



Calculating the cost of divorce

By Danielle Leonard

In Ontario, more than 40 per cent of marriages end before reaching the 30th anniversary, according to Stats Canada. And, this past month, January, has routinely been the preferred month for couples to start down the road to divorce. Unfortunately, navigating through the financial and legal quagmire that follows can be overwhelming and costly.

More and more couples are choosing a DIY approach to their separation in an effort to curb legal bills and maintain control over how they shape their post-separation arrangement. MySupportCalculator offers an online resource for Canadian couples seeking accurate guidance on child and spousal support.

The calculator, found at www.mysupportcalculator.ca, is powered by DivorceMate Software Inc. – the software used by family law

professionals for accurate child and spousal support calculations.

“Although the government provides an online calculator for basic table amount of child support, they have nothing for spousal support which is a complex calculation,” explains Faith Feldman, a former family lawyer and general manager for MySupportCalculator. “This calculator applies the federal Spousal Support Advisory Guidelines, known as SSAG, to determine a range of spousal support amounts and durations based on the information inputted. While not mandatory, most judges and lawyers follow the SSAG.”

There are two levels of calculations available to users. The basic calculation is a free service that provides calculations for those who earn income through employment only, and do not incur special expenses, such as extracurricular activities or daycare for dependents.

The Advantage level calculator, which costs \$29.95 for unlimited access to the service for six months, is for those with additional calculation needs. For example, anyone who earns income through means other than employment, such as self-employment, should use this level. Additionally, it is recommended that couples with special expenses such as childcare, education, or extracurricular activities use the Advantage level calculator.

After keying data into the calculator, the user receives a report indicating three possible spousal support payments at the low, mid and high points of the range. For each point of the range, there are accompanying calculations for child support and special expenses.

“There is no single black and white calculation,” says Feldman. “That’s the same in all of Ontario. Legal professionals always work within a range.”

The reports include several pages of explanations to help make sense of each calculation. In fact, according to Feldman, if the spouse has inputted his or her information accurately, the report can be used as a reference in court or when meeting with a lawyer.

MySupportCalculator can be useful during any stage of separation or divorce. The reasons for using the calculator include:

A spouse is contemplating divorce and wants to know approximately how it will affect each spouse financially

A couple has already separated and wants to determine separation details without lawyers

A spouse has retained a lawyer but wants to save costs by preparing and researching aspects of the separation independently

One or both spouses are self-representing in court

For couples facing separation or divorce, this online resource can offer clarification on support payments and the legal obligations surrounding them, without the high legal bill.

Inpraiseoffamily meal time

Hectic schedules have made it commonplace for many families to grab meals on the go. Family meals may also play second fiddle to sports practices, work and trips to the gym. However, according to family therapist and Harvard Medical School professor Anne Fishel, sitting down for a nightly meal is great for the brain, the body and the spirit.

According to a study from researchers Sandra L. Hofferth and John F. Sandberg titled “How American Children Spend Their Time,” which appeared in the *Journal of Marriage and Family*, family meals are linked to fewer behaviour problems, as measured by a child’s score on the Behaviour Problems Index. That’s not the only advantage.

- A 2000 survey from the Obesity Prevention Program at Harvard Medical School found that 9- to 14-year-old children who ate dinner with their families most frequently ate more fruits and vegetables and consumed less pop and fried foods.

- Conversations around the dinner table provide an opportunity for children to expand their vocabulary and knowledge about key issues. A 2006 article in *New Directions for Child and Adolescent Development* found dinnertime conversation boosts vocabulary even more than being read to. Young kids learned 1,000 rare words at the dinner table, compared to only 143 from parents reading storybooks aloud. At the family dinner table, parents can teach their kids how to speak well when among other adults and children without distractions.

- Family dinners can help expand palates and get children to try new things.

- Experts in the Department of Child Development and Family Science at North Dakota State University say family meals help provide a regular, consistent opportunity to create an environment of inclusion for everyone in the family.

- Eating together may help prevent certain poor adolescent behaviours. Teens who have fewer than three family dinners a week are 3.5 times more likely to abuse prescription drugs and to use illegal drugs other than marijuana; three times more likely to use marijuana; more than 2.5 times more likely to smoke cigarettes; and 1.5 times more likely to try alcohol, according to Court Appointed Special Advocate reports.

Family meals are more than just a chance to enjoy good food together.