

There's extra costs to include in a budget when buying a home

When planning to buy a home, be sure that you plan for the extra costs that go above and beyond the actual purchase price:

- GST applies to the sale of new homes or extensively renovated older homes. A rebate of as much as 2.5 per cent on homes less than \$450,000 is available.
- Appraisal fees can be as high as \$250 and are often required by the lender.
- Property taxes are an inevitable cost of buying a home. You can usually pay them in installments.
- Survey fees can be avoided if you ask the vendor to supply a survey as a condition of your offer to purchase.
- Property insurance covers the replacement value of the structure of your home and its contents.

- Prepaid taxes or utility bills will be your responsibility (on a pro-rated basis).

- Land transfer taxes apply in most provinces and amount to 1-4 per cent of the property's purchase price.

- Legal fees of at least \$500 cover the cost of reviewing the offer, searching the title, drawing up the mortgage documents and attending to closing details.

- Home inspection can cost between \$150 and \$350 (although this figure can be higher for larger, more expensive homes).

To find out more about the extra costs of buying a home, visit your local CIBC branch or call 1 800 465-CIBC (2422) to talk to a Personal Banker. You can also visit the CIBC Web site at www.cibc.com.

—News Canada



Cold days ahead: Is your home ready for winter?

This time of year, the nights are already getting colder. Do you feel a bit of a chill on the kitchen floor when you get up in the morning? Are your doors and windows weather-tight? Haven't checked yet?

Here's what to do:

Doors and weather-stripping

The first cold days are the ideal time to check doors and windows for leakage. To do this, move your hand along the door frame. Can you feel any air currents between your fingers?

If you can, this is probably because the weather-stripping is dry or cracked. It's probably lost its flexibility and no longer fits snugly between the door and frame. Or the stripping may also simply be out of adjustment. If so, you can readjust by putting gentle pressure (20 per cent to 25 per cent) along each piece of weather-stripping.

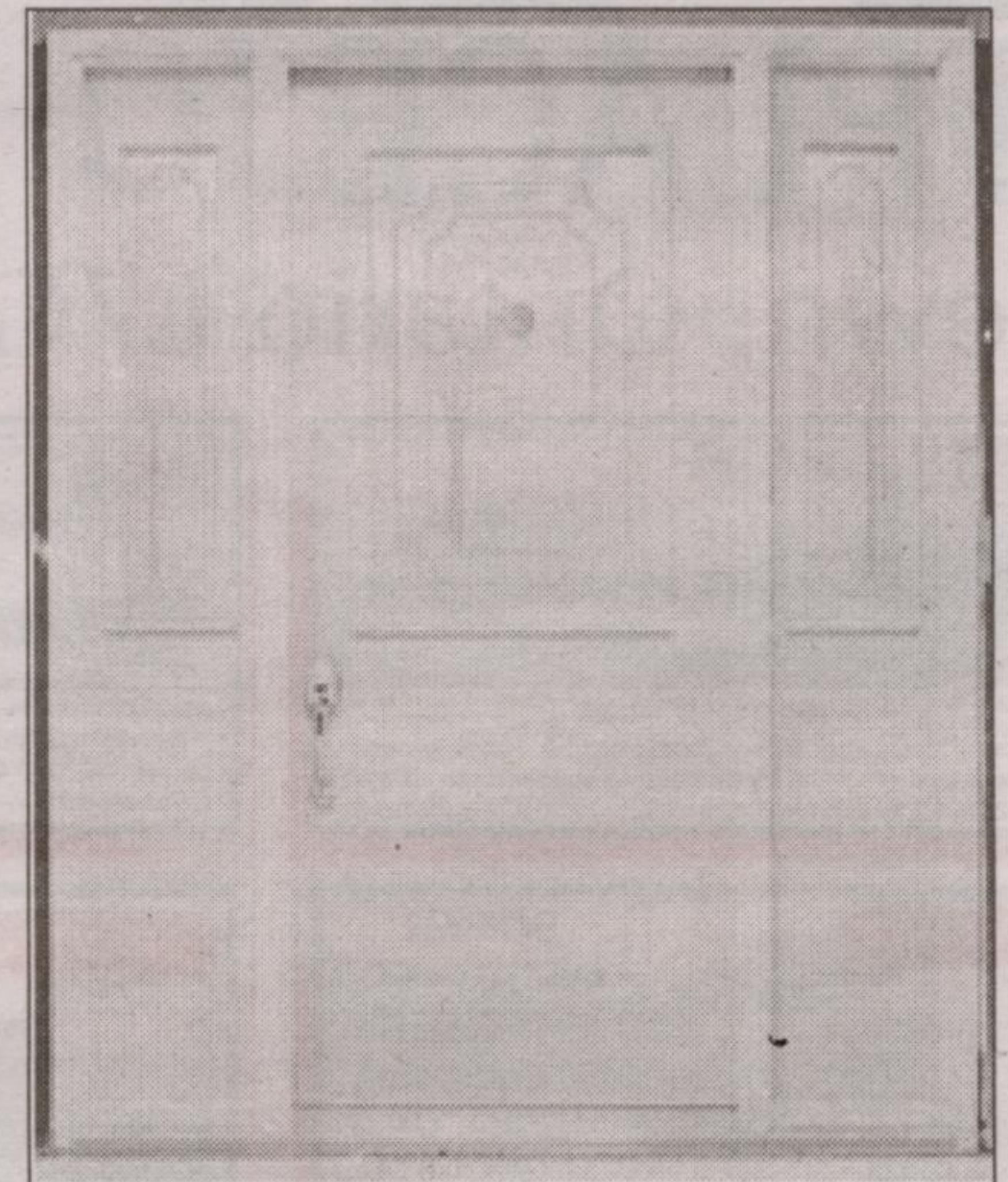
If you can't detect any air leakage, repeat the test after dark, using a flashlight. If a thin band of light appears along the door frame, this is a sign that air is in fact leaking in.

If you have to install a new weather-stripping and your entrance is built with two doors, we suggest installing the new piece on the inner door. This door always holds its heat better and is less exposed to the weather.

Weather-stripping on the inner door will keep its flexibility for a longer time, and will provide you with better energy savings.

Windows

If your house has sliding or sash windows and you don't plan to open them dur-



Homeowners should check around their windows and doors to ensure a tight seal, to ward off the cold breezes of winter.

ing the winter months, you can apply a protective material that is removable in the spring, such as a temporary adhesive strip or sealant made of non-adhesive silicone or polyethylene.

Need more information? Contact the nearest RONA home consultant in your area. Or visit our Web site at www.rona.ca

—By Jean-François Gagnon, RONA home consultant



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ROCKWOOD \$164,900



66x132 Lot 16 x 27 garage quiet street central locale

Main Street



Commercial over 2000 sq. ft. sep. apartment income hoist in shop \$240,000

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NEW LISTING - GUELPH
3 bedrooms, central locale, apt. income, gas, fenced yard. \$149,900.



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PARKVIEW, ROCKWOOD

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Town & Country Specialist



Blue Springs Realty (Halton) Corp.

~95 AC.



NW corner of 5th L & 10th SR

Halton Hills: Walnut tree lined driveway leads to this picturesque century home set far back from a quiet paved road S of Georgetown. ~30ac. 4 bdrms, 2 WRs & MF family rm. Bank barn in very good condition. Drive shed. Land used as a sod farm. < 10 min to 401 & GO train.

28 Market St.



Prestigious Park Area. "Eco Block", R2000, EnviroHome to be built on gorgeous lot with mature trees. "Eco Block" (insulated, reinforced concrete), ~ R50. Perfect for allergy sufferers. 4bdrms, 3 WRs, w/o bsmnt now onto trees & creek. 2 car gar. Wrap around deck. \$449,000

NEW 8412 E-G TL



3 shops !!

Eramosa-Garafraxa TL: Fabulous 5.25 ac estate with 4232 sq.ft. of living space; 3 oak stall horse barn (40' x 24'); wood workshop(756sq ft); electronic workshop with 2 offices & 2pc(1270sq ft) & utility garage(675sq ft), all built to highest standards. Mature trees, stream & 2 ponds!

4915 1st Line Erin



Erin, SW: Elegant, accent stone & brick home on 10 rolling acres (503' x 873') with some mature trees. Open concept. 4 bdrms, 3 WRs, MF MBR with exquisite ensuite, MF family rm & sun rm. Walk-out basement. Sunken Great Rm with pillars, picture windows, FP & cathedral ceiling. Suitable for horses. Superb!

18 Main St., Hillsburgh



Hillsburgh: Entrepreneurs. Com/Res located on S end of Main St. w/s. Main floor: 4 retail rms, storage rm, front & rear office & 2 pc. Upper level: kit (no stove), bdrm, office & huge storage room. Hi-eff natural gas furnace ~8 yrs old. Updated wiring. 9 pkg spaces. \$149,900 Prominent location.

100 Ac



Secluded chalet + log cabin with attach barn with 2 standing stalls. Unique games rm with medieval doors, wood plank flrs & wine keg booth. Pond & stream. 20ac in hay. Nat gas on Hwy #9. 1997 survey. No severance taken. 1000 ft F on Hwy 9 < 5 min to Orangeville & Hospital.

Milton



Rare 100 ac. SE corner of 30th SR & 2nd Line. 15 min N of 401. 4200 ft F. Electric railway, Tor to Guelph, removed & became access road through property. **Blue Springs Creek** runs through. 1/2 bush & 1/2 clear. No railway, hydro tower or traffic in area. Paved road. No severance taken! Worthy of your estate.



Erin -13.3 Ac. \$135,000 1092 ft frontage on Hwy #24, W of Erin, s/s. Mainly clear & dry; back, treed conservation. Potential for a pond. Build your home facing the woods. Excellent location. < 20 min to GO.