

## GEORGETOWN HORTICULTURAL SOCIETY, LIBRARY TO CO-HOST CHRISTMAS WORKSHOP

Deck the Balls workshop will be held on Saturday, Nov. 28, 9:30 a.m. to noon at the Georgetown library. It's a workshop jointly sponsored by the library and the Georgetown Horticultural Society.

Create a unique Christmas addition to your holiday decorating in a hands-on workshop. Instructors: Sandra Williamson and Lil Taggart. Cost: \$40 per person. Registration and payment at the library.



**BIG CHEQUE FROM A LITTLE LADY:** All those hugs added up and little four-year-old Rylee Baird Rand earned \$5,000 to present to Hospital for Sick Children on Friday, Nov. 13. Warm Hugs for Sick Kids took place Nov. 7-8 on Morris St. in Georgetown. "She has loved every second of it," said mom Vanessa Baird. "She loved meeting new people, especially new kids and giving them warm hugs. She loved her trip to Toronto to give the money to SickKids and she can't wait to give out even more warm hugs next year in hopes of helping even more kids." Above: Rylee Baird Rand with mom Vanessa Baird (left) and grandmother Laurie Baird, presented a cheque for \$5,000 to Hospital for Sick Children on Friday, Nov. 13. Submitted photo

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Q

Does the buyer of my home take over my hot water tank rental contract?

A

When you sell your home, the buyer usually agrees to take over your hot water tank rental contract, and may take over other rental contracts relating to different fixtures in your house, as agreed upon. Sometimes your furnace or water softener may be rented, and you would want to make sure to include those in the agreement of purchase and sale.

It is important to know whether or not you are renting these fixtures, or if you have a lease to own agreement. Sometimes the companies that sell these fixtures sell you on a cheap monthly payment plan, and it may seem like you are renting, but in reality you are making loan payments. When a prospective buyer searches your property, they will discover a security interest registered against your property. The authority for the company to do this will be found in the fine print of your agreement. Then you may end up having to pay out the loan in full in order to pass title to the buyer free and clear.

When you are going through your agreement of purchase and sale, just make sure you double check whether or not you are renting or making payments in lease to own agreement.



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