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The benefits of mediation

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During life changes, be sure to get your finances under control

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Whatever your situation, it could be time to get your finances in order. The first step is to understand where your money is going.

Let's face it, it's no fun to track spending. So you need to make it as easy as possible. There are a number of software programs that allow you to scan receipts and add up your expenses. When you buy something at a store, you can immediately scan the receipt using your phone and upload your data. No more wading through a pile of receipts to try to figure out how much you have spent this month.

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5 Best Practices for You to Communicate With Your Lawyer

It is not uncommon for clients to spend more on legal services than is necessary or even helpful. Here are five tips to help avoid spending thousands of dollars unnecessarily on your legal case:

1 Pre-arrange your telephone calls with your lawyer in advance.

This will help make phone calls more efficient as your lawyer will be prepared for your phone call and will likely have your file ready if he or she needs to reference any information during your phone call. Scheduling your phone call in advance will also help you to be prepared with questions you may have or new information you wish to share with your lawyer.

2 Limit the amount of emails you send to your lawyer.

Every time you email (or telephone) your lawyer, a new event is created which must be billed. If you send your lawyer ten emails over the course of a week, you will be billed for each occurrence. However, if you condense those ten points into one email, your lawyer will be able to review and respond to that one email much more efficiently, thereby creating only one billable event.

5 Keep your lawyer up to date on all developments in your case.

As a lawyer, there is nothing worse than being caught off guard and learning new information about some development in the case or some incident that occurred between the spouses from the opposing party's lawyer. To best protect your interests and advance your case, your lawyer needs to be kept informed.

3 Keep a notebook to record any ideas or concerns you want to discuss with your lawyer.

This will provide one place to record and reference any information or thoughts you want to share with your lawyer. In turn, this may help reduce the amount of unnecessary touchpoints you will have with your lawyer in relation to communication.

4 Provide the information and documentation requested of you by your lawyer in a timely manner.

If your lawyer needs something of or from you, it is imperative that you provide these things to your lawyer as quickly and efficiently as possible. Every time your lawyer needs to follow up with you about financial information or documentation they are waiting on from you, it costs you money. Further, you could be causing delays in your case, which will also inevitably cost you money unnecessarily.

The Benefits of Mediation

Family law mediation is a collaborative process which is founded upon the premise that separating spouses are best equipped to plan and decide the future for themselves and their family. When communication is not at its best between separating spouses, it's the role of the mediator to facilitate this communication. A mediator will help the spouses to work through their difficult issues by facilitating an environment of collaboration and constructive dialogue. Some of the benefits include:

Cost: Mediation is usually less costly than litigation, both emotionally and financially. Heated litigation between two parties can go on for years, draining not only the family's financial health and resources, but also the

family's emotional stability. The longer the litigation lasts, the greater toll the conflict will have on the family - the parties and the children alike.

Greater Range of Outcomes: In mediation, the disputing parties have available to them a greater range of outcomes. In court, a judge is bound to the confines of the parameters of the *Family Law Act* and other applicable legislation. However, in mediation, with a few exceptions, the parties are free to craft their own path to settlement and determine how settlement looks for them.

Control of the Process Remains with the Parties: Court can be unpredictable. In mediation, control of all-important decisions

remains within the hands of the parties and are not turned over to a third party (such as a judge) who knows little about the spouses and their children.

Protect the Relationship: Resolving matters through mediation, rather than the escalation of conflict that can occur in litigation, will better protect the relationship of the disputing parties. This is particularly important when two parties have children and will need to continue to co-parent with each other in the future.

In conclusion the benefits of mediation are wide and varied.

Improving Relationships During COVID

The pandemic has been stressful for many people and may have put a strain on relationships. Fortunately, you can take steps to maintain – and even improve – the bond with your spouse, children and relatives.

Here are just some of the challenges that have hit people in the past year:

- Worries about getting Covid and suffering health problems.
- Spending a lot of time together at home due to lockdowns, remote work or schools being closed.
- Financial issues due to lost employment or reduced hours.
- Fewer opportunities for stress-relieving exercise and activities.
- Social isolation and not being able to visit friends and relatives.

That's a lot! Let's take a look at some of the ways you can deal with these stressors and strengthen your relationships.

Take a break

Self-care is so important. Be sure to schedule time every day for some yoga, meditation or just going for a walk. While gyms have been closed at different points during the pandemic, take advantage of the outdoors by running, cycling or playing golf. You will find yourself refreshed and ready to talk with your spouse and children.

Limit your work hours

Many people have been working remotely in the past year. In addition, smartphones allow us 24/7 access to emails. These two trends create a risk that you will always be at work (or at least thinking about it), taking time away from your loved ones. It's a good idea to set your business hours and then put your phone away. Focus on your family by watching a movie together or playing cards.

Head outside – together!

Exploring nature can be soothing and give you a chance to chat with your partner. If there is a hiking trail near you, head out for a weekend walk. During the week, a simple stroll around your neighbourhood lets you get some exercise. Say hello to everyone you meet – most people appreciate being able to connect with others during this challenging time.

Children

If you have children, you may be finding that the burden of childcare is heavy. During the pandemic, kids have been home for extended periods. Since their ability to engage in activities or visit friends has been limited, they have probably been spending more time with you.

It's essential to work with your partner to set up a schedule for supervising the children, giving them baths and making meals. It's best to write down a plan and stick with it. Otherwise, it can lead to childcare burnout.

Take the opportunity to engage with your children. You can play a board game or take them hiking. This could be a chance to build your relationship.

Work as a team

It's important to communicate with your partner and cooperate to get all your daily tasks completed and still have time for each other. Hannah Williamson, a professor at the University of Texas in Austin, surveyed couples and found that those who pulled together as a team had increased relationship satisfaction.

Make a budget

During Covid, online stores have allowed people to get the goods they need while shopping from the safety of their living rooms. However, when you make purchases with the click of a mouse it can be easy to get carried away. Sit down with your spouse and make a budget. That's the easy part – the challenge is monitoring your spending and sticking to what you set out. Financial stress can be tough on relationships and you can reduce tension by keeping your budgetary ship on an even keel.

Create social opportunities

Visiting friends and family online will never be the same as giving them a hug and seeing them in person. Nevertheless, you can maintain your bonds by having a virtual holiday dinner together or just connecting regularly. Make your book club virtual or get together with friends to watch a hockey game online.



Budgeting Tips

You may be going through a divorce. Or you may have been hit by job loss during the pandemic. Or everything may be stable but you still find yourself struggling with debt.

Whatever your situation, it could be time to get your finances in order. The first step is to understand where your money is going.

Let's face it, it's no fun to track spending. So you need to make it as easy as possible.

There are a number of software programs that allow you to scan receipts and add up your expenses. When you buy something at a store, you can immediately scan the receipt using your phone and upload your data. No more wading through a pile of receipts to try to figure out how much you have spent this month. There is usually a small monthly software fee, but it may be worthwhile if it gets you to monitor your outflows.

Once you know where your money is being spent, it's time to make a budget. Look at your existing spending to determine what's realistic.

Are there expenditures that can be cut, such as restaurant lunches at work or fancy coffees every morning?

You should also look at changes that will have a big impact:

- You could downsize to a smaller house or apartment. Housing is one of the biggest costs in the family budget so there may be savings here.

- If your family has two cars, consider selling one. You could find alternative means to get around, such as cycling or bus. With the growing trend to remote work, you may only need to go to the office one or two days a week, leaving that second car sitting in the garage most of the time.

- Look at the cost of borrowing. Interest rates are currently very low and you may be able to negotiate a better deal on your mortgage or car loan. A reduction of even half a percentage point can save thousands of dollars in interest over the long run.

- Shorter-term mortgages/loans can lead to big savings. Instead of taking out a 25-year mortgage, change the term to 20 years. Yes, this means a slightly higher monthly payment but that money is going straight toward paying off the principal instead of just covering the interest.

Have a look at monthly expenditures that come out of your bank account automatically. Perhaps you can cut that gym membership and simply go for a bike ride or a walk. If you still have a landline phone, think about



whether you can get by with just a cellphone. Lots of people have already taken this step!

Budgeting is especially important for people going through separation or divorce. When a couple splits, they are now paying twice for a mortgage, utility bills and property taxes. Divorce is highly stressful to begin with – financial problems can exacerbate that. Get your spending under control to ease the strain.

Try to reduce your debts, especially those with high-interest charges like credit cards. Homeowners can often get a line of credit at a low rate that can be used to pay off card balances. Of course, you want to avoid running up the line of credit;

monitor your cashflow carefully.

Be sure to maintain a good credit score. This allows you to borrow at favourable rates, saving you thousands of dollars in interest charges every year. Don't worry if your credit score is low – you can improve it by paying your bills on time and repaying loans as scheduled.

Most importantly, don't get discouraged. Your money challenges due to divorce or losing a job may only be temporary. Once you are back on your financial feet, you can start enjoying some luxuries again.

Download our free eBook

Divorce Mediation in BC: 5 Pressing Questions Answered (and More!)

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