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## COMMUNITY

# Cram-A-Cruiser hauls in \$20,000

Residents of Halton Hills were in a benevolent mood earlier this month, donating close to \$20,000 in merchandise and cash during Halton regional police's annual Cram-A-Cruiser event.

Held at three locations in the municipality, officers were on hand to accept donations on Saturday, Dec. 2.

Shoppers at the Toronto Premium Outlets donated a total of approximately \$10,000 in cash, clothing and accessories, while at the Canadian Tire in Georgetown, more than \$3,000 in toys, along with \$616 in cash and Canadian Tire money were received.

The Georgetown Market Place made a donation of \$2,500 and collected another \$1,680 worth of toys and \$552 in cash donations.

Several Halton police



Halton Police photo

**Halton Hills Mayor Rick Bonnette contributes to the Cram-A-Cruiser toy drive at the Georgetown Market Place and Halton Regional Police Const. Dennis Dimitroff was happy to accept the donation, as nearly \$20,000 was raised during the day at three venues in Halton Hills.**

officers also participated in a food drive at the Real Canadian Superstore last

weekend for the Georgetown Bread Basket food bank.

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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!

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