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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!**

# Simple ways to increase house value

—Perhaps you are considering some home improvement measurements, whether it be for your own pleasure or for adding value to your residence. In either circumstance, it is a wise choice for investment.

The first step is to locate a qualified contractor for the right fee. The most reliable source to do so is usually on the basis of referral by friends or relatives. Ensure that he/she has the ability to meet licensing and bonding requirements and look for a member of a professional association of remodellers.

It is smart to obtain several estimates of which you can compare



## REAL ESTATE AND YOU

Jamie Johnston

building specifications, labour, materials and time to complete the job. When making the comparison, don't automatically assume that the lowest price is the best. Look for reasons why the prices vary. Remember, you are contracting out to receive a professional job and should not settle for anything less. Discuss the bids in de-

tail with each contractor and ask if it is possible to view any prior work that has been done.

In consideration of payment, the standard procedure is one-third down and the rest when the job is completed, only if you are completely satisfied.

As a final concern, be certain that the contractor is insured against claims covering worker's compensation, property damage and accidents. Re-

quest the name of the agency and call to verify the coverage.

Home improvements, if investigated correctly, can be very rewarding and trouble-free. Be wary and thorough in choosing your contractor and the endeavour will pay off.

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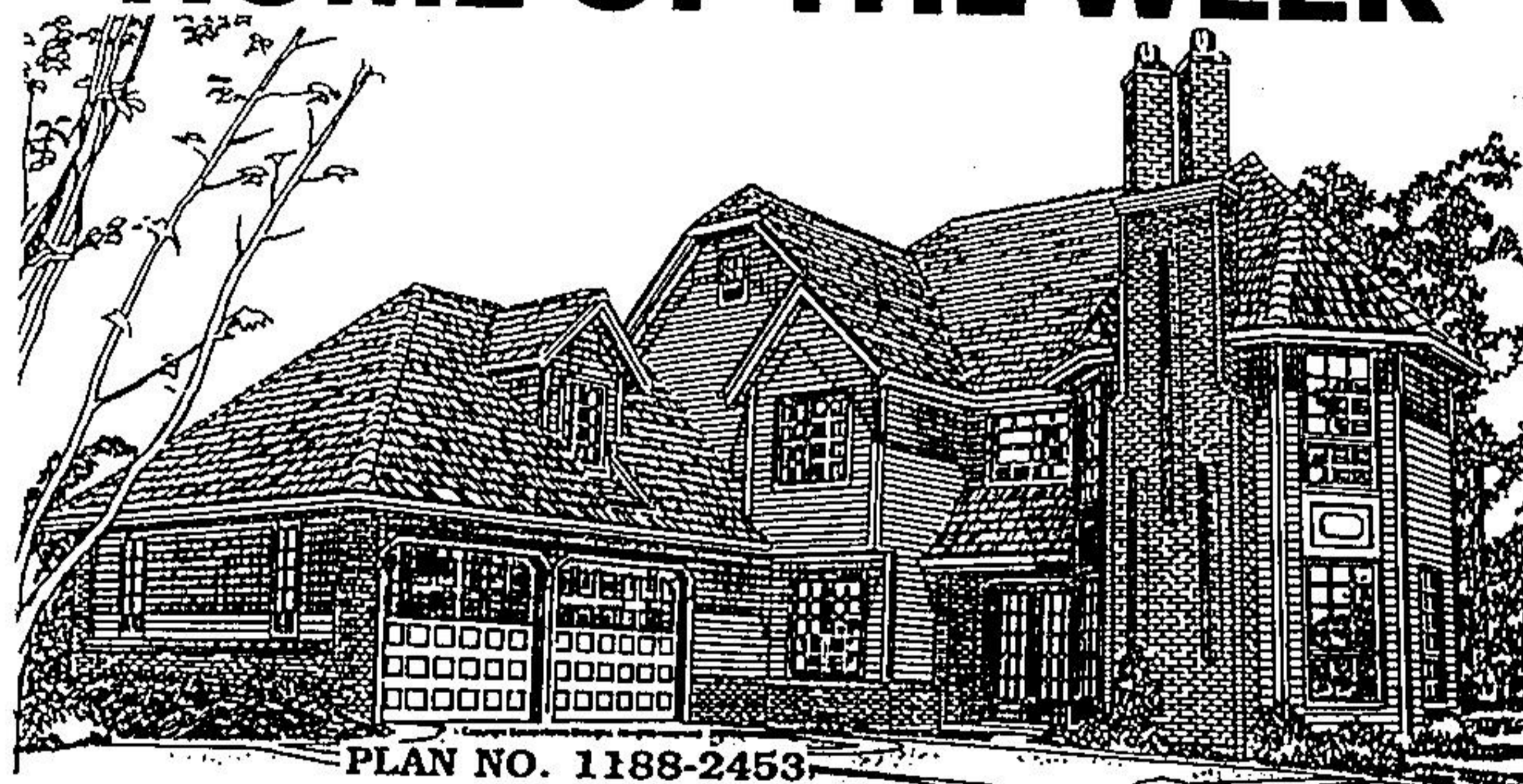
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