframing, and you're building new pathways that favor hope and perspective over rumination.

The practice doesn't need to be elaborate. You might write down what's weighing on you, a single sentence that captures your mood or a list of things you're grateful for. Over time, these small reflections add up to a shift in how you see yourself and the world.

Some approaches you can try:

- **Stream of consciousness:** Write without editing for five minutes to let emotions move through.
- **Gratitude list:** Note three things you're thankful for each night.

- **Reframe exercise:** Write a negative thought (“I’ll never figure this out”) and then challenge it with a new perspective (“I don’t have the answer yet, but I’m learning as I go”).
- **Letters unsent:** Write to someone (or yourself) as a way of releasing emotions you’re holding onto.

Journaling isn’t about being a good writer, it’s about giving yourself a safe place to see, feel and shift what’s inside.

In Practice: Identify a negative thought that’s been looping in your mind. Write it down on paper. Now re-write it. Underneath your thought, write a kinder, more balanced thought you can use instead. If it feels hard to come up with one, imagine what you would say to a friend or what someone who loves you might say to you.

Making Peace with Your Emotions

When you put your thoughts on paper, you start to see them for what they are - sentences in your mind, not absolute truth. That simple act of noticing is powerful because our thoughts don’t just live in our heads. They generate our emotions.

Think about it: if you walk into a room and think, *“I don’t belong here,”* you’ll likely feel anxious or small. If instead

you think, *"I can learn something here,"* you may feel curious or open. Same room, same moment, two completely different emotional experiences, all shaped by thought.

Emotions are part of our biology. They are physical events as much as mental ones. Fear might feel like a racing heart and tight chest. Anger can show up as heat rising in your face or tension in your jaw. Sadness may feel like heaviness in your shoulders, while joy often feels expansive, like lightness in the chest. These are the body's signals, carrying information about how we're experiencing the world, and they almost always begin with a thought.

The challenge isn't the emotions themselves, it's that we're rarely taught how to feel them safely and respond rather than react. Neuroscience shows that emotions typically last only about 90 seconds in the body unless we fuel them with stories and rumination (Harvard Medical School, 2020). When we push them down or ignore them, they don't disappear; they get stored as stress, tension or reactivity in relationships.

Developing emotional literacy - the ability to notice, name and normalize feelings, is one of the most powerful forms of self-care. It reduces the stress load, improves communication and creates more authentic connection.

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Studies show that simply labeling emotions decreases activity in the amygdala (the brain's threat center) and increases regulation in the prefrontal cortex. In other words, naming your emotions calms the nervous system and creates space for choice.

There are so many emotions we move through in a day that it can be hard to keep track of them all. Some people find it helpful to use an Emotion Wheel, also known as the Feelings Wheel. The most widely recognized version, Plutchik's Wheel of Emotions, organizes emotions into concentric levels: core feelings at the center that expand into more specific and nuanced emotions toward the outer rings. You can explore a free, interactive version online that lets you click through emotions and visually track what you're feeling in real time, visit feelingswheel.app to try it out.

In Practice: Pause right now and ask yourself, *What am I feeling in this moment?* Go beyond "good" or "bad" and see if you can land on a more precise word like frustrated, hopeful, tired or content. If you'd like, add a body check-in: *Where do I feel this in my body?* Naming it, and locating it, is the first step in letting that energy move through.

The Power of Breath and the Vagus Nerve

Noticing and naming emotions is powerful but what

happens next matters just as much. Once you recognize what you're feeling, the question becomes: how do you steady yourself when your emotions feel too strong? This is where the body becomes your greatest ally.

The tools are beautifully simple. A longer exhale, humming to activate the vagus nerve or a gentle hand on your heart can bring you back into balance. These small cues don't just change how you feel in the moment, they retrain your body to recover from stress more quickly, building resilience over time.

Stress isn't just a mental state; it's a physiological one. When your body senses a threat, real or perceived, your sympathetic nervous system activates heart rate rises, breathing becomes shallow, muscles tense. This is the classic fight-or-flight response.

We can use the vagus nerve to rebalance. Running from your brainstem through your chest and abdomen, it's the main highway of your parasympathetic nervous system — the "rest and digest" branch. Activating the vagus nerve helps lower heart rate, deepen breathing and create a sense of calm and safety in the body.

Take a familiar moment: you're about to walk into a difficult conversation, and your chest feels tight. You pause, place a hand on your belly, and take one slow breath, making the exhale just a little longer than the

inhale. That single breath is enough to soften your shoulders, steady your voice and step in with more clarity.

Slow, steady breathing, especially extending your exhales, stimulates the vagus nerve and signals to your body that you are safe. Research shows that simple breathing practices can significantly reduce stress and anxiety, improve focus and support heart health (Ma et al., 2021).

Simple ways to activate your vagus nerve include:

- **Humming or chanting:** The vibration stimulates vagal pathways in the throat, creating calm.
- **Splashing cold water on your face:** Cold triggers the “dive reflex,” slowing heart rate and engaging parasympathetic response.
- **Gentle yoga or stretching:** Movement combined with breath restores balance and reduces tension.
- **Box breathing (inhale 4, hold 4, exhale 4, hold 4):** A structured rhythm that steadies both mind and body.
- **The 4-7-8 breath (inhale 4, hold 7, exhale 8):** Extends the exhale, a direct cue for vagal relaxation.

In Practice: Place one hand on your belly and one on your chest. Inhale slowly through your nose, letting your belly rise. Exhale through your mouth, a beat longer than your inhale. Repeat for one minute. Notice how your body feels afterward- has the energy shifted?

Ancient Tools for a Modern World

Our bodies are not just reactive, they're intelligent, adaptable and capable of restoring balance when given the right cues. Regulation helps us feel steady in the moment, but it also builds trust: the sense that no matter what comes, we can return to calm.

What's fascinating is how this insight isn't new at all. Long before neuroscience named the vagus nerve or mapped stress pathways in the brain, ancient traditions like yoga, meditation and Ayurveda taught breathing, movement and ritual as ways to calm the mind and strengthen resilience. Today, modern research is catching up, confirming what these practices have carried forward for thousands of years: that the mind and body are deeply interconnected and small, intentional acts can transform how we feel and function.

Modern life often tells us to look outside ourselves for quick fixes. Ancient wisdom invites us to turn inward. Meditation teaches us to notice our thoughts without becoming them. Yoga combines movement and breath to

reset both body and mind. Ayurveda and other holistic traditions remind us that food, sleep and daily rhythms are medicine. Even something as simple as pausing for silence, a practice shared by nearly every spiritual tradition, has been shown to calm the nervous system and sharpen focus (Goyal et al., 2021).

What's remarkable is not just that these tools exist, but that they've endured. Thousands of years later, they remain part of our collective human toolkit because they work. They offer steadiness in uncertainty, clarity in chaos and practices that can be adapted to modern schedules without losing their essence.

In Practice: A Stillness Visualization

Close your eyes and take one slow breath. Imagine a snow globe that's just been shaken, flakes swirling everywhere, hard to see through. That's how the mind feels under stress. Now picture setting the snow globe down. With each breath, imagine the flakes settling, slowly, gently, until the water clears and everything inside comes into focus. Stay with that image for a minute or two. When you open your eyes, notice if your inner "snow globe" feels a little steadier, too.

From Thought to Action

As the snow settles in the globe, clarity returns. Stillness

gives us space to notice something deeper. What drives us isn't just what happens to us but the stories we tell about it. We are meaning-making machines.

Most people don't realize just how much power their thoughts carry. A single thought can ripple into an emotion, which then drives the choices you make. Consider this: if you wake up thinking, *"I can't handle this day,"* your body responds with dread. Shoulders tense, energy dips, motivation disappears. From that place, even simple tasks feel heavy.

In contrast, when you shift the thought to, *"This day will bring challenges, but I can take them one step at a time,"* the emotional fuel changes. Instead of dread, you feel grounded. Instead of paralysis, you take action.

Reframing doesn't erase challenges. It changes the way you relate to them. That shift in perspective is powerful, it changes the emotional fuel beneath your actions. Instead of moving from fear or shame, you begin to move from possibility, compassion and courage.

By becoming aware of your thought loops, you gain the power to pause, reframe and choose a different path forward. Small shifts in thinking can set off a chain reaction — one that rewires your brain toward greater confidence, calm and possibility.

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Here are a few everyday examples:

- **Thought:** "I always mess things up."

Reframe: "I've made mistakes before, but I also learn and grow from them."

- **Thought:** "This is too hard."

Reframe: "This is stretching me, but I've handled hard things before."

- **Thought:** "I'll never get through this."

Reframe: "This is a season. It won't last forever."

- **Thought:** "I'm failing."

Reframe: "I'm still in progress, and progress takes time."

In Practice: *Catch a Thought!* Today, pay attention to one thought that pulls you down. Pause and notice how it makes you feel. Then reframe it into a thought that leaves room for growth and self-compassion. Write down both and compare how each one leads to a different feeling, and ultimately a different action.

Rewiring Your Brain for Change

When you start to catch and reframe thoughts, you're doing more than changing your mood in the moment, you're training your brain. Every new perspective you practice lays down a pathway. With repetition, those pathways grow stronger, until your default responses begin to shift. This is the promise of neuroplasticity: the brain's ability to form new neural connections, reorganize itself and adapt in response to experiences, thoughts and practices.

For a long time, scientists believed the brain was fixed, that after childhood your wiring was set. Research now shows that your brain is constantly changing. Every thought you repeat, every habit you practice, every new skill you try — it all shapes your brain's pathways. This is neuroplasticity in action.

Why does this matter for stress? Because the patterns you repeat become the patterns you live by. If your brain is used to scanning for danger, it will keep you in stress mode. If you practice calming thoughts, steady breathing or compassionate reframing, your brain begins to strengthen those pathways instead. You're not stuck with the wiring you have — you can train it toward calm, clarity and resilience.

Here's where the science gets even more exciting: studies

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show that sustained mindfulness and reframing practices can literally reshape the brain. The prefrontal cortex, the region tied to focus and regulation, thickens, while activity in the amygdala, the fear center, quiets down (Tang, Hölzel & Posner, 2021). In other words, consistent practice doesn't just change how you *feel*, it changes your biology.

One more key: repetition is powerful but emotion is the amplifier. Neuroscience highlights that when a new habit is paired with emotional engagement like compassion, hope or gratitude, the brain encodes it more deeply and more quickly. That means your reframes land stronger when they're felt, not just thought.

Think of it like carving grooves in a trail. The more often you walk a path and the more energy you bring to it, the clearer it becomes. The same is true in your brain. Old stress loops can be replaced with new, healthier ones. Not overnight, but step by step, thought by thought, choice by choice.

In Practice: Choose one small habit to reinforce this week, it could be a daily grounding breath, writing down one reframe or pausing before reacting. Each time you practice, imagine you're strengthening a new pathway in your brain. Over time, that path will become the one you naturally walk.

Stress is part of being human but it doesn't have to run

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the show. You've seen how small shifts like a few breaths, a page in a journal or a reframed thought can ripple outward into how you feel, how you connect and how you lead yourself through life. Each practice is simple on its own, but together they create something powerful: a new way of being.

Here's the best part: you don't need to have it all figured out. *You only need to take the next step.* Try one practice. See what shifts. Trust that each choice is carving a new path in your brain, a new story in your life.

Stress will always knock at the door but now, you hold the keys to meet it differently, with steadiness, compassion and courage.

So, take a breath, pause and remember: your power lies not in avoiding life's storms, but in learning how to return, again and again, to your center.

You've just read about boundaries, micro-practices and the power of your own mind and body to rewire for resilience. The truth is transformation is possible and it starts with one choice.

Don't wait for the perfect moment. Start now. Choose calm over chaos. Choose clarity over autopilot. Choose yourself. Your brain is always rewiring. The question is: what pathways will you strengthen next?

Stefanie Hingley is a National Board-Certified Health and Wellness Coach, speaker and founder of Stefanie Coaching.

With 20 years of global business experience based in Europe and the USA, she brings a grounded, real-world perspective to personal transformation. Stefanie blends neuroscience, ancient wisdom, and purpose-driven coaching to help individuals navigate life transitions with clarity and resilience.

Stefanie shares practical tools for managing stress and staying centered during emotionally charged times. Her mission is to guide others through change with compassion and intention—so they can create meaningful shifts from the inside out and build a life rooted in authenticity and purpose.



Standing on Your Own Financial Feet

Hope LaFrance

Divorce is one of life's great turning points. It shakes the foundations of who you thought you were, where you thought you were going and how you imagined your future would look. While the emotional, legal and relational pieces are often the ones we talk about most, there is one area that quietly but powerfully determines whether you emerge stronger: your finances.

Standing on your own financial feet after divorce isn't just

about survival. It's about reclaiming your independence, honouring your values and creating a new path toward stability and freedom. Money can feel intimidating, especially if you weren't the one in charge of it before but here's the truth: you *can* master it; and once you do, it becomes a tool of confidence rather than a source of fear.

This chapter is about equipping you with practical strategies and mindset shifts that help you rebuild. We'll walk step by step through the foundations—budgeting, emergency funds, debt management, insurance and investments—while tying each of them back to what matters most in your heart; because when your money is connected to your values, it becomes more than numbers. It becomes your map to freedom.

Step 1: Building a Budget You Can Actually Live With

For many newly divorced individuals, the word “budget” feels suffocating. It conjures images of restriction, sacrifice or doing without. In reality, a budget is not a punishment, it's a compass. It shows you where you are, where your money is going and how you can begin steering toward what you value most.

Take Sarah, for example. When she finalized her divorce, she suddenly went from being part of a two-income household to living on her own salary. She admitted that

she hadn't paid much attention to the family's financial details before; her ex had handled most of it. For the first few months, she felt lost. The bills kept arriving, the credit card balance was creeping up and she had no sense of whether she could afford the activities her kids loved.

The turning point came when Sarah sat down—reluctantly at first—and mapped out a simple budget. She listed her income, her fixed expenses like rent and utilities and then her flexible expenses like groceries, entertainment and kids' activities. It wasn't fancy, but it gave her something she hadn't felt in months: clarity.

She realized she didn't need to cut out everything she loved. She just needed to plan for it intentionally. That small shift transformed her relationship with money from avoidance to empowerment.

Pause and Reflect

- What are your current sources of income?
- Which expenses are fixed each month, and which ones fluctuate?
- Are there areas where money leaks out without much thought?

Heart Connection

When you look at your budget, ask yourself: *Does this reflect the People I Love? The Experiences I Crave? The Values I Stand For? The Legacy I Want to Leave?*

If not, where could you adjust?

Step 2: Creating an Emergency Fund—Your Safety Net

Divorce has a way of making life feel uncertain. The unexpected car repair, the medical bill or the sudden change in employment can feel catastrophic if you don't have a cushion. That's why your next step is building an emergency fund.

Think of this fund as your personal bodyguard. Its sole purpose is to protect you from being knocked down by life's surprises. Financial experts often recommend three to six months of living expenses but if that feels overwhelming, start smaller. Even \$500 in a separate savings account can provide peace of mind.

Let's return to Sarah. After her budget gave her clarity, she committed to saving just \$50 per paycheck into a

dedicated emergency account. At first, it felt too small to matter. But six months later, when her son needed unexpected dental work, she was able to cover it without panic or debt. That moment cemented her belief that *small, consistent steps create massive relief*.

Pause and Reflect

- If an emergency happened tomorrow, how much could you cover without going into debt?
- What small step could you take this month to start or grow your emergency fund?

Heart Connection

An emergency fund honors the People You Love by keeping them secure. It creates freedom for the *Experiences You Crave*, because you won't be derailed by crises. It's aligned with the *Values You Stand For*—responsibility, preparedness—and it lays part of the *Legacy You Want to Leave*: stability instead of chaos.

Step 3: Tackling Debt Without Shame

Debt after divorce can feel like a heavy backpack you never chose to carry. Maybe you divided credit card balances. Maybe you took on legal fees. Maybe the mortgage feels daunting now that it's on your shoulders alone. Wherever it came from, the key is this: don't let shame drive your decisions.

Debt is not a moral failure. It's a circumstance. Like any circumstance, it can be managed with a plan.

Now, let's meet David. After his divorce, he was left with a mix of credit card balances and a car loan. He felt embarrassed, even though the debts weren't entirely his doing. At first, he avoided looking at the statements, which only made the anxiety worse. However, when he finally faced the numbers, he realized something: the debt wasn't as insurmountable as he imagined.

David set up a debt repayment strategy called the "debt snowball." He paid minimums on all debts but focused every extra dollar on the smallest balance first. Each time he cleared one account, he rolled that payment onto the next. The sense of progress gave him momentum and over time, the balances shrank. More importantly, his confidence grew.

Pause and Reflect

- What debts do you currently carry? List them out, even if it feels uncomfortable.
- Which repayment method might suit you better: the “snowball” (smallest to largest) or the “avalanche” (highest interest rate first)?

Heart Connection

Paying off debt reflects the *Values You Stand For*—discipline, growth, freedom. It protects the *People You Love* from future financial stress. It clears space for the *Experiences You Crave* and paves the way for the *Legacy You Want to Leave*—one of resilience and wisdom.

Step 4: Protecting Yourself with Insurance

Insurance isn't exciting. It doesn't carry the immediate thrill of paying off debt or the satisfaction of building savings. However, it's a crucial piece of standing on your

financial feet. After divorce, your needs may have shifted dramatically. If your ex was the policyholder for life, health or disability insurance, you may suddenly find yourself unprotected.

Sarah discovered this firsthand. Her ex had carried the life insurance policy that protected their kids' future. Once the divorce finalized, she realized she had nothing in place. At first, the thought of adding another expense to her tight budget felt overwhelming. However, when she reframed insurance as a gift of security to her children, it became non-negotiable. She started with a simple term life policy that fit within her means.

For David, disability insurance became a turning point. As the sole provider for himself, he knew that if illness or injury struck, he had no backup. Investing in that coverage gave him peace of mind—because it meant his independence was safeguarded.

Pause and Reflect

- What insurance coverage do you currently have? Where are the gaps since your divorce?
- If you were unable to work for three months, how would your bills be paid?

Heart Connection

Insurance is an act of love for the *People You Love*. It protects your ability to pursue the *Experiences You Crave*. It embodies the *Values You Stand For*—responsibility, foresight—and ensures *the Legacy You Want to Leave* isn't derailed by life's uncertainties.

Step 5: Growing Beyond Survival—Investments

Once your budget, emergency fund, debt and insurance are in place, you'll find yourself moving from survival to stability. The next step is growth: investments. This is where your money starts working for you, rather than the other way around.

Investing can feel intimidating if you've never done it before. But here's the truth: you don't need to be a financial wizard. You just need to start small, start steady and align your investments with your goals.

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For Sarah, investing began with her workplace retirement plan. For years, she had ignored the paperwork, unsure what it meant. Now, she took the time to learn about her options and started contributing a small percentage of her paycheck. Watching her account slowly grow became a powerful symbol of her new independence.

For David, investments were about creating future possibilities. He opened a simple brokerage account and began putting aside money each month, even if it was just a little. Over time, those small contributions grew, reinforcing his belief that he could build a life beyond debt.

Pause and Reflect

- What do you want your money to do for you in the next 5, 10, 20 years?
- Where could you begin investing—even with a small amount—to align with that vision?

Heart Connection

Investing allows you to fund the *Experiences You Crave*, honor the *Values You Stand For*, and build the *Legacy You Want to Leave*. It's a way of ensuring that money isn't just spent—it's multiplied, for you and those who matter most.

Bringing It All Together: Your Heart Map

Standing on your own financial feet isn't just about numbers. It's about connections. That's why I invite you to create your personal Heart Map.

Draw a heart on a piece of paper and divide it into four sections:

- **People You Love**
- **Experiences You Crave**
- **Values You Stand For**
- **Legacy You Want to Leave**

Inside each section, write words, names or images that resonate with you. Then, as you revisit your budget, your emergency fund, your debt plan, your insurance and your investments, ask: *Does this decision support my Heart Map?*

For Sarah, the People She Loved were her children. For

David, the Values He Stood For included independence and security. Their financial steps weren't just practical—they were deeply personal. And that's why they stuck.

Final Encouragement

Rebuilding after divorce is not easy. Yet, it is possible. Every dollar you budget, every debt you reduce, every account you grow, every policy you secure—they are not just financial moves. They are acts of courage. Acts of healing. Acts of love.

Standing on your own financial feet means you are no longer defined by what was lost but by what you are building. You are not starting over—you are starting fresh, with wisdom, resilience and the opportunity to align your money with your deepest heart.

So, take a breath. Take the first step; and remember: you are capable, you are resourceful and you are worthy of a future that reflects the *People You Love, the Experiences You Crave, the Values You Stand For, and the Legacy You Want to Leave.*

Hope LaFrance is a passionate financial coach, independent broker, and educator dedicated to helping women navigate the financial challenges that come with life transitions—especially divorce. Her mission is to empower women to save more, reduce taxes, and build lasting wealth through informed, values-driven decisions.

Understanding that divorce can leave women feeling uncertain and overwhelmed, Hope offers compassionate, practical guidance and a free second opinion on all things money. Her holistic approach goes beyond numbers, helping clients create financial plans that align with their goals, values, and dreams.

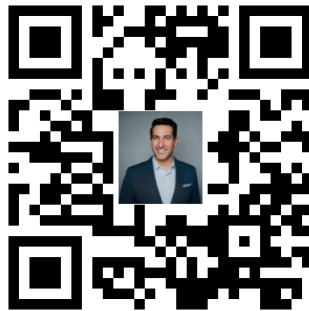
Hope serves on the board of Fem City Virtual Canada, collaborating with women leaders to uplift and support others in business and life. A devoted mom and daughter, she believes in the power of personal growth, resilience, and purposeful living to create a secure, confident, and financially free future.

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Section 2: The Insights Gaining understanding and clarity to make empowered choices.

Once the initial storm settles, clarity becomes the compass. This section focuses on understanding the systems, relationships and realities that shape the divorce process. **Sean Valentine** offers a straightforward look at the Truth About Court: Why Litigation Should be Your Last Resort. **Helen Yack & Gabbi Silverberg** bring in the vital perspective of children, reminding us to see divorce through their lens and prioritize their well-being. These insights shift the reader from fear to awareness, creating a foundation for informed choices.

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The Truth About Court: Why Litigation Should Be Your Last Resort

Sean Valentine

As a family lawyer practicing in Toronto, I've spent years in and out of courtrooms. I've argued motions, prepared for trials and represented clients at every stage of litigation. I know the rules, the routines and the rituals of the courtroom well. Over time and through experience, I've come to realize something important: knowing how to fight in court doesn't mean that's where most people should be. Again and again, I've seen clients walk away from litigation drained, disillusioned and no closer to peace. Court is sometimes necessary. It is rarely the path

to healing. Better ways exist to navigate separation. These approaches preserve dignity, protect children and promote lasting resolution.

When Samantha walked into my office, she was furious. Her ex had refused to agree on a holiday schedule. Their parenting exchanges had become hostile. She believed that only a judge could set him straight. She was ready to go to court and let the truth come out.

She imagined a cathartic courtroom showdown. She would tell her story. The judge would side with her. Her ex would be forced to change.

What she got was different: months of procedural delays, thousands in legal fees, repeated case conferences with no resolution and a level of stress that left her wondering if she could keep going. By the time a judge made a decision nearly 18 months later, Samantha had lost more than time and money. She had lost faith in the process.

As a family lawyer, I see this story play out far too often.

Pop culture has created a dramatic, idealized version of court: sharp cross-examinations, passionate speeches and a wise judge bringing justice down like a gavel. Real family court is rarely any of those things. It is slow, expensive and unpredictable. More often than not, it deepens conflict rather than resolving it.

There is a reason many family lawyers say, "If you're in court, you've already lost."

Let's talk honestly about what court really looks like, why it should be your last resort, and what better options are available.

The Courtroom Myth

We've all seen it: a tearful witness tells the whole truth; a dramatic reveal changes everything and a judge slams down the gavel with clarity. Shows like *Suits*, *The Good Wife*, or *Law & Order* portray court as a theatre of justice and a place where truth rises and villains fall.

Here is what actually happens in family court.

You'll spend weeks or months preparing an affidavit that summarizes your life in 20 or 30 paragraphs. You won't tell your story out loud. You'll write it carefully, using legal references and footnotes and hope it isn't struck as hearsay.

The judge won't know your full history. They'll read documents, skim through evidence and if the case reaches trial, listen to a limited version of events based on what the rules of evidence allow.

There won't be a cinematic moment of justice. There will be delays, adjournments, scheduling issues and possibly a last-minute settlement after two years and ten thousand dollars.

Court is not a place for storytelling. It is a place for decision-making that is often imperfect, limited and unsatisfying.

There is also very little consistency. The same facts presented to five judges can yield five different results. Even with good intentions, judges are limited by the evidence before them, the constraints of the law and the pressure of overloaded schedules.

The courtroom itself does not lend itself to healing. Its adversarial nature positions former partners against one another. Affidavits attack credibility. Each person is cast as the more honest parent, the more stable spouse, the one with the moral high ground. This rarely helps foster effective co-parenting or emotional closure.

Courtrooms are not trauma-informed environments. The atmosphere is formal. The rules are strict. The language is intimidating. For vulnerable individuals such as abuse survivors, people with mental health struggles or those from marginalized communities, court often feels like another source of harm.

The Real Costs of Going to Court

Let's break it down.

1. Time

Family court doesn't move quickly. From the day your first documents are filed to the day a final judgment is made,

it is not uncommon for 24 to 48 months to pass. Urgent issues may be heard promptly. Most matters move slowly due to limited court resources. Some jurisdictions are so overwhelmed that even a routine case conference can take six months to schedule.

Time in court is not just about delay. It is about the toll of ongoing uncertainty. Every adjournment, interim order and unanswered question leaves people in limbo. They wait.

2. Money

A full trial with legal representation can cost \$20,000 to \$100,000 or more. Interim motions, conferences and discovery often cost thousands. Legal costs themselves can become a financial crisis. In addition to legal fees, there are expert reports, custody assessments, valuations and possible cost orders if a judge finds your position unreasonable.

People drain savings, cash out RRSPs or take on debt. Some represent themselves, not by choice but because they can't afford a lawyer. Access to justice becomes more about resources than rights.

3. Emotional Strain

Litigation damages relationships. Former spouses become adversaries. Co-parents stop speaking. Children absorb the tension, even when shielded from the details. The emotional toll includes stress, loss of privacy and loss of

hope. Clients often describe litigation as traumatizing with the worst pain coming not from their ex, but from the system itself.

Litigation fixates on the past. Clients are asked to recount every misstep from the last five years rather than focus on the future. It is exhausting and corrosive.

4. Loss of Control

In court, you don't control the outcome. The judge makes the decision. That judge won't know your family personally and may never meet your children. Even if a decision is legally correct, it may feel unfair or unworkable.

Judges are bound by law and limited by evidence. Creativity is rare. Solutions are imposed. Appeals are expensive and limited in scope. *Most people don't win; they survive.*

When Court Is Necessary

Sometimes, court is essential.

In cases involving family violence, financial abuse or a refusal to negotiate in good faith, court can provide structure and safety. Judges can issue urgent orders, freeze assets and enforce parenting schedules.

Issues like international child abduction, serious alienation or refusal to provide financial disclosure may require judicial intervention. Where there is a power imbalance

such as one party controlling the finances, court may be the only tool for fairness.

These cases exist. They are the minority. Even in high-conflict scenarios, court can be a last step, *not the first*.

Better Options: Settlement-First Approaches

There are faster, more respectful and more affordable alternatives to court. These options allow you to remain in control.

1. Negotiation

You can negotiate directly or through lawyers to create a parenting plan and divide assets. A separation agreement or minutes of settlement formalizes the outcome. This approach works well when both parties have clear goals and mutual respect.

2. Mediation

A neutral third party helps both sides communicate, clarify priorities and reach agreement. Mediation is private, cost-effective and usually completed in just a few sessions. Even high-conflict cases can benefit when the mediator is experienced in trauma-informed practice.

Mediation allows for creative solutions that reflect your values and your children's unique needs. Agreements are often more detailed and personalized than court orders.

3. Arbitration

Arbitration is private and binding. You choose a neutral decision-maker and agree on the rules and timelines. It is faster and more flexible than court. Hybrid models also exist, using mediation first and arbitration only if needed.

4. Collaborative Family Law

This model brings lawyers and professionals together to reach resolution without litigation. All parties agree not to go to court. The process emphasizes transparency, shared goals and child-focused outcomes. It is especially helpful for long-term co-parenting and emotional healing.

A Tale of Two Families

Consider two real-life examples (with names changed).

Family A chose court. Urgent motions, accusations and endless conflict followed. After two years, three judges and \$80,000 in legal fees, they received a final order that satisfied neither of them. Their communication ceased. Their child developed anxiety. They now exchange their child through third parties and avoid school events.

Family B chose mediation. They had disagreements but worked through them with a skilled mediator and legal advice. Within four months, they reached a parenting plan that addressed holidays, communication and transitions. They co-parented with respect. Their child thrived. A year later, they returned to mediation to update the plan.

Which family would you rather be?

Final Thoughts: Choose Peace Where You Can

Court is sometimes necessary. *Most of the time, it should be a last resort.*

Ask yourself: What do I really want? A win or a future where my children are okay, where I have peace and where the story ends without bitterness?

Find a lawyer who will talk about more than court. Ask about mediation. Ask about collaborative law. Ask about building bridges instead of burning them.

In family law, the best outcome is not about winning. It is about *surviving and finding peace.*

Families who avoid court not only save money and time. They preserve something more important: their dignity, their autonomy and the emotional well-being of their children.

Don't ask how to win in court. Ask how to avoid it.

Building a Future, Not Just Ending a Chapter

Choosing how to resolve your dispute isn't just about the present. It is about shaping the life you want afterward. Litigation is backward-looking. Settlement options focus on the future.

People who participate in their own agreements are more likely to follow them. They feel ownership over the terms and don't feel forced to comply. Agreements made by

consensus are also easier to update when circumstances change.

Court orders often require litigation to revise. Collaborative agreements can evolve more flexibly over time.

The Lawyer's Role in Avoiding Litigation

One of my most important responsibilities is managing expectations. I tell clients what court can and cannot offer. I walk them through options and explain costs—financial and emotional.

Being a strong advocate does not mean stirring conflict. It means *guiding clients through hard emotions and toward calm decisions*.

Lawyers have a duty to shift the culture of divorce. We should embrace negotiation and mediation, not just litigation. Our job is not to fan the flames. It is to help people move forward.

What Clients Often Say After Avoiding Court

When I check in with clients who chose mediation or collaboration, I hear things like:

"It was still hard, but I felt in control."

"We saved money and we're both better for it."

"I'm glad we didn't put the kids through a trial."

“I’m proud we found another way.”

It’s not that the process was painless. However, clients feel more whole when they resolve disputes with dignity and respect.

That matters.

The Role of Education in Reducing Litigation

Education is often overlooked. Many families head to court simply because they don’t know their options. They’ve never heard of collaborative law. They think mediation is only for friendly exes. They believe only a judge can fix their situation.

That is why legal education is essential. Clinics, online resources, school programs and community outreach help people make better decisions.

Lawyers should also help educate the public. We can write, speak and host webinars. We can show that resolution is not weakness. It is strength.

Changing the culture starts with awareness. Awareness starts with education.

Final Reflections

In family law, the path matters as much as the result. Litigation might promise justice. It often leads to exhaustion and regret.

Divorce GPS: A Guide Through the Toughest Terrain

If you are separating, take a breath. Learn your options. Remember that avoiding court is not giving up. It is a wise and courageous choice.

Peace is not passive. It is intentional. It is one of the greatest gifts you can give yourself and your family.

Sean Valentine earned his law degrees from Windsor Law and the University of Detroit Mercy before beginning his legal career in 2015 as a litigator with several of Toronto's leading specialty firms. His early experience refined his ability to navigate complex legal matters and strengthened his skills as a strategic advocate.

Today, Sean focuses on Family Law, taking a modern, client-centered approach that emphasizes collaboration and constructive resolution. Trained in Collaborative Law and accredited as a Family Law Mediator, he helps clients resolve disputes efficiently and respectfully. His practice covers all areas of family law, including parenting, support and property division, with particular expertise in negotiation and dispute resolution.

Sean has appeared at all levels of court, including the Ontario Court of Appeal. Outside the office, he enjoys baseball, golf, and disc golf, walking his dog, spending time with family, and exploring Toronto's restaurants.

Divorce GPS: A Guide Through the Toughest Terrain



Through Their Eyes: Understanding Divorce from a Child's Perspective

Gabbi Silverberg and Helen Yack

Introduction: Two Stories, One Shared Purpose

We've sat on both sides of the room.

As therapists, we have worked with hundreds of families navigating the pain and complexity of separation and divorce. However, our understanding runs deeper than just clinical knowledge, our work is deeply personal to both of us.

Helen grew up in the storm of a high-conflict divorce. What started as a separation quickly became emotional warfare between her parents. She was often caught in the middle, navigating silence, police involvement, loyalty binds, and tension she didn't fully understand. There were no support systems. By the time she was 13, the conflict had taken its toll and she lost contact with her father completely. That experience shaped her adolescence, adulthood and later inspired her to become the kind of therapist she wished she'd had, one who helps children feel safe and heard when their world is falling apart.

Gabbi came to this work from another perspective. She went through her own divorce when her children were just three and six. With very few resources available, she navigated the separation largely on her own, being the first of her friend group to face the complex challenges of divorce with young children. Gabbi wrote her parenting plan by trial and error, relying on instinct and hope that she was doing the right things for her kids. Although lawyers and mediators were somewhat helpful, there were no co-parenting courses or specialized therapeutic guidance as it related to assisting her on how to shield her children from the issues she was facing. Gabbi felt alone and these challenges were instrumental in her creating resources for other parents so they wouldn't have to walk the same path unsupported.

This chapter isn't just about divorce. It's about what children wish you knew but often don't say. It's about helping parents shift their lens beyond court dates, parenting schedules and conflict and start seeing separation through the eyes of their children. It invites you to move your focus from what's happening between you and your co-parent to what your child is feeling in the middle.

Divorce Isn't the Problem, Conflict Is

There is a persistent myth that divorce, in and of itself, damages children. While the end of a marriage is undeniably a significant event in a child's life, research and clinical experience tell us that divorce isn't the core issue. Rather, it's the ongoing conflict between the parents that the children may experience that causes the deepest harm.

Children are remarkably resilient when they are surrounded by safety, consistency and love. In fact, many children whose parents separate in low-conflict, cooperative ways go on to thrive and build on their capacity to be resilient. Research supports this, Cox et al. (2021)¹ found that when divorcing parents engaged in a

¹ Cox, R. B., Brosi, M., Spencer, T., & Masri, K. (2021). Hope, Stress, and Post-Divorce Child Adjustment: Development and Evaluation of the Co-Parenting for Resilience Program. *Journal of Divorce & Remarriage*, 62(2), 144–163.

structured co-parenting program designed to reduce conflict, increase parental hope and promote collaboration, children showed better emotional adjustment and well-being over time. However, when children are caught in loyalty binds, exposed to adult problems or forced to navigate unpredictable emotional terrain, their world becomes unstable. They are no longer just experiencing the loss of their intact family; they are thrust into navigating an environment that may feel emotionally unsafe.

Emotional safety means a child knows they can express how they feel without fear of judgment, retaliation or being pulled into adult problems. It's the feeling of being protected not just physically but emotionally, knowing that their needs, experiences and voice matter.

This distinction is crucial. As Kelly and Emery (2003)² highlighted in their work, children's long-term adjustment is less about whether their parents divorced and more about how the family system manages conflict and emotional regulation in the aftermath. Simply put, children can manage change. What they struggle with is

<https://doi.org/10.1080/10502556.2021.1871831>

² Kelly, J. B., & Emery, R. E. (2003). Children's adjustment following divorce: Risk and resilience perspectives. *Family Relations*, 52(4), 352–362.
<https://doi.org/10.1111/j.1741-3729.2003.00352.x>

chaos.

What Children Tell Us

In our work, we always strive to centre the voice of the child. While adults often talk about what's "in the best interests" of children, they rarely stop to ask children what they're feeling or how they're experiencing the situation.

Here's what children have told us directly:

"I hate when they fight. I feel like it's my fault."

"I just want them both to stop talking to me about each other."

"It's hard to love both of my parents at the same time."

"I stopped saying how I feel because it just made things worse."

"I feel like I'm the adult in the family."

"I feel pressured to talk on the phone when I just want to play or watch TV."

"My parents have no idea what it feels like to have to live in two houses."

"It feels like I have to be a different person in each house."

"When I forget my stuff at one parent's house, I get in trouble."

These aren't just quotes. They're emotional time capsules. They reveal the hidden costs of divorce that often go unnoticed, the psychological toll of divided loyalty, of

silence, of pressure, of trying to keep the peace when peace is not theirs to keep.

As professionals, and more importantly as people who have lived it, we believe that the most important thing a parent can do during a separation is to understand and honour what their child might be going through, even if that truth is painful to hear. This also means doing the personal work, developing insight, self-awareness, and an honest understanding of how your own actions, reactions and emotional state contribute to your child's experience. By taking responsibility for their part in the dynamic, parents create more stability, model healthy coping, and reduce the emotional burden their children carry during this time of change.

Developmental Stages: How Children May Experience Divorce

Understanding how children experience separation at different ages and maturity is key to providing the right support. What is confusing or frightening to a preschooler will look very different for a teenager, yet the emotional impact can be equally intense.

Young children, especially those under five, often lack a concrete understanding of what separation means. They may not fully grasp that one parent moving out is a permanent shift. Instead, they experience the loss through changes in routine, increased anxiety or developmental

regression. We often see these young children become more clingy, experience disrupted sleep or return to behaviours like thumb-sucking or bedwetting.

Children in middle childhood, ages six to twelve, begin to understand more of what's happening but often make incorrect assumptions. Many blame themselves for the separation, believing that if they had behaved differently, their parents would still be together. These children may express loyalty binds more overtly, such as hiding their affection for one parent when they're with the other. It is also common for school-aged children to fantasize about their parents reconciling, even years after the divorce.

Adolescents process divorce through a more cognitive lens but are not immune to emotional fallout. Teens often experience identity confusion, anger and withdrawal. Some take on adult roles, develop strong loyalties and step in to care for younger siblings or attempt to mediate between parents. Others disconnect entirely, appearing indifferent but harbouring deep emotional pain underneath the surface.

Across all ages, children do best when they have at least one emotionally available, consistent, and attuned caregiver. This protective relationship becomes a buffer against the stress of family disruption. They may have two homes but they still carry one family system in their heart.

From Adversity to Strength: How Relationships Shape a Child’s Future

Divorce, particularly when it is high conflict, can be considered an Adverse Childhood Experience (ACE). The original ACE study by Felitti et al. (1998)³ was groundbreaking in identifying how early exposure to events such as parental conflict, emotional neglect, household dysfunction and other forms of chronic stress can have lasting consequences. These experiences have been linked to a higher risk of depression, anxiety, substance use and even physical illnesses, such as heart disease and autoimmune conditions in adulthood.

When children are exposed to verbal, emotional, physical or sexual abuse, whether it happens to them directly or they witness it between parents or toward a sibling, it changes their world in profound ways. This is not simply “high conflict”; it is a break in their sense of safety, trust and stability. In the ACEs framework, this can include moments like hearing constant yelling or intimidation, feeling emotionally abandoned, being caught in the middle of adult disputes or experiencing physical, sexual, emotional abuse or neglect. These experiences may

³ Felitti, V. J., Anda, R. F., Nordenberg, D., Williamson, D. F., Spitz, A. M., Edwards, V., Koss, M. P., & Marks, J. S. (1998). Relationship of childhood abuse and household dysfunction to many of the leading causes of death in adults: The Adverse Childhood Experiences (ACE) Study. *American Journal of Preventive Medicine*, 14(4), 245–258. [https://doi.org/10.1016/S0749-3797\(98\)00017-8](https://doi.org/10.1016/S0749-3797(98)00017-8)

happen during the marriage or after separation and they can leave children feeling on edge, fearful or unsure who they can trust. In these situations, the focus needs to shift from helping children adjust to divorce to making sure they are safe, physically and emotionally and supported in healing, often with help from a trauma-informed therapist.

The emotional wear and tear of living in an unpredictable or tension-filled environment leaves an imprint, especially when children feel like they have to manage adult emotions or keep the peace.

However, these findings, while sobering, are not the end of the story. ACEs are not destiny.

Research now tells us that the presence of Positive Childhood Experiences (PCEs) can significantly buffer and even override the long-term effects of early adversity. In a landmark study, Bethell et al. (2019)⁴, found that adults who reported higher levels of PCEs, such as feeling safe at home, being able to talk to a caregiver about feelings, having routines, experiencing a sense of belonging at school or in the community and knowing that at least one adult truly sees and values them, had substantially lower

⁴ Bethell, C. D., Jones, J., Gombojav, N., Linkenbach, J., & Sege, R. (2019). Positive childhood experiences and adult mental and relational health in a statewide sample: Associations across adverse childhood experiences levels. *JAMA Pediatrics*, 173(11), e193007. <https://doi.org/10.1001/jamapediatrics.2019.3007>

odds of depression and poor mental health, even when exposed to multiple Adverse Childhood Experiences (ACEs). Children who grow up with supportive, loving relationships, even in the midst of adversity, are far more likely to build resilience, develop emotional regulation and thrive into adulthood.

The implications for separating parents are profound. You don't need to shield your child from all pain or try to "undo" the divorce. What matters most is how you show up. Daniel Siegel and Tina Payne Bryson, in *The Power of Showing Up*⁵, describe the transformative effect of helping children feel safe, seen, soothed, and secure, the "4 S's" that form the foundation of resilience. This doesn't require grand gestures; it's built in the everyday moments. A consistent bedtime routine, a heartfelt "How was your day?", a hug that says, "I've got you". These simple acts build a child's sense of safety and belonging. You don't need to be perfect; you need to be attuned. When you are emotionally present, even when you're struggling, when you make space for your child's feelings, even the hard ones, and when you model calm, kindness and repair after conflict, you teach them that connection endures through difficulty. Over time, these moments add up, becoming

⁵ Siegel, D. J., & Bryson, T. P. (2020). *The power of showing up: How parental presence shapes who our kids become and how their brains get wired*. Ballantine Books.

the protective buffer that helps them weather life's challenges.

The takeaway here is powerful and hopeful: You can't always control what happens in the family system, but you can be the protective factor your child needs. In the face of stress or separation, it is the strength of the relationship, not the absence of adversity, that shapes their future.

Loyalty Binds, Messengers and the Silent Burden

Some of the most damaging dynamics in post-separation families are also the most invisible. Children are often caught in the emotional crossfire in subtle and unforeseen ways that can leave a permanent and long-lasting memory. These experiences rarely make it into court documents or parenting plans but they shape how a child learns to navigate love, loyalty and belonging.

Loyalty binds are one of the most common and most painful experiences for children of separation and divorce. These situations occur when a child feels that showing love or affection to one parent is a betrayal of the other. This differs from the normal and healthy tendency for a child to sometimes feel closer to one parent; it becomes harmful when that closeness is met with guilt, disapproval or pressure to take sides. Loyalty binds don't need to be spoken to be felt. These loyalty binds can happen in small

but powerful moments, for example, when a parent's face falls after hearing the child had a good time with the other parent; when the child is interrogated after a visit, *"Did your dad have anyone over?" "Was your mom on her phone the whole time?"* or when one parent rolls their eyes at the mention of the other's name.

Children quickly absorb these reactions and nonverbal cues. They may begin editing what they share to avoid upsetting either parent. Over time, the children learn that parts of themselves, their memories, affections and relationships aren't welcome in both homes. A 10-year-old might stop talking about the fun weekend she had with one parent because she knows it will upset the other. A teen might start refusing to visit one parent, not because they don't love them, but because the emotional burden of switching homes and managing adult feelings has become too heavy. It's also important to remember that some of the behaviours we see in teens, pulling away, wanting more time with friends and focusing on their own lives, are a normal part of adolescent development and not always a reflection of the parent-child relationship. The challenge for parents may be distinguishing between what's age-appropriate and what may be a response to stress, conflict or loyalty.

One of the more subtle but equally damaging patterns after a separation is asking children to carry messages

between parents. It might seem harmless *"Tell your dad I'll be 15 minutes late"* or *"Remind your mom to pack your cleats"* but in high-conflict situations, even logistical messages can carry emotional weight. Children often feel responsible for delivering information correctly and dread the potential fallout if they say the wrong thing or forget a detail. One 8-year-old client told us, *"I hate when they make me the messenger. I never say it right, and someone always ends up mad."*

Even well-intentioned actions can create pressure. A parent might say, *"You can tell me anything, I won't be mad,"* but then react with hurt or anger when the child shares a positive experience from the other parent's home. A child might be praised for "being strong" or "keeping the peace," reinforcing the belief that their job is to manage adult emotions instead of having the freedom to simply be a child.

Legal conflict adds yet another layer of invisible stress. Children may not understand the specifics of legal filings but they feel the emotional weight of them, hearing whispered conversations about lawyers, seeing tense email exchanges or sensing their parents' anxiety before a court date. Some even feel pressured to take a side, as in, *"You don't have to go if you don't feel safe or comfortable,"* when the real message is, *"Choose me."* When the legal process stretches on for months or years,

the uncertainty becomes its own kind of trauma. As one 12-year-old shared, *"I don't even know when I'll see my dad next. It's always up to the court and court always takes forever."*

The emotional stress children experience in high-conflict separations often goes unrecognized. They become translators, peacekeepers and secret-keepers long before they have the skills to handle those roles. What children need most is to be protected from the adult layers of separation, to know their relationship with each parent is separate and sacred, not conditional or transactional. They need parents to communicate directly with one another or through a neutral third party and to have the freedom to share their experiences without fear of upsetting someone.

Above all, the children need to know that no matter how many houses they move between, they have one family of origin. It might look different now, but it's still their family. Parents may separate, but children carry the full picture in their hearts and that picture is safest when both parents work, even imperfectly, to preserve the emotional integrity of the whole.

Intention vs. Impact:

What They Remember Isn't What You Meant

Many parents act with the best intentions. They record

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conversations to protect themselves, share concerns out of fear or seek therapy for their child, hoping it will help. However, good intentions don't always lead to good outcomes, especially when the child's experience is overlooked.

A parent might think, "I recorded that call because I needed proof," but the child might feel deeply violated and unsafe. They may stop speaking openly out of fear that their words are being used as evidence. Another parent might say, "I just told them the truth about their other parent," believing honesty is always best. To a child, that "truth" might feel like an attack on someone they love and by extension, on themselves.

Children rarely understand the legal, emotional or strategic reasons and rationale behind an adult's actions. What they remember is how it felt. Did they feel safe? Trusted? Caught in the middle? Ashamed? Afraid?

The key question we encourage parents to ask themselves is not, "What do I need to protect myself?" but "How might my child experience this?"

Intent is about the adult's motivation. Impact is about the child's emotional reality. The latter is what shapes long-term outcomes and it's the version children carry with them into adolescence and adulthood.

Typical Reactions vs. Warning Signs

When children are navigating a high-conflict separation, it's common for emotions and behaviours to shift. Some changes are part of a normal adjustment as they make sense of a new family reality. In the early weeks or months, this can include temporary regressions (such as bedwetting or clinginess), irritability, mood swings, tearfulness, short-term drops in school performance, physical complaints without a clear medical cause, changes in sleep or appetite or sensitivity to transitions between homes. These behaviours, while stressful, often improve with reassurance, predictable routines and emotionally safe spaces in both homes. It's also worth remembering that some behaviours may be part of normal development or unrelated life stressors.

When conflict between parents is ongoing and intense, some behaviours may persist or intensify, perhaps demonstrating that the child is under significant strain. Warning signs include ongoing withdrawal from friends or family, persistent sadness, heightened anxiety (especially around transitions), excessive anger or aggression, frequent unexplained physical complaints, refusal to see a parent without clear reason or taking on adult roles such as mediator or caretaker.

If these behaviours last for several weeks, worsen over

time, or interfere with daily life, it may indicate deeper distress. Early support from a therapist, pediatrician or school counsellor can help prevent patterns from becoming entrenched. In high-conflict situations, it can be harder to distinguish normal adjustment from emotional harm. Watch for patterns where behaviour is getting worse, affecting relationships or school or shaping how your child sees themselves. Recognizing these signs early gives parents the best chance to respond with the right kind of support.

When Therapy Helps and When It Doesn't

Therapy is often seen as a go to solution when children struggle post-divorce but its success depends on the larger family dynamics.

Therapy is not likely to be effective if a child is being used to support one parent's legal case, if they feel unsafe in expressing their true thoughts or if the parents are undermining each other or the therapist. In some situations, children are coached, pressured or placed in impossible positions that make therapy more of a battleground than a healing space.

Therapy is more helpful when the child is emotionally safe and mature enough to understand the why of the therapy. Both parents should be able to respect the therapeutic process and avoid weaponizing the therapist

for the parents' personal gain or agenda. Sometimes, the most powerful intervention is not child therapy at all but rather helping parents create a less conflictual environment in which the child can thrive.

When seeking therapy, it's important to find a therapist who is child-centered, neutral and not easily triangulated, someone who understands the complexities of divorce and can hold space for the child's experience without becoming entangled in parental conflict.

Even without formal therapy, parents can support their child's emotional well-being by recognizing that they may need to simply adjust their parenting strategies to meet their children's needs. Parents can make a meaningful difference.

How to Support Your Child Through Divorce

Children don't need perfection. They need presence. They need calm, consistent communication. They require simple explanations that align with their developmental level and avoid blame. Even a basic, age-appropriate explanation like "*We've made this decision so there's less fighting and more calm for you at both homes.*", can help a child feel less confused or responsible. They need love and affirmation, with lines like "*I believe in you*".

They also need repetition. Children may ask the same

question in different ways over time as their understanding evolves. Answering with patience, even when it's hard, helps build trust. Don't be surprised if your child revisits the separation months or even years later. It's not because you failed to explain; it's because they're processing in layers, just like grief.

They need their homes, both of them, to feel predictable and emotionally safe. Having familiar routines in both households (e.g., bedtime rituals, homework time, or Sunday pancakes) helps children feel grounded. Some families benefit from co-parenting with open communication and shared decision-making. Others, particularly in high-conflict situations, may do better with parallel parenting, where interaction is limited but structure is clear and consistent. What matters most is not which model you choose but how well it protects the child's emotional space. Help your child feel that while family structure has changed, their sense of family hasn't vanished. This reassurance reinforces continuity and belonging, even in the face of physical and logistical change.

Transitions between homes are often a stress point. Help your child by creating a visual calendar or packing list to reduce anxiety and forgotten items. Recognizing that children's belongings belong to the children. Keep communication about transitions low-conflict and brief.

The less tension children feel at hand-off times, the easier it is for them to adapt.

Children also need permission to love both parents fully and freely. That means not questioning them about their time with the other parent, not reacting with jealousy or judgment and not using gifts, guilt or comparison to win affection. Emotional freedom is a gift, one that enables children to develop healthy identities grounded in security, rather than survival.

Most importantly, they need you not to fix every problem or erase their pain but to walk beside them as they find their way forward. Create space for feelings without rushing to solutions. Let them cry, be angry or ask hard questions. Let them know you can handle it.

We often tell parents this: your job is not to make your child happy all the time. It's to make them feel safe, seen, and secure, especially when life feels anything but.

A Final Word

We wrote this chapter because the child's experience must remain at the center of every conversation about separation and divorce. When it is ignored, the harm is lasting. When it is acknowledged, healing begins. Parents often ask us, "*When does my child get a voice?*" Our answer is always the same: a child's voice is essential but

it should never be confused with carrying adult responsibilities or decisions.

Helen lost contact with her father at thirteen when parental conflict became unbearable. Gabbi went through her divorce with little guidance, making mistakes in co-parenting and learning, sometimes painfully, how to adapt her parenting to her children's needs. These lived experiences shape the work we do today and fuel our commitment to helping families find a healthier way forward.

If you are a parent reading this, remember you do not need to be perfect; you need to be present and attuned. Keep your child's perspective at the forefront. Ask yourself, *what are they seeing? What are they feeling?* Every moment is a lesson in conflict resolution, emotional regulation and relationships. Support is available and even in the most challenging situations, repair is always possible.

The most important question to carry with you is this: *"What does this feel like for my child?"* Let it guide your choices, because it is the question your child is silently hoping you will ask.

You are your child's safe place. In the midst of conflict, uncertainty or loss never forget the power of that role is greater than you may ever realize.

Helen Yack and Gabbi Silverberg are the co-founders of Rise Up Counselling, a private practice dedicated to helping individuals and families navigate parenting time, decision-making responsibilities, and the emotional challenges of separation and divorce. With over 25 years each in clinical social work and child welfare, including extensive experience at the Children’s Aid Society of Toronto, they bring deep expertise and compassion to their work.

Specializing in high-conflict family dynamics, Helen and Gabbi are committed to trauma-informed, anti-oppressive, and child-centered practices. Their lived experiences—Gabbi as a divorced parent and Helen as a child of high-conflict divorce—inform their empathetic, practical approach.

Through Rise Up Counselling, they offer individual and family therapy, co-parenting counselling, and child-focused services. Both are trained in New Ways for Families and are active members of OCSWSSW, OASW, and AFCC. Helen is also collaboratively trained and a member of the International Academy of Collaborative Professionals. Dedicated to walking alongside families with empathy, insight, and structure, Helen and Gabbi help clients reduce conflict, build resilience and prioritize the well-being of children throughout every step of the separation journey.

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Section 3: The Tools & Strategies Practical steps and strategies to protect yourself and move forward.

Knowledge without action is not enough. This section equips readers with practical strategies to protect their present and prepare for their future. **Daniel Lynes & Rajen Akalu** tackle the often-overlooked issue of cybersecurity, ensuring safety in a digital age. **Millie Gromely** then broadens the scope to wealth, offering guidance on both protecting and building assets during and after divorce. These chapters empower readers with tangible steps, moving them from surviving to actively shaping their future.

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Protecting Yourself Online After Divorce: Cybersecurity and Legal Insights

Rajen Akalu and Daniel Lynes

Introduction

The breakdown of any intimate relationship is an emotionally charged and life-altering event. Amidst the division of assets, custody arrangements and rebuilding your life, there's another, less visible threat: **digital vulnerability**. Former partners have seen us at our most intimate and vulnerable moments. They potentially have access to a treasure trove of personal data — passwords, financial accounts, location history, emails, cloud drives

and even smart home systems.

In the beginning of a relationship, sharing resources and having joint bank accounts is both practical and builds trust. Unfortunately, post-divorce or separation digital threats are not just theoretical. Former partners can and have engaged in malicious behaviour ranging from identity theft and unauthorized surveillance to the malicious misuse of personal or professional data. The aftermath of a separation can include significant cybersecurity risks. This article explores how individuals can legally and strategically protect their digital lives after divorce or separation.

Understanding Post-Divorce Cybersecurity Risks

A. Digital Entanglement in Relationships

Modern relationships often involve significant interdependence on technology. Couples share:

- Passwords to streaming or cloud services
- Joint accounts for banking and household expenses
- Smartphones synced to the same Apple ID or Google account
- Shared calendars, location tracking, or device access

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- Connected devices like Amazon Echo, Ring cameras, or smart locks

Post-separation, these digital arrangements can become vulnerabilities. A former spouse could:

- Monitor your communications or location
- Access sensitive documents
- Steal your identity
- Delete, alter, or misuse files and photos

B. Examples of Post-Divorce Cyber Misconduct

Real-life examples include:

- Spouses installing spyware before leaving the marital home
- Using shared passwords to log into private emails or financial records
- Changing passwords on jointly owned domains or businesses
- Revenge porn or dissemination of private material without consent

In some cases, these actions may be criminal; in others, they fall into a legal grey area. The line between unauthorized access and "habitual use" can become blurred, making it essential to secure digital boundaries

through legal means.

Let's look at a few case studies.

Case 1: "The Watchful Exit" – Spyware Installed by a Departing Spouse

Facts:

Before moving out of the marital home, Lisa installed spyware on her husband Mark's personal laptop and mobile phone. The spyware secretly captured Mark's emails, texts, and banking logins and sent copies to Lisa's cloud account. Lisa used this data to gather evidence of Mark's alleged infidelity and undisclosed cryptocurrency assets.

Legal Issues:

- **Criminal Code (Canada) s. 184 & 342.1:** Unauthorized interception of private communications and use of computer systems fraudulently.
- **Family Law Implications:** Admissibility of evidence obtained through illegal surveillance.

Cybersecurity Commentary:

Spyware use between spouses is becoming increasingly common but illegal. Digital forensics revealed the breach and Lisa was charged with unauthorized use of a computer system and faced liability for invasion of privacy.

Case 2: "Password Past" – Using Shared Logins After Separation

Facts:

After their separation, Jason continued to access his ex-wife Andrea's email and bank records using saved shared passwords from when they were together. He claimed this was for "financial transparency" related to child support and division of assets.

Legal Issues:

- **Criminal Code s. 342.1:** Fraudulently obtaining computer service.
- **Ontario Family Law Rules:** Potential breach of undertakings or court-ordered disclosure obligations.

Cybersecurity Commentary:

Shared passwords should be considered revoked upon separation. Even if at one time password sharing was consensual, continued use post-separation can constitute a criminal breach and also harm trust in family law proceedings.

Case 3: "Locked Out of the Business" – Changing Passwords on Shared Assets

Facts:

Two spouses co-owned a digital marketing firm. After their relationship ended, Sara locked out her ex-partner Jamal by changing admin credentials to the company's

web hosting and client platforms. Jamal lost access to client data and billing systems.

Legal Issues:

- **Corporate Law & Contractual Obligations:** Breach of partnership/co-ownership agreements.
- **Criminal Code s. 342.1:** Unauthorized denial of access to a computer service.
- **Civil Torts:** Conversion, interference with economic relations.

Cybersecurity Commentary:

Ownership of digital assets must be clearly addressed in partnership or cohabitation agreements. Courts may issue injunctions to restore access but digital forensics may be needed to track down activities and intent.

Case 4: “Exposed” – Dissemination of Intimate Images Without Consent

Facts:

After a bitter separation, Kevin posted intimate photos of his ex-partner Priya on Reddit and sent them to her employer anonymously. These images had been taken during their relationship with mutual consent but were shared without her permission.

Legal Issues:

- **Criminal Code s. 162.1:** Non-consensual distribution of intimate images.

- **Tort of Public Disclosure of Private Facts:** Emerging tort in Canadian law (*Jane Doe 464533 v. ND*).
- **Employment Law Implications:** Employer's obligations to protect against harassment and privacy violations.

Cybersecurity Commentary:

This is a classic "revenge porn" case. Priya obtained a restraining order and a takedown order from the court. Kevin was criminally charged and Priya pursued a civil action for damages related to emotional distress and reputational harm. The scenario can be made even more complex when pictures and audio are fed into an AI tool as training data. While the legal issue will be largely the same, it becomes more difficult to prove and almost impossible guard against.

Case 5: "SIM Clone" -- Hijacking of Cellphone Communications

Facts:

After a bitter separation, Laojie "cloned" his ex-partner Li's SIM card for her cellphone. This allowed him to intercept all of her texts and calls and make calls using her phone number.

Legal Issues:

- **Criminal Code (Canada) s. 184 & 342.1:** Unauthorized interception of private

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communications and use of computer systems fraudulently.

- **Family Law Implications:** Admissibility of evidence obtained through illegal surveillance.

Cybersecurity Commentary:

This requires some technical know-how, but is relatively straightforward to do. The person requires physical access to the phone. It is possible with even more technical skill to access the phone using the cell phone number only.

Case 6: "GPS Tracking" -- Tracking the ex-spouse

Facts:

Dilraj was not happy that Ranjit asked for a separation, so to get a leg up on her, he decided to track her comings and goings by putting a hidden airtag in her backpack, and another in her car.

Legal Issues:

- **Criminal Code (Canada) s. 184 & 342.1:** Unauthorized interception of private communications and use of computer systems fraudulently.
- **Family Law Implications:** Admissibility of evidence obtained through illegal surveillance.

Cybersecurity Commentary:

Airtags will piggyback off of Apple devices via Bluetooth

to get access to Internet so that they can “phone home” and provide location data. They’re very small and easy to hide. However, if you know where to look, you can find evidence of their existence. The challenge will be to find their physical locations.

Case 7: “Shoulder Spying” -- Ex-Spouse installs spy software on their children’s mobile devices

Facts:

Jung was not happy that he only got access to the children every other weekend, and no weekdays. He installed some surreptitious software on his children’s iPhones that he bought them for their birthdays. This software would allow him to monitor, infect and re-infect his ex-wife Sandy’s mobile device and laptop.

Legal Issues:

- **Criminal Code (Canada) s. 184 & 342.1:**
Unauthorized interception of private communications and use of computer systems fraudulently.

Cybersecurity Commentary:

Disabling client to client forwarding on the wireless network or setting up ‘VLAN’s on the wireless network so that the parent has one VLAN (virtual network) and the

children have a separate VLAN will generally solve this problem. Not all WiFi equipment has this capability, however.

Key Legal Frameworks Governing Digital Misconduct

A. Privacy and Cybercrime Legislation

Across Canada, individuals are protected under various privacy and cybercrime laws:

- **Criminal Code of Canada:** Sections on unauthorized use of computers, mischief in relation to data and voyeurism can apply.
- **Personal Information Protection and Electronic Documents Act (PIPEDA):** Applies in most provinces for private-sector use of personal information. Organizations have an obligation to safeguard your personal data and update your records as appropriate.
- **Provincial laws:** Ontario's *Tort of Intrusion Upon Seclusion* allows civil action for privacy breaches.

B. Family Law Considerations

Family courts in Canada do not typically focus on digital asset separation unless raised by counsel. However, certain protections and remedies can be pursued,

including:

- **Restraining Orders:** Including provisions that prevent contact via digital means or access to electronic devices.
- **Exclusive Possession Orders:** Can extend to digital property like a shared home security system or iCloud account.
- **Disclosure Orders:** Can compel the return or deletion of personal data or require disclosure of misuse.

Legal Strategies to Protect Your Digital Life Post-Separation

A. Include Digital Assets in Divorce Agreements

During divorce proceedings, it's essential to enumerate and divide not only physical and financial assets but digital ones too. Consider listing:

- Domain names
- Online business accounts
- Cloud drives
- Digital photos and intellectual property
- Cryptocurrency or online financial tools

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- Account credentials for household services (utilities, smart home tech)

Negotiated separation agreements should include clauses on:

- Exclusive ownership of digital accounts
- Revocation of consent to access data or devices
- Timelines for password changes and device returns
- Consequences for non-compliance

B. Revise Access Permissions and Change Passwords

One of the most critical steps after separation is revoking digital access:

- **Change all passwords** (email, social media, online banking, cloud storage)
- **Review and update two-factor authentication settings**
- **Revoke third-party device permissions** (Google, Apple, Dropbox, etc.)
- **Disconnect old devices from your account networks**

While these steps may seem technical, they can carry legal significance. If your former partner continues accessing your accounts without consent, this can be framed as unauthorized use under the Criminal Code or cited in a

civil action.

C. Consider Legal Remedies for Ongoing Digital Abuse

If a former partner engages in ongoing digital harassment or surveillance, legal remedies may include:

1. **Peace Bonds or Protection Orders:** Under the *Criminal Code*, these can prevent any form of contact, including digital communication.
2. **Civil Claims:** If harm is suffered (e.g. financial loss), a civil suit based on intrusion upon seclusion or misappropriation of personality may be available.
3. **Criminal Charges:** For cases involving hacking, unauthorized access, or distribution of intimate images, police involvement and formal charges may be necessary.
4. **Family Court Orders:** If digital harassment affects parenting, custody or visitation terms may be modified.

Digital Privacy Strategies in Custody and Co-Parenting Arrangements

When children are involved, digital connections between ex-spouses often remain, particularly in co-parenting arrangements. However, these connections can become contentious if not managed properly.

A. Set Boundaries on Co-Parenting Apps and Communications

Legal agreements should specify:

- Approved communication tools (e.g., OurFamilyWizard)
- Expectations around privacy and respectful conduct
- Prohibition on digital surveillance or monitoring of the other parent

B. Secure Children's Devices and Digital Profiles

Children may unknowingly become surveillance vectors if one parent uses shared iPads, cell phones, or gaming consoles to track the other. Protect against this by:

- Setting up new parental control systems
- Creating child accounts independent of the other parent
- Monitoring apps and GPS permissions
- Consulting your lawyer if you suspect covert monitoring

Legal strategy: Include provisions in your separation agreement that restrict the use of children's devices for monitoring or communication outside approved channels.

Smart Home and Device Considerations

Smart home technology introduces new privacy concerns. Devices like Nest cameras, Amazon Alexa and Ring doorbells collect extensive data — often accessible via apps controlled by one partner.

A. Addressing Ownership and Access

Separation agreements should clearly allocate ownership of:

- Smart locks
- Video cameras
- Thermostats and HVAC systems
- Voice assistants

Access control must be legally clarified — especially if one spouse remains in the home. If shared accounts are used, update or replace them. Courts may issue exclusive possession or restraining orders covering these systems.

B. Legal Actions for Digital Surveillance in the Home

If one spouse uses smart devices to spy on the other, especially after moving out, legal recourse includes:

- Civil action under tort law (privacy breaches)
- Criminal charges for voyeurism or unauthorized interception of private communications

- Injunctions to compel account or device access removal

Professional and Business Data Security After Divorce

Professionals and business owners face heightened risk if their ex had access to client information, intellectual property or confidential business communications.

A. Update Corporate Governance and Access

If your spouse had access to:

- Shared business email accounts
- Cloud drives
- CRM or accounting systems
- Client lists or contracts

Then immediate legal action is required:

- Notify clients or regulators if privacy has been compromised
- Change all credentials and update corporate authorizations
- Consult with counsel to amend shareholder agreements or operating documents if ownership is shared

B. Enforce Legal Protections Around Confidential Data

Lawyers, doctors and regulated professionals may have an obligation under their licensing regimes to protect confidential information. Post-divorce, this includes:

- Ensuring that former spouses cannot access systems or archives
- Reporting any breaches
- Possibly seeking a court injunction to prevent further access

Digital Forensics and Evidence Preservation

In cases involving suspected misconduct, digital forensics can play a crucial legal role. Don't attempt to gather evidence by accessing your ex-spouse's accounts — this may be illegal.

A. How Lawyers Can Use Digital Evidence

Properly obtained evidence of digital abuse or unauthorized access can support:

- Family law motions (custody, restraining orders)
- Civil suits (damages for emotional distress or economic loss)

- Criminal complaints

B. Hire Legal and Forensic Experts

If you suspect hacking, surveillance or data theft, consult:

- A family lawyer with tech and privacy law experience
- A certified digital forensic examiner
- A cybersecurity consultant to audit your systems

These professionals can document breaches, preserve metadata, and provide affidavits for court.

Preventative Legal Planning for the Future

A. Digital Prenuptial or Cohabitation Agreements

One emerging trend is the inclusion of digital privacy terms in **marriage contracts**, **cohabitation agreements**, and **separation agreements**. These can include:

- Ownership of digital property and accounts
- Consent to remove digital access after separation
- Mutual non-surveillance clauses
- Boundaries around children's data and devices

B. Privacy-Focused Estate Planning

Divorce is a good time to revisit your estate plan. Update:

- Beneficiaries on digital accounts
- Password and access protocols for executors
- Instructions for managing online profiles, intellectual property or digital businesses

Legally enforceable digital wills or trust documents can help protect your legacy in the digital age.

Conclusion: Digital Independence Is a Legal Priority After Divorce

Divorce represents a clean break — emotionally, financially and legally. However, without clear digital boundaries, your ex-partner may retain access to your most sensitive data. From smartphones to smart homes, co-parenting apps to cloud drives, the scope of risk is vast.

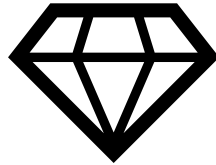
Fortunately, a combination of **legal strategies**, **technical measures** and **proactive planning** can protect you. By involving your lawyer early, revising your separation agreement to cover digital assets and being vigilant about cybersecurity practices, you can reclaim digital autonomy.

Daniel Lynes and Rajen Akalu bring together legal, academic and technological expertise to help individuals navigate the intersection of privacy, data protection, and personal security during life transitions.

Daniel is an IT professional specializing in cybersecurity, digital risk, and data protection. With extensive experience helping individuals safeguard sensitive information, he empowers clients to take control of their digital lives—especially during divorce or conflict. His practical, compassionate approach helps people protect personal data, secure online accounts and move forward with peace of mind.

Rajen is an Associate Professor in the Faculty of Business and IT at Ontario Tech University and founder of Akalu Law Professional Corporation. His law practice and research focus on privacy law, data governance and cybersecurity. He holds a Ph.D. from Delft Technical University in the Netherlands, an LL.M. from the London School of Economics, and an LL.B. from the University of East London. Called to the Bar in New York (2002) and Ontario (2019), Rajen has worked in academia, law firms, and regulatory bodies across North America and Europe.

Together, Rajen and Daniel combine their knowledge to promote privacy, resilience, and digital confidence in an increasingly connected world.



What Now? Financial Clarity for Women After Divorce

Millie Gormely, CFP

At some point, it hits you: this is all yours now. The house, the money, the decisions, every single financial detail is on you.

If you're recently divorced or navigating a major life shift, that realization can feel a little bit like standing at the edge of a lake: sparkling and full of possibility but also deep, wide and more than a little intimidating.

You're not alone. More importantly, you're not doomed to figure it all out by trial and error. With the right plan and the right support, you can build a financial life that feels steady, sustainable and even exciting again.

That's what we're diving into in this chapter: how to take stock, regain control and start building forward after divorce. We'll talk about mindset shifts, practical tools and the unique financial considerations that tend to show up in women's lives, particularly during times of transition. My goal is to help you feel clear, calm and confident about what comes next.

Why Women's Financial Planning Needs a Different Lens

Let's start with something obvious but often overlooked: women's financial lives look different from men's, and our planning needs to reflect that.

We tend to live longer. We often earn less. We're more likely to take career breaks for caregiving and we're far more likely to be managing everything on our own at some point—whether by choice, divorce or the loss of a partner.

For a lot of women, the traditional financial advice world has not exactly felt welcoming. The industry has historically been full of men in suits talking over our heads, both metaphorically and for real. (If you've ever sat in a meeting where someone said "Don't worry your pretty little head about that," I'm sorry. You deserved better.)

That said, things are changing. The good news is, your financial plan can be completely tailored to your life, your

goals and your values—not anyone else’s template.

After Divorce: The Emotional Side of Financial Planning

Most financial advice skips right to the spreadsheets. In real life, money is emotional—especially after a divorce.

You’re not just looking at numbers. You’re figuring out who you are now. What you want. What stability looks like for you, on your terms.

If you’ve been in a long relationship where you didn’t handle the finances (or were shut out of those decisions entirely), stepping into the driver’s seat can feel overwhelming. You might feel unqualified or unsure where to begin. I promise you: you are absolutely capable of learning what you need to know and making smart, sustainable choices.

Start by asking:

- What do I want my life to look like in five years?
- What’s most important to me now?
- What do I want to keep, and what can I let go of?

Your financial plan should reflect those answers—not just retirement projections and investment returns. Money is a tool to support the life you want. It doesn’t define your worth, your intelligence or your future.

The Power of Planning (and Why “Later” Is Too Late)

Here's the hard truth: the best time to start planning was probably five or ten years ago. The second-best time is right now.

Waiting until retirement—or worse, until a crisis—limits your options. Planning now gives you choices. It gives you peace of mind. It lets you take control, rather than reacting to whatever comes next.

Planning isn't just for the ultra-wealthy. It's not about having "enough money to need a financial advisor." It's about making the most of what you have, aligning it with your values and giving yourself a sense of clarity and direction.

Think of it like building a roadmap. You're still the one driving but now you know where you're going and how you'll get there.

What Are You Actually Planning For?

When you hear "financial plan," you might think about retirement. That's part of it, sure. Good planning is really about life in the not-too-distant-future:

- Do you want to travel more?
- Take classes?
- Spend time with family, grandkids, or chosen community?
- Volunteer, start a business, or pick up a second career?

These aren't just dreamy side notes—they're the point. They all come with a price tag.

So yes, your plan will include investments and projections. It should start with meaning and purpose. What makes your life rich? What will make you feel proud, fulfilled, secure?

Once we know that, we can figure out the numbers that support it.

Investing: Finding Your Personal Comfort Zone

Let's talk about risk.

Women tend to be more cautious investors, which has some upsides. We're less likely to chase trends or fall for shiny new things like celebrity crypto, NFTs, or whatever the next big promise is. We're also less likely to gamble and that's a good thing.

The flip side is that caution can sometimes mean missing out on growth. If your investments are too conservative, they may not keep pace with inflation. Over time, that can quietly erode your buying power.

So how do you find the right balance?

By figuring out your personal risk comfort zone. That means:

- Understanding what kinds of ups and downs you can

stomach in the markets.

- Matching your investments to your timeline (money needed in 1 year vs. 20 years).
- Diversifying so no one part of your portfolio can tank the whole thing.

You don't need to become a day-trader or finance nerd. But you do need to understand the basics of how your money works and what to do when markets go sideways for a while.

Retirement Income: Where the Money Comes From

Here's something most people don't realize until they get there: retirement income is way messier than a paycheck.

During your working years, you get one or two pay stubs. Simple.

In retirement? You might have money coming in from half a dozen different sources, each with its own rules, tax implications, and timing. Here are a few common ones:

- (In Canada) CPP (Canadian Pension Plan) and OAS (Old Age Security) Government benefits. CPP depends on what you paid in during your career. OAS is based on how long you've lived in Canada after age 18.
- RRSPs and RRIFs: Tax-deferred savings that eventually need to be converted and drawn down.
- TFSAs (Tax Free Savings Account): Tax-free growth and

withdrawals—one of my favorite tools when used well.

- Pension plans: If you're lucky enough to have one.
- Investment income: From non-registered accounts.
- Part-time work: Not uncommon for "semi-retirement" or just staying engaged.
- Annuities or trust income: More niche, but worth knowing about.
- Business owner payouts: If you're transitioning out of a private corporation.

Every situation is different. The goal is to make your income sustainable and tax-efficient, so you're not unnecessarily sending more to the government than you need to.

If you're divorced, it's even more important to get clear on what you have to work with. Maybe you're splitting pension credits. Maybe you got the house but not the savings. It's time to put the full picture together and see how it all fits.

Insurance: The Often-Overlooked Safety Net

Not the most exciting topic but it's worth a quick look.

Insurance is about protection. Not just for your family but for you. Especially if you're single or the sole earner.

- Disability insurance replaces income if you're sick or injured and can't work.

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- Critical illness insurance gives you a lump sum if you're diagnosed with a serious condition.
- Life insurance may still matter depending on your situation, particularly if you have kids or support others.
- Power of attorney documents let someone you trust manage your finances if you can't.

This stuff doesn't feel urgent—until it is. Having it in place can make a hard situation a little less chaotic.

Women, Caregiving and the Sandwich Generation Squeeze

Let's acknowledge one more reality here: women are often the default caregivers. That might mean looking after children, aging parents, or both.

That caregiving has financial consequences. It can interrupt your career, reduce your earnings, and limit your ability to save. It often adds emotional weight to an already full plate.

There's no magic fix—but planning helps. If you know you might need to support others, your plan can reflect that. If you're balancing competing priorities, we can look at what's most urgent now versus what can wait.

The goal is to make sure you are also taken care of in the process. You can't pour from an empty cup.

Divorce: Financial Disruption and a Fresh Start

Let's be honest—divorce is one of the fastest ways to make a massive disruption in your financial life. It can be the worst thing to happen to you or the best thing you ever do for yourself, or somewhere in between, but in any case, it's time for a reset.

Post-divorce planning is about rebuilding:

- Understanding what you now own and owe.
- Making sure you have cash flow to support your lifestyle.
- Getting clear on retirement readiness, investment strategy and insurance needs.

It's a chance to rebuild with intention. You get to ask: What kind of life do I want now? Then build a plan that supports that life.

Yes, it can feel overwhelming. However, you don't have to figure it out overnight or alone.

Working with an Advisor (and What That Should Feel Like)

Here's my take: a good advisor should make you feel calm, clear and confident.

You should never leave a meeting more confused than when you walked in: You shouldn't feel talked down to; You should absolutely understand what's happening with your money.

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The women I work with often come to me at a crossroads. They're not looking for someone to tell them what to do—they're looking for a sounding board, a guide, a co-strategist. Someone to help put the puzzle pieces together.

That's what a financial plan is: a clear, cohesive picture of how your money supports your life. Not a one-time document but an evolving conversation.

So, whether you're rebuilding after divorce, planning for retirement or just ready to stop feeling stuck—get the support you need. Ask questions. Get advice tailored to you. Give yourself permission to make this the start of something new.

There's no single right way to build a financial life but there is a way that's right for you.

Divorce may have upended your life but it also cracked open the door to possibility. This next chapter can be grounded, empowered and fully yours.

Start with a plan. Build forward with intention. Remember: you don't have to do it alone.

Millie Gormely, CFP®, has been helping people get clear, calm and confident about their financial plans since 2006. With over 25 years of experience guiding individuals through life's major transitions—first as an insurance claims adjuster and now as a Certified Financial Planner—Millie specializes in helping clients navigate the financial impact of life-changing events such as divorce, job loss, death or even unexpected windfalls.

Her mission is to take clients from “Oh no, now what?” to “I’m going to be OK,” by building strategies that grow their money and provide lasting peace of mind. Millie values freedom, flexibility, good relationships, and financial confidence, believing that planning is about more than numbers—it’s about creating stability and possibility.

Based in Thunder Bay, Ontario, Millie works virtually with clients across the province. Outside of work, she plays French horn and performs in local community theatre.

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Section 4: The Road Forward

Finding healing, growth, and a stronger future.

Healing after divorce is more than signing papers or organizing finances — it's about creating a new life. **Richard Morden** challenges us to reflect on why we react the way we do, offering tools for healthier relationships ahead. **Hailey Patry** talks about Loving again as a learned Art. Finally, in *The Road Beyond*, **Mimi Thrasher** weaves the journey together, reminding readers that peace is possible — both inner peace and the ripple effect of peace in the world. This section offers hope, renewal and the reminder that divorce is not the end of the road, but the beginning of a new chapter.

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The Hidden Mirror

Richard Morden

Section 1: Invisible Inheritance: The Legacy We Never Chose

Have you ever paused after a relationship conflict and thought, "Where did this reaction even come from?" Or caught yourself repeating phrases your parents used, phrases you swore you'd never say—when dealing with

your partner? You're not imagining things. You're experiencing an invisible inheritance, a legacy of emotional patterns passed down through generations without your consent, yet shaping your life in ways you may never have considered.

Napoleon Hill said, we don't create our life, we inherit our habits. I add that we inherit or take on our family patterns, good and bad of which there are many nuances that flow through us into our relationships on all levels.

How Relationship Patterns Travel Through Generations

Imagine for a moment that your family's emotional history has a blueprint, written in the neural pathways of your brain through countless childhood moments. They operate beneath awareness, shaping everything from who you're attracted to how you handle conflict.

They're transmitted through subtle gestures, a particular way a mother flinches when her husband raises his voice, the silent tension during family dinners, the specific sigh that signals disappointment. Like learning a language without formal instruction, we absorb our family's emotional dialect through immersion. We learn whether vulnerability is met with comfort or judgment, whether expressing needs is rewarded or punished, whether conflict leads to resolution or rupture.

Consider this, when you choose a partner, you're often

choosing someone who feels emotionally familiar, the same emotional climate you grew up with. This isn't coincidence but an unconscious familiar connection. Have you ever been drawn to someone "just like" a parent you swore you'd avoid? That's your invisible inheritance at work.

What aspect of your relationship patterns suddenly makes more sense when viewed through this generational lens?

How Even Relationships We Reject, Can Become Our Unconscious Templates

The most insidious aspect of invisible inheritance is that our resistance to certain patterns often reinforces them. When we vehemently declare, "I'll never be like my mother," we've already shaped ourselves in relation to her. Our rebellion becomes an unconscious continuation of the very pattern we seek to escape.

Consider Alex, who grew up watching his father manipulate his mother through silent treatment during conflicts. Alex swore he'd never treat a partner that way. Yet, in his own relationships, he became excessively permissive, unable to express anger or set boundaries, essentially creating a different version of the same problem. His inheritance wasn't just the behavior to avoid, but the underlying belief that conflict inevitably leads to

abandonment.

This phenomenon explains why we sometimes find ourselves replicating the very dynamics we most despise. Our rejection of a pattern requires us to remain connected to it, mentally and emotionally. Without conscious awareness and deliberate rewiring, opposition becomes participation.

What pattern have you sworn to avoid... yet somehow find yourself replicating in different form?

Section 2

The chemistry of familiar emotional states, even painful ones

Your brain operates on a fascinating paradox: it craves both novelty and familiarity simultaneously. When you encounter someone, whose emotional signature matches your early attachment experiences, your nervous system doesn't distinguish between "familiar and healthy" versus "familiar and dysfunctional." It simply recognizes the pattern and floods your system with neurochemicals that scream "pay attention."

The dopamine system which is your brain's reward and motivation network becomes particularly activated in the

presence of stimuli, whether positive or negative. This means that emotional intensity, not emotional health, often drives attraction. When someone triggers the same dynamic patterns you experienced in childhood, your system activates, creating that compelling sense of "this person is important" regardless of whether they're actually good for you.

Consider this: the same neurochemical cocktail that creates the euphoria of new love elevated dopamine and norepinephrine with decreased serotonin can also be triggered by emotional chaos that feels familiar. Your brain interprets the intensity of anxiety, uncertainty and intermittent reinforcement as excitement because the neurochemical signatures are remarkably similar.

What if the person who makes your heart race isn't awakening love, but awakening unresolved childhood activation patterns?

How Our Nervous System Prioritizes Familiarity Over Health

Your nervous system operates on a simple but profound principle: predictable danger feels safer than unpredictable safety. This isn't logical, it's biological. The brain regions that process loved familiar faces actually work to inhibit defense reactions and buffer fear learning and stress, creating a neurological bias toward what we've

experienced before, regardless of its impact on our wellbeing.

When you meet someone, whose emotional patterns mirror your family of origin, specific brain areas including the anterior cingulate and areas connected to the reward system activate more intensely than they do for genuinely unfamiliar people. This creates a profound sense of recognition that bypasses conscious analysis. Your nervous system essentially says, "I know how to navigate this emotional terrain, even if it's rocky."

This explains why people often report feeling like they've "known someone forever" when they meet partners who recreate familiar dysfunction. Your brain isn't recognizing the person, it's recognizing the emotional ecosystem. The neurodynamic patterns that formed in your early relationships become like magnetic fields, drawing you toward similar patterns throughout your life.

Here's the crucial insight: your nervous system equates "familiar" with "survivable." If you survived childhood in a particular emotional environment whether it was chaotic, withdrawn, critical, or smothering some part of your brain concludes, "I can survive this type of situation." Unknown emotional territory, even if healthier, registers as potentially threatening because you have no survival data for it.

What emotional climate feels most familiar to you, and when did you first learn to navigate it?

Why we often Feel "Bored" with healthy potential partners

The phenomenon of feeling "bored" with emotionally available, consistent partners isn't about lacking passion, it's about addiction to activation. When someone doesn't trigger your familiar stress patterns, your dopamine system doesn't receive its expected stimulation. Without the neurochemical roller coaster of uncertainty, intermittent reinforcement and emotional intensity, your brain interprets calm stability as... nothing.

This is where the distinction between oxytocin driven bonding and dopamine-driven seeking becomes crucial. Healthy love is largely mediated by oxytocin, the hormone of trust, safety, and secure bonding. But if your attachment template was formed in an environment of inconsistency, your brain may have become dependent on dopamine spikes generated by unpredictability rather than the steady warmth of oxytocin release.

When dopamine levels naturally decrease after the initial attraction phase and serotonin increases to promote relationship confidence, people who are accustomed to chaos often interpret this neurochemical shift as "losing interest" rather than "developing security." They mistake the absence of anxiety for the absence of connection.

The "boring" partner isn't actually boring, they're simply not activating your stress response systems. Your nervous system, trained to equate emotional intensity with love, interprets their consistency as indifference. This is why healing often requires learning to distinguish between excitement and anxiety, between passion and activation.

Have you ever ended a relationship because it felt "too easy" or wondered if the absence of drama meant the absence of love?

The distinction between excitement, anxiety and genuine connection

Understanding the neurochemical difference between these states can revolutionize your relationship choices. True excitement and genuine connection activate different brain networks than anxiety masquerading as attraction.

The key difference lies in your body's response: anxiety-driven attraction often involves physical symptoms like stomach knots, sleep disruption, appetite changes and hypervigilance. Genuine connection typically involves physical relaxation, improved sleep, stable appetite and a sense of coming home to yourself.

Here's a revealing test: after spending time with someone, do you feel more like yourself or less? Anxiety-driven attraction often leaves you feeling slightly disconnected

from your own center, while genuine connection enhances your sense of self-coherence.

Can you recall the physical sensations in your body when you've experienced each type of attraction?

What have you discovered about the emotional states that feel like "home" to you, and are these the states where you actually thrive?

Section 3

The Comfort of Pain: Why We Return to What Hurts

Have you ever found yourself inexplicably drawn back to someone who leaves you feeling emotionally drained? Or felt a strange sense of comfort in relationship turmoil that logic tells you should repel you? This isn't weakness or self-sabotage, it's your nervous system doing exactly what it was wired to do, seeking familiarity, even when that familiarity carries pain.

Our minds are wired to prioritize predictability over comfort. As children navigating traumatic or unstable environments, we developed sophisticated systems to anticipate and mitigate threats. When these early patterns become our emotional baseline, anything that matches this internal blueprint, no matter how painful it registers

as "safe" to our nervous system.

We are also impacted by our 5 senses that may related to traumatic events. How many people do you know jump at loud noises or panic when they are pushed into a corner or in a dark room. Hundreds of mini events are passed down generationally and what we have experienced growing up.

Research shows that trauma survivors often enter relationships that mimic the behaviors they were exposed to in childhood. Why? Because your brain doesn't distinguish between "familiar and healthy" and "familiar and harmful." It simply recognizes a pattern it knows how to navigate. The relationship environment that mirrors your childhood—whether chaotic, rejecting or inconsistent, feels like coming home, while healthier dynamics can feel unnervingly unfamiliar.

Think of it like a language: if you grew up speaking Portuguese, then Spanish might sound familiar enough to feel comfortable but just different enough to be unsettling. Similarly, if your childhood "emotional language" was tense and unstable, calm consistency might register as "wrong" or "boring" because it doesn't match your native emotional tongue.

When has something that should have felt wrong instead felt strangely comforting?

The Adult Child Syndrome

Adult Child Syndrome (ACS) is a psychological pattern that affects individuals who were raised in dysfunctional family environments, leading to persistent emotional and behavioral challenges that continue into adulthood. While not officially recognized as a clinical diagnosis in the DSM (Diagnostic and Statistical Manual of Mental Disorders), it's widely discussed in therapeutic contexts to describe common experiences among those who grew up in unhealthy family systems.

Common Causes

Adult Child Syndrome typically develops from:

- Growing up in households with substance abuse (alcohol or drugs)
- Experiencing various forms of trauma (physical, emotional, or sexual abuse)
- Living with caregivers who have untreated mental health conditions (PTSD, depression, personality disorders)
- Enduring neglect or inconsistent parenting

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- Being in environments with chronic conflict, volatility, or emotional unavailability

Key Symptoms and Characteristics

Adults with this syndrome often exhibit multiple symptoms, including:

- Chronic fear of abandonment and difficulty trusting others
- Low self-esteem accompanied by perfectionist tendencies
- Significant challenges expressing emotions appropriately
- People-pleasing behaviors and intense fear of conflict
- Difficulty setting healthy boundaries in relationships
- Tendency toward isolation and avoidance of genuine intimacy
- Persistent feelings of guilt, shame, or responsibility for others' problems
- Dependency issues or unrealistic expectations that others should meet all their needs
- Excessive fear of failure

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- Lack of essential life skills needed for independent adulthood

Impact on Adult Life

These patterns can lead to numerous challenges in adulthood, such as:

- Difficulty maintaining healthy romantic, familial, or workplace relationships
- Increased vulnerability to anxiety, depression, or addiction
- Professional challenges due to fear of failure or perfectionism
- Repeating dysfunctional relationship patterns from childhood

Section 4:

How the Body Overrides the Mind in Relationship Choices

When you encounter a potential partner, your body responds to subtle cues tone of voice, body language, emotional energy before your conscious mind has time to evaluate whether this person is good for you. If these cues match patterns from your past, particularly from formative

relationships, your nervous system recognizes "home" and floods you with neurochemicals that feel like attraction or connection.

This creates what researchers describe as "shifting realities" where your emotional experience in the moment feels completely valid and true yet contradicts your previous emotional experiences. Your body remembers emotional landscapes through sensation, muscle tension, and neurochemical patterns that exist below the threshold of conscious awareness. When someone triggers these familiar bodily states, your rational mind's protests feel distant and unconvincing compared to the immediate certainty of physical recognition.

The research on dissociation and memory reveals another crucial insight: individuals with high dissociative tendencies sometimes show superior memory performance for certain stimuli, suggesting that dissociative tendencies play a facilitating role in the retrieval process. This means your mind might be selectively remembering information that supports familiar patterns while filtering out data that contradicts them, a sophisticated form of confirmation bias operating at the neurological level.

When have you felt your body "knowing" something about a person that contradicted what your mind was telling you?

Why Intellectually "Knowing Better" Isn't Enough to Change Patterns

The gap between knowing and doing in relationships reveals the fundamental difference between cognitive knowledge and embodied wisdom. You can intellectually understand that certain behaviors are unhealthy, memorize lists of red flags and rationally analyze relationship dynamics but this information exists in a different neural network than the one that drives your actual choices.

The phenomenon becomes more complex when you consider how conditions like depression can "influence memory recall" and "lead to difficulties accessing positive emotional memories. If your emotional memory system has been shaped by experiences of inconsistent love, betrayal or abandonment, your brain may struggle to recall or trust evidence of healthy relationship dynamics, even when you cognitively understand what they look like.

Additionally, the research on BPD (Bi-polar disorder) and emotional amnesia reveals how people often "doubt their emotions and attach shame to it, creating a cycle where emotional inconsistencies lead to self-mistrust. When you can't trust your own emotional responses because they seem to shift unpredictably you may rely more heavily on

external validation or familiar patterns, even when those patterns are harmful.

This is why change often requires body-based interventions, not just cognitive insights. Your nervous system needs to experience safety, consistency and healthy connection repeatedly before it can update its template for what relationships should feel like. Intellectual understanding is necessary but not sufficient you need embodied experiences that teach your emotional memory system new patterns.

When have you found yourself doing exactly what you advised someone else not to do in their relationship?

What pattern of emotional forgetting have you just recognized in your own relationships, and what might your body be trying to protect you from remembering?

Section 5:

Awakening to Your Patterns

Have you ever found yourself swept away by a new romance, only to look back weeks later and wonder, "How did I miss all those red flags?" Or felt yourself inexplicably drawn into the same relationship dynamics, despite vowing they would never happen again? This isn't simply poor judgment it's an emotional trance, a state where

your nervous system overrides your conscious awareness, pulling you toward familiar patterns regardless of their impact on your well-being.

The good news? You can learn to awaken from this trance. Relationship patterns become invisible only when we're immersed in them. Step back with conscious awareness and they transform from destiny into choices you can make intentionally rather than unconsciously repeating.

The Role of Community in Maintaining Clarity

We often romanticize the idea of figuring out relationships entirely on our own, but the reality is that "earned secure attachment" often requires support from others. Your nervous system can become so entangled in familiar patterns that objective observation becomes impossible but a supportive community can serve as an external emotional regulation system when your own is compromised.

Community provides what therapists call "reality testing" verifying whether your perceptions align with external reality. As Simple Practice explains, "Tracking the whole life cycle of a trigger... will empower those in relationships not only to take responsibility for their feelings but to also become more curious about how their partner is

impacted by emotional triggers.

Who in your community has seen your relationship patterns clearly when you couldn't and how might you invite their perspective more intentionally?

Section 6

The Conscious Mirror: Creating Partnerships That Heal Rather Than Reinforce Wounds

The difference between partnerships that heal and those that wound lies not in the absence of conflict but in how that conflict gets metabolized. Healing partnerships operate like emotional laboratories where you can safely experiment with new responses to old patterns.

Research reveals that "our brains are wired for connection, are strengthened by connection and cannot be fully understood outside of the context of relationships. This means your capacity for healing is literally enhanced by the quality of your relational environment. When you feel safe enough to be vulnerable your nervous system can finally release protective patterns that no longer serve you.

How might your current or future relationships change if both partners viewed emotional triggers as invitations for healing rather than evidence of incompatibility?

Finding Meaning in Your Patterns Without Being Defined by Them

Your relationship patterns tell a story not about your worth but about your resilience. Every defensive strategy, every way you learned to survive in love, represents your psyche's creative attempts to get your needs met in impossible circumstances. The key is learning to honor these patterns as evidence of your strength while simultaneously updating them for your current reality.

Consider this reframe: your patterns aren't flaws to eliminate but messages to decode. If you consistently attract partners who are emotionally unavailable, your pattern might be trying to help you master the experience of earning love perhaps because love felt conditional in your early environment. The pattern isn't punishment; it's your psyche's attempt at resolution.

What story do your relationship patterns tell about the child who needed to develop them, and how might honoring that child help you make different choices as an adult?

What would become possible in your relationships if you fully embraced them as opportunities for mutual healing

rather than mutual wounding?

The Critical Importance of Emotional Flexibility Foundation for Mental Well-being

Emotional flexibility serves as a foundational component of mental health and psychological resilience. Research consistently demonstrates its positive impact on both physical and psychological well-being with thousands of studies supporting its benefits. Unlike the common misconception that we should always feel positive, emotional flexibility teaches us that living well involves being comfortable with a variety of feelings and moving toward what matters most, despite discomfort. This is a vital skill to acquire in your professional and personal relationships.

Richard Morden is a dedicated Divorce Coach based in Mexico, committed to guiding individuals through transformative life transitions. He blends **EFT (Emotional Freedom Techniques)**, **NLP (Neuro-Linguistic Programming)** and his proprietary method called **Time Sweeps** to help clients release limiting beliefs and emotional blocks without reliving past trauma. His approach emphasizes present-moment awareness, allowing the unconscious mind to let go of what no longer serves and creating space for growth, clarity and forward momentum.

Richard's work is grounded in compassion, insight and practical strategies that empower clients to navigate endings with confidence and self-awareness. He supports individuals in breaking free from unhelpful narratives, fostering intentional living and embracing personal transformation.

Through his coaching, Richard helps clients rediscover their strengths, build resilience and move forward with purpose, creating a foundation for a fulfilling new chapter in life.

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The Art of Loving Again, After Divorce

Hailey Patry

I'll never forget the day I realized I was going to be a single mom with a baby and I thought: "who will want to date me, now that I am a package deal with a baby and a highly complicated ex-husband". However, life had other plans for me, just as it will for you, once I did the healing work on myself, which you can do for yourself too, and I followed the exact same steps I am going to share with

you over the next few pages.

This chapter is your guide for how to put yourself back out there after divorce, and not just date again, but actually design the healthiest, happiest, most loving relationship you've ever had. It's also a story of hope and a powerful reminder that there is life (and great love) after this. Once the dust settles and you are ready to love *you* again, someone wonderful can too.

A short version of a long love story - one that I want for you as well...

In the winter of 2010, I met my incredible second chance, who I affectionately call my "husband upgrade". At the time of writing this chapter, we've been madly in love for 15.5 years, raising our three amazing boys with special needs, aged nineteen, eleven and nine. We are best friends, soulmates and a uniquely blended family. As you can imagine, it wasn't always this way.

In the winter of 2007, I left my first marriage with police protection for my infant son and I. It was a scary marriage, even scarier to leave while fearing the consequences, and a scary time for us in many ways. While I knew I really wanted to find love, happiness and safety again and to create an expanded family one day... it was hard to picture that at the time. I was still nursing the baby, navigating a messy divorce and healing from domestic violence and financial ruin.

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It took three years before I met my now and forever husband. It was right at the time when I finally realized “I think I could actually be happy on my own”. I decided that if I was ever going to love again, it had to be extraordinary and I would never compromise on my standards again. Soon I will share with you the exact steps I took, so you can use them too, as your roadmap to love when you are ready.

So what happened? It’s a great story! I booked a babysitter for my son who was three, almost four, and drove over an hour to give a business talk. I was the featured speaker and business trainer, for a growing franchise organization, and one of my teams asked me to come out to give the presentation. It was a unique audience, all male and I needed a way to break the ice before starting my presentation. I asked the audience to raise their hands if they were self-employed or corporate and if they had fur babies, or if they had children. Surprisingly, no one raised their hand for children. So... to break the awkward tension I jokingly asked, “who wants to borrow my three-year old for the weekend”, with a giggle - and there he was, back row. He raised his hand and said, “excuse me Miss, if you’re there, I’ll be there!” ...and that’s where our love story began. I wish you a love story like this too.

We dated with the steps I’m about to reveal, with

intention and intense interviewing of one another. We saw each other close to five times a week if not everyday, and because we lived more than an hour apart... that drive got expensive and annoying really fast. So, we took the big leap and bought our house together after just two and a half months of dating. Yup, we were crazy and crazy in love but also super practical. On the day we moved in and closed on the house, we were a couple for less than four months. The following year we got engaged, we married in our backyard for local family to attend and then two years later, we married each other again in Jamaica, for our destination dream wedding. We waited quite a few years before expanding our family. When our eldest was eight, we welcomed our first baby together and eighteen months later we welcomed our second baby together. In between the two newest arrivals, my husband legally adopted my first son and we became a special blended family, through love and adoption. In that moment my husband moved from stepdaddy to daddy and our family felt complete.

So now it's your turn. This chapter is for you when you are ready to bring happy love back into your life.

In a few paragraphs we'll explore how to know when you are ready to date again. But before we do, let's just make sure you're set up for success to heal and move forward.

Are you still hurting from your marriage ending and

ping for your ex or soon-to-be ex-spouse?

One thing that can help ease the pain of a breakup is to make a set of lists to gain clarity and move forward.

Lists to Help You Move on:

1) A venting list:

Everything that you were not totally happy with, with your ex and the relationship, as well as anything you did not like about your own behaviour or character changes while in the relationship.

2) Learning and key takeaways:

Everything you have learned such as lessons about life, love, people or yourself; any clarity you got; and what you want for your life now and for future relationships.

3) Your dream partner:

Design the dream partner for you, that has none of your ex's problematic qualities, many of their good qualities and anything else you imagine for your most wonderful future partner and relationship.

Then you will see how far off your ex might have been from what you truly want anyway. This might help to ease the hurt and you may be a little happy to know that from here on out... your standards bar goes way up and so will the quality of the partner you attract into your life. I have

faith in you. You can only go up from here if you take the right steps and hold the line of your new and raised standards.

How will you know you're ready to date again?

- ✓ You have closure about your marriage ending and can now clearly see, it is not possible or desirable to go bac, and it's time to move forward.
- ✓ You have a healthy relationship first and foremost with *yourSELF!* You enjoy your own company, you are comfortable in your own skin and you've been doing the deep reflection work and personal growth to be your best self.
- ✓ You do not NEED a partner and can create an enjoyable schedule and social calendar but you know you desire a partner to share your time with. There is a big difference between dating because you cannot be alone, versus dating because you have a lot of love to give - and while you enjoy your own company, you prefer to share your life with someone. Come from a healthy place and not a desperate place, because desperate energy attracts unhealthy and non-ideal partners. Secure energy attracts secure and healthy partners.

- ✓ The idea of getting to know someone again excites you (even if you're nervous, which is okay and normal). The idea of kissing someone again does not make your stomach turn and you are open and ready to explore new possible connections.
- ✓ And as per all the prep work we're talking about in this chapter, you've done the work to know what you DO want and do NOT want in a partner and in a relationship.

The Love Lists and Dating Prep Work:

Here is the dating prep work to get clear on what you want in a partner and your ideal relationship. You are going to make three lists.

List #1 - The Attributes of Your Ideal Partner

Make a list of all the attributes you are looking for in a life partner or whichever type of partnership you are seeking.

Make your final list in positive terms, versus negative terms. For example, instead of saying "I want someone who is *not* hot-headed, or I *don't* want someone with a temper" try "calm-tempered, kind, respectful and a great communicator".

That being said, it is completely normal if your first draft has a list of all the things you don't want in a partner and all the attributes that turn you off or remind you of your

ex(es). Once you have that out of your system, edit the list to rephrase each item in positive terms, stating what you DO want, versus what you DON'T want.

List #2 - The Relationship - Describing the Kind of Couple You Want to Become

Describe what you truly want your dream relationship to look like.

Statements like "we are a couple who love to cottage and fish, stay active and healthy and can laugh at each other. We love to get up early and make the most of the day and don't get hung up on material things. We like to go to garage sales, see live bands and enjoy a good pint of craft beer. We..."

List #3 - The Best Version of You

Describe how you will be when you are in a relationship that is healthy for you.

Statement such as...

- ✓ I feel like I am the best version of me when I am with them.
- ✓ I feel seen, heard, valued and safe to be my authentic self.
- ✓ I make ample time for my own friends, family, hobbies and self care and so does my partner. Etc.

Now that you've gotten clarity on what you want, it's time to take some bold actions.

Here are your **"BOLD DATING ACTIONS"** that lead to meeting a person who could be the one, or the next one. Just to be clear, these are the action steps to take, after you have completed all three **"Love Lists"**.

First Bold Dating Action Step:

Send list #1 and #2 to a group of trusted friends and family members.

Tell them the following:

"I want to share some personal and exciting news with you because I could really use your help. It's been some time since I was in a serious relationship and I am finally ready to love again. I've been doing some deep reflection on the type of partner I want and the type of relationship I want to create. I have made some lists and would love to share them with you; in case you happen to know "this person" and would be open to introducing us or setting us up. This is deeply personal but I am taking this leap to share it with you because there is some chance that the person I am dreaming of is in your close or distant network of contacts or you might meet them and can now think of me.

So, with your permission, I'd like to put this on your radar.

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You know me well and I really trust you. I am open to being introduced to someone who you think might be a great fit for me.

The partner I am looking for would be:

- ✓ _____
- ✓ _____
- ✓ _____
- ✓ _____
- ✓ _____

(Fill in the list and if you need more space, continue on another sheet.)

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The kind of couple I would love to be or the kind of relationship I am imagining looks like this:

✓ _____

✓ _____

✓ _____

(Fill in the list and If you need more space, continue on another sheet.)

What I absolutely won't accept in a partner is:

✓ _____

✓ _____

✓ _____

(Fill in the list and If you need more space, continue on another sheet.)

Thank you for being willing to help me on this deeply personal mission to find a partner. The dating world is “a lot” right now and such a mess to navigate. Plus, you never know who is real or just pretending. So, I would feel safest meeting someone you know and trust and I am excited to see where this goes.”

(The entire section above, is meant to be a copy and paste template for you to fill in, when you reach out to your network. Please text me at 1(416) 797-5856 to request the soft copy of the template and I will send it to you.)

Second Bold Dating Action Step:

Build your schedule as if...

Build your schedule as if you and your amazing partner are already together, living life and doing all the things you will be enjoying one day as a couple. If you want to become a couple that salsa dances and plays pickle ball... go salsa dancing now and play pickle ball as a single now. If you want to try new restaurants together and then take

cooking classes... go on your own to try new restaurants now and sign up for classes now. If you want to be a couple that hikes amazing trails and catches the sunrise and sunset at beaches all around your city... then start doing these things solo now, plus, join some open hiking groups or sunrise walking groups now.

The best way to meet your future sweetheart and find someone who shares common interests with you, is to get out there *now* in your *real* life and do those very things. It certainly ups your chances to meet someone who does yoga, if you go try a new yoga studio versus doing it online by yourself in your living room, right?! I think you get the point. Put yourself out there. Start having fun and doing "couples" stuff now on your own. At the very least, if you don't meet your future soulmate right off the bat, you'll be adding more joy, adventure, nature and fun to your single life. You'll never regret a great day out, even if the only person you share it with is yourself. What an amazing person to spend a day with... YOU!!!

Third Bold Dating Action Step:

Do your online profile.

Yup... I know.... You have been there done that or heard it's terrifying and awful, so you don't want to go there or do that. Here's the thing... you'll never know unless you

try (if you have not dated online before), and, I'll bet that even if you *have* dated online before, your profile was all wrong.

Most people post everything they want, with little of what they offer and share the same common cliché things. We don't want your profile to sound like it was copied and pasted from everyone else's or written by AI. The best profile will do the heavy lifting for you and help you filter fast, choose slow and match for the long haul. A great profile is meant to turn *off* the people who are wrong for you and delight and surprise those that *could* be right for you.

So, you may be wondering what makes for a great profile? I'm so glad you asked! It involves sharing list 1 and list 2 of your love lists. You might start with something like this...

'While I could tell you all about me and all about the man/woman/person I am looking for (and I will if you keep reading), let me share a little vision with you first, to see if we are compatible...

The kind of couple I want to become is...



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✓

✓

(Fill in the list with what you wrote out in **Love List #2**)

For example:

"We are a couple that loves to laugh, get out in nature and travel in all ways from cute little day trips discovering new towns, to jet-setting to exotic locations around the world. We're big on family, spending time with both sides and honouring the big holidays and Sunday brunches. We love to give back and enjoy volunteering together for any of the causes that speak to us, such as kids, animals and those less fortunate than us. A perfect Friday night could just as easily be snuggling on the couch watching a great movie, slow dancing in the living room and heating things up after a nice soak together.... Or a night out with dinner, dancing and some great live music. If you love to cook, join me, and if not, delight in the cleanup lol. Hopefully, we can garden together or visit local farmers markets and hold hands while we browse and stroll. We would enjoy our quiet mornings... coffee while watching the sunrise and counting our many blessings. We would each have

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our own social lives, independent hobbies and workouts and healthy self-care routines. We would give each other space to be ourselves, while also finding ample time each week to be together. Our physical intimacy would be important to both of us and be a blend of loving, tender and... (you fill in the blanks with what your preferences are). We would be a 4-seasons couple, enjoying the outdoors in all weather, such as cross-country skiing or hiking in the winter, swimming and biking in the nicer weather, and walking together no matter what the season is. These are just some of the things I picture, if we were to create the ideal relationship. If we're on the same page, keep reading...

What I bring to a relationship as a partner is...

✓ _____

✓ _____

✓ _____

(Fill in the list)

What I am looking for in a partner is...

✓ _____

✓ _____

✓ _____

(Fill in the list from what you wrote out in **Love List #1**)

If you've made it all the way to the bottom of my profile and feel we could be aligned, I'd say it's worth a coffee date. How about you?"

Remember... If dating online feels too overwhelming, go slowly at your own pace, and only share what you feel comfortable with.

Fourth Bold Dating Action Step:

Imagine and Manifest.

From now on, every night when you lay down to prepare

for sleep, I want you to try my technique called DREAMCASTING. "Dreamcasting" is a process where you picture what you want, as though it is really here now. Trust that love is coming into your life and picture it in vivid detail. As you close your eyes each night, call to mind the vision that is described in your 2nd "**Love List**". Ask yourself to guide you from all of your senses:

1. What will it *look* like when you are in that beautiful happy relationship?
2. What will it *feel* like to be in your body, having the experience of being loved and giving love?
3. What might it *taste* like when you're out experiencing life together?
4. What will it *smell* like? Nature, delicious meals cooked together, the smell of your partner's skin?
5. What will it *sound* like on the soundtrack of your relationship? Think about your talks together and your experiences together. How will your partner sound when they speak lovingly to you?

The other way to try out "Dreamcasting" is to picture yourself at the movie theatre, comfy in your seat and the movie that's about to start is "Your Love Story" - An epic romantic movie all about *you* and your future partner. As you close your eyes to fall asleep each night, picture the movie with you as the starring character. Let your

imagination guide you and take those beautiful vivid images into your dreams.

Even if visualization isn't really your thing, spending just a few minutes picturing your ideal future can help you get clarity on what you want.

A Bonus Bold Dating Action Step:

Do what I did!

When I met my current husband, I sent him my complete "Love Lists" #1 and #2, as well as the list of things I would never be okay with in a relationship. Once he started showing an interest in me, I wanted to make sure we were really aligned. The best way to do that? ...tell him the whole truth and show him the lists and ask for his. The amazing way he wrote me back the next morning, after knowing all of my deeply personal desires, is what really got my heart beating. We were at the helm of designing our conscious relationship with care and thoroughness. I encourage you to take this bold action after you have hit it off with someone, to find out if your values really align and if there is a common future to be had. Filter fast, go deep and choose well. You deserve it!

As this chapter draws to a close, I want you to know a few things above all else:

- ✓ You are worth it! You deserve to be loved, wholeheartedly, from an amazing partner with whom you create an incredible partnership.
- ✓ Good people, true love and healthy relationships still exist and can exist for you.
- ✓ You are worth the time it will take to complete “The Love Lists” and take the “Bold Dating Actions”. Invest in yourself to be ready for love. Give yourself the time that you truly deserve and will absolutely benefit from.
- ✓ You do not have to navigate this exciting and overwhelming journey alone. I am here for you! You can schedule in a free 30-minute relationship support session, to work on getting closure from the past, getting clear on what you want for the future, and getting unstuck and into action. If you’ve done the prep work and are now actually ready to start dating again, reach out to book your free 30-minute coaching session to go over dating best practices and create an action plan for you. I am also happy to share what has worked for my many clients around the world who have found love again and the deeply personal things that worked,

when my husband and I built our love story. Check the Resource section for my contact info

Chapter Summary:

This chapter is for you when you are ready to bring happy love back into your life.

Once the dust settles and you are ready to love *you* again, someone wonderful can too.

To help ease the pain of a breakup, make a set of lists to gain clarity and move forward.

- 1) A venting list of everything that you were not totally happy with about your ex and the relationship.
- 2) Learning and key takeaways.
- 3) Your dream partner attributes and the gap between that list and your ex.

From here on out... your standards bar goes way up and so will the quality of the partner you attract into your life.

How will you know you're ready to date again?

- ✓ You have closure about your marriage ending.
- ✓ You have a healthy relationship with *yourSELF!*
- ✓ You do not NEED a partner but you know you desire a partner to share your time with.

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- ✓ The idea of getting to know someone again excites you (even if you're nervous, which is totally normal).
- ✓ You've done the work to know what you DO want and do NOT want in a partner and in a relationship.

Make "The Love Lists"

List #1 - The Attributes of Your Ideal Partner

List #2 - The Relationship - Describing the Kind of Couple You Want to Become

List #3 - Describe how you will be, when you are in a relationship that is healthy for you

Next, take "**BOLD DATING ACTIONS**"

First Bold Dating Action:

- **Send list #1 and #2** to a group of trusted friends and family members so they can be on the look out for you.

Second Bold Dating Action:

- **Build your schedule as if...** you and your partner are already together, doing all the things you will be enjoying one day as a couple. Do them now, solo.

Third Bold Dating Action:

- **Do your online profile.**
 - The kind of couple I want to become is...
 - What I bring to a relationship as a partner is...
 - What I am looking for in a partner is...

Fourth Bold Dating Action:

- **Imagine and manifest.**
 - Trust that love is coming into your life and picture it in vivid detail. As you close your eyes each night, call to mind the vision that is described in your 2nd **"Love List"**.

A Bonus Bold Dating Action:

- After you have hit it off with someone, send them your "Love Lists" 1 and 2.

A few things to know above all else:

- ✓ You are worth it! You deserve to be loved!
- ✓ You are worth the time it will take, to complete "The Love Lists" and take the "Bold Dating Actions".
- ✓ You do not have to navigate this journey alone. I am here for you! You can schedule a free 30-minute relationship support session . My contact info is in the resources section.

Here's to a fabulous future of happy love for you, when

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you're ready.

Helping you live and love, happily ever after.

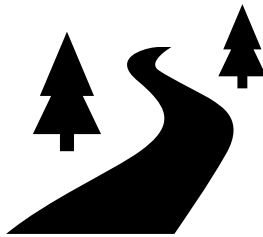
Hailey Patry is a True Happiness Coach, Marriage Mentor, and Relationship Repair Specialist. Recognized internationally as the “World’s Best Marriage Mentor,” her work has earned her an Honorary Doctorate. Hailey helps couples recover after trauma, strengthen relationships, or guide individuals through separation when a relationship can no longer thrive, often achieving results in as little as 90 days.

An international speaker and facilitator, Hailey has reached over three million audience members and students in 136 countries. She is also an award-winning author of seven international best-selling books.

Having overcome more than 30 years of trauma, including leaving a dangerous marriage 18 years ago as a single mom with a nursing infant, Hailey brings personal experience and empathy to her work. Now happily remarried with three neurodiverse sons, she helps clients navigate divorce and separation with confidence, improved mental health, and actionable plans.

Hailey works with individuals, couples, families, and organizations, providing practical tools and compassionate guidance. When she is not serving her amazing clients, she enjoys spending time in nature with her family and sharing insights to help others create their best lives.

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The Road Beyond

Mimi Thrasher

If you're holding this book, you've either walked through the storm of divorce or you're still somewhere in it. Either way, I want you to know—deeply and completely—you're not alone.

When I first envisioned the Divorce GPS Summit, I imagined a space where people could find direction in what often feels like chaos. But this book? This book became something more. It's a **map made of human**

voices—wise, compassionate, experienced voices—designed to meet you wherever you are and gently walk beside you toward what’s next.

What you’ve read in these pages isn’t theory. It’s real talk from real people who have lived it, studied it, guided others through it and in many cases—healed from it themselves. Every expert who contributed a chapter brought not just their professional tools, but their hearts...and they brought them for *you*.

This is not the end of your story.

Yes, divorce is hard. It unearths wounds. It forces change. It can strip away what you thought was certain.

It also invites you to begin again.

To **rediscover who you are without the noise** of someone else’s expectations.

To **stand strong on your own feet**, no longer needing to shrink, silence or sacrifice yourself.

To **co-parent from a place of love, not war.**

To **fall in love again, maybe with someone new or maybe just with yourself.**

The road ahead may not be smooth but it can be meaningful. It can be **honest, creative, grounded and full of possibility.**

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My hope is that this book gives you clarity, comfort or even just one new thought to hold onto when the nights feel long. If it did, then this journey we all took to create it was worth it.

You are not broken.

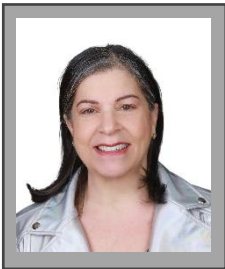
You are not behind.

You are becoming.

With love,



Mimi Thrasher



Mimi Thrasher is a Virtual Business Manager, speaker, and founder of Divorce GPS, a movement designed to guide individuals through the often-overwhelming journey of separation and divorce with clarity, compassion and practical support.

Known for her calm leadership and heart-centered approach, Mimi helps entrepreneurs, wellness professionals and busy changemakers bring order to chaos—both in business and in life. Through Divorce GPS, she unites expert voices and lived wisdom to create a safe space where people can regain control, find direction and build a future they love.

Mimi's purpose is to impact peace on the planet, believing that inner peace in individuals leads to outer peace in the world. Drawing on her own journey of resilience, she helps others navigate life's transitions with structure, self-trust and supportive community. Whether organizing a summit, managing a team or speaking from the heart, Mimi ensures no one has to walk life's hardest roads alone.

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Resources to Stay Connected

Daniel Lynes

Website: <https://hammersoftware.ca/>

Hailey Patry

Website: TheLiftedLid.com

Email: Hailey@TheLiftedLid.com

Instagram: <https://www.instagram.com/haileypatry/>

Facebook: www.facebook.com/TheLiftedLid

LinkedIn: <https://www.linkedin.com/in/hailey-patry-theliftedlid/>

You Tube:

<https://youtube.com/channel/UCv740S8t6JROQ9NjSOvTrQ>

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