

BigBrain Radio Show

9/22/07

DS: Hey good morning, it's Saturday morning! It's time for the BigBrain Radio Show. I'm Dr. David Stussy and you can call me Dr. D. And we have an old friend with us today. She's been on our shows before. Her name is Karen Stewart. She is a financial genius who has transformed her life into taking on a new direction and creating what is called "fair divorce". That's kind of a counter-intuitive statement, but "Fairway Divorce" is actually the name of her company. We had her on in March and we had her on in May, and now we're going to take the next level. She has been writing a book, which is in its final stages of being published so we're going to be talking about that. We're going to be talking a little bit about how it's been going in her new endeavors and... Karen, good morning!

KS: Good morning.

DS: It's so great to hear your voice again.

KS: Well thanks for having me back. It's great to be... great to hear your voice as well.

DS: Well I always was impressed because you obviously had a clear direction. You had a business background, lots of education, lots of business experience. And then, because of a ... what... something that evolved in your life, you decided to take a new direction, which

would make a direction in many, many, many, many people's lives. And you want to tell us a little bit about it? You had the old way, the "Fair Way" and the clear road to new life.

KS: (laughter) That's right. Well, really what it is in a nutshell, it's a way to... for a couple to move through divorce and bring resolution on two things: money and children. And do it in a way that is empowering; that can transition them to new beginnings; that doesn't ... the strategic step-by-step and lays the foundation for ... a plan for the future. And you know, it's based obviously on my experience, both in business, but more importantly in life... and my horrific journey through a divorce. I was the opposite of what Fair Way delivers.

DS: Yeah, the name of your book is called "Clean Break". Right?

KS: It is.

DS: And... you told me that when we talked briefly before that you're making some adaptations to it to kind of integrate it because, as you live with your book and live through your business, I'm sure your insights are enhanced. Right?

KS: Well, it... that's exactly the case. When I first started the book, which was probably... gosh, three or four years ago...

DS: Probably ... probably like a ... what do they call it? Not a cleansing, but you know... catharsis or something like that?

KS: Well, yeah... I certainly think it was part of that, although after the first chapter it became ... (laughter)... got over the cleansing, and became a lot of hard work.

DS: (laughter)

KS: But... but you know, what's interesting is when it started it was really about my take on the system and ... on how I... how I sort of started to formulate a new and better way. And since then of course, Fair Way has done phenomenally well. We've... I've now taken hundreds of couples from ... from the beginning of divorce all the way through the divorce to resolution. And so the ... I guess the edition that will be coming out in stores in early spring will not only share the old way through my eyes and my pain and troubles, but the new way through the experiences and the success of Fair Way with the clients that we have. And hopefully, it will be a take-away, so people can apply the tools and some of the action plans, even if there's not a Fair Way office in their location.

DS: Well you know... I went... after we had talked about your book and the changes, I went back... I thought I should review your book... (laughter)... but I had given it to somebody... because I felt that it would be helpful to them. And I think it was because they did resolve things. And ... so... on a non... non... a non-traumatic basis. You

know, people might be wondering well why are we talking about divorce on the BigBrain Radio Show. Well the BigBrain Radio Show is about ... obviously the effect... we have a brain, which senses our environment and creates reactions, or motor... in a physical level. It's very plain. Someone strikes their hand, as we move we do things to move and survive. But on a metaphysical level, which is the real BigBrain, we... what we pay attention to is what creates our motor reaction. So obviously, when you were paying attention to being in the middle of a divorce it created a lot of moteric, or motor reactions. One of them was writing a book, creating a company... probably altering your entire life in some way or another. So... and since divorce... as you know, I also am involved in Cunningham Financial, where we do a lot of trusts and that for doctors... and wealth and estate management, which I know you were heavily involved with previously.

KS: Mm hmm.

DS: One of the biggest things for anyone building up their estate or creating something that is there to... a legacy and to pass on or just to allow us to be more comfortable and do different things in our life, is a divorce. It interferes with it... breaks it up. And I, like you, take a different appearance that when something breaks up it always creates something. And if we can find the most effective way to create something... and because... there's never anything that is destroyed that isn't created... nothing that's created isn't destroyed, which is part of the BigBrain philosophy. So as we're going through this, if we

were aware of principles that work all the time, for all situations, then we can apply those principles and have it be... I hate to use the word successful because that gives it that positive... but it could be something... well like you said, empowered, transcend... have a strategy, lay a foundation, and actually end to a resolution that is fair and where people move on to the new direction. You know I was almost thinking like... divorce is almost like a rebirthing. You know? Because two people come together and then they go apart and then they create something new in their lives. And I'm sure they take part of that with them, whether they want to admit it or not. So, that's why we're on the BigBrain Radio Show, because I think that you have something here. You have a very good idea and you're willing to take action, which is the difference and not having life is action.

KS: Well... well thank you. And obviously I'm... this is a life mission and I'm absolutely passionate and determined to ensure that what happened to me doesn't happen to everybody else. And I really think that... I really think people are ready for an alternative, and I think they're ready to have options that can preserve not only their relationships, their self esteem, but like you touched on a few minutes ago was their money. And coming from the background of finance, and seeing ... even with couples that were still married, financial decisions are often ...cause conflict and often stressful, but what I've learned, especially financially – and I guess in anything else in life – is if you fail to plan, you plan to fail. And it's really difficult when we're going through divorce, which is typically conflictual and often emotional and draining. We tend not to have our planning hat on.

And so it's interesting when you're talking about the financial side of things and taking proactive steps to insure that divorce doesn't have to lead to financial destruction. It leads to certainly... there are financial costs to divorce. I mean we're splitting assets in some for or another. That's a fact. Right?

DS: Well you have that chart you have on your website. It shows a big circle, which is the way we usually show things ... on those pie charts. You know?

KS: Yeah.

DS: And lawyers getting clearly a third and husband the wife getting their third. Whereas the Fair Way way, it looks... boy that little piece for the process fee. And I'm sure there's some attorney fees, but... you know you clearly say it's bad business. You know you have all these costs and charges that almost are there because we're so involved in the process we don't even notice. And...

KS: Yes.

DS: Then... so financially just the cost of doing it and keeping... keeping the... whatever creates large bills in divorces down. Okay?

KS: Well exactly. And you know what's interesting is people often think, well I'm going to take control. And by taking control they think that going out and perhaps hiring a top-notch... the best that

money can buy ... attorney is taking control. And I think even attorneys would agree that in many ways you're giving up control, because you really don't... there's no process or methodology or strategic process because you're position bargaining. And that's where the costs come. It's back and forth correspondence, position bargaining. And... and the bottom line is the assets get destroyed. You know more of the pie has to go to fighting than it does back into your pockets. Where the alternative and what you call the Fair Way is truly take control. And the way you can take control is being proactive... and knowing where you are in the process, where you've come from, and where the next step is... and ensuring that the two parties are not distracted by affidavits or position bargaining or destructive correspondence, or all the rest of it.

DS: Say you know... for those who probab...may ... haven't heard us before, your process is to have individuals before ... they come to you first. And that you find out what it is that they want to attain and then you negotiate... I don't know if negotiate is the right word but you consult with the individually so they can come up with the conclusions. And you've clearly made it... you made it quite clear the last time that once the money or the assets are settled, most of the other things... children or whatever... is involved usually is resolved. Is that correct?

KS: Well and... you see that's what's so interesting and that's why I love the whole "BigBrain" concept, which is really understanding some of the other things that are going on underneath the service...

the service of our decision-making. And... when we separate money and children and we don't actually... we don't actually bargain... or... sorry... I'm sorry David, I know we're live and my phone is ringing. I can't believe it! Isn't that just terrible? (laughter)

DS: Well, we're going to have a break here in just a couple of minutes. (laughter)

KS: (laughter)

DS: But not for two more minutes.

KS: Yeah... just one second. Um...

DS: Hello?

KS: I'm sorry... sorry David. The... can you ask that question again? I totally apologize...

DS: Well what I did was I tried to let the listeners have a picture of how you do it, because they're thinking what you do. And what you do is you actually have ... you... you have the two people and I think you do meet with them together. I'm not sure. And then you separate them and negotiate without attorneys in there, kind of getting them riled up. But we'll... we'll go over that a little bit more when we come back. But, what I wanted them to understand and we can talk about when we come back is kind of how you do it. Because they're

sitting there not really knowing it... because most people see divorce as based on... on... what they see on TV, you know, divorce court, all that stuff.

KS: Exactly. Exactly.

DS: So, we're going to take a divorce... and... Karen told me she likes Jimmy Buffet so we've got Jimmy Buffet here. So, let's listen to a little Jimmy. This is Dr. David Stussy, the BigBrain Radio Show. Brain waves to radio waves.

(music)

(music)

DS: Hey, welcome back to the BigBrain Radio Show. That's a cute song. That's Jimmy Buffet, at Karen's request. Let's just listen to it a little bit more.

(music)

DS: Okay. BigBrain Radio Show. This is Dr. David Stussy and we're with Karen Stewart, of Calgary, Alberta who is a businesswoman. She has been in the financial arena and she has now started a company called Fair Way Divorce Solutions. And we were just talking a little bit about what it would look like. And before that we had a little phone go off on us.

KS: (laughter)

DS: And you told me it was a blonde moment. Actually, she's a very pretty blonde, about 5'2"... How old are you? 5' 4"?

KS: Exactly 5'2". (laughter) And it was a very blonde moment. (laughter).

DS: Well I'm sure that doesn't... I know that doesn't represent most of your life, so...

KS: Well, you know ...

DS: We don't have to be blonde to have blonde moments. Okay/

KS: That's right. (laughter)

DS: So anyway, create a mental picture of the security and what it feels like to get involved with Fair Way Divorce Solutions... what it would look like.

KS: Well, you know, I think ... I think it... I sort of want to start that thought with this. When... the problem that happens in traditional divorce is we decide to get divorced and then we think, okay, we're going to have to go out there and fight like cats for our rights... and make sure we... you know we get everything that

we're... we're... legally... that we legally have rights to... protect our assets, protect ourselves. And then we automatically get this ... this... you know it's like we're going to battle. And then of course we hire attorneys that are going to help us battle this out. And it is absolutely exhausting and devastating. And I'm a real advocate of absolutely, you know, wiping away the old thought processes of how we have to move through divorce and transitioning the entire process to be as empowering as possible. And the way to start that, even if you don't use Fair Way... I mean I love... you know we're expanding quickly and I love clients coming to us, but even for those who aren't near Fair Way... get really clear when you decide to get a divorce... when you make that decision, it's time to close a chapter of the past. So many couples that I deal with have a hard time letting go of the past. It's not... it's much easier said than done. One of the tools that we do at the very beginning with a couple is one-on-one we meet with them and we start to develop the painted picture. What does the picture look like for you? What do you want it to look like? It's almost like sitting in a room with a blank canvas and you've got a paintbrush in your hand. What... what is your wish list? Now some people are incredibly articulate and they've got a manuscript laid out. Other people are thinking I don't even know if I'm going to get out of bed tomorrow morning. I don't... I can't even think if I'm going to be able to have enough money to pay ... to pay my bills or keep my house or whatever the fears are. And yet, it's that... at that moment when we can shift from fear around the past, and proactive behavior to the future, it doesn't matter where you are at financially – whether you have millions or whether you have hundreds – everybody can be

okay. It's absolutely perception and working through a step-by-step process that is empowering and does not involve conflict, devastation... an ability... a process that allows ... you know you can maintain your integrity... and protect your family, your assets and yourself. I say to people the best thing you can do in life... the best thing through divorce is to be empowered. If you're empowered, everybody else around you will be empowered.

DS: Well Karen, let me ask you this. Because I know what you're saying sounds good and then people, you know, they still... they're very, very entrenched in the concept of what divorce is. And they're scared because they don't... the person they got their support from now is divorcing them. And where they're looking for support is by going to you. Or they get support... the other choices are maybe some counsel or somebody like that who really can't show them any action steps, but they can give them psychological support. Or attorneys who could do action steps, but aren't very good at giving them psychological support, or even looking at the issues. So they're thinking, well... how do you stop having that? Is it by just focusing on what the real issues are of separating that you're able to keep people kind of within that paradigm you're painting?

KS: Well I think first of all you have to... people have to agree to work through a process together. And I think they have to make a decision jointly that they're not going to fight this out. They have to be on the same page. Right? That is number one. Then they have to surround themselves with a team of people that are going to help them

bring resolution. And... so they're going to need financial experts. Within Fair Way we have all this. Right? The first thing we do is we address the financial issues. What are the numbers? What is the pie that the couple have? And what needs to happen is that each party needs to be able to come to a resolution and consensus in their own way. I often say to people, in couples, what brings us together at the beginning, which is our differences... I mean we're attracted to our opposite... can cause major conflict when we divorce, because we tend to process information differently. So one of the parties may be very linear in their decision-making and the other one ...

DS: We call that left-brain.

KS: Yeah... and the other one may be a little more creative or visual. And so the couple need to surround themselves and to hire people, whether it's Fair Way or somebody else, to guide them through the process and do the... do it individually... so they're not sitting in a room mediating, where they're pushing each other's buttons. But perhaps hire a financial expert who, you know, they have certified divorce financial analysts now in the States. That's what I am up here and there's tons of them in the United States.

DS: Certified Financial Analyst?

KS: That's right.

DS: That sounds pretty good.

KS: And that person can help understand...help the parties come to terms with what the numbers are and then bring consensus. But the couple has to be committed to stay course. The other thing that a couple needs to do is there's two types of people you need in divorce. You need the people that are around you that are going to tell you what you want to hear. That is, perhaps, yeah, he or she was you know... shouldn't have done that... the people that kind of give you the warm fuzzies and pick you up off the ground and ... and help you feel a little bit better at life. Um... and... but you need those people. But the people you really, really need to hire carefully are the people who are going to tell you what you need to hear. And there's not enough of those out there. So couples need to be ruthless about who they engage to take them through the resolution process. And our process is designed... you know I call it the Starbucks of divorce really. I mean it is literally taking a couple hand by hand... step by step. They don't even have to think. If you do this next, you do this next. I would also tell a couple that if they're going... when they gather this team around them set some ground rules. Right? If we're going to hire this team to help us through this, we're not going to talk about money, we're not going to talk about kids, we're not going to fight about these things. We're going to allow these people, who we've entrusted, to help us come to resolution. And we're going to focus on getting emotionally well. You know? I mean we're both fans of John Demartini and his methodologies. I LOVE those because you can speed through some of the emotional chaos much faster than if you go to counseling for...

DS: Do you do any of that? Or ... do you make any of that available to them?

KS: Yes. We actually do. And in fact we're working...we're working closely with John right now in putting together an entire program for ... um... people going through divorce. And...

DS: It would help a lot.

KS: Oh, I'm just so excited about it because...

DS: You know you talked about... when we get married we're actually...we're different... we attract our opposites... so that we can learn to love our... the part of ourselves we haven't experienced.

KS: Mm hmm.

DS: And... there's some processes for us to balance out because we all are drawn as human beings, because that's what allows us to ... to... to actually perceive something... is we're drawn to the one side or the other... the positives or the negatives. And when you can see both are there... just like what you've created out of your divorce... there are possibilities there...

KS: Mm hmm.

DS: It changes things. So, I'm really happy to hear you do that. So it sounds like you've got quite a team. I think I'd like to hear a little more about that when we come back because the team... I mean what team you have...

KS: Mm hmm.

DS: And what that looks like. Okay?

KS: Sure.

DS: And then... so people can look for it either... someplace else or with you.

KS: Okay.

DS: So this is Dr. David Stussy, the BigBrain Radio Show. We're with Karen Stewart and we'll be back in just a minute.

(music)

(music)

DS: Hey, welcome back to the BigBrain Radio Show. A little change in your pocket. So we've already said that we're... we're here with Karen Stewart who has Fair Way Divorce Solutions – a unique and unusual way to perceive the wholeness of the human being and

the wholeness of your estate and the wholeness of your family, and the wholeness of your life by actually going ... divorce... now that sounds counter-intuitive to most people. But that's the common sense approach where you get to keep control. And ... so... and money... and that's why I played that song ... monies a big part of that. We all want a little cash when we're done. Right? We don't want to go back and start over again.

KS: That's right.

DS: And so... in order for that not to happen you ... I had asked you just to kind of tell me exactly who you have on your team and how that would be represented in the world.

KS: Well yeah. And I think it's important first of all to remember there's only two things in divorce... money and kids. And everything else, excuse me, is just a distraction. So...

DS: Ha! I like that!

KS: Yeah... (laughter) Our team is focused on that, which is money and kids. And every person that works for Fair Way Divorce Solutions is a financial expert. Either they have a MBA in finance or, you know, bottom line is they are highly ... SCAs or Chartered Accountant... which I think they call them a little different down in the States... But, accounting and financial expertise is a must. If you're going to work with somebody to help bring resolution on your

divorce, it's really important that you're working with something... somebody who can empower you to make decisions. And that's what we're about. We're about educating and empowering decision-making. So by ensuring that both parties completely understand the financial picture, then when it comes to making decisions on how we're going to split the pie, it really becomes... it comes down to here's two or three viable alternatives that make complete sense, that are going to lay a solid financial ground for you moving forward. Most... you know most people in divorce want a sense of security, number one. And number two they want to be treated fairly. And then number three they want to ensure that they get what is fairly theirs. So it is really important therefore, you're dealing with financial experts. That's what you need. You don't need anything other than that when it comes to money. Once you've done the money, then you need somebody who's going to be an expert in facilitating a parenting plan. Now here's my belief system: If a couple... and this is the premise of Fair Way. Once the money is off the table, the best people to make the decision on parenting are the parents. It is very seldom that parents don't have their children's best interests at heart. Very, very rare. But what happens when you commingle those money and children, it creates chaos, positioning bargaining, pain and sorrow and that's of course what we know and we experience in the traditional system. Our process does not allow those to be commingled. So once you actually get the money behind you, everybody's stress comes down. It's sort of an even playing field. Everybody says okay, I get this; I understand this; I was empowered personally to come to this win-win solution. Now I'm ready to really

put my children first. Now we all say we do, but let me tell you from my personal experience, I would have never in a million years, David, thought I was going... my children would be used as pawns. And let me tell you, they were. It wasn't my intent... it's just what happened. At Fair Way, that doesn't happen because there's no more... there's no tug-o-war. So parenting, we come up with fabulous parenting plans that lay the foundation for couples to raise the children together for the rest of their lives... you know... until the children are adults and even beyond. And it's primarily with what parents want because they're able to create a painted picture without any stress. It's so exciting to see what's happening with couples who come here in fear, and anxiety, and crisis, and leave transitioning to new beginnings with a plan in their hand.

DS: That's pretty cool. You know? That... the fact that they can actually ... um... not have the children be the pawn like you said... and the thing that I thought was most interesting is you didn't know that would happen, but it did happen.

KS: Exactly.

DS: And so if you don't start out with the intention of not having it happen, it'll happen.

KS: Yeah, and I think even if you do start out with the intention of it not happening, it happens.

DS: Well I mean with your system you start out with the...

KS: Oh yes. Absolutely. Oh yes.

DS: I'm thinking if somebody could call... you know like if they were going to hire... some people say we'll hire a financial person it's going to cost me. Could they call you and find out what a reasonable price would be?

KS: Absolutely. We have clients from all over the world now.

DS: Good.

KS: I've got clients in the States, all across Canada... um... So we've... I've actually moved people through resolution with our process over the phone. It's hard to believe, but it's absolutely doable because again, you're taken by the hand. We're holding your hand through the process.

DS: That's excellent. So... they come back... they have control... they have education... and they have empowerment. And they have a strategy so they're going to end up in a good place. And then people... there's a wide variety of assets that are... that people have to deal with. And you and I talked about that yesterday. I was just telling you how Cunningham Financial allows people almost to be able to have the same money and give it to both people in equal amounts. So... and I've talked about the Family Bank on the show.

So there are some very unique ways of handling money that most people wouldn't stop to think about. But I'm sure that, because of your background and experience because it certainly sounded like when I was talking to you, you'd be able to introduce that to the people that was necessary for. So...

KS: Yes. Exactly.

DS: Just because you have a lot doesn't mean you have to show up with less. You can really actually protect yourself quite a ways... especially when you're planning into the future. Like you said. I love it.

KS: Yeah.

DS: Anything more you want to say about money?

KS: Oh, I love talking about money. I think... I think... you know we have to remember money is a tool. And again, I'm all about removing our emotions when it comes to making decisions around money. And particularly, of course, in divorce, and being really aware of when you're emotions are playing havoc with common sense. But, the best way to ensure that we deal with our money properly is like I said, have a plan. And having a plan means looking at the alternatives. And the concept of the ... there's the concept of the family bank. It makes a lot of sense. There's a lot of great ways that people can ensure that they maximize their assets. I'm all about

maximizing assets and I say assets aren't just money and houses and businesses. It's also ourselves. We're assets. We're our number one asset. And if we start to think about... you know we want to move through this maximizing our assets. And the way we do that is we look at the alternatives, we lay them out and we find strategies that are going to ensure that we have protected our assets. And the family bank is a brilliant way of doing that because... and there's many other strategies, but I love that one.

DS: Well you know... obviously it looks like... as you get so that you do this more and more, you're going to come up with more and more unique solutions which will allow you to be a better asset. Right?

KS: Exact... oh, exactly.

DS: I'm sure that's happened already. You know I was talking to you yesterday and I was telling you about this article I saw in *The New York Times* and I think... it's "Tell-All PCs and Phones are Transforming Divorce"... because people are... are putting on tracking devices. They're putting on things that are attaching to people's computers... takes little pictures of their emails and then get the password. GPS... global positioning systems... and all kinds of things.

KS: (laughter)

DS: And then you reminded me about what happened to you.

KS: Well yeah. And you know ... like I... I'm always... I'm always very honest and I think that's partly why Fair Way is the success it is and that is, I'm always the first to say listen, I put my hand up being the most... committing every possible stupid scenario in my own divorce and you know between wire tapping, which was done on me... I was a victim of wiretapping. However, I also hired a PI, so it's really hard to point the finger. But, it's all these tools that we have that when some little birdie comes saying why don't you... maybe what you should do is just... why don't you just go see what he's up to. You know, there's no harm in just maybe tracking that person. Or I'm sure what happens in the case of sneaking into computers and/or wiretapping, which happens all the time. You wouldn't believe the number of couples that come in and ... I'm now at the point where I chuckle, because it's the same story. They're so embarrassed, they're so mortified that they actually did this, but this is what we do. And of course, we have... like I said we have all these little birdies putting these seeds in our... planting these seeds in our minds and we're at a completely vulnerable position where we just want to... I don't know, it's like we want more misery so we just go out and create more misery by sneaking into emails and hiring P.I.s and wiretapping. And when you really take a step back I think it's almost... it's comical (laughter) ... from the perspective of you know we're human. And we act human and divorce brings the worst out in us and that's just the way it is. So it's interesting... and I... I also think it's very destructive. And so I'm the first one to put up my hand

and say yep, I'm totally guilty. And I'm also the first one to put up my hand and say you know what, it's time we came clean after the divorce. See what's happened, David, is divorce has been pushed under the carpet. A lot of people, once their done, they don't want to talk about it. And I'm putting up my hand and saying let's talk about it. Let's talk about the crazy-making that happens. Let's try and put an end to the destruction that happens in divorce. Divorce is here to stay. It's not going anywhere. I'm not pro marriage breaking down. I am pro if marriage breaks down to have empowered people which will in turn empower our children and our generations to come. That's why I'm pro about. If we, however, can put it on the table and then start to look at some of the decisions we're making... like maybe that's not a good decision to go onto my wife's computer or my husband's computer...

DS: (laughter)

KS: ... and check out all the websites that they've been on...

DS: Then they feel worse afterwards, right?

KS: Pardon me?

DS: If they find something they feel worse afterwards...

KS: Well of course...

DS: ... and then they're emotions get charged...

KS: ... right? It's a self-fulfilling prophecy, right?

DS: (laughter)

KS: It's... we weren't... it's like we feel bad already. We've already maybe had that whole basket of chocolate ice cream last night. Maybe we need another basket of vanilla ice cream tonight, so we're just going to go and find out what else we can find to make ourselves miserable. It's very interesting... and again I say to people, there's life at the end of the tunnel. There's light at the end of the tunnel. There's life at the end of the tunnel. We... we... this is a journey that so many people have been through and so many people have come out the other end as empowered. And so many people have come out as a victim. So allowing yourself an empowered soul who has arrived at the journey with a bit of a sense of humor... and is honest. You know? Is honest about their journey... and...

DS: Did you...

KS: ... and stop yourself. Stop yourself from the stupid things that I did. (laughter)

DS: Did you ... um... Do you ask your clients when they come in if they're doing that or thinking about doing that?

KS: Well you know...

DS: It kind of comes out?

KS: Usually I don't... I certainly don't in the first meeting because I think they'd run to the... they'd run out my door...

DS: Or when they (unintelligible)... (laughter)

KS: (Laughter) When we have a chance to talk together. People want to in fact confess their sins...

DS: Oh for sure.

KS: I think it's human nature to want to tell somebody. And when you can tell somebody in an environment where you feel...

DS: That's right.

KS: ... that the people are truly there to ensure that the couple remain civil and respectful and transform peacefully with their integrity intact. I think people open up and they feel that they can share all their silly... their silly doings. And let me tell you... I've got stories after stories about some of the things that I've seen. And ... and it just reminds us we're human... and divorce can be tough, but it's only a chapter in your life. It's not your life story.

DS: Well, it's good to find out that you are human. Maybe you'll have to do a second book about some of the unusual things you've heard...

KS: (laughter)

DS: Anonymously of course. So was ice cream one of your biggest companions during this process?

KS: No, it actually wasn't... (laughter)... But chocolate was. The ice cream wasn't, but the chocolate was.

DS: Well that's one of the food groups, right?

KS: Yeah (laughter). It is for me! (laughter)

DS: So this guy says that three-quarters of the cases in Manhattan involve some sort of electronic communication, so we know that takes place. And it's really just an expansion of this ... um... kind of breakdown in the relationship. People are looking outside their relationship and that's what they're finding. So, obviously there are some things that have been happening and then when they find out what they thought was true, they want to make someone the victim or be the victim of it. And... and that's really not our goal. Your whole goal, as I saw it, was to just empower and trans... have... I thought the word... transcend... you know? To having moving moved from one point to the other...

KS: Mm hmm.

DS: And start seeing this in a bigger light is what's been kind of showing up for me as I'm listening to you. Really we're looking at the potential ... a good point you made was that not just maximizing the assets but maximizing the human being... and allowing them so they can actually have some ... I guess you would say growth experience... or expansion or evolution from this. Is that correct?

KS: Well exactly. It's... we came here to learn. That's what we're... this is the school of hard knocks. So the faster we learn our lessons the faster we can get on to having fun.

DS: Well there's one thing... you know... everybody wants... in the BigBrain Radio Show we talk about this dichotomy. You know in order to perceive life we have to see things as being opposite. And so then we tend to kind of move one direction or the other. And the word that I ... you used earlier is create and destroy. Well the truth is we are always creating and destroying. We're creating new parts of our body and we're destroying cells as we sit here. We create certain parts of our persona. Obviously we can't continue acting like we did in junior high, so we kind of destroy that and create a new persona. And the problem is if we don't... aren't willing to let things be destroyed such as a divorce, our creation will create the destruction. We'll create something in our life that is destructive... Like we were talking about all these things that people do. They create... in order to

stay in the marriage they'll create another situation that is actually more destructive than a divorce itself.

KS: Yeah, I love that. And you know something on that... on that note David is that I remind people over and over again that the way we ... you know... you know... I agree... create and destroy is happening at the same time. The way we destroy is we start labeling our perceptions as fact. If we can just remind ourselves everyday to ... whatever... you know whether it's starting the day with a meditation... whether it's... whatever anybody needs to do to start their day on a good solid foundation and connected, I guess, to their spirit... is remind yourself that it is only perception. Do not judge. Do not label as fact. Label is perception and you won't experience the... the... the extreme ups and downs that will come with labeling perception as fact.

DS: It's just a... it's just something that happens. You know... and... because underneath that there is always true love. I think you probably find it even in these couples divorcing there's some sort of common ground of love. But, it's been... it just isn't the thing that will continue to have the actual relationship, so they need to create a new process of love for themselves. And you know we're so used to looking at pain and pleasure, instead of our purpose, and sometimes our purpose is going to take us in another direction. So whether we like it or not, our future is created for us and we need to be able to be in control, which is what I think we contribute. Okay? Um... You know... there's a dark energy... there we go. We have things that are

happening to us that we're unaware of. We are... we are an expanding... we are part of the expanding universe. We are continuing to involve. So that's what I really like about your whole processes. You are part of that evolution. Even if they don't start with that in mind, I think they would find that by the time they get done. So we're going to be right back. We're going to listen to a little more Jimmy Buffet. He's got a cute little song here. This is Dr. David Stussy's BigBrain Radio Show. Brain waves to radio waves.

(music)

(music)

DS: Yeah that's not... the life's not over. It's a little complicated. Let's listen to a little more of this cute little song.

(music)

DS: Hey, just complicated. This... it's complicated. (laughter) I love that song. It's a cute one, isn't it? This is Dr. David Stussy, the BigBrain Radio Show. And this is our last part called "Stuff that Works". We're talking to Karen Stewart of Calgary, Alberta, but she actually functions all over the world. So we're going to make sure that you have her... all the information about her. And this is where we kind of summarize. We've really kind of taken a look at divorce and the process of dividing and then having it be a victim and all the things that we kind of picture ... that we've been exposed to... TV

and all that stuff. And then... and your experience, which is in your book "Clean Break"...

KS: Mm hmm.

DS: And then the process that you've really... you know you've taken a stand for an empowerment in the process so that people actually grow and they come out... ah... you know ... something divides and it actually is of equal worth to each individual in terms of themselves... maximizing their assets... maximizing their human potential... and guiding them through that. Because I know when they first start, they aren't going to be thinking this way. Ah... I mean a few people might, but most people... that's not the... you know... we tend to get a little defensive. So anything you want to add in terms of encapsulating or just kind of summarizing what we've said?

KS: Well the other thing I thought was you know really prudent to summarize is that I think at... when people find themselves at the doorstep of divorce, they're really overwhelmed... they don't know the questions to ask...

DS: Right.

KS: Unless it's maybe their third or fourth divorce. (laughter) For the majority of people, they don't know the questions to ask and they feel overwhelmed. And I think what Fair Way strives to do, and which I believe is absolutely possible is simplifying it. It is not that

complicated. It is only to the complexity of the chaos in the traditional system that we end up with endless amounts of bill and the pain and the suffering... and lots of answers. When you really, really break it down, the issues around divorce, the issues that need to be resolved are money and children. And there is a way to simplify and put in a step-by-step process resolution on either incredibly complicated and complex financial issues, or simple financial issues as well as the parenting. So, keep it simple. You know, keep it simple. And if you're in a place where you find it becoming chaotic, complicated, convoluted, not making sense, stop. Take control by stopping and saying I am not proceeding with this and seek out... you know... hopefully Fair Way Divorce Solutions, but seek out an alternative that's going to keep it simple.

DS: Well they can at least take a look. And the thing is sometimes people... the thing I really like about what you're... what you're doing and who you are is the fact that you are able to handle the simplest asset management, but the more extreme asset management. People think well mine's so big I need to have all these attorneys in there. Well, your background experience is... is more to show that people that should handle money is not attorneys but certified financial analysts...

KS: Well you see...

DS: ... people that you put together. And they're used to doing that for people.

KS: Yeah. My legal bills, David, as I shared before on your show, were over a half a million dollars out of my own pocket. My... my...

DS: Ouch... ouch... ouch.

KS: ... financial situation was complicated. And... and... so ... so I'm... it makes absolutely no sense to have anybody less than a financial expert in the negotiating leader role of issues around money. Other than that, to me it's counterintuitive. It doesn't make sense. So...

DS: I remember you said money is the big thing to get divided...

KS: Yep.

DS: And that \$500,000 didn't get you \$500,000 worth of financial advice.

KS: (laughter)

DS: (laughter) I'm sure it was all the other ...

KS: And that is just the actual physical checks that I had to write. That doesn't include the destruction of the assets along the way... how they got...

DS: Oh I remember ... your salary... that book. Remember, they dropped that lower salary on you and all the problems it caused?

KS: Oh!

DS: That was like whoa!

KS: Yeah well, “Clean Break” will certainly tell my story... It certainly tells my story so...

DS: Before we run out of time, your... give... let’s go over your website... and the way people can contact you.

KS: Well, they can call me in obviously Calgary, Alberta and we have a 1-877-429-9700. And if that doesn’t work, www.fairwaydivorce.com

DS: Okay, great.

KS: And I will have a blob up on the next two or three weeks. So, I’d love...

DS: Oh...

KS: ... I love some interaction and some communication in that regard as well.

DS: Okay. Well that should be very interesting to see what kind of responses you get.

KS: Oh yeah... I'm excited.

DS: And ... and what we've really done is we're looking at this in terms of the BigBrain... that every... every event in your life empowers you. Every event in your life takes you forward to the next level. Sometimes we don't want to but it's going to move there anyway and we can use it to empower us. We're all evolving. If we really look at our own experience and base it on what ... our own experience but not some experts tell us... and perceived experts... which can create stress. Even like divorce it used to be the church were the experts. Remember?

KS: Yeah.

DS: So... and that was stressful. So there's always people outside with opinions, but what we really want is the individuals to grow as a result of this. And I'm sure that's what your intention is. Correct?

KS: I love it. And remember, empowerment is choice.

DS: Empowerment is choice. And they can do that. So... um... You know... I guess in the end, what it's all about is love. Right?

KS: It is all about love...

DS: (unintelligible)

KS: Loving ourselves first so we can in turn love everybody else.

DS: So when they leave the relationship they're able to love themselves and they're able to love others. So this is Dr. David Stussy of the BigBrain Radio Show. Make sure that you get a hold of the BigBrains in your life and let them know how much... and how important they are. And know that you are a BigBrain in somebody's life. And continue to experience life and we'll see you next Saturday. Dr. David Stussy. Brain waves to radio waves. Let's listen to a little Jimmy Buffet as we go out.

(music)

(end of show)