Volunteers with Light Up the Hills strung lights on the trees in Dominion Gardens Park recently in preparation for Ignition p.m. with Ignition (turning on of Night Monday, Dec. 1. From left rear, Wayne Varley and Tom the lights) at 7 p.m. Shepard, and Paul Yates (left, front) and Gerry Kentner get the lights just right on one of the park's trees.

Get ready to Light Up The Hills

Light Up The Hills Ignition Night is the big celebration that start the festive season with a magical WOW of lights in Halton Hills— and this year there will be two nights of WOW.

This is the seventh year of lighting up the Dominion Gardens Park. Over the past seven years three Trees of Hope have been planted and decorated: one each in Georgetown, Acton and Glen Williams. Celebrations and Ignitions Ceremonies will take place in each community.

This year, Ignition Ceremonies will take place in Georgetown on Monday, Dec. 1, starting at 5:30

Santa will arrive at 5:30 p.m. The public is encouraged to bring their Photo by Lisa Tallyn cameras to take that special picture.

Included in the evening are complimentary cookies, hot chocolate, hot dogs and entertainment. Convenient parking is available at Christ the King High School parking lot on Guelph St., which is adjacent to the ceremony stage area.

On Tuesday, Dec. 2 the celebrations will happen in Acton and Glen

Acton's festivities start at 5 p.m. and Glen Williams at 6:30 p.m. Both locations will have an Ignition ceremony at 7 p.m. Acton's festivities will include the busy jolly Santa, entertainment and treats.

Light Up The Hills is an organization that is composed of dedicated, hard-working volunteers, very generous donors and numerous inkind services.

The Memory Trees are features

in the Dominion Gardens Park in which families have purchased special Christmas balls that are tagged to remember loved ones and placed 5 on these Memory Trees.

New this year are unique creative knitted additions to Dominion Gardens Park. Check out the colourful tree trunks and candy lane $\frac{7}{9}$ poles. Halton Hands in Motion have $\stackrel{\overline{\omega}}{\rightleftharpoons}$ worked diligently to add the delightful yarn installations to the celebra-

Help support Light Up The Hills \(\tilde{\Q} \) by purchasing a draw ticket with a ♡ chance to win one of eight wonderful prizes. Thanks to all the community support and sponsorships, the Halton Hills community will be aglow with lights from the beginning of December until January 3,

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What is a joint tenant?

If you and your spouse bought a house together, you likely own the property as joint tenants. This means that along with an equal ownership interest in the property, you each have the right of survivorship. When one spouse passes away, the surviving spouse automatically becomes the owner of the whole property. In other words, the deceased spouse's 50% share of the property does not fall into the estate, which can reduce probate fees substantially.

The alternative to a joint tenant is a tenant-incommon. The main difference is that there is no right of survivorship and so the property of a deceased tenant-in-common falls into the estate and is subject to probate fees.

Joint tenancy is often the best way for spouses to own property; the idea is that the surviving spouse doesn't face the hardship of finding the liquidity to pay a large probate fee. Anyone can own property as joint tenants though. A parent might want to add children to the deed as joint tenants so that they can enjoy the same probate fee deferral. This sort of situation, however, is not always a good idea. There are several issues and unintended consequences that need to be explored before going through with the transaction.

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.