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own home are endless. First and foremost, it allows you to begin building your home equity—a benefit forgone by renting.

Once you have some idea of what you're looking for and how much you can afford to pay, the adventure has just begun. Visit potential communities and ask questions about city services and utility rates. Special attention should be paid to these elements when buying in new communities as you should be sure that your property is going to appreciate in value.

Keep track of all features of respective houses that you view. The primary thing that first-time buyers

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have to realize is that they must lower their expectations. When they move out of Mom and Dad's house, they want to move into a house in a similar neighbourhood. It just can't happen

anymore. In the past, most people started in a 1 1/2 storey home—about 800 square feet with one bath and no garage. Double car garages, fireplaces, family rooms, powder rooms, walk-in closets, etc. didn't exist. All these features add big dollars to today's price.

As well, prime neighbourhoods command a premium. It may now mean a first house will require a longer commute time to work.

Investigate all mortgage and

financing options and be sure to take into account everything you will need to make the house a home. For example, does the house come with all the appliances? You will also have to consider the initial purchase of draperies, furniture, lawn care equipment and other necessities that

What we are talking about is sacrifice, together with some sweat and labour to fix up the first property.

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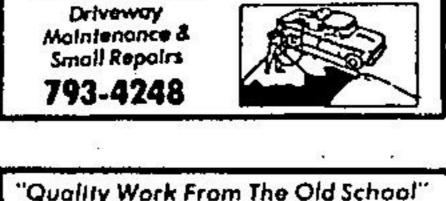














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HOME OF THE WEEK



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The open railed staircase ascends to a gallery which views the living room and loyer below and connects the two additional bedrooms. Each bedroom has twin darmer windows and share a main bathroom with soaking tub.

The finished floor area of this family home is 2,262 square feet. Plans offers a choice of foundations, including a full basement or crawl space. Send for Canada's largest plan book with over 500 home plans, including a wide variety of architectural styles, from

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