



Kathleen Tancoo and Scott Yetman are pleased to announce their forthcoming marriage on September 19, 1992 at St. John's United Church, Georgetown. Friends and well-wishers may attend the marriage ceremony at the church at 4:30 p.m.



Discovery Toys educational consultant and manager Elizabeth Kerr stands behind a display of toys, games and books available at the newly-established toy-lending library in her Georgetown home. No fee is charged to those using the library.

Toy-lending library opens in Georgetown home

By Dianne Cornish

A Georgetown mother of two who believes "toys enrich a child's life" is doing her part to make sure that children, "in every economic bracket," get an opportunity to enjoy playing with toys.

Elizabeth Kerr has opened a toy-lending library at her Pennington Crescent home. There's no cost involved in borrowing the toys, books and games at the Kerr household. All that's required is that the borrower phone ahead, provide some sort of identification along with a name, address and phone number where they can be reached.

What makes the set-up unique is the great variety of toys which Kerr has at her disposal. The toys are available in such large quantity because the Georgetown woman is an educational consultant and manager with Discovery Toys, a direct sales organization that markets toys, books and games to enhance child development.

Ever since she took on the direct sales career, Kerr has offered a toy-lending service to her customers. It all began when she was showing the line of toys at a private demonstration party. One of the people present said they would like to buy more toys for their children but couldn't afford it.

Kerr decided that she would lend the toys to customers experiencing the same financial restrictions. Now, she's decided to offer the same opportunity to all Georgetown and area residents. "In these economic times, it makes sense," she stated while talking about the need for the service.

"A lot of parents cannot afford to buy toys," Kerr remarked, adding that she is a great believer that children shouldn't be deprived of toys and games which play a large part in their overall development. "Toys really challenge children to learn and explore," she stated.

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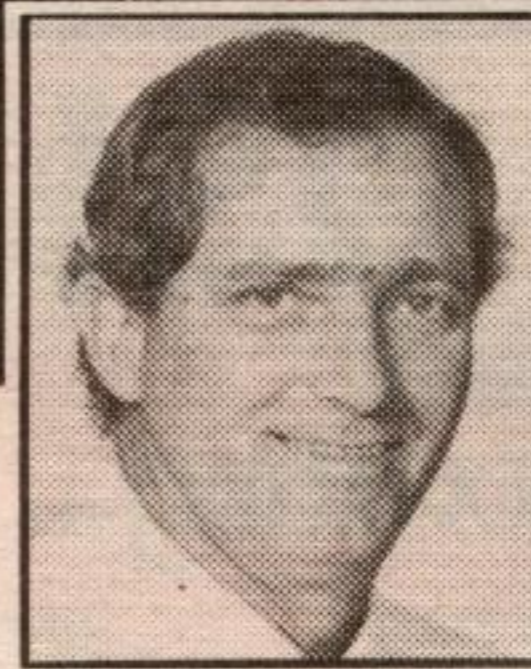
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Putting a Price tag on Service

Q We are home buyers who have been searching for a home for about 3 months. Most real estate agents we have met at open houses never call us back with a list of homes available. Those that do call have listings that seem very overpriced. This month we received a brochure at our home from a company that advertises homes for sale by owners. Do you think we can save by buying from an owner without a real estate agent?

A No. The market value of a home is the same whether or not a real estate agent sells it. If you buy direct from an owner without a real estate agent, then you and the seller will probably have to do much of the work an agent normally handles such as arranging a mortgage, creating a legal contract, preparing market analysis, and advertising. In addition, the private buyer should obtain an appraisal by an accredited appraiser.

In other words, the buyer and seller earn the real estate sales commission they think is being saved. The seller will always try and get as much of the commission you believe you are saving to cover the cost of his time and marketing.

I agree with you that many real estate listings appear to be overpriced. Some homes sell for less than the asking price. Before making an offer to purchase, insist that your agent shows you a list of recent, nearby, comparable home sales. Although some homes sell for full asking prices, you may be surprised at the difference between asking prices and the actual selling price.

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