

NEWSCLIP

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LETTERS TO THE EDITOR

Superhero program a success

The Shorewood-Troy Public Library congratulates the 674 participants in its 2005 summer reading program, "Superheroes: Powered by Book." They read an amazing 20,478 books. Congratulations on such an impressive achievement.

The library wishes to thank its generous sponsors for helping to provide a fun, successful program.

Shorewood merchants providing prizes for every child included: Frosty Tips, McDonald's, Subway and Quiznos. The grand prize, a Nintendo DS and case, was donated by John Wright, State Farm Insurance. Those who made other donations included: Bank of Shorewood, Burger King, Chesdans, Thomas A. Ciesla, Dairy Queen, Jim Darguzis, Delco Financial Services, Expert Optics, Dr. Kurt Faber, Dr. Alexander Grabovoy, Harris Bank, Marcia Karol, Joliet Jackhammers, Kumon Center, Mark Turk, Rép. Tom Cross and Ann Wasman, Shorewood Animal Hospital, Shorewood Early Learning Daycare Center, Shorewood Family Dental, Shorewood Lions and Lionesses, Target, Ron Tirapelli Ford, Wendy's International and White Hen Pantry.

Congratulations to all prize winners. The grand prize went to Kristofer Keesema. The Diorama Contest winners of \$25 Target gift cards were: Kyle Reed, Jamie Nies and Rikki Hirsch. Winners of "Harry Potter and the Half-Blood Prince" books were Sarah Earley and Kylie Townsend. The Guesstimate winner was Dru Barry.

Thank you to our volunteers, including Elliott Ambrozich, Rachel Crotteau, Christie Darin, Kimberly Kijowski, Andrew Las, Matt Las, Nick Surges, Macleen Taylor and Caleb Tolbert. Thank you to Rep. Tom Cross and Ann Wasman for sponsoring lunch at Dairy Queen for volunteers.

Many thanks to the staff at Shorewood-Troy Library. Your support and dedication mean so much. Special thanks to "Superhero" library assistants Jenny Buffington, Rachel Schullo, Tracy Specht, Aimee Tamayo and Alex Wilkinson.

Thanks again to everyone who helped to make the program a success.

Diana Hollingsworth

Director

Youth Services

Shorewood-Troy Public Library

Express housing concerns

Consumers must have the ability to shop for and compare prices of the services they buy in connection with the sale or purchase of a home.

That freedom may be compromised if the U.S. Department of Housing and Urban Development (HUD) makes certain changes in the Real Estate Procedures Act (RESPA). Currently, HUD is holding roundtable discussions around the country to allow invited groups to voice their concerns, and we are proud to say that both of our organizations were invited to the discussions in both Washington and Chicago to share our views.

HUD's objectives — to simplify the process by "packaging" services and provide greater disclosure of fees — are laudable ones. Each of the proposals it is considering would increase the cost of buying a home in Illinois, discourage consumers from shopping for the services needed in connection with the sale or purchase of a home, and possibly lead to kickbacks among industry players — a practice that is currently prohibited by law.

Our message to HUD is three-fold: consumers must be allowed to shop for the products and services needed to purchase or sell a home; HUD should first allow the market to determine how current closing and insurance packages should be implemented before considering government intervention, and any allowance for referral payments or kickbacks can only increase the cost to consumers, since any payment for work not performed increases the cost of providing the product.

We encourage Illinois consumers to join our efforts. Contact HUD to express your opposition to proposed changes to RESPA that may limit choices, increase costs and allow payment of referral fees in real estate transactions.

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