

# Let real estate agents narrow your choices

Newlyweds searching for their first home in Halton Hills shouldn't look at too many different choices because it can be confusing, says real estate agent Sue Graham.

Mrs. Graham says a real estate agent can try and zero in on what exactly you're looking for and narrow the choices.

Most young couples looking for their first home have high expectations and aim for a detached house, she says.

However, choices often depend on the location, the price range expected and the character of the home, she says.

However, through the process of elimination, some potential homeowners may decide they don't really need a garage - or the repairs for an older home may



**SUE GRAHAM**

be too much to handle. Some younger couples

may feel ambitious and buy a house that could use some repair work or decorating - this usually offers a chance to improve the value of their property, Mrs. Graham says.

One alternative to a detached home is a semi-detached unit in Acton that has two bathrooms and is only seven years old.

The occasional duplex in the area could offer the opportunity for a young couple to rent the upper portion to help pay the rent, she says.

In the older areas of Georgetown there are homes that some first time buyers in town might be able to afford.

Townhouses are one alternative to a detached or semi-detached, she says.

When it comes to financing a tax deductible Register Homeowners Plan (RHOSP) can help get a couple started, Mrs. Graham says.

A real estate agent will figure out what kind of down payment a couple can afford, then look for homes in that price range.

The closing costs for buying a modest home (such as lawyer's fee, tax adjustments, land transfer tax) can add up to \$1,000, so it's advisable not to put all your money into the purchase price.

Real estate people can usually help arrange for mortgages, Mrs. Graham says.

A booklet is available through Sue Graham entitled "Information for Home Buyers" which does give hints about buying your first home.

## Celebrating wedding festivities with bubbles

The oldest symbol of love, unity and celebration is the raising of glasses for a warm toast to the happiness of the bride and groom.

But, if sharing special moments with family and friends - intimate parties and Champagne occasions - are taking too big a bite out of your over-all wedding budget you can celebrate by popping the cork with an affordable alternative - imported sparkling wine.

Wine has been associated with love since the early Roman times; therefore, there's no need to diminish your budget with expensively priced Champagnes.

Champs D'ore, a sparkling dry wine from France is a perfect alternative. It adds excitement to every occasion once the cork pops and the bubbles rise. To make your wedding celebrations memorable, try these entertaining and serving suggestions from the sparkling wine experts at Viceroy Imports:

-Sparkling wine should be served in fluted or tulip shaped glasses. Air is the worst enemy of a sparkling wine's bubbles; the narrower the opening the longer the bubbles will last.

Saucer shaped glasses should be saved for still

wines. If used for sparkling wine they cause the bubbles to dissipate rapidly because they expose so much of the wine to the air.

-Once poured, you can "dress-up" the wine itself in the glass. Freeze strawberries, cherries or blueberries in ice cubes made from orange, cranberry or lime juice and place these in the wine.

Or add a peach slice to each glass of sparkling wine for a sheer romantic effect. Another treat is to add sherbet to each glass; this creamy delight will melt into a luscious foam.

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