

SWIMMER MAKES OLYMPIC DREAM A REALITY

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Tessa Cieplucha stopped dreaming about making it to the Olympics almost two years ago.

Aug. 9, 2019 to be exact.

The timing would seem odd since it was the day the Georgetown swimmer delivered the biggest win of her career. Competing as a member of the Canadian senior national team for the first time, Cieplucha won the gold medal in the 400-metre individual med-

ley at the Pan Am Games in Peru.

That day, Cieplucha shifted from dreaming about the Olympics, to making it a reality.

"After the Pan Am Games, I had the confidence to envision myself racing at the highest level on the international stage," Cieplucha said. "My mindset changed from 'Wow, to make the Olympic team would be so cool,' to 'I'm going to make it.'"

It was easy for the 22-year-old to envision that

path with Olympic trials just seven months away. What she didn't foresee was trials being cancelled, the Olympics being postponed and going six months without so much as dipping her toe in a pool.

She managed to overcome it all, though. At last month's trials, she and Sydney Pickram waged a battle for first in the 400 IM. Over the last five lengths of the pool, the swimmers exchanged the lead four times, with Pickram taking the win by less than a quar-

ter of a second.

Cieplucha's time, a personal best of 4:37.26, beat the Olympic A standard by more than a second, all but assuring her a spot on the team.

And Cieplucha says there is still more in the tank for Tokyo.

"There's still a lot of room for improvement," she said, "but it's been a really good step forward."

Cieplucha's plan to ride the momentum of the Pan Am Games into Olympic trials seemed to be on track. In her senior season at the University of Tennessee, she contributed to the Lady Vols first-ever conference championship, taking the Southeastern Conference title in the 400 IM and helping Tennessee win the freestyle relay.

But within weeks, her collegiate career came to an abrupt end when the NCAA championships were cancelled due to COVID-19. The Canadian Olympic trials, less than a month away, followed suit. Soon, pools were closed, ending the chance to even train.

"It was a lot to process at the beginning," said Cieplucha, who had never taken more than a month off since becoming a competitive swimmer when she was nine.

For six months she waited anxiously, wondering if the momentum she had built had stalled.



Scott Grant photo

Tessa Cieplucha made the Canadian Olympic team after posting a personal best in the 400m individual medley at the Canadian trials.

She answered those questions with a pair of victories for the Toronto Titans in the International Swim League a couple of months after resuming training.

"It was not as bad as I thought it was going to be," Cieplucha said. "Six months out of the pool gave me a chance to evaluate the training I was doing, and I was mentally refreshed."

Cieplucha began training at a pace quicker than the Olympic standard so she would be comfortable with it when trials came around. She also put in a lot of work on the backstroke, previously considered her weakest of the four strokes.

Those improvements and the opportunity ahead of her had Cieplucha ready for trials.

"There are so many tal-

ented girls. The whole heat was strong. That alone got me excited to race," Cieplucha said. "I've raced against Sydney for years. That really helped me push myself."

Usually having to make up ground after the first two strokes (butterfly and backstroke), Cieplucha actually took the lead with the fastest backstroke time. Though Pickram out-touched her at the wall, Cieplucha took 1.7 seconds off her previous best time.

The following day she and her family gathered around to watch as the team was officially announced.

"It feels so great," she said. "The whole past year has been the most uncertain time. It was good to know my patience and hard work paid off."

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My father passed away and I am the designated beneficiary on a registered retirement income fund (RRIF). The estate trustee says the RRIF is part of the estate and I have to pay the proceeds to the estate. I don't think that is what my father intended.

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Unfortunately, there is currently a level of uncertainty about this issue. Where a parent puts an adult child on title to a property or an account as a joint owner, there is a presumption that it is not intended to transfer to the adult child upon the death of the parent. This is because adult children are often put on title simply to assist managing the property as the parent ages. The presumption may be rebutted, ideally by clear instructions, if it is in fact intended to transfer. Last year, courts decided that the same principle applied to assets even where there was a designated beneficiary. Until then, a designated beneficiary meant that the asset passed at death to the designated beneficiary outside of the estate. It was a common estate planning tool. Now, even more recently, courts have reverted to the prior interpretation of designated beneficiaries. It will likely take a higher court decision to clarify which interpretation holds over time. For the time being, if you are doing some estate planning, clear instructions can really help alleviate potential disputes.

If you are dealing with an estate issue, give us a call to set up a free 1/2 hour consultation. Stay safe and enjoy the weekend.

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