

## COMMUNITY

# Cowboy Cup raises \$3,300 for CASHh



Cancer Assistance Services Halton Hills was the beneficiary again this year of the proceeds from the Cowboy Cup Golf Tournament held at the Acton Meadows course in July.

Forty-six golfers took part in the sixth-annual event, raising \$3,300, which included a barbecue afterwards at the home of the organizers, Rick & Sally Stull.

**Sheila Smith (far right), executive director of Cancer Assistance Services Halton Hills, accepts a cheque worth \$3,300 from Rick (centre) and Sally (second from right) Stull, who for the past six years have organized the Cowboy Cup charity golf tournament in Acton. At left is CASHh driver Paul Burroughs and board member Merry Little.**

Photo by Eamonn Maher

*Thank you Halton Hills!*  
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**Q**

**I would like to gift my property to my children. Do I have to pay land transfer tax?**

**A**

If you decided to transfer your house into the name of your son or daughter as a gift, receiving no money in return, then you might not have to pay any land transfer tax. If the amount of money being paid is zero, then the land transfer tax on that amount would be zero.

If, however, you have an existing mortgage on that property and part of the deal is that your children would assume that mortgage, or get their own mortgage to pay off yours, then your son or daughter would have to pay land transfer tax based on the amount owing on your mortgage. Land transfer tax is payable on the total consideration that was given for the property, and transferring a mortgage liability qualifies as consideration.

So if you are in the giving spirit, be sure to pay off your mortgage if you can, or be prepared to pay some land transfer tax. Merry Christmas!

The advice offered in this column is intended for informational purposes only. Use of this column is not intended to replace or substitute any professional, financial, medical, legal, or other professional advice.