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Your ad could appear in community newspapers in Ontario, or right across Canada, or any individual province. Space is limited, so Call The Herald at 877-2201 Today!

# Comprehensive guide for first-time buyers

This article is provided by local Realtors and the Ontario Real Estate Association (OREA) for the benefit of consumers in the real estate market.

If you're in the market for your first home, you may be interested in a new book published by the Ontario Real Estate Association. Entitled *How to Buy Your First Home*, it's a comprehensive, step-by-step guide for first-time buyers that's designed to take the mystery out of finding and purchasing a home.

The free, 128-page publication covers a number of pertinent

topics, including affordability, zeroing in on your home, deciding what to buy and working with a real estate professional - to name a few.

The book has received a high praise from many first-time buyers and has been described as "excellent" and "all-encompassing."

### BETTER UNDERSTANDING

The text provides thorough explanations of the many terms used in real estate transactions and a special glossary is included at the back.

The book will teach you how to

work effectively with REALTORS, lawyers and other professionals. You'll learn how to shop for a mortgage and talk intelligently with your banker.

It will also give you advice on how to pick a reputable home inspector to check out your home thoroughly before closing the deal.

### LOGICAL FLOW

Topics are presented in the order you're likely to deal with during your home-buying adventure. The first chapter, for instance, outlines the financial benefits of owning your own

home.

Drawing on a recent study conducted by two University of Western Ontario business professors, this chapter shows that home ownership is an excellent long-term investment with a proven track record superior to that of other personal investments.

Subsequent chapters deal with affordability and provide a series of worksheets to help you calculate all the basic costs associated with owning a home - such as mortgage and utility payments.

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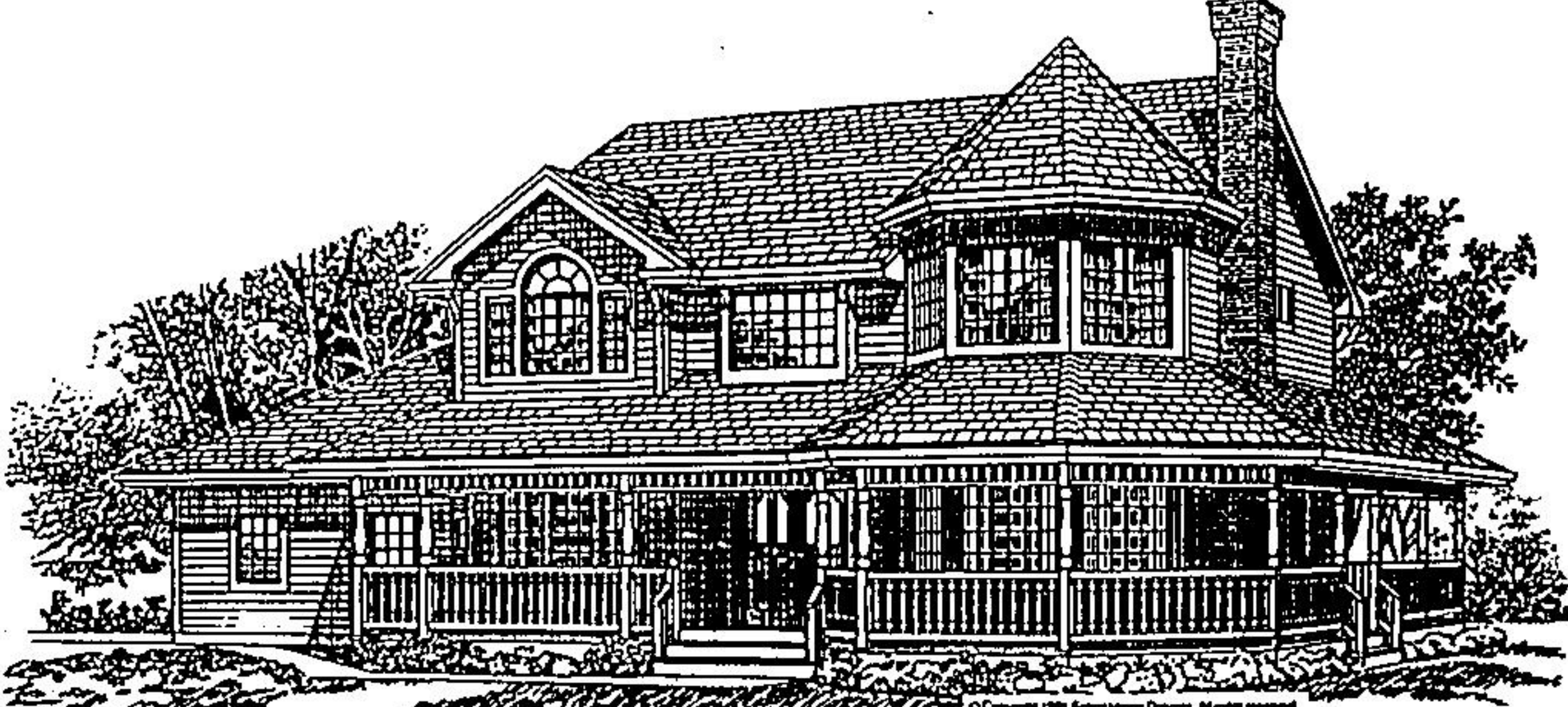
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## HOME OF THE WEEK



PLAN NO. 91-2515

### VICTORIAN BOASTS LAVISH MASTER SUITE

Victorian detailing, turret roof and wraparound verandah distinguish this four bedroom design. High, nine foot ceilings further enhance the tray ceilings in the den, living and dining rooms. The vaulted foyer opens to a dramatic, sweeping curved staircase. Double doors open to the windowed bay living room with fireplace and adjoining dining room; sliding glass doors beyond access the covered verandah. The open plan kitchen offers spacious work counters, eating bar and sunny breakfast room. A half wall separates the breakfast room from the large family room and enhances the spaciousness throughout this area.

Upstairs the curved gallery views the foyer below. The master bedroom features a tray ceiling, sitting bay, walk-in closet and ensuite with whirlpool spa, and shower. The three additional bedrooms share a main bathroom.

The finished floor area of this charming, Victorian home is 2,516 square feet. Plan offers a choice of foundations including a full basement or crawl space.

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