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COMMUNITY



Champ family photo

Jamie, Maddie and Carol Champ are the faces behind the hundreds of colourful birdhouses that popped up around Georgetown recently.

legal matters | Estate Planning- Transferring property to children

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Q

I have heard through various sources that if I transfer my home to my child I can save tax for my Estate. Is this something I should do?

A

For most clients the answer is No. Probate tax is 1.5% of the value and only payable after you die. For your \$500,000.00 home your estate would only pay \$7,500.00 "Probate Tax". If you had transferred your home to your child 10 years earlier when it was worth \$250,000.00 the capital gains tax when your \$500,000.00 home is sold can be as high as \$60,000.00. This tax could be payable while you are alive if, for example you need the proceeds from the sale of your home to care for yourself. Probate Tax is likely the smallest tax to worry about.

When you transfer your home to your child you also give up control. If you develop a new relationship and wish to provide for this new relationship you may need your child's consent for any changes. Lastly, transferring a joint ownership in your home to your child ties you into your child's financial circumstances. You better hope your child does not need to declare bankruptcy when they are on title to your home. Practically speaking the only time you should transfer a joint ownership interest to your child is after you have a clear medical diagnosis you have a short life expectancy.

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'CRAZY IDEA' TAKES FLIGHT

FAMILY BLANKETS COMMUNITY WITH CHEERFUL BIRDHOUSES

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A Georgetown family has been busy lifting residents' spirits, one birdhouse at a time.

The Champ clan created quite the stir last week after they anonymously left 201 handmade birdhouses all over town for residents to discover and take home.

Each house had a tag attached with inspirational words that also asked the finders to take a picture and upload it to social media with the hashtag #createcommunitycheer.

The project was the brainchild of Jamie Champ, who approached wife Carol and daughter Maddie with his "crazy idea" to cover the town with cheerfully painted birdhouses.

"He often has crazy ideas, but we said, "That sounds like a really good idea," quipped Carol. "With all the darkness this winter and everyone stuck in their homes with all this COVID stuff, we wanted to cheer people up."

After building the birdhouses for weeks — with the help of their daughter-in-law

"I was in tears as this is what our town is all about."

— Jenny Myers

and one of Maddie's friends — the family headed out around 10:30 at night under the cover of darkness so that their good deed would remain anonymous.

"It took about five hours. We went all over town and put them in very obvious places so that people would find them," said Carol.

In the days that followed, local residents were pleasantly surprised to find the colourful creations near their community mailboxes, on park footpaths, near their children's schools, by local nursing homes and more. The birdhouse discoveries also evoked emotional responses in some, like Georgetown's Jenny Myers, who came across the gift while walking with her children near Harrison Public School.

"I was in tears as this is what our town is all about. When times get hard or unsteady, we find ways to show that you are not alone and to keep moving forward," she said. "It was an amazing teaching moment for our children."

With increasing public and media attention, the Champ family has stepped out from behind their nameless act of kindness, with Carol saying they're overwhelmed by the response.

"We just wanted to make people smile, and I trust that we did. I really wish we made twice as many," she said. "I think I may have gotten more joy out of it than anyone else, just reading everyone's beautiful messages."

Michaels

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CORRECTION NOTICE

In the circular beginning Friday, March 12, 2021, the regular price for Best Ideas for Kids® Craft Kits was incorrectly stated at 9.99 each. The correct regular price for the kits is 11.99 each.

We apologize for any inconvenience this may have caused.