



# Home Post Scripts

By Glenda Hughes

It's rewarding to know that, not only does this column get readership, but some of you actually do take my advice to heart and then report to me that the difference in your thinking or attitude has resulted in positive action with the sale of your home. Dy-no-mite!

Now, let's see, if this column can help some first time buyers see the light of day and get them into a position that they have been waiting for for a long time. If you are in the block of people that started looking for a first home about 18 months ago, god discoured, or couldn't find what you wanted at the price you could afford and went on "hold" - well, I think that you should read on, and perhaps I can put a fire under you. If there are some buyers out there that are just now starting to think about buying their first home, but have become pretty skeptical about the market, then you too should read on.

This is the first "buyers market" that we have had since 1981-82, so it certainly makes sense to understand what is happening. Secondly, the differences in the 1981-82 market and today's market, are quite different. Today, you can pick up a lovely home for considerable less money than 18 months ago, and you can also jump on the bandwagon of a very reasonable mortgage if you have the information needed to make that work for you. If you refer to my column of May 12th, regarding the explanation of "buying down" a mortgage, and then negotiate a reasonable price for the home of your dreams, you have the best of all possible worlds. You might even consider trying to find out, if the vendor of the property you have in mind to buy, will consider giving you a small second mortgage at the same rate of interest as the first mortgage, if you are a little short of cash. Some vendors will do this to get their property sold, and you can luck into this and make your purchase a very happy one indeed. Most important, be sure that you have a sales representative that can manage to explain all the little angles that buyers have at present, and don't be afraid to ask a million questions if you are not fully grasping the information. There is lots of time to make sure that you understand what is going on, and a good rep. will take that time to try and help you make a wise decision.

Don't put off buying for lack of information. You are in a very enviable position at present - and I assure you, it won't last forever. When mortgage rates start edging downward on the lenders charts, you can be assured that within short notice, the prices of homes will start their climb upwards. Opportunities are out there! With the help of some good knowledge and an excellent sales representative, you should be able to thumb your nose at the media, and smile as you walk into the home of your dreams!

**"Homes Sold Creatively"**

Glenda Hughes is a Sales Representative with NRS Brand Realty in Georgetown.

# Rural writing awards June 10

The winners of the W.C. Good Rural Writing Awards will be presented at Scotsdale Farm in Ballinacree, Sunday, June 10. The Awards contest is administered by the Ontario Rural Learning Association (O.R.L.A.). The Awards project is funded by W.C. Good's family. It expresses their wish to commemorate his life (1876-1967) as a writer, politician and leader of farm and co-operative organizations.

The cash prizes, which range up to \$1,000, will be presented in a ceremony led by Dr. Budd Hall, Director - General of the International Council for Adult Education. The purpose of the awards this year has been to discover the

range of published writing (journalistic, creative, or scholarly) dealing with current trends and problems in rural Ontario, and to recognize and reward outstanding contributions in this field.

The closing date for entries was May 10. The jury is very impressed with the quality of much of the material including contributions from weekly and daily

newspapers. The distinguished jury, Jo Davis of Waterloo, Douglas Stewart of Rice Lake, and Prof. Tony Winson of Guelph, will have no easy task in reaching a decision.

The annual general meeting of the Ontario Rural Learning Association will be held on the same day beginning at 10 a.m. after food and refreshments.

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