



Family Matters

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02



A Note From Kendelle

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02



Resolve Your Dispute Out-Of-Court

Alternative Dispute Resolution (commonly referred to as ADR) is a process of resolving legal disputes outside of court.



Let's Make a Dessert for Thanksgiving

Thanksgiving is approaching and we know that food is a fundamental part of this celebration. That's why we bring you the perfect recipe for a dessert that will make the hearts and stomachs of everyone who tries it happy. You only have Thanksgiving dinner once a year, so why not try it?

Here are the ingredients and instructions to prepare Maple Pumpkin Pie with Streusel Topping.

[Continue reading](#)

Page 03



Protect Your Family with Insurance

No one loves spending money on insurance since it seems like money is going out the door with no return. However it's essential in the unlikely event that disaster strikes. Depending on your circumstances and age, you will need different types of insurance. Here's a guide:

- Life Insurance
- Disability Insurance
- Homeowner Insurance
- Vehicle Insurance
- Deductibles
- Emergency fund
- Health and Dental

[Continue reading](#)

Page 04

A Note From Kendelle

Last month, Pier Law & Mediation hosted its very first bi-monthly gathering for family law lawyers in the area called Let's Talk Resilience. The purpose is for family law lawyers, particularly those that are relatively new to the field, to socialize, get to know each other, and have a safe place to learn about and discuss what resilience means as a lawyer.



The law is a challenging profession and some may say that family law is particularly challenging, especially for young lawyers. Nevertheless, we can and must be resilient individuals to develop and sustain a longstanding and rewarding career.

I believe that resilience is something that is learned – we also need to practice resilience so we continue to get better at it. We all fail – if we don't fail at times, we simply aren't pushing ourselves hard enough. But our failures don't define us. It is how we react to our failures – stand back up, recover quickly and move forward – that counts.

For me, now in my 40s, resilience comes a bit easier than it did before. Experience has taught me that set-backs can sometimes have an unexpected silver lining, a catastrophe is not always as "catastrophic" as I imagined it would be, and life always seems to move on in one way or another. Nevertheless, I have also learned that resilience is not static. I am "tougher" in some areas of my life than others and some days I am more resilient than others. Of course, it also depends on the challenge I am facing but, I continue to learn, continue to foster wellness for myself and my family, and continue to push myself to be better in everything I do – for a healthier and more resilient me.

According to the top hit on trusty Google, the term resilience mean: the capacity to recover quickly from difficulties; toughness. Life presents us all with many difficulties. We can either wither under the pressure, or throw our shoulders back, hold our heads high and soldier on in the face of adversity.

Resolve Your Dispute Out-Of-Court

Alternative Dispute Resolution (commonly referred to as ADR) is a process of resolving legal disputes outside of court. ADR is increasingly being adopted by the legal community as a viable option for resolving disputes. ADR provides conflict resolution options in a manner that may be more expedited than the courts, and in turn, is less costly for clients.

ADR is typically more focused on addressing mutual needs and interests, which can help parties reach an agreement that is more sustainable in the long run and help to protect the relationship going forward (as may be necessary for co-parents).

Accordingly, ADR is often referred to as a "win-win" process focused on the benefit of all parties.

Four predominant ADR processes include:

- 1) Negotiation
- 2) Mediation
- 3) Arbitration
- 4) Mediation-Arbitration (a hybrid approach)

It is important to note that ADR processes such as negotiation and mediation can be implemented independent of the court process, or be used as additional settlement tools to compliment the formal court process.



We will launch our podcast on family law very soon! And we would love to have you as a guest; write to us at the following email: sofia@pierfamilylawyers.com with the subject "I want to be part of your podcast" and tell us why you would like to be a part of it and how you can contribute to this topic. Once we have your email, we will be in contact with you very soon.

Let's Make a Dessert for Thanksgiving.

Thanksgiving is approaching and we know that food is a fundamental part of this celebration. That's why we bring you the perfect recipe for a dessert that will make the hearts and stomachs of everyone who tries it happy. You only have Thanksgiving dinner once a year, so why not try it?

Here are the ingredients and instructions to prepare **Maple Pumpkin Pie with Streusel Topping**.

Instructions

For the press-in crust:

- 1 Stir the butter, oil, sugar, and salt together in a medium bowl until evenly combined. Add the measured flour and stir until a soft dough forms.
- 2 Sprinkle the dough in small clumps over the bottom of a 9 1/2- to 10-inch deep-dish pie plate. Using a measuring cup or your fingers, evenly press the dough into the bottom and up the sides of the plate (flour the cup or your fingers occasionally to prevent sticking).
- 3 Cover with plastic wrap and chill in the refrigerator for at least 30 minutes.
- 4 Meanwhile, arrange an oven rack in the lower third of the oven. Place a baking sheet on the rack and heat the oven to 375°F. Make the filling.



Recipe and Photo by: Christine Gallary

Ingredients

For the press-in crust:

- 8 tablespoons unsalted butter (1 stick), melted and cooled slightly
- 1 tablespoon vegetable oil
- 1 tablespoon granulated sugar
- 1/4 teaspoon fine salt
- 1 1/3 cups all-purpose flour, plus more as needed

For the filling:

- 1 (15-ounce) can pumpkin purée (not pie mix), or 2 cups homemade pumpkin purée
- 1 cup heavy cream
- 1 cup maple syrup
- 2 large eggs
- 1 teaspoon ground cinnamon
- 1/4 teaspoon ground ginger
- 1/4 teaspoon ground nutmeg
- 3/4 teaspoon fine salt

For the streusel:

- 1/3 cup packed dark brown sugar
- 1/4 cup all-purpose flour
- 1/4 cup uncooked rolled oats (not instant)
- 1/4 teaspoon ground cinnamon
- 1/8 teaspoon ground ginger
- 1/8 teaspoon ground nutmeg
- 1/4 teaspoon fine salt
- 3 tablespoons cold unsalted butter, cut into small pieces

For the filling and baking:

- 1 Place all of the filling ingredients in a large bowl and whisk until smooth and combined. Set aside until the crust is chilled.
- 2 When the crust is ready, pour the filling into it. Place the pie on the hot baking sheet and bake until the outer 2 inches of the pie are set, about 50 minutes. Meanwhile, make the streusel.

For the streusel:

- 1 Whisk everything except the butter in a medium bowl until evenly combined. Add the butter and, using your fingers, squeeze the flour mixture and butter together until they form moist clumps and all of the flour is totally incorporated into the butter. (Make sure there are no dusty bits at the bottom of the bowl.) Cover and place in the refrigerator.
- 2 After the pie has baked for 50 minutes, remove it from the oven and sprinkle evenly with the streusel topping, breaking up any large clumps with your fingers as you sprinkle.
- 3 Return to the oven and bake until the streusel lightly browns and the filling is set, but still jiggles slightly in the center, about 25 minutes more.
- 4 Remove from the oven to a wire rack and let cool completely before serving. Store any leftovers in the refrigerator for up to 4 days.

Protect Your Family With Insurance

No one loves spending money on insurance since it seems like money is going out the door with no return. However it's essential in the unlikely event that disaster strikes. Depending on your circumstances and age, you will need different types of insurance. Here's a guide:

Life insurance

This is vital if you have a spouse and children. Should you die at a young age, it provides a lump sum so that your family can maintain their standard of living. Life insurance is also important for older people. It provides tax-exempt funds to pay any taxes owing on your estate. This means that your heirs won't have to dispose of assets to meet tax obligations.

There is nothing scarier than realizing you have to sell the family home to survive after the death of a primary income earner.

Disability insurance

This one is often overlooked. Disability insurance provides you with financial support if you cannot earn employment income.

Statistics indicate that you are more likely to be disabled at some point in your working life than you are to die. Check with your employer to see if you already have this coverage. If not, shop around with several different insurers to find one that matches your requirements.

Homeowner insurance

You will need homeowner insurance to obtain a mortgage. This covers you in the event of a disaster (such as a fire or flood) and protects you from liability in case someone slips and falls on your driveway. Therefore, homeowner insurance is a must-have. However, you can save money by checking several insurers for the best prices. Also read the online reviews about the insurer's customer service in the event that you must file a claim.

Make sure that your insurance covers the "replacement value" of your contents. This will allow you to replace furniture, clothing and other items that may be lost or damaged in a fire or flood.

Vehicle insurance

Again, this is a must-have in British Columbia as ICBC provides mandatory basic coverage. In addition, you can purchase optional products to cover non-collision damage (such as hail) and repairs to your car due to a hit and run. Check the options and see which ones you need.

Deductibles

Homeowner and vehicle insurance usually have deductibles so that consumers don't file claims for small amounts. You can often reduce your premiums by accepting a higher deductible – such as \$1,000 instead of \$500. It's vital to be prepared for deductibles. First of all, read the fine print on your insurance. Homeowners may have insurance with a standard \$1,000 deductible. However, the deductible can be \$2,000 on water damage due to a burst pipe or other catastrophes. Insurance may only cover the damage - not the actual cost to have a plumber come to your home and repair the pipe. Even with coverage, you may end up paying up to \$3,000 for the repair and deductible.

Emergency Fund

Large deductibles and problems not covered by insurance mean that you should always maintain an emergency fund. Some experts recommend that the fund be sufficient to cover three to six months of living expenses, including mortgage payments, utility bills and groceries. The emergency fund should be held in a savings account or at least an investment vehicle that can be liquidated quickly.

That can mean a lot of cash just sitting there. Another option is maintaining a modest emergency fund and having Tax Free Savings Account (TFSA) investments that can be cashed if needed. This allows you to at least generate some interest or dividends from your savings.

Do you need mortgage insurance?

Mortgage life insurance pays off your mortgage if you die. While it sounds like a good idea on the surface, it may not be the most economical option. The value of mortgage life insurance declines over the years as you pay down the principal on your mortgage. So you are paying premiums for a shrinking benefit. It may be more cost-effective to increase the amount of your existing life insurance to cover your mortgage principal in the event of your death. The additional coverage may be less expensive than buying separate mortgage insurance.

Health and dental

Provincial health plans don't usually cover dental services, eyeglasses and allied health services such as psychotherapy and massage. Your employer may offer this benefit. If not, you can purchase coverage from private insurers. Shop around to find the services that you want at the right price.



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