

Jessica Gowan holds her winning cheque.

'WOW, THAT'S A

LOT OF ZEROES'

LOCAL WOMAN WINS \$1M

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Jessica Gowan isn't a regular lottery player, but when her brother reminded her about the \$70-million Lotto Max draw, she decided to buy a ticket.

"A co-worker said to me, 'Watch, you'll be the one

who wins because you play so infrequently.' "

The Georgetown woman didn't win the big prize, but she still didn't do too badly.

The day after the draw she checked her ticket using the OLG lottery app.

"I thought, wow, that's a lot of zeroes," the 45-year-old said.

"I couldn't wait to have my brother take a second look. My brother scanned the ticket and then looked at me and said, 'Are you going to retire?' "

Gowan won \$1-million, one of the Lotto Max Millions prizes available in the June 15 draw.

Gowan plans to take a trip to the Rocky Mountains in British Columbia, the first of many bucket list trips she has always thought about taking.

"It's crazy. It still doesn't feel real," she said. "I have enjoyed thinking about all the possibilities. When I dreamed of winning before I won, my plans were totally different from the reality!"

Gowan bought her winning ticket at Circle K on Mountainview Road in Georgetown.

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I am separated. We are going through equalization of net family property. I don't want to share my pension with my former spouse. Is that possible?

A

We have had that question before. It seems people have a particular proprietary attachment to their pension, perhaps because it is the by-product of employment work during the marriage, or they see it as their "retirement" and have planned on receiving all of it. However, pensions are an asset to be equalized like any other. They are typically valued, and the value is inserted into the equation that is equalization of net family property, so it is just a line item. It is sometimes possible to equalize without "splitting" or "sharing" the pension, assuming there is enough cash to do so somewhere else, for instance in the equity in the home. But if there is not enough cash to do that, then it may be necessary to equalize the pension "at source", or at least pay some of the equalization obligation by transferring part of the pension to the other spouse. We do a lot of family/divorce law, with offices in Georgetown, Brampton and Caledon East. In light of COVID-19, we are doing most everything virtually. So we are happy to have a Zoom meeting or a telephone call without charge to you to see if we can assist you. Have a great weekend.

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