

## Out at the Ranch

with Bill Ellis

### THE STACHE

Oops! Just about lost my moustache the other morning. You know how it goes guys. Trim a little off the left side then trim a little off the right side. Not even. Trim more left, trim more right, not even. Watch Out!

So what is the big deal? Shave it off, you can grow another one in a couple of weeks. If you talk like that -- you are not a true moustache man! Any one, well not everyone exactly -- can grow a moustache, shave it off, and grow another. But the REAL moustache man keeps the same moustache! None of this come and go. For the real moustache man the moustache is a trade mark, a badge, a constant in a life of change. You could shave off your moustache and your whole personality might change -- What do you mean - Well?

Personally, I have had the same moustache since I was seventeen years old. Suffice to say, that is a long time. It might even be a record if someone kept track of that type of useless information. But I came from a long line of moustachiod men. My great-grandfather had a great huge drooping moustache that required him to use a moustache cup. Messy but reasonably effective, though soup was a problem. My grandfather had more of a Hitler style of moustache, which he shaved off in the latter 30's, in great disgust. My father wore one of those thin types, no doubt influenced by some of those male movie stars of the 20's. I have

always had a modified handle-bar type. My son and my son-in-law are now both sporting presentable hairy upper lips -- and so it goes.

I must admit that I first grew my moustache, at a tender age of seventeen years, because it was important to me, at that time, that I look older. The importance of looking older was either because of a young lady who was a couple of years older than I or because most of my school buddies could pass for twenty-one to get into the local beer hall -- and I couldn't get past the bartender. Most likely the latter reason.

In any event, my upper lip has not been seen naked since my seventeenth year. You can realize the great risks of shaving it off after all these years. My dear wife has never seen me without a moustache. Why, she might decide that I was not Mr. Right after all. My children might not recognize me. And I can just hear Kelly say -- "What happened to your face, Gramp?"

You can see that the risks in shaving off the moustache are just too awesome. Why, the guys downtown might even say -- Who is that young looking guy around here lately? -- not realizing that it was just the same old me -- minus moustache. Besides, the picture on my driver's license would be wrong -- and you can't have that happening.

Now, -- just one more try to even this up -- trim left -- trim right -- OK.



## HOME WORDS

... about home ownership today

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

## Time is Perfect for Buying a Home

If you're currently thinking about joining the leagues of Canadians who are making the transition from renting a home to buying one, you couldn't have picked a better time. Government incentives, combined with lower interest rates and a wider selection of homes have made the dream of home ownership possible for many.

In fact, between one-third and half of current home sales in the province can be attributed to first-time buyers. With today's opportunities, many Canadians are discovering that the costs of owning a home can be either lower or comparable to those of renting.

If you're ready to take the plunge, consider all the options available to you. Last winter, Canada Mortgage and Housing Corporation lowered its minimum down payment requirements for federally insured mortgages for first-time buyers from 10 to five per cent.

CMHC's First Home Loan Insurance Plan is designed to give buyers lacking a larger down payment the opportunity to get into the market.

And although a smaller down payment will result in a larger mortgage, buyers will be paying less per

month than they would have a couple of years ago, thanks to lower interest rates. The new plan is slated to be reviewed after two years.

### RRSPs

The federal government also introduced a temporary incentive -- called the Home Buyers' Plan -- which gives purchasers the chance to use their Registered Retirement Savings Plan (RRSP) certificates (up to \$20,000 per person) to build or buy a home. No income tax is deducted from these funds, as long as they're repaid to an RRSP according to the government's repayment schedule.

However, the program is only available for a limited time. To take advantage of it, you must enter into an agreement to buy or build a qualifying home and withdraw funds from your RRSP before March 1, 1993. The deadline for closing the deal is September 30, 1993.

To retain the tax-deferred status, the money you withdraw under the Home Buyers' Plan must be repaid in at least 15 equal yearly installments.

If you pay less than your scheduled annual payments, the amount that you don't repay must be reported as

income on your tax return for that year.

When making your decision to buy, also consider the appreciation of your home over the years and the equity you'll be building up. Say for instance, you purchase a three-bedroom house for \$145,000. Assuming your monthly payments are \$1,200 and that this represents your average payment over the next 25 years, you'll pay a total of \$360,000 for your home. However, in 25 years, it will be worth about \$470,000, assuming an annual appreciation of five per cent.

Once the mortgage is paid, all you'll have to worry about are taxes, maintenance and utilities. And you've had the added advantage of maintaining the shelter and security that only a home can provide.

### Other Options

If you feel a single family dwelling is still out of your price range, consider a condominium, townhouse or semi-detached home. A condominium is a wise choice if you don't want to worry about exterior maintenance.

Whatever choice you make, you'll feel more secure knowing the home you live in belongs to you.

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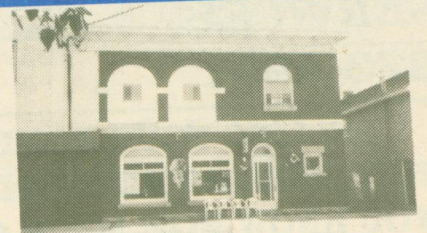


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