

**MARRIAGE
CONTRACTS & COHABITATION AGREEMENTS
PACKET**

Introduction

Marriage Contracts and Cohabitation Agreements

Rights and Obligations of Unmarried Cohabitants

Client Questionnaire

Resume of Lawrence S. Pascoe

Retainer Agreement

Survey Contest

Survey Questionnaire

MARRIAGE CONTRACT / COHABITATION AGREEMENT PACKET

This packet contains information on the law, process and costs of obtaining a Marriage Contract or Cohabitation Agreement. As well, it explains one's rights and obligations when one starts living together with another person they are not married to including one's rights and obligations with respect to the children of the partner.

I have enclosed articles that I have written entitled **Marriage Contracts / Cohabitation Agreements** and **Rights and Obligations of Unmarried Cohabitants**. I have written those articles in the popular frequently asked questions format. The packet also contains a **Client Questionnaire** to obtain the information that is required to draft a Marriage Contract or a Cohabitation Agreement. It also acts as a checklist for what Marriage Contracts / Cohabitation Agreements obtain. Also enclosed is my **Survey Contest** so I can obtain feedback and suggestions from my clients.

FEES

Provided there is nothing out of the ordinary (which is the case 99% of the time) my fee to advise one as to their rights and obligations and to draft their Marriage Contract or Cohabitation Agreement is \$750. If much more than the standard amount of time is needed, such as major negotiations, the extra work is billed at my standard hourly rate of \$325 an hour. There is GST payable but generally no other office disbursements. I have enclosed my standard **Retainer Agreement for Marriage Contracts and Cohabitation Agreements**. I ask that \$500 be payable at the end of the first consultation and the balance paid at the signing appointment. Payment can be made by cheque, Interac, VISA or MasterCard. The Retainer contains an acknowledgment setting out the limitations of Marriage Contracts and Cohabitation Agreements.

PROCEDURE

I ask my clients to complete the **Client Questionnaire** and bring it to their initial consultation. At the initial consultation I explain the law, their rights and obligations and obtain their instructions so that I can draft their Marriage Contract or Cohabitation Agreement. At their initial appointment, the client is provided with a Manual to hold their Agreement and letters and articles concerning their Agreement. I then draft the Marriage Contract or Cohabitation Agreement and send it to my client to review. The client would then call or email me with questions, changes or to advise everything is okay. If the Agreement is acceptable, then it is arranged that it be given to the partner or partner's lawyer either by me or the client. If the partner or partner's lawyer is satisfied, then signing and witnessing of the Agreement takes place at each lawyer's office (or if the partner is unrepresented then at their desired place, which cannot be my office). The client, partner and each lawyer get a copy of the Agreement signed by both sides. I then report to the client.

I would remind you that my articles are for general information and are not intended to be a substitute for legal advice. If I can be of further assistance, please call me or my staff for an appointment.

LAWRENCE S. PASCOE

Marriage Contracts / Cohabitation Agreements

1. What is a Marriage Contract?

1.1. A Marriage Contract is an agreement between two people getting married or already married that sets out their rights and obligations during their marriage, if they should separate or if one party should die. The contract with some exceptions can change the law governing married couples found in the Divorce Act, Family Law Act and common law so to suit the needs and wishes of the parties.

2. What is a Cohabitation Agreement?

2.1 A Cohabitation Agreement is the same as a Marriage Contract except the parties are not presently married or intending to get married in the near future, though most Cohabitation Agreements state that the contract is still in effect if the parties do later marry.

3. Should everyone who is getting married have a Marriage Contract?

3.1 No, because actually everyone who is married in effect has a Marriage Contract as if they are married as set out in the Divorce Act, Family Law Act, Children's Law Reform Act and the Succession Law Reform Act. Common law and judge's interpretations of them set out one's rights and obligations and if not married, part of the Family Law Act, Children's law Reform Act, and Succession Law Reform Act. Common law set out their rights. It is when there is a need to change those rights and to give certainty that there should be a Marriage Contract.

4. Should everyone living together have a Cohabitation Agreement?

4.1 The rules are a little more uncertain in the cases of people living together. People cohabiting are generally in greater need of an agreement, but again, it is a matter of whether the rules should be changed and certainty is needed.

5. Who should have a Marriage Contract or Cohabitation Agreement?

5.1 Anyone who wants different rights than those rights set out in the law and wants their own rights and obligations should consider having a Marriage Contract or Cohabitation Agreement.

5.1.1 For instance anyone who does not wish to share their growth of assets or someone who does not want to pay spousal support if they should separate should consider having a Marriage Contract or Cohabitation Agreement.

5.1.2 Anyone who wants more certainty as to their rights and obligations should consider having a Marriage Contract or Cohabitation Agreement, as there can be many interpretations of how the law applies to a certain set of facts. An agreement reduces the argument about the interpretation and application of the law.

5.1.3 For instance common law spouses do not have the property rights a married person does, but can argue a common law trust claim that he or she should get an interest in a house. An agreement can specifically say there is no trust claim.

5.1.4 Marriage Contracts also give certainty as to assets each party had at the time of marriage or cohabitation by listing them in the agreement.

6 What common situations generally require a need to change one's rights by way of a Marriage Contract or Cohabitation Agreement?

6.1 As the Family Law Act does not give a party credit for bringing a house into the relationship, when dividing up the assets on separation, most people believe that this is not fair remedy, thus by having a Marriage Contract, it states they be given credit for this asset.

6.2 If during the marriage, one party's parents buy a gift, leave an inheritance or give money to pay down a mortgage; a single purpose Marriage Contract gives credit to the party who receives the money.

6.3 Second marriages of people who marry later in life are often made to ensure that if one party dies, their estate goes mostly to their children and not to the second spouse, though the second spouse often is allowed to stay in the home until their death or as long as they want to stay in the home. Those agreements can also confirm there will be no claim for support if the parties separate or one dies.

6.4 If one party has substantially more assets than the other party, when they get married and those assets appreciate, it is common to ensure that the increase in value is not shared equally, but goes to the spouse who owned those assets.

6.5 If one party is worried the marriage or cohabitation will not work, they request an agreement containing terms that would allow them to get out of the relationship easily, if it does not work out.

6.6 Though not common and perhaps not easily enforceable, some Marriage Contracts confirm what religion the children will be raised.

7 What rights are generally covered in a Marriage Contract or Cohabitation Agreement?

7.1 Generally the issues of spousal support, child support, division of property and occupation of the home are covered in the agreement. If the parties should separate, or if one dies or one becomes incompetent, as well as financial arrangements while living together, are set out in the agreement.

8 Can an Agreement just deal with one issue?

8.1 Yes. Often the only purpose of the agreement is to ensure a large gift to pay down the mortgage from one party's family is not shared if the parties separate.

9 Can Agreements just be for a specific period of time?

9.1 Yes. Often agreements state that support will not be payable if the marriage is less than 5 years but if it is longer, the normal support rules apply. Therefore if it is a relatively short marriage, there is no argument about support.

10 What can the Marriage Contract or Cohabitation Agreement not change?

10.1 Though not that big an issue or problem, a Marriage Contract and/or Cohabitation Agreement cannot give up one's right to exclusive possession (right to stay) in a matrimonial home.

10.2 A Marriage Contract or Cohabitation Agreement cannot state which parent will have custody of a child of the relationship, or what the child support would be if the parties separate. That includes possible support for the other party's children, if the law found that the non parent was obligated to support the children of the partner because he or she treated the child as his or her family. See 15.3 for a discussion on how to reduce the risks of being obligated to pay support for the other party's children.

10.3 A Marriage Contract or Cohabitation Agreement cannot be used as a defense to a support claim from the government if the government is giving money to the needy spouse.

11 What are the formalities of making a Marriage Contract or Cohabitation Agreement?

11.1 A Marriage Contract and Cohabitation Agreement must be in writing and be witnessed. There must be full financial disclosure of each party's income, assets or debts, or the agreement may be set aside. Each party must understand the nature and consequences of the agreement. The agreement can be set aside if it is found to be unconscionable or if made under duress.

12 Why is there the need for full financial disclosure?

12.1 If one party to the agreement does not disclose their significant assets or debts, the other party may argue that it be set aside, saying that if they had known the true financial situation, they may have bargained differently and perhaps asked for more.

13 Can one lawyer represent both parties?

13.1 No. To do so would be a conflict of interests. Often one party sees a lawyer who explains the law and drafts the agreement and the other party gets a lawyer for one session of advice and to be the independent witness, or the other party does not obtain a lawyer and has a friend witness the agreement, though it is advisable that both parties retain a lawyer.

14 What information is needed to draft a Marriage Contract or Cohabitation Agreement?

14.1 The following information is needed

14.1.1 Names of the parties

14.1.2 Date of marriage or cohabitation

14.1.3 Names and birth dates of children

14.1.4 Intentions for spousal support, division of assets, occupation of home during cohabitation, on separation, on death or on incapacity

14.1.5 Approximate Income, assets and debts of both parties.

15 What other documents or actions are done in conjunction with a Marriage Contract or Cohabitation Agreement?

15.1 Wills and Powers of Attorney need to compliment the Marriage Contract or Cohabitation Agreement. One can give more rights in a Will than in a Marriage Contract or Cohabitation Agreement, but does not give fewer rights.

15.2 It is very important to arrange one's financial affairs, keeping in mind what the agreement states. If the agreement has each party separate as to property, if they should separate, then their assets will not be shared. One party should be spending a disproportional amount of money on joint expenses while the other party saves. One party should be buying expensive gifts for the other party.

15.3 To reduce the risk of being obligated to pay support for the other party's children (which would happen if found to have treated the child as family), one should do little parenting but also have the natural parent pay for the expenses of the child.

RIGHTS AND OBLIGATIONS OF UNMARRIED COHABITANTS

1. Do people living together have the same rights and obligations as married people do?

1.1. No. It is a common misconception that people living together but not married (often called living common law) have the same rights as those couples who are married but they do not.

2. What is the main difference between the rights of married people and those cohabiting together but not married?

2.1. Couples who are not married have support rights but do not acquire the property rights to share equally in the assets accumulated during their cohabitation that married people do under the Family Law Act. They also do not acquire the same rights to inherit the estate of a partner who dies without a will. They are entitled to support rights as though married and may acquire pension rights depending on the pension plan and they have the right to administer the estate of a partner who dies without a Will.

3. At what point in time does one obtain those support rights if not married?

3.1. Under the Family Law Act a person is deemed to be a spouse for support purposes if they have lived continuously for a period of not less than three years or they live in a relationship of some permanence, or if they are the natural or adoptive parents of a child.

4. Is there a time limitation to request those rights?

4.1. Yes, if one is requesting spousal support the claim must be made within two years of the parties separating. It is therefore advisable to make such a claim right away so there is no argument as to when the parties separated.

5. What about rights to pensions and health plans of persons not married?

5.1. Each pension plan and health plan govern when a common law spouse obtains rights. Some pension plans only require the couple to have lived together for a year before they are eligible for survivor pension rights. It depends on the plan.

6. Can an unmarried person make another type of legal claim to obtain an interest in a partner's assets?

6.1. Yes. There are circumstances where a court might award an unmarried person an interest in the other partner's assets.

6.2. A claim can be made to receive compensation by the non owner partner on the grounds of unjust enrichment by the owner of the property to the detriment of the non owner partner. The compensation may be by way of money or a constructive trust interest in the property.

7. What circumstances would give rise to a successful unjust enrichment or constructive trust argument?

7.1. There are many factors that may be taken into account some of which are not even related to the asset in question. Such factors are the length of the cohabitation, financial contributions, financial dependency, standard of living, expectation of the parties regarding the assets, positions of the parties post separation, or whether children are involved. However, there is no consistency by the courts in determining whether there is a claim or once the claim is accepted how to quantify the remedy.

8. How does the asset holder protect him or herself from an unjust enrichment or constructive trust claim?

8.1. It can be done very simply by having a Cohabitation Agreement stating that the person who owns the asset gets to keep it and that a trust claim cannot be made.

9. What are the obligations to support the children of a common law spouse on separation or death?

9.1. On separation, a person (or on death, his or her estate) who treats their partner's children like family will be obligated to pay support as though they were a natural parent of that child even if the natural parent is also paying support for that child. The amount may be lower, but not necessarily, if the natural parent is paying guideline support.

10. What can one do to ensure child support is not payable on separation for a partner' child?

10.1. A Cohabitation Agreement does not eliminate the obligation, so one should govern their financial and personal affairs so it will not be found that the child was treated like family personally or financially.

11. What can one do to ensure the unmarried person has the same rights as a married person?

11.1. Have a Cohabitation Agreement in place that provides for greater rights and ensure there are Wills naming each other as executors and major beneficiaries and have Powers of Attorney naming each other as attorneys.

MARRIAGE CONTRACT OR COHABITATION AGREEMENT CLIENT QUESTIONNAIRE

1. Name _____

2. Name of Partner _____

3. Date Started or Intent to Start Cohabitation _____

4. Date Intended to be Married or was Married _____

5. Names and dates of birth of dependant Children of Client

6. Names and dates of birth of dependant Children of Partner

7. Purposes of Agreement

- protect children from previous marriage
- protect spouse from children of previous marriage
- ensure get credit for bringing a home into the relationship
- ensure no division of property if separate, die or become incompetent
- ensure no trust claim against property
- ensure no spousal support payable if separate within 5 years, ever separate, die or become incompetent

8. Income (approximate values, no proof needed)

Client

\$ _____

Partner

\$ _____

9. Assets (approximate values, no proof needed)

Client

House \$ _____

Investment \$ _____

Investment \$ _____

RRSPs) \$ _____

10. Assets (approximate values, no proof needed)

Partner

House \$ _____

Investment \$ _____

Investment \$ _____

RRSPs) \$ _____

11. Debts (approximate values, no proof needed)

Client

Mortgage \$ _____

Loans \$ _____

Credit Cards \$ _____

12. Debts (approximate values, no proof needed)

Partner

Mortgage \$ _____

Loans \$ _____

Credit Cards \$ _____

RESUME OF LAWRENCE STEPHEN PASCOE

1. Firm Name: Mirsky Pascoe
2. Address: The Bell Mews, Suite 300
39 Robertson Road (Bells Corners)
Ottawa, Ontario K2H 8R2
3. Telephone: Office: (613) 828-2120, extension 117
Home: (613) 723-5122 (for emergencies only)
Cell: (613) 797-3573 (not always on)
4. Fax: (613) 596-0881
5. Email: lspascoe@thepascoedifference.com
6. Web Site: www.thepascoedifference.com
(semi finalist in Monitor Magazine's Best Home Page Contest)
7. Birth Date and Place: October 22, 1949, Toronto, Ontario
8. Educational and Professional Qualifications:
Bachelor of Commerce (Honours) Dalhousie University (1972)
Bachelor of Laws, Dalhousie University (1975)
Ontario Bar Admission Course (1977)
Family Mediation Training Course (1990)
Collaborative Lawyers Training Course (2001-2002)
9. Specific Areas of Practice:
Family Law: I advise clients of their rights and obligations when they separate or are thinking of separating from their spouse. The major issues being custody and access, dividing their assets and support for the spouse and children. I also advise my clients about the many processes that may be used to resolve the issue of a separation and I represent them in the process they choose which may include going to mediation meetings or representing them in an arbitration or court hearing.

Wills and Powers of Attorney: I advise clients on Estate Planning which involves drafting Wills, Powers of Attorneys and Trusts and provide advice on; how to ensure that on their death their assets go to the appropriate desired beneficiary; ensuring that the appropriate person or persons look after the estate; reducing problems and conflicts that may arise in administering the estate; minimizing the amount of payments the estate pays for taxes, costs and court (probate) fees; and inheritance.

Administration of Estates: I advise the personal representative of an estate (executor) as to what is required to administer the estate and then, as directed by him or her, administer the estate, which might involve applying to the court for the Certificate of Appointment (probate), dealing with the assets, paying debts, and accounting to beneficiaries.

10. Organization Affiliates:

- Law Society of Upper Canada
- Canadian Bar Association
- American Bar Association
- County of Carleton Law Association
- Member of Annual Family Law Institute Organizing Committee (1999-present)
- Member of Collaborative Law Network

11. Teaching Experience:

Course instructor:

- Algonquin College Legal Assistant Program (1978-1980)

Seminar Leader:

- Ontario Bar Admission Course, Family Law (1986)
- Law Society Continuing Education Program on Pensions and Family Law (1988, 1994)
- Ontario Bar Admission Course Practice Skills for Family Law (1989, 1990) and on Negotiating Skills (1993, 1996)

Speaker:

- Ontario Bar Admission Course, dependent's relief claims in estates (1988 - 1990)
- Ontario Law Society Continuing Education Program dealing with estate litigation (Dependent's Relief Claims, 1987-1990)
- Ontario Law Society Continuing Education Program dealing with marriage contracts (1987, 1988)
- Canadian Bar Association Annual Institute Program dealing with Pensions and Family Law (1989)
- Law Society Continuing Education Program for Legal Secretaries dealing with preparing Financial Statements
- Law Society Continuing Education Program for Family Law Lawyers - Employment Benefit Clauses (1990)
- Canadian Society for the Advancement of Legal Technology (1994, 1996)
- Family Law Motions: Practice and Strategy (1994)
- Institute of Family Law, The Life Insurance Clause in Separation Agreements (1996)

- Federation of Law Societies, The Life Insurance Clause in Separation Agreements (1998)
- County of Carleton Law Association and Law Society Continuing Education Program, Determining Income of the Self-Employed under the Child Support Guidelines (1999)
- Law Society Continuing Education, Basic Management Principles for Lawyers (May 2000)
- Law Society Technology for Lawyers conference, Some Thoughts on Producing and Marketing a Law Firm's Web Site (November 2003)
- Law Society and Ontario Bar Association's Annual Solo on Small Firm Conference and Expo - Lawyers Can Be Different - Providing Innovative Legal Services (2006)
- Law Society and Ontario Bar Association's Annual Solo on Small Firm Conference and Expo - Some Thoughts About Using Technology to Market Legal Services (2007)
- Institute of Family Law - Stress Management for Lawyers (2007)

12. Public Speaking:

Ontario Provincial Employees Association, Canada Post, Alta Vista Synagogue, Ukrainian Orthodox Church, Class for new Canadians, Laurentian High School, Ottawa Community Credit Union Ltd., Children's Hospital of Eastern Ontario, London Life Insurance Agents, Ottawa/Skyline T.V. Cable Phone-in Law Program on Family Law, a Divorce Support Group, National Capital Retirement Education Association, National Counsel of Jewish Women Palliative Care Seminar, Ottawa Valley Adjusters Association, The Ottawa Citizen Retirement Education Programme, Retirement Education Program Carleton Separate School Board, Retirement Education Program for the City of Nepean (now City of Ottawa), The Ottawa Civic Hospital Employees, University of Ottawa Law School, Royal Ottawa Hospital, Unicad Canada Ltd., Money Concepts, Canterbury High School, A.J.A. 50 Plus, Edward Jones

13. Published Articles:

- Support (unpublished except on Web site)
- Custody and Access (unpublished except on Web site)
- Powers of Attorney (unpublished except on Web site)
- Changing your Will (unpublished except for Web site)
- Reasons for Having a Will (C.J. Journal South and Women's Credit Union Handbook)
- Professional Negligence and Responsibility Issues for lawyer's in dealing with Marriage Contracts (Ontario Law Society Continuing Education Program in 1987, published by Carswell Company in 1988 in a book entitled Marriage Contracts 1988)
- Administration of Estates (C.J. Journal South)
- Custody and Access to Children (C.J. Journal South)

- Family Mediation (O.A.F.M. Newsletter)
- Division of Assets (Clarion Newspaper, April 1989)
- Wills and Minor Children (Clarion Newspaper, May 1989)
- Separation and Divorce (Clarion Newspaper, September 1989)
- Division of Pensions on Marriage Breakdown (Clarion Newspaper, January 1990)
- Marriage Contracts (Clarion Newspaper, March 1990)
- Employment Benefits (Law Society Continuing Education, April 1990)
- Updating your Will (Clarion Newspaper, Summer 1990)
- Lawyer Client Relationship (Clarion Newspaper, Autumn 1990)
- Preparing For An Easier Administration of an Estate (Clarion Newspaper, Winter 1991)
- Divorce Mediation (Clarion Newspaper, April 1991)
- Agreements of Purchase and Sale (Clarion Newspaper, August 1991)
- Lawyer's Role When Purchasing a Home (Clarion Newspaper, September 1991)
- Lawyer's Role When Selling a Home (Clarion Newspaper, October 1991)
- The Legal Process in Matrimonial Disputes - Part 1 (Clarion Newspaper, November and December 1992, January 1993)
- Using Technology to Improve Marketing of Legal Services (CSALT Annual Conference, April 1994)
- Family Law Motions: Practice and Strategy (Law Society Continuing Education Program, June 1994)
- Marketing, Technology & The Sole Practitioner/Small Law Firm (CSALT Annual Conference, May 1996); (reproduced at the Computers for Lawyers Conference, Wu Conference Centre, Fredericton, New Brunswick, November 1996)
- The Life Insurance Clause in Separation Agreements (Family Law Annual Institute, May 1996)
- The Life Insurance Clause in Separation Agreements (National Family Law Conference, June 1998)
- Determining Income of the Self-Employed under the Child Support Guidelines (Law Society Continuing Education Program, 1999)
- Some Basic Management Principles for Lawyers (Law Society Continuing Education, May 2000)
- Some Thoughts on Producing and Marketing a Law Firm's Web Site (Law Society Technology for Lawyers, November 2003)
- Lawyers Can be Different - Providing Innovative Legal Services (Law Society and Ontario Bar Association, April 2006)
- Some Quick Thoughts on Managing Information and Documentation in Family Law Files (CCLA Family Law Institute, June 2006)

MARRIAGE CONTRACT/ COHABITATION AGREEMENT RETAINER

1. I, the undersigned, hereby retain and employ **Lawrence S. Pascoe** as my solicitor and hereby authorize him to represent me in the negotiations and drafting of a Marriage Contract or Cohabitation Agreement.
2. I understand that I will be requested to provide an advance on my account of legal fees and disbursements. I understand that the initial advance is \$500.00.
3. I understand that the legal fees for this matter will be based on a block fee of \$750.00. I understand that if the time taken by Lawrence S. Pascoe is over two hours, I will be billed a further amount on an hourly rate of \$325.00 per hour.
4. I understand that in addition to the legal fees, my bill will include reasonable and necessary disbursements of money paid on my behalf as well as the goods and services tax on my legal fees.

ACKNOWLEDGMENT OF LIMITATIONS OF THE AGREEMENT

5. I understand that there are limitations to Marriage Contracts and Cohabitation Agreements with respect to the matrimonial home and the custody and support of children. I understand that the contract can be set aside for failure to make full financial disclosure, failure of a party to understand the nature and consequences of the contract and for all common law contractual requirements such as duress, undue influence, fraud, unconscionability, fundamental breach and other equitable grounds. I understand that the support provisions of the contract may be set aside if my future spouse or partner is receiving social assistance.
6. I also understand that I should govern my financial affairs keeping in my mind my contract and that I should have a proper Will and Powers of Attorney that co-ordinate with my contract.

DATED at Ottawa, Ontario, this day of , 2009.

SURVEY CONTEST

Client feedback is necessary to improve the quality of legal services I provide to my clients. Client surveys are an effective method to obtain that response. These surveys tell me what the client thinks about the way I practice, and allows the client to make suggestions on how service can be improved. Generally, lawyers look at matters through their own eyes rather than from the client's perspective. The same is true for the methods of marketing of legal services. I would therefore appreciate it if you would take some time to fill out the questionnaire dealing with my packet. It will greatly help me provide better service and improve my marketing.

My experience is that people do not like filling out questionnaires. Therefore, I am offering a contest to obtain a good response. Annually on January 31st, I will award a prize of a pair of FREE Ottawa Senators tickets for the best comments on improvements of services, marketing or packets.

You may mail, fax, email, or deliver to our office your completed survey questionnaire. All information and names of respondents will be kept confidential. You do not need to become a client to enter the contest.

I look forward to reading your comments.

Lawrence S. Pascoe

MARRIAGE CONTRACTS/COHABITATION AGREEMENTS SURVEY QUESTIONNAIRE

1. At the time you requested the packet did you have a lawyer?

Yes

No

2. Did the packet fulfill your expectations?

Yes

No

If not, why not? _____

3. What did you think of the packet in general?

(a) excellent

(b) good

(c) fair

Yes

No

If not, why not?

(a) Too complicated

(b) Not interested

4. Were the articles understandable?

Yes

No

Were the articles

too short

too long

just right

5. Did you find the articles overall helpful?

Yes

No

6. Did you have trouble completing the Client Questionnaire?

Yes

No

7. Did you like the fact that you can fill out this form prior to your appointment?

Yes

No

8. Are there any other topics that you would like to have discussed in the articles?

9. Did you find the information on cost and procedure helpful?

Yes

No

Do you have any comments on it? _____

10. Did you find the resume helpful?

Yes

No

Do you have any comments on it? _____

11. Did you find the hourly rate

reasonable

too high

too low

comment _____

12. Do you like the idea of a survey contest?

Yes

No

13. Do you have any other comments? _____

Date: _____

Name: _____

Address: _____

Phone: _____