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## Q I want to provide money to my children so they can buy a home. What should I be concerned about?

You need to be clear as to whether this money is a gift or a loan. The best way to do that is a written agreement. If it is a loan, then you would need either a promissory note signed by the child/ borrower, or, you can register your loan on title (ie: a mortgage). A mortgage does not have to include interest, and it can be registered with no expectation of payment until the property is sold. Often a registered mortgage is the best way to secure your interest.

If the funds are a gift, and your child is married, a separation would likely result in a division of property. Your gift towards the matrimonial home would be accounted for in the calculation of net family property, and could result in your child's spouse leaving the marriage with funds that were intended for your child's benefit.

#### **LETTER TO THE EDITOR**



Elyse, daughter of letter writer Adelle Purdham.

Lisa Tullett photo

# WE MUST RISK DELIGHT, SAYS MOTHER OF CHILD WITH DOWN SYNDROME

Let us delight in each other.

What does that even mean? I want to believe in it. Does it mean to accept each other for our differences? Can it mean to find happiness in the places we least expect? To search for joy, not only in its obvious forms, but from within the obscure and among the outliers, the outcasts? Is joy not a human condition that befalls us all, a state for which we each strive?

Another consideration, when we speak of delighting in each other, are we referring to the entirety of the human race, or only to a particular class, ability, gender, skin colour, or subgroup, or only to the people who look and act and think and feel like us?

Who do you think you are?

Wait a minute. Do we not all deserve to delight? Happiness, a smile, is universal. I'm not one to question the gifts of the universe or revel in its mysteries. I've learned to accept the good when it comes. Even in the most unlikely of places.

When I conceptualize delight, I think of the lines from Jack Gilbert's poem A Brief for the Defense.

'We must risk delight.

We can do without pleasure, but not delight. Not enjoyment. We must have the stubbornness to accept our gladness in the ruthless furnace of this world."

Perhaps, if we were to chance happiness together, the task would not appear so daunting, so dark.

I used to think of my daughter as a "risk." Hav-Down syndrome seemed like a risk - a situation involving exposure to danger - to what or to whom, I wasn't entirely sure, but that's what I believed when I was pregnant with my second child. My greatest fears materialized, and I cursed the high heavens, I raged, and I pouted, and then I stopped caring. Whether I would admit it or not, I had been prepared to parent a typical child, but I hadn't agreed to take on the risk of a child deemed less desirable by society.

Now I can look back and put words to what those fears were: raising a child with Down syndrome was a risk to my happiness, an unintentional interference with my delight. Our baby deviated from my perfectly narrow plan. Down syndrome fell outside the scope of the lens through which I viewed the trajectory of my

life, and now images that should have appeared far off in the distance were right in front of me, magnified and grotesque, a distorted scene. I was staring into the root of my own ugliness, facing down a shame of superiority. Who do you think you

It's OK for someone else to have a baby with Down syndrome. But not us. Not

But then I didn't have a choice. I wanted this baby that fluttered ethereal inside me tethered to my heart. I wanted her, she was here, and I would risk delight.

One person's risk is another one's happiness.

Happiness in each other is stepping inside on a cold day, and seeing your child with Down syndrome help her little sister remove her boots. I delight in your kindness.

Happiness in each other is celebrating the first words your child with Down syndrome reads independently in a second language. I delight in your intelligence.

Happiness in each other is a well-timed joke that sets your family off in a fit of laughter. I delight in

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