

A Final Gift to Your Family



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legal matters | Matrimonial Home

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Purchasing a replacement matrimonial home can make a dramatic difference in the division of assets upon separation.

A

Strange results under the Family Law Act:

1. If one spouse solely owns a \$500,000 home and the parties live there it becomes a matrimonial home on marriage. With some exceptions, upon separation both spouses divide equally this asset, \$250,000 each.
2. In the exact same circumstances as above but the parties sell the original matrimonial home and purchase a new matrimonial home, upon separation the original spouse that owned the first matrimonial home gets a \$500,000 exemption in the asset division the non owning spouse gets zero

Solve this Family Law Act anomaly with a co-habitation agreement.

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Limited time lease offers available through Honda Financial Services Inc. (HFS), to qualified retail customers on approved credit. Weekly payments include freight and PDI (ranges from \$1,655 to \$1,795 depending on model), tire & environmental fee (\$21) (This fee covers the cost to Honda Canada of collecting and recycling tires), A/C charge (\$100), and OMVIC fee (\$10). Taxes, licence, insurance and registration are extra. ¹Representative weekly lease example: 2019 CR-V LX 2WD CVT (Model RW1H3KES) // 2019 Civic LX Sedan 6MT (Model FC25KEX) // 2019 Accord LX-HS Sedan (Model CV1F1KE) on a 60-month term with 260 weekly payments at 3.99% // 1.99% // 2.99% lease APR. Weekly payment is \$84.23 // \$60.03 // \$82.88 with \$0 down or equivalent trade-in and \$0 total lease incentive included. Down payments, \$0 security deposit and first weekly payments due at lease inception. Total lease obligation is \$21,899.85 // \$15,607.62 // \$21,549.94. 100,000 kilometre allowance; charge of \$0.12/km for excess kilometres. PPSA lien registration fee of \$40.00 and lien registering agent's fee of \$6.50, due at time of delivery are not included. For all offers: licence, insurance, PPSA, other taxes (including HST) and excess wear and tear are extra. Taxes payable on full amount of purchase price. Offers only valid for Ontario residents at participating Ontario Honda Dealers. Dealer may lease for less. Dealer order/trade may be necessary but may not be available in all cases. Colour availability may vary by dealer. Vehicles and accessories are for illustration purposes only. Offers, prices and features subject to change without notice. See your Ontario Honda Dealer or visit HondaOntario.com for full details. *\$500 Civic Bonus is deducted from the negotiated price after taxes and applies to retail customer lease or finance agreements through Honda Financial Services Inc. for 2019 Civic models (excluding Type R) concluded between June 1st, 2019 and July 2nd, 2019 at Ontario Honda Dealers. No cash surrender value and cannot be applied to past transactions. Conditions apply. ²All visitors 12 years of age and under are to be accompanied by an adult when entering and while on site.