



Hello and Welcome

Why this handout? It answers some of the frequently asked questions about counselling and your rights as a client, and it outlines how the therapists and staff at Rivers Edge Counselling Centre Inc. will protect your privacy. In addition, it contains information about seeking counselling at Rivers Edge Counselling Centre. By providing you with this information, we hope it will help you will feel comfortable making a decision about engaging our services. The information in this handout applies to all clients, whether the service is offered in person, by phone, or by video. Please feel free to ask your counsellor questions about anything in this handout.



What is therapy like? Our counsellors are trained to offer you a supportive, caring, and confidential space. They invite you, at your pace, to explore and learn how your self-talk, beliefs, feelings and actions may contribute to your wellness or limit your ability to thrive.

Usually by the second session, though it may take longer, you and your counsellor will determine what your needs and/or goals are for change. Your counsellor will also offer you some first impressions of what your work together might entail. Sometimes, your counsellor may need to conduct a more detailed assessment, so this will take additional sessions before treatment begins.

Please, always evaluate the information your counsellor provides you – you decide what works for you! Also, ask your counsellor as many questions as you want about your treatment plan and about any of the interventions that are suggested to you. *You have a right to know!*

You also have the right to change, modify or stop any intervention (including homework tasks) that you do not find useful or do not like. It is very important that you tell your counsellor what you do not find helpful about therapy so your counsellor can make the necessary changes. *Our aim at Rivers Edge Counselling Centre is to provide you with the best service we can so your feedback is highly valued and welcomed.*

Who is my counsellor? On the Centre's website, www.riversedgecounselling.com, there is a summary of your counsellor's areas of expertise, years of experience and the professional body to which she or he belongs. Counsellors operate their own, independent corporations and are contracted by River's Edge Counselling Centre Inc. to provide services to clients.

You always have the right to use *these* words with your counsellor:



STOP, YES, NO, PASS, & GOOD-BYE

Will counselling help? Research has shown counselling can often help and may lead to better relationships with self and others, develop solutions to specific problems, equip you with better coping skills, or reduce emotional distress.

However, there are no guarantees about the success/outcome of your therapy. By seeking therapy, you may make decisions about your life that you might not have made if you did not attend therapy. In therapy, you may experience feelings before, during and/or after sessions (e.g., sadness, anxiety, fatigue, body sensations) that may be uncomfortable/taxing. Therapy also requires a commitment of time and a financial investment.

IMPORTANT – tell your doctor about your symptoms & try a variety of treatments: The issues for which you are seeking counselling may have a physical cause, so you are encouraged to tell your medical/naturopathic doctor about your symptoms. You may also want to inquire about relevant drug prescriptions or natural/herbal supplements. Counselling is often not the only thing you can do to help yourself. Try expanding your treatment plan by attending yoga/meditation sessions, having body treatments such as massages, attending self-help groups, reading self-help books, and/or seeking spiritual guidance.



Is counselling different from talking with good friends? Yes! Your counsellor adheres to the Code of Ethics of his/her professional college or association, such as the College of Alberta Psychologists, the Alberta College of Social Workers or the Canadian Counselling and Psychotherapy Association. As a result, unlike your friends, some of the things your counsellor has to adhere to are listed below:

Your counsellor has to maintain healthy boundaries with you that respect both you and your counsellor. For example, your counsellor will always aim to protect your dignity and never

become romantically involved with you.

Your counsellor cannot profit from any outside service you may provide/offer (e.g., your counsellor has to decline discounts from your business). Your counsellor also cannot receive gifts from you. However cards expressing gratitude are always welcome.

Your counsellor cannot have more than one role with you, which means s/he cannot have social or business relationships with you now or even in the future after you are no longer a client (e.g., s/he cannot accept an invitation to your party, become friends with you, have you do contract work in her/his office). It also means that counsellors cannot provide therapy to friends or family members.

When your counsellor finds him- or herself in a “dual relationship” with you (e.g., you and your counsellor are on the same sports team, attend the same church, have a friend in common, etc.) your counsellor will discuss this situation with you so both of you know what to expect when you meet outside the counselling office.

How will my counsellor protect my privacy and keep others from knowing what I talk about?

There are a number of areas where you have the right to privacy and confidentiality. Your counsellor, who is an independent contractor, has signed an Information Manager Agreement with Rivers Edge Counselling Inc. that means everyone will comply with the provisions of the Health Information Act. This Act tells everyone how to process, store, retrieve or dispose of private health information and how to use information management or information technology services so that your privacy is protected. All health information you share with your counsellor will be treated as confidential. Only employees or agents of Rivers Edge Counselling Centre who are engaged in Information Management Services and their direct supervisors will have access to your private health information.



At Rivers Edge Counselling Centre, we keep all information about you in a secure fashion. Clinic Master (ADDATECH), our electronic medical records system, stores encrypted information in a secure local server with daily back-ups made to a second

secure server in a second location (in Canada). Your counsellor will be able to securely access your file remotely, but will always ensure it is done in a private context. Paper files are kept in a locked cabinet in a locked room. Clients also provide information regarding their progress in a program we utilize called MyOutcomes. My Outcomes is a Canadian company which embraces the rules and regulations set out in PIPEDA (Personal Information Protection and Electronics Act) in modeling and developing its procedures and policies, as well as its responses and actions regarding security & privacy issues. You are welcome to ask our Director for more information.

We only keep client files for the minimal amount of time we are required to do so after which they are destroyed in a secure, confidential manner. This usually happens 11 years after the last session for adults. There are some exceptions to this, though. Feel free to ask your counsellor if you would like to know more about this. Files on clients who are minors have to be kept for a bit longer than the usual 11 years. Your counsellor will explain this further if you are seeking services for your child/teen.

Information in a counselling record is intentionally brief. Usually, a counselling record will contain: (a) assessments; (b) a treatment plan; (c) progress notes & general impressions; (d) record of communications, such as emails; (e) reports from third parties; and (f) homework tasks. FYI: When couples, families, and groups receive counselling, separate files for each individual may be created.

You are welcome to review your counsellor's records in his/her presence. We generally do not provide copies of client files/notes to clients. There may be times your counsellor deems it is not in your best interest to review your file (e.g., it could be emotionally damaging as the contents could be misinterpreted and/or upsetting to untrained readers given the notes are written for a professional audience). Your counsellor will discuss these types of situations. There is often hourly service fee involved in preparing a file for review.

Are there any times when my counsellor might have to tell other people what I've said?

Generally, what you say to your counsellor in a session is treated as private and confidential. But, there are times when your counsellor has a legal obligation to break that confidentiality and other times when s/he might have to contact someone to help you out. For example, if you become unwell or unable to drive after a session, your counsellor may need to get you help (usually by calling the person you listed as your emergency contact on your intake sheet). In most cases, your counsellor will need to share your name with the 'extra helpers' and give them a few details about the situation. Your counsellor will always strive to protect your privacy as much as possible and to be honest with you when extra help is needed.

The following situations are times when your counsellor may break the confidentiality of what you told her or him.

YOUR COUNSELLOR NEEDS TO PROTECT YOU OR SOMEONE ELSE. Since your counsellor wants you to be safe and thrive, there are times when your counsellor will need to involve more people to help you. The times when this is necessary are:

- If your counsellor believes you intend to seriously harm yourself, or if you tell your counsellor about a person (of any age) or animal that is at risk for being harmed by your actions or by someone else, this information must be shared. If your counsellor believes you have a plan for suicide, appropriate legal authorities and family members will be notified.
- If you provide information that **a child or vulnerable adult is being abused or has recently been abused, or is in danger of being abused**, your counsellor will report this information to social services and/or legal authorities.

Ask your counsellor as many questions as you want about these safety issues and what happens in counselling – your counsellor wants to be on your team of helpers, so it is important to talk about what you need.

LEGAL PROCEEDINGS. A judge may order your counsellor to release your client files if legal issues demand it. Please let your counsellor know if you are involved in a legal proceeding. With your permission, your counsellor will work with the lawyer who subpoenaed your records to see if it is possible to prevent the release of your file.

IF YOU SHARE information about your past or present illegal activities—causing serious harm to others—or tell your counsellor about professionals (e.g., counsellors, nurses, teachers) who you believe have acted unethically, your counsellor reserves the right to take action based on the information you supplied. Action may involve telling relevant agencies such as the Canadian Medical Association or the police. Your counsellor will always strive to tell you what action s/he might need to take on these issues. When possible, your counsellor will try to **avoid mentioning your name when taking action**.

IF YOU INITIATE AN ETHICAL COMPLAINT OR LITIGATION against one of the staff associated with Rivers Edge Counselling Centre Inc. or with someone your counsellor is working with on your behalf, we may need to use information in your client file to respond to the complaint. However, we will strive to release only the relevant information.

POTENTIAL HARM. If you or someone you know engages in or threatens emotional or physical harm to anyone associated with Rivers Edge Counselling Centre Inc., the staff will need to take protective actions (e.g., maybe legal action), which may mean revealing information about you to relevant people. These types of threats of harm will likely require you to stop accessing our services for the safety of everyone involved. If that happens, we will offer you referrals to another agency.

Talk to your counsellor...What thoughts and feelings surface for you when you read about the ways your counsellor will protect your privacy and the actions your counsellor might need to take to ensure your safety and the safety of others? It's important both for you and for your counsellor that you feel comfortable with this.



What are some of the other ways that my counsellor will protect my

privacy? In the previous section, you learned about the times when your counsellor may have to break confidentiality. However, there are other times when your privacy may not be complete. Generally, your counsellor cannot tell anyone that you are a client, unless you agree to this release of information. Below are some of the common scenarios when your counsellor will work to protect your privacy.

- **IF YOU SEE YOUR COUNSELLOR IN PUBLIC,** your counsellor will do her/his best not to initiate a greeting if you two meet in public (e.g., in a grocery store). Instead, your counsellor will aim to wait for you to make the first greeting (if you do at all). If you decide to acknowledge your counsellor in public, people may ask how you and your counsellor know each other. If your counsellor is asked directly, s/he will merely say that you are an acquaintance.
- **IF YOUR COUNSELLOR HAS A SESSION WITH YOU OUTSIDE OF THE OFFICE,** there is a risk that people will now know that you are seeing a counsellor, which may not be what you want. There can be value in meeting in a different location once in a while, such as going on a walk with your counsellor, but it is up to you to decide if you are comfortable with this. If you are in the hospital, your counsellor can meet with you if you request it. Your regular session fees apply for hospital visits and any sessions conducted outside of the office.
- **IF YOUR COUNSELLOR SEEKS CONSULTATION ABOUT YOUR CASE,** you have the right to ask with whom your counsellor will consult and what type of advice your counsellor received. When your counsellor seeks consultation and guidance about you from other counsellors working at this agency, including the owner of Rivers Edge Counselling Centre, Nicole Imgrund, your privacy will still be honoured since all counsellors at this agency are ethically and legally bound to keep your private information confidential. Sometimes your counsellor may engage in informal consultation with colleagues who work outside the agency and during these informal consultations your counsellor will not reveal your name or any other identifying information about you. If your counsellor seeks **consultation** outside the agency where specific identifying information about you will be disclosed (such as with your doctor, an outside supervisor) or if your counsellors wants to record your session to receive feedback, your counsellor will need your written permission to do so.
- **IF YOU BRING OTHERS WITH YOU INTO YOUR SESSION,** such as a partner/spouse, a family member or a guest (such as a friend), they will need to be informed of their rights and be told a lot of information in this document. In addition, there

are a few more privacy issues you should know about when there is more than one person/client in the room. There's more about this later in this handout. Feel free to ask any questions about this.

- **IF YOU ARE NOT PAYING YOUR SESSION FEE YOURSELF**, such as having an insurance/government agency or someone else pay for your session fees, then staff associated with these agencies may be able to access your counselling file. Many insurance companies and those that pay your counselling bills can require you to authorize Rivers Edge Counselling Centre Inc. to provide them with your clinical diagnosis, treatment plans, summaries, and/or copies of your counselling record. This information will become part of the insurance /third party company files. Unfortunately, your counsellor has no control over what happens to your information once it leaves the counselling office. Also, some insurance companies limit the number of counselling sessions that will be paid for by insurance. *YOU HAVE THE RIGHT* to pay for counselling services yourself to avoid these problems [unless prohibited by a contract]. Please find out what your privacy rights are when an insurance/government agency or someone else pays for your counsellor's services.
- **IF YOU ARE PAYING YOUR SESSION FEE YOURSELF**, there is some possibility your privacy will not be secure. For example, if you pay by credit card or cheque, your counsellor's name and your name will be seen by those who process your credit card statements or cheque (bank staff). As a result, they may know you have seen a counsellor, but they will not know why. In addition, our agency's administrative support team, including our bookkeeper/accountant (we can supply you with the names of these workers) may have access to your contact information, your appointment times, payment information, insurance info (if relevant), and receipt info for billing, tax filing, and statistical purposes. However, none of these professionals will know why you sought our help since they cannot access the clinical portion of your file.
- **IF YOUR COUNSELLOR BECOMES SICK OR CAN'T SEE YOU ANYMORE**, for example s/he is not able to return to a counselling practice due to illness, one of our administrative support staff will contact you to make arrangements to transfer your file to another counsellor or, if you wish, close your file. This would be the only time another counsellor would access your file. If your counsellor must discontinue therapy for any other reason (e.g., moving, retiring), s/he will discuss this with you ahead of time and make arrangements for a referral to another counsellor, if you wish.



How private is what I say to my counsellor if I'm participating in couples or family counselling?

Privacy is a complicated maze when working with families and couples (as described well by Bass & Quimby, 2006, p. 79). As part of your counsellor's work with you and your partner or your family members, s/he will meet individually with each person involved either before or after a joint session. In this meeting, your counsellor may, using his/her professional judgment, share information about you that he/she believes is appropriate for the other person to know. This will be done as considerately and as kindly as possible. While your counsellor hopes you will be as honest as you can about your personal and relationship concerns, you get to decide what information you share, knowing it may be shared with your partner or family member. Your counsellor will involve you in the decision about what to share with your partner or family member as much as possible. However, unless the two of you have a prior agreement about not sharing specific information, your counsellor will use her/his professional judgment in deciding what to share. Your partner or family member may ask that information not be shared with you, and your counsellor might agree to this. This can be upsetting for you if you find out later that your counsellor withheld information. It is important that you understand the different aspects of information sharing when receiving couples or family therapy. Ultimately, you have a choice about what you tell your counsellor in couples or family therapy, knowing it may be shared with your partner or family member.

How will my counsellor protect my privacy if I am part of a therapy group?

When you participate in group therapy there is a great opportunity to experience exponential personal development by being in a unique, growth-oriented relationship with several diverse people. This setting allows clients to experience myriad



stories, perspectives and wisdom from others. While your counsellor will adhere to the same rules around privacy that apply to individual counselling, this type of therapy also

contains specific responsibilities for participants. Confidentiality, honesty, limited social interaction outside of group, respectful communication, attentive listening and being present are all important skills for each group member to demonstrate. Think about how you can add to your own and other group participants' experiences of feeling safe so that real and meaningful growth can happen. In your first group be ready to talk about your willingness to practice and develop these skills further and the value you place on these ideas.

Feel free to ask your counsellor about anything concerning how your privacy will be maintained at Rivers Edge Counselling Centre.



What are the policies at Rivers Edge Counselling regarding appointments with my counsellor?

Below is all the information you will need to ensure that you and your counsellor can make the best use of time.

- **SCHEDULING APPOINTMENTS:** We use a mobile scheduling program with information stored on-site, with daily back-ups on a secure off-site server. If you would like, you can be sent automated appointment reminders by email.
- **CANCELLATIONS/NO SHOWS:** If you need to cancel your appointment please notify your counsellor by phone, e-mail, or text, as discussed with your counsellor. If you cancel at least 24 hours before your appointment, you will not be charged for the missed appointment. If you do not cancel 24 hours before your appointment or do not show up for a scheduled appointment, then you will be billed for the session. This fee is waived, of course, if extraordinary reasons prevented you from keeping your appointment or cancelling it with at least 24 hours notice. Please note, many insurance companies and government funding counselling services do not pay late cancellation/missed session appointment fees, so you will be responsible to pay the cancellation/missed session fee. **(For group therapy and assessments, specific cancellation fee information will be provided at intake.)**
- **LATE ARRIVAL TO AN APPOINTMENT:** It happens! Still come! If you arrive late for your session, you and your counsellor will still have the session up to the time your counsellor reserved for you. You will be billed from the time the session was originally scheduled to start.



What are the fees for counselling?

Standard fees: Fees are charged according to the guidelines set by your counsellor's professional association and are based on 50-minute sessions, whether the session is conducted face-to-face, by video, or by phone. For couples and families, your counsellor may recommend longer sessions with fees adjusted according to this base rate. Our administrative support staff will advise you of your counsellor's fees, and you will know the fee you will be paying before booking your first session.

Reduced fees – sliding scale: If you are not able to afford counselling due to financial circumstances, please let your counsellor know so there can be a discussion of various options. When possible, a few low-income slots are available for a limited amount of time and/or alternative payment options are available. Any reduced counselling/administrative fees can be re-evaluated, at anytime, by either the counsellor or the client.

Practicum Student counsellor fees: The fees for Practicum Student counsellors reflect their level of learning, as well as the oversight and guidance provided by their supervisors during your counselling process. They operate on a sliding scale based on income. Please inquire for further information.

Psychological Testing and Assessment Service fees: Please inquire for further information.

Phone calls may have an additional fee: We do not bill for phone calls to/from professionals on your behalf (except calls to/from lawyer offices) involved in your case. Phone calls to clients are billed, by the minute, starting after 10 minutes.

Fees for additional professional or administrative services you require of your counsellor: Work done on your behalf is billed to you in increments of 15 minutes based on your agreed-upon fee. For example, you will be billed for the activities your counsellor does on your behalf that need 15 minutes or more of your counsellor's time, outside your counselling session, such as scoring assessments, offering/analyzing formal assessments, writing assessment reports, preparing treatment summaries sent to professionals involved in your care, or attending meetings on your behalf.

Fee changes: The fee schedule may change every few years. Current clients regularly attending sessions will be given 3-months advance notice of changes to the fee structure.

How do I pay for my counselling? As would be expected, please pay for each session after it is held. Receipts will be offered. You can pay by credit card, debit, cash, or cheque (made out to Rivers Edge Counselling Centre Inc.). NSF cheques are subjected to additional \$25 surcharge, per occurrence.

What happens if my account with Rivers Edge Counselling is unpaid? If your account has not been paid for more than 60 days, and arrangements for payment have not been agreed upon, then Rivers Edge Counselling Centre Inc. staff have the option of suspending counselling services until payment has been made and/or using legal means to secure the payment. This may involve hiring a collection agency or going through small claims court. If any of the above actions is necessary, the costs will be included in the amount of monies owed to your counsellor. In most collection situations, the only information your counsellor will release is your name, the nature and date of services provided, as well as the amount due.

Can my counsellor direct bill my insurance company, or should I submit my receipts myself?

Before you make this decision, re-read the section in this handout on privacy limitations and find out exactly what policies your insurance company has regarding information sharing with your counsellor. In addition, please note that insurance policies vary in terms of who is authorized to provide the service under the plan. While Registered Psychologists and Registered Social Workers are often listed as providers in insurance policies, other therapists, such as Canadian Certified Counsellors may not be covered by certain plans. Their lower fee for service may offset the costs not covered by insurance. It is your responsibility to understand the limitations of your plan. In most instances, **your counsellor will not be able to direct bill to your insurance plan.** You will be expected to pay for each session and then submit your receipt to your insurance provider.

VERY IMPORTANT: You, not your insurance company, are responsible for full payment of the session fees including no show/cancellations and any additional service fees, such as writing an assessment report, scoring assessments, and so on.



How often should I see my counsellor and when will my therapy end?

You determine the frequency and the duration of the sessions based on your goals/success in therapy and your availability for sessions. You can end a session at any time (e.g., after 15 mins.) and also quit therapy altogether. You get to choose.

Your counsellor, with your help, will monitor your goal progress and adjust treatment plans and/or goals accordingly to ensure your attendance in therapy is meaningful and purposeful to you. This close monitoring will also let you and your counsellor know when therapy is nearing completion and/or is completed. Therapy, ideally, is best concluded on a gradual basis. If you decide to quit and/or end therapy, we believe there is often great therapeutic value if you tell your counsellor in person during a booked session you have decided to discontinue therapy. Your counsellor would like to ensure a proper closure and provide you with resources you may want to access in the future.

How is working with my counsellor different if I am using E-counselling or telecounselling services to receive therapy?

The following are some of the ways that electronic counselling differs from in-person counselling. Feel free to ask your therapist any questions you may have.

Communication: One drawback of electronic counselling is the lack of availability to read each other's body language and pick up on subtle changes in the energy in the room. This could lead to unintentional misunderstandings by both the therapist and the client. As a result, it is very important you and your therapist raise issues that might be related to misunderstanding or miscommunications.

Computer: Please protect your privacy by using a computer that is personal and is located in a place that feels comfortable to you and offers you privacy with minimal distractions. It is important to log out completely after every video session.

Crisis Support: If you are unable to contact your therapist (during a session) and you are in immediate crisis, you should proceed to the nearest emergency department or call 911 immediately. In the Edmonton area, you may call the Edmonton Distress Line at 780-482-HELP (4357).

Identification: Your therapist may ask you to verify your identity to ensure no one can pretend to be you.

Limited services: In electronic counselling, there may be some services that your therapist cannot provide such as in-person assessments.

Sessions are not recorded

Technology can fail: When the e-connection is slow or suddenly stops working, it can be stressful, as you cannot connect with your therapist. Please attempt to reach your therapist by phone if the technology stops working during your session so the session can be continued by phone. You are also advised to seek technical support for any IT issues since your therapist is not trained in offering IT services.

Time zones: If you are in a different time zone than that of your therapist, your therapist will make appointments based on Alberta's time zone.

When e-counselling is not a good fit: Although many issues are suitable for counselling via phone or video, sometimes there are circumstances when in-person sessions are better than e-counselling. Typically, clients will be referred to in-person services when they are acutely suicidal, harbouring serious threats of harm to others, and/or experiencing psychotic episodes.

What happens if I am not happy with my counsellor's service?

If are dissatisfied with the service your counsellor provided you and/or you believe your counsellor behaved unethically, we strongly encourage you to talk to your counsellor about it as it may present you with an incredible therapeutic opportunity for you and a

chance for your counsellor to apologize if you were offended. Your counsellor will take your concerns seriously by listening to you and figuring out what to do to repair the situation. You are also welcome to contact Nicole Imgrund (Director), or our Office Manager, Claudette Imgrund, to discuss your concerns. You may call or email the office, or fill out our Client Feedback Form confidentially on our website. You can also contact the college or association to which your counsellor is accountable, such as the College of Alberta Psychologists, the College of Social Workers, or the Canadian Psychotherapy and Counselling Association. Please note if you make a complaint about someone affiliated with Rivers Edge Counselling Centre Inc., we reserve the right to share information about you and/or your counselling services to defend or explain our actions.

How and why may psychological testing and assessment be conducted at Rivers Edge Counselling?

Psychological assessments are conducted for a variety of reasons, including diagnostic clarification, qualification for services, and treatment recommendations. A psychological assessment seeks to provide information about a specific question pertaining to psychological, cognitive, or emotional functioning by using standardized and empirically validated tools chosen by a specially trained psychologist.

Psychological assessments usually consist of an interview, several testing sessions, a feedback session to go over the results, and the preparation of a written report. **Please note:** River's Edge Counselling Centre does not perform custody evaluations for children, which is a highly specialized field. In addition, we do not perform forensic psychological evaluations. If you are considering using the results of an assessment for a custody dispute or for legal purposes, we can refer to experts in these areas.

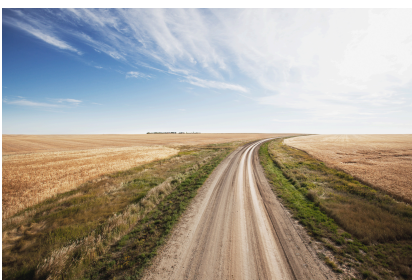
Benefits: Assessment can be beneficial in accessing specialized services, qualifying for educational or occupational accommodations, clarifying the nature of emotional or cognitive symptoms, and designing treatment interventions.

Risks: Risks of assessments include receiving a diagnosis or other information that is unexpected or upsetting, as the results of testing can never be guaranteed. Your psychologist will attempt to minimize these risks by thoroughly reviewing the nature and purpose of the testing with you ahead of time and explaining the results in language you can understand. You should discuss the potential risks of sharing reports with schools and other professionals with your psychologist when you provide consent to do so.

The same limits to confidentiality for counselling services, outlined in this document, apply to psychological testing and assessment services. All information gathered for the purpose of testing and assessments, which may be gathered on paper or electronically, is stored securely according to the guidelines also outlined in this document. Consent to share reports with professionals outside of River's Edge Counselling Centre must be given in writing.

You may withdraw consent for participation in an assessment process at any time without any consequences. If consent is withdrawn, you will be billed for the time and services up to the point that consent was withdrawn.

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What if I have more questions that haven't been answered in this handout?

During your first session with your counsellor, s/he will be happy to answer any questions you have about counselling, including any that you have about information in this handout.