

# THE FIVE SECRETS

of a Successful  
Separation



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**PANKO**

Collaborative Law & Mediation



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PANKO COLLABORATIVE LAW & MEDIATION

Charmaine is a collaboratively trained lawyer and mediator who has helped hundreds of families through the most difficult transition of their life: the separation and divorce process.

A mother to 11 children (and grandmother to 6), Charmaine has a heart for protecting the most vulnerable from the pain of a high conflict separation and divorce experience.

The Five Secrets to a Successful Separation will teach you the basics of Charmaine's framework and how to focus on the needs and interests of your entire family system.

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# SEPARATION AND DIVORCE ARE HARD

The five steps to a successful separation will help you:

- Create the right mindset for a successful separation.
- Identify the professionals needed in your successful separation.
- Learn the processes available to support a successful separation.

As you begin your successful separation, you are to be celebrated for choosing to be the author of the next chapter in your life.

Separation is hard. But you are strong, and you are not alone.

# STEP ONE: START WITH YOURSELF

Most of us are familiar with the classic fairy tale stories where everyone lives happily ever after. We vow to stay together “till death do us part.”

And yet, in North America, we hear that the statistics have held steady for decades: approximately 50% of all long-term relationships end.

That doesn't mean they've failed; the relationship has simply run its course, and that chapter of your story has come to an end.

But when you have children, the characters continue into the next chapter, and it is that next chapter that is created in real-time during your separation process.

This is what makes separation hard and why anything other than a successful separation is simply not an option.



# STEP ONE: START WITH YOURSELF

Whether you've been together for a short period of time or most of your adult life, you will go through the grieving process.

This is true even if you are the spouse who has decided to end the relationship.

The difference will simply be what stage of the grieving process you are in.

Though no one enters a long-term relationship planning to have it end in a separation, it is very common for one spouse to have accepted that the relationship has ended long before the other spouse even knows that there is anything wrong in the first place.

The first question to ask yourself is:  
Where are you in your grieving process?



**"IT WON'T ALWAYS  
HURT THIS MUCH.  
YOU WILL GET  
THROUGH THIS.  
AND LIFE WILL BE  
GOOD AGAIN."**

Your Future Self



# STEP TWO: CHOOSE YOUR TEAM

The statement, “I am getting a divorce” is generally followed by: “I need a good lawyer.”

Understanding your rights and obligations is important, but even more crucial is choosing the right lawyer.

You want to ensure you are not only getting accurate information about the law, but that you are also receiving the support you need to make your own fully informed decisions that will meet your needs, address your concerns, and ultimately result in an outcome that is best for your family overall.

A lawyer is just one of many professionals you should consult with. Seek a counsellor who specializes in separation and divorce. This is the wisest use of your time and resources so that you can begin the healing necessary to be the best version of yourself throughout the separation process. You will be making important decisions that will form the foundation for the next phase of your life. Your emotional well-being is crucial to your ability to engage effectively in these negotiations.



# STEP TWO: CHOOSE YOUR TEAM

Next, you will want to engage a divorce financial expert.

This is someone who can help you create a new budget for your separate household.

A divorce financial expert can also review your debt load and provide suggestions on how to consolidate or re-finance to lower your monthly expenses and reduce your overall costs.

In addition to considering your monthly cash flow, a divorce financial expert can provide valuable insights as to the impact of the division of family property on your short-term and long-term goals.

For example, you might be thinking about dividing an investment in half with your spouse which will provide you with financial security in the future. But what if you are wanting to buy a home and need cash for a down payment?

A divorce financial expert can help you brainstorm other options for the division of family property that might allow you to have both future financial security and the ability to purchase a home.

# STEP TWO: CHOOSE YOUR TEAM

If you have children, don't forget about their needs.

Separation is a time of uncertainty and children have many questions, most of which they don't want to ask their parents.

Ask your lawyer and counsellor for referrals for someone who works with children whose parents are going through a separation or divorce.

This professional may be referred to as a play therapist, a child consultant, or a children's therapist.

Some counsellors work specifically with teenagers while other counsellors can provide separation counselling for the entire family.



# STEP THREE: IDENTIFY YOUR PRIORITIES

The separation process involves making decisions about how to divide your family property, parent your children, and ensure adequate financial support is in place.

Your lawyer will be able to tell you the applicable legislation and what a judge might order in your situation based on how the court in your jurisdiction has ruled in other cases with similar facts.

You will want to consider using an interest-based process like mediation and collaborative law before you engage in an adversarial system where the outcome is imposed upon you by a third party who does not know your family.

An interest-based process focuses on the things that are important to you.

These processes allow you to identify your priorities and develop a plan for the implementation of the agreements that are reached between you and your spouse.

You can include trial periods if you are not sure if a proposed arrangement will meet your needs and set review periods to adjust the arrangement as may be needed.

A judge does not have the ability to be creative and really can only choose between two extreme positions, often ordering something that neither party wants.

# STEP FOUR: SEEK TO UNDERSTAND

In the beginning stages of a separation, it is common for both parties to feel fearful about the future.

When we feel afraid it is natural to try to protect ourselves. We may perceive the other party as the enemy, and so we prepare for battle.

In battle, the parties strategize to win at all costs without regard to the collateral damage that occurs along the way.

And as we've seen throughout history, no winner claims victory unscathed and without having paid a price for the prize.

The best outcome in a separation is one where both parties have their needs met.

This doesn't mean you will agree with each other's perspective on everything -- if you did, you probably wouldn't be separating in the first place! -- but chances are you will discover that you have interests that can co-exist and that you may even have some interests that are the same.

Approach your negotiations with a willingness to hear what is important to your spouse and speak openly about what is important to you.

You will then be able to evaluate your options to ensure you are entering into an agreement that meets both your needs and the needs of your children.

# STEP FIVE: BELIEVE

We seldom hear the stories of the people who have been successful in their separation process.

Instead, the movies we watch, the social media we consume, and the folks we gossip over coffee with all tend to portray separation and divorce as painful, difficult, and costly -- an inevitable slash-and-burn experience that leaves a trail of destruction in its wake.

We hear of children who are forever damaged by being caught in the middle as the fire rages on all sides.

It's no wonder that we feel a sense of panic and urgency to protect ourselves and ready for the war to come.

But this too is a fiction, much like the original fairy-tale of happily ever after.

It is possible to have a separation story where, instead of destruction, there's peace, growth, and opportunity. Imagine an outcome where your future selves, co-parenting together while living separate and apart, are not just okay, but are thriving.

This can be your separation story.

Be committed to an interest-based outcome; know that it is possible to be peaceful in your separation; persevere even when it's hard.

Believe and have faith in your ability to create an outcome that addresses the needs and priorities of both of you while prioritizing your children with every decision that you make along the way.

Begin now with these first five steps and learn more about interest-based processes for negotiating the division of family property, parenting arrangements, and financial support.

Now that you've started your successful separation, continue your journey and register for our:

## SUCCESSFUL SEPARATION COURSE

In clear, simple language, this course walks you through the steps of separation and divorce, ensuring that you can make the best choices for yourself and your family.

Whether you're just starting or already navigating the separation process, this course is an invaluable resource.



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