

A Fact Filled, No Nonsense Guide to Financial Survival



Douglas P. Welbanks

is the former Director of Debtor Assistance and Debt Collection in the province of British Columbia. He graduated in 1974 from Simon Fraser University with honours in the social sciences. His 30-year career includes social work in downtown Vancouver British Columbia, the publication of two books and numerous articles on money issues and families. He has participated on several legislative and insolvency panels; administered Part X and Part 3, Division 2 of the Bankruptcy and Insolvency Act; and conducted research in consumer credit in Canada. Currently semi-retired, he continues his family counselling practice and may be reached at dpwelbanks@shaw.ca or through his website at www.debtorassistance.com

"Doug Welbanks, one of B.C.'s foremost authorities on consumer debt, has produced a valuable guide to a subject that often gets overlooked when couples separate: the financial reality of setting up two households. This book is an excellent and informative resource, both for families in the process of separation, and for the professionals who deal with them."

Alex E.H. Ng

B.A. (Hon's), LL.B., CIRP Trustee in Bankruptcy

"I have had the opportunity to review Mr. Welbanks book. I have had a general litigation practice in the Lower Mainland since 1977. I have dealt with family claims, insolvency, business disputes, estate disputes, and virtually all financial aspects of the typical family. The information contained in this volume is sorely needed, and I believe it should be recommended reading for high school students, those contemplating marriage, and those contemplating separation. It could properly be titled "economics of daily living 101".

John J. Campbell

Campbell, Burton & McMullan

"This book is a MUST-read not only for couples who are about to separate but also as an excellent guide to financial health for ANY consumer."

Valerie MacLean

President Bizfraud Inc. and Former Vice President of the Better Business Bureau British Columbia

"As a small business expert and a recently abandoned wife of 23 years, after reading *Finances After Separation* I am convinced that this invaluable guide should be mandatory reading for any couple contemplating separation, or for anyone who is a recent victim of marital breakdown.

Clear, concise and detailed, *Finances After Separation* makes you look at the most important factor in a breakdown after your emotional health – money and financial security. One marries for love but when separation happens, it's all about money.

Douglas Welbanks has done a brilliant job of explaining in great depth how to survive and thrive this devastating time in a person's life. He leaves no stone unturned, no question unanswered, and guides you along the bumpy path to financial understanding and planning for the new life ahead. A "must read"!

Frances McGuckin

CEO SmallBizPro.com Services

Author of national best sellers "Business for Beginners" "Big Ideas for Growing your Small Business"

"This is a wonderful guide that provides sound advice for those experiencing marital breakup. It is clear, easy to follow, well researched, and covers all aspects that an individual would need. Absolutely First Class!"

Dave Johnson

Executive Vice President Accounts Recovery Corporation and past president national, provincial and U.S. Credit Grantor Associations and former Credit Manager for Pacific Western Airlines.

"Finally a layman's guide through the maze. A must read for the credit industry and the lay public. A well presented great read."

John Mcleod

President Active Bailiff Inc. Past President and founder of the BC Bailiff Association

"Excellent compendium of resources for people in a trouble period of their lives"

Murray K. Morrison

Morrison & Co. Barrister, Solicitor and Insolvency Lawyer

"Finally! A book, that will counsel professionals and families alike. *Finances After Separation* delivers powerful process and control to its readers. From the moment a couple contemplates divorce until after the divorce is final, both parties must protect their individual property interests. ... This book will provide the solutions!"

Margaret H. Johnson

Credit Counsellor President Solutions Credit Inc., President Women and Money Inc. Past, Vice President Credit Professionals International, Registered Insolvency Counsellor Industry Canada, Director Canadian Association of Independent Credit Counsellors, featured columnist Shaw Finance, Telus, Canada Home Guide

"There is a large vacuum of useful information or resources for couples in the process of separation and divorce. This book deals with the aspects of the potentially daunting financial challenges divorcing couples may face. Well written, detailed in scope, and thoughtful in its human quality, this book gives great insight into the financial pitfalls of relationship breakdown."

Theo J. Boere

Executive Director Nanaimo Men's Resource Centre