



# How to avoid surprises

A Canadian Bar Association series supporting legal wellness

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Every day, laws touch your life ... when you shop, ride the bus, go to school, work, drive. Be informed to avoid being surprised like Renata, Luc, Mandy, and Jerry.

# Relationships

Carlos and Renata lived together in Renata's house for the past two years. Last summer, they got married, and their relationship soured. When they broke up last month, Renata learned that Carlos had a right to a portion of the equity in her house. Renata was taken by surprise.

#### Legal advice can help you

- → before you live together
- → before you have a child
- → before you get married
- → when your marriage or common-law partnership is ending
- → when your spouse is dying

# Money matters

Luc went to an open house in a new subdivision and fell in love with a house that was being built. He signed an offer to purchase right away. After the sale closed last month, he was not allowed to move in. The building inspector had not signed off on all the permits. Luc was taken by surprise.

#### Legal advice can help you

- → when some thing or service you paid for doesn't work, and you can't get your money back
- → before you sign an offer to buy a house, condo, timeshare, or other property
- → before you rent out your property

## Conflicts

Mandy had worked for a company for ten years. Last week, when she came to work, her boss told her that her job was gone and asked her to sign a severance package that paid her one week's pay. She signed. Later, she found out that she was entitled to more money than she'd agreed to accept. Mandy was taken by surprise.

#### Legal advice can help you

- → when you are let go from your job without notice or an explanation
- → when an insurance company is not paying your claim
- → when you have a serious disagreement with a neighbour



## Government

Jerry lost his job and is collecting employment insurance. He has been looking for work, and not having any luck. A few weeks ago, he got a letter asking him to list places where he'd applied. He was busy calling people about work possibilities and didn't answer it. Today, he got a letter from the government telling him he did not try hard enough in his job search. His benefits are being cut off. Jerry was taken by surprise.

#### Legal advice can help you

- → when your income benefits are at risk
- → when the police have taken you to the police station
- → when you receive a deportation order

A lawyer can give you legal advice. This is advice specifically for you and about your best next steps. Getting advice early can prevent problems from growing. Good advice during or after a dispute can also save time and money in the long term. A lawyer can negotiate and help you reach a fair settlement, so going to court isn't necessary.

#### Legal advice can

Save you money. Decrease your stress. Protect your interests.

#### It's OK to ask first

How much will this cost? What can I do to keep my costs down? What can I do on my own and what will I need help to do?

#### How to find a lawyer

Ask people you know. Law Society Referral services. Yellow pages. 411.ca

#### A lawyer is your advocate

A lawyer will explain how the law applies to your situation. The black and white. And the grey areas where you have choices to make.

A lawyer can check over documents, before you sign, to help you with the fine print.

A lawyer can advocate for you - write a letter or make a phone call, representing you when it is hard for you to do that yourself.

### Legal information is available

Libraries. Community Centres. Websites. Phone help lines. Community legal and pro bono clinics.

Legal information is general information about the law. It can help you understand your options.

#### LAW. YOU. CHECK IT OUT.



Put contact information here.