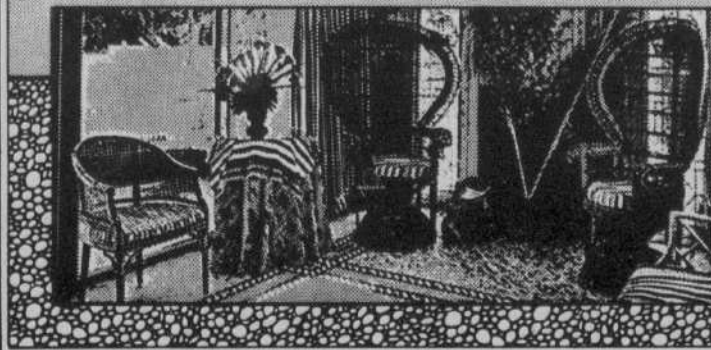
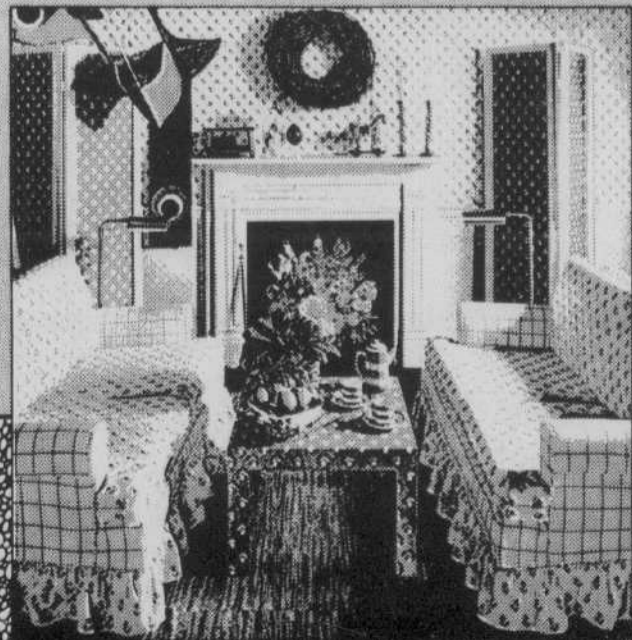
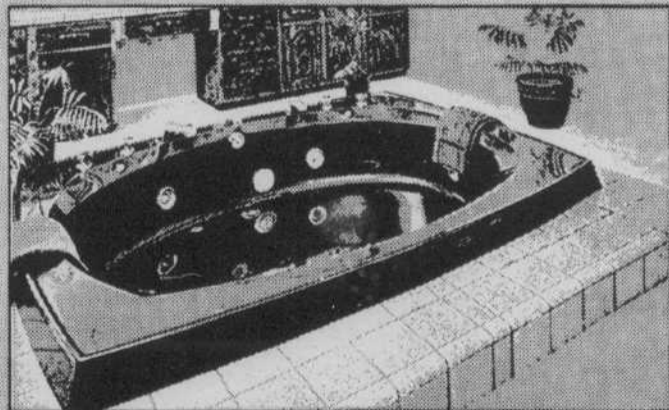
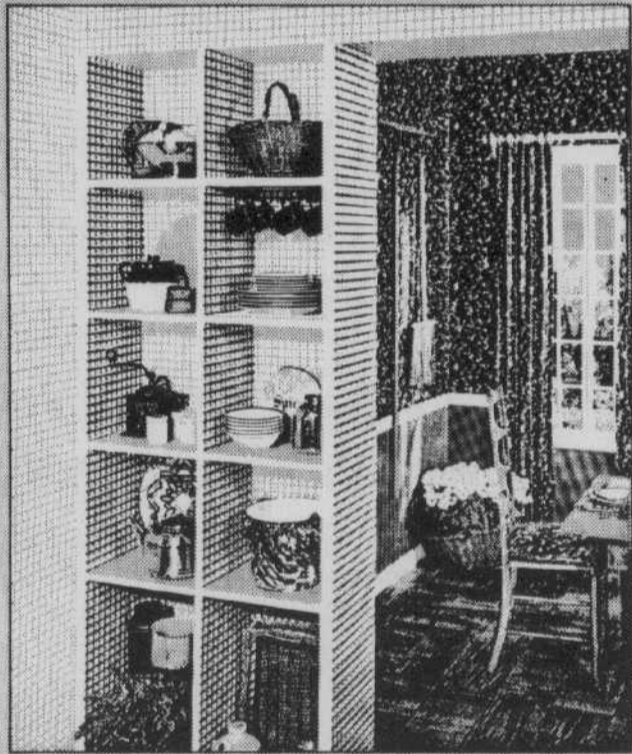
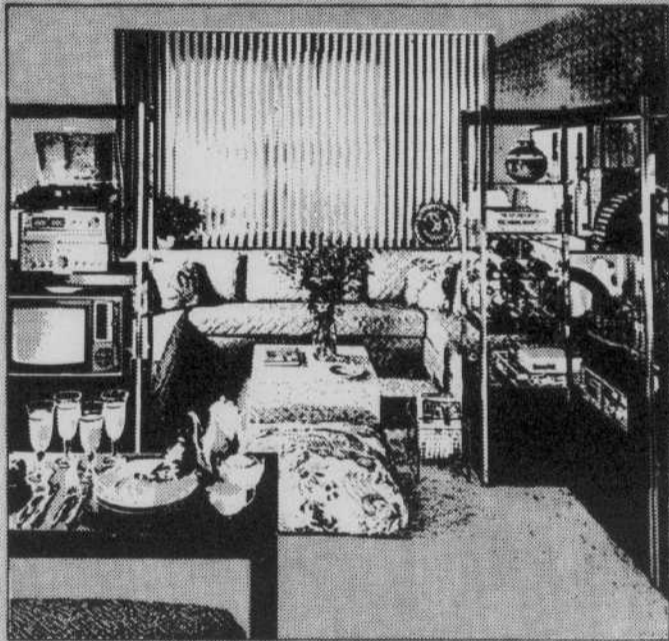
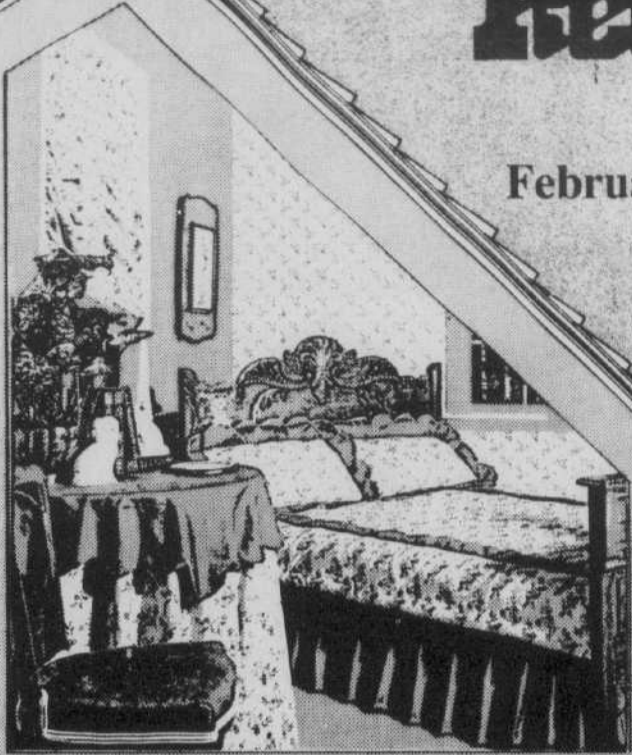
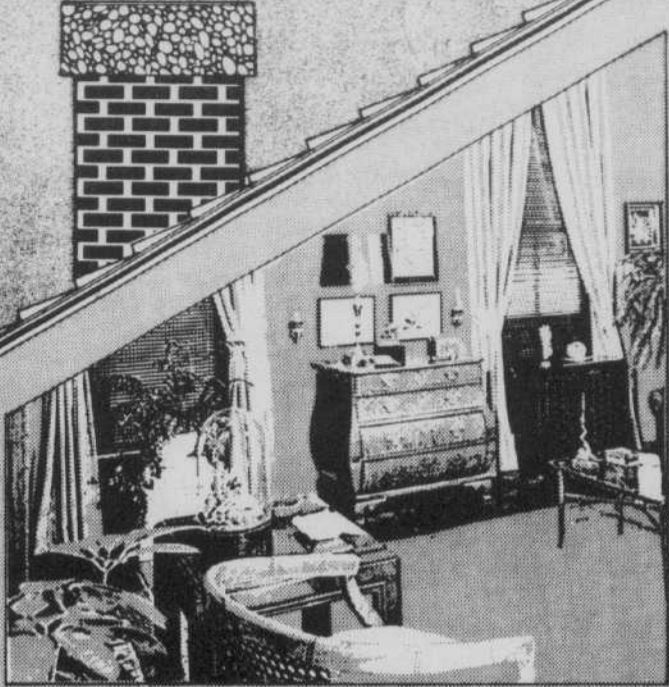


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Benefits of owning a home just can't be ignored, says Collins

By William Harris

SHERBROOKE — Keith Collins, president of the Estrie real estate board, describes the current market for real estate in the Eastern Townships in one word: "Active."

"Consumer confidence in the economy is back, and interest rates have remained reasonable," says Collins, a Royal LePage employee. "Over the past year there have been significant increases in real estate transactions all across Canada, and our region is no exception. The overall benefits of home ownership are simply becoming too attractive to ignore."

Collins isn't exaggerating when he says real estate transactions have increased significantly over the past 12 months. From January, 1985, to January, 1986, total Cana-

dian transactions were up 21.7 per cent. And, according to Collins, E.T. increases have been at "approximately the same level."

So what's the big attraction? "With the current state of the economy, people are realizing if they're paying \$300 per month for an apartment, they might as well spend another \$100 and buy themselves a home," Collins says. "That way they're making an investment in their future, considering appreciation and re-sale values, instead of spending money they'll never see again."

MORE REASONS

But the increase in home sales goes much deeper than the state of the economy. Collins believes owning your own home has always been a type of "North American Dream."

"Owning your own home is known as 'The American Dream', but it definitely applies to Canada as well," he says. "If it's economically feasible, most people want to own their own homes — it's that simple."

"During the recession years of the early 80s, for example, very few people actually lost their homes, despite all of the talk," Collins continues. "This seems to indicate most people will make a lot of other material sacrifices before they give up their houses."

YOUNG FOLK

The vast majority of recent E.T. home sales have been to people under 40, with a good number of those going to people under 30. Because of these revealing statistics, Collins has some sound advice for the



Keith Collins... Everyone wants their own home.

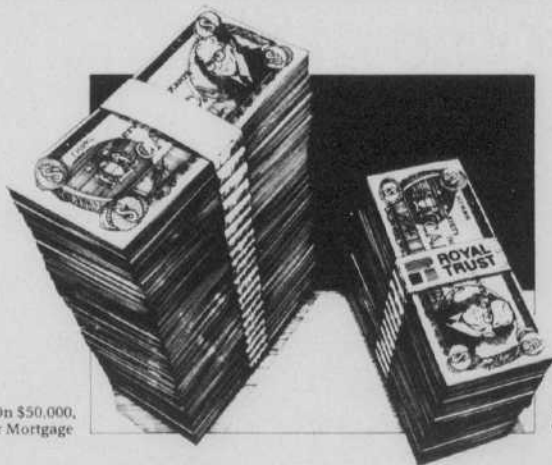
young person who is looking into buying a home for the first time.

"Potential buyers sometimes get caught up in the details of what size the kitchen should be or how many bathrooms they need," Collins says. "To get started all you need to

See next page

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E.T. market steady, but not booming

From last page

do is sit down and accurately calculate how much you can pay every month. With this information, any real estate agent will be able to tell you what type of house you can afford. You'll get no enjoyment out of your new property if you're always struggling to make the monthly payments."

BOOM TOWNS?

Are any E.T. municipalities particularly flourishing at the present time?

"I guess Magog could be considered a bit of a 'hot spot' right now, but as usual everyone is after lakefront property, and it doesn't come up for sale that often," Collins says. "Generally speaking, the overall demand for E.T. homes is much greater than the supply."

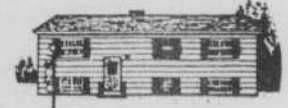
As for the immediate future, Collins says 1986 has the potential to be an even better year than 1985.

"There's no actual 'boom' going on — business has increased at a nice, steady pace," he says. "That's why prices haven't gone through the roof, and it's a nice surprise for people to find that homes are extremely affordable in our region."



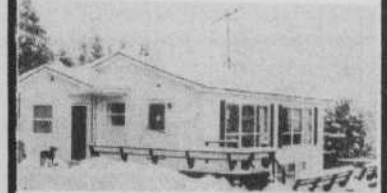
Real estate board President Keith Collins says you won't enjoy your new home if you're struggling to pay for it.

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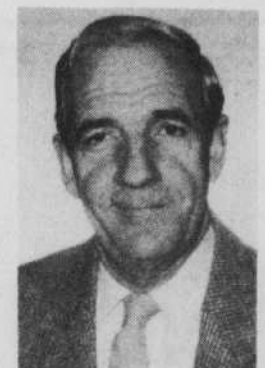
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Realtor offers tips on selling your home easily

By BARBARA JANE HALL

Why is it that one house sells within days after the realtor's sign appears on the front lawn and another lingers for months on the market? In today's tough real estate market, far too many sellers are spending endless months, even years, watching prospective buyers troop through their homes without making an offer.

To avoid this kind of frustration, you must learn the secrets of making your house more salable. And no, you needn't invest \$5,000 in a new redwood deck or \$10,000 in an in-ground swimming pool to make your home a quick seller.

If you want to reap the rewards of a fast sale of your home, what you must be willing to invest are your time, your imagination, and a little old-fashioned elbow grease. But before you pick up a hammer or move a box, you'll need to do some mental groundwork.

Remember that you're not selling a house, you're selling a home. *It's your job to set the scene for a buyer to fall in love with your home.* Believe it or not, many a house has sold quickly because of a spec-

tacular lilac bush or a cozy windowseat tucked under the eaves.

First, settle down in your favorite easy chair, close your eyes, and try to remember your feelings the very first time you walked into your home. Now, pick up a pencil and start listing your impressions of your home's most positive features. Ask your spouse and your children to add their own special positive reactions.

To complete the list, take a slow tour through every room in the house (bathrooms, too), then canvass the attic, basement, garage and finally the yard. Make an effort to note at least one positive feature in the area.

Now comes the tough part. Your first list was fun; for this one, you have to be ruthless. Try to imagine that you are a stranger seeing your own house for the first time. Plunge right into the spirit of the game by starting your dispassionate tour from the street. Then take a pencil and list every negative feature you can find.

You must neither close your eyes to your home's negative features nor let them depress you. Once aware of them, you're go-

ing to learn to solve the problems with ingenuity — and a very small outlay of cash, if any.

Here are some general tips that will help make your home more appealing:

1. *Accentuate the positive.* As an educated seller, you should learn to use the powerful, magnetic quality of color as an effective selling tool. Don't expect buyers to notice your home's best selling features without a little help on your part.

Do you want to direct the buyer's eye toward that charming little windowseat in the master bedroom? Simply arrange some brightly colored pillows in the corner, or fold a boldly patterned quilt on the bench.

Highlight the graceful bay window in your living room by placing a colorful arrangement of flowers on a table in front of the window. If a brick-paved patio is your pride and joy, buy a bright checkered tablecloth for your redwood table to draw the buyer's eye to this area.

Lighting should also be used for emphasis. For example, you can effectively draw attention to a handsome wall of bookcases

by placing a few small accent lamps in random pattern on the shelves.

If you have a fireplace, make sure it's highlighted by the glow of a roaring fire. Off season, place a lush fern or dried flower arrangement on the hearth.

2. *Eliminate the negative.* You can eliminate many of your home's negative features by transforming them into something more visually pleasant. A long, dark hall, for instance, will appear shorter if it's wallpapered in vertical pastel stripes.

By hanging a few pictures (borrow them from other rooms) on the walls and installing inexpensive gallery lights above them, you will stop the buyer's eyes along the way and the monotonous tunnel effect will be eliminated.

3. *Make those minor repairs.* Don't shrug and count on buyers to overlook seemingly minor imperfections. Will that buyer be impressed with the size of your master bedroom if the doorknob falls off in his hand, the window sash sticks, and the overhead light fails to illuminate this beautiful room when you flip the switch?

4. *Regardless of the season, tackle spring cleaning.* A bright, well-scrubbed home not only will sell faster than a dull, dingy one, it may sell for a considerably higher price. Dreary though they may be, those hours spent thoroughly cleaning your home will be hours well spent when the result pays off in an early and profitable sale.

5. *Create the illusion of spaciousness.* Most buyers are looking for space, as large a living space as their money can buy. Even if you think your rooms are adequately sized, make your living space appear as large as possible by eliminating bulky, unnecessary furniture.

Also consider rearranging furniture to give the illusion of spaciousness. Even though you've enjoyed your couch positioned in the middle of the living room in front of the fireplace, the room will probably look much larger if you place the couch against a wall. Move your furniture around. Experiment.

6. *Give your rooms a light, bright look.* When asked about their ideal house, most buyers respond that they want large, bright, cheerful rooms. Keep window shades rolled up and Venetian blinds open and let the sun shine in.

If your home has a very bright sunny room, emphasize this great asset by hanging a plant or two in the windows. Almost every home has a dark room or two, where the sun never seems to shine. Be absolutely sure that these rooms are not painted a dark color. Be sure the curtains are sheer, and increase the wattage of the light bulbs in these darker rooms.

7. *Eliminate unpleasant odors.* No matter how beautiful your home is to behold, it must also smell good — i.e., clean. Remember that some people are much more sensitive to odors than others. Smokers rarely notice the stench of tobacco that fills their homes, and pet owners may be oblivious to objectionable doggy odor. You cannot assume, however, that your house-buying customers will be among those with deadened olfactory facilities.

8. *Avoid eccentricities.* Your chances of selling quickly will be greatly improved if you can make your home appeal to a broad

spectrum of buyers. The smart seller will try to play down those very individualistic touches that may express perfectly his taste and personality but, at the same time, may appeal to a very small minority of home buyers. After all, if you had intended simply to relax in your beanbag chair, meditate before your Pink Floyd poster, light some incense, and wait for a well-heeled hippy to buy your pad, you probably wouldn't be reading this article in the first place.

9. *Recognize the fine line between clutter and sterility.* Too many discordant elements in a room can make the area look small and "busy," and yet a room without personal accessories will appear as cold and antiseptic as a furniture showroom. Leave an open book on the coffee table or a basket or knitting yarns beside your rocking chair.

10. *Display photographs that show your home during other seasons.* Not only is spring the most active home-buying season, it is probably the time of year when your home looks its very best. The lawn is lush and green; flowering trees are filling the fresh air with a heady aroma; daffodils, tulips, and violets are blooming.

But what if you have to sell in the dead of winter? Go through your photo albums and select pictures of your house and yard during all four seasons. These will be important selling tools. Be sure to include photographs of outdoor living spaces — patios, barbecue areas, and decks set up with summer furniture.

Round out your selection with one of your home at Christmas with a wreath on the door or choose a picture of that beautiful maple tree in the front yard wearing its bright red fall leaves.

Once you have narrowed your selection of photographs, arrange them on an inexpensive cork bulletin board, which you can hang in the kitchen or family room. If the board is hung at eye level in a well-lighted area, the pictures will speak for themselves and give you yet another selling edge.

Editor's note: This excerpt is from 101 Easy Ways to Make Your Home Sell Faster (Fawcett Columbine, \$4.95.) Its author, Barbara Jane Hall, has been a licensed New York State real estate agent and Associate Realtor of the Orange County Board of Realtors.

Add attic insulation to reduce fuel bills

Upgrading insulation is a home improvement that works year round.

Adding mineral fiber insulation — either rock wool or fiber glass — to an attic should result in lower heating and cooling bills. In general, R-38 or R-30 insulation is recommended for attics.

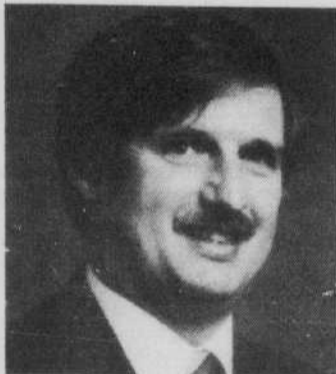
Patio doors are a good way to keep in touch with the outdoors. Besides easy access, they offer views and lots of natural light.

Wood framed patio doors are available either as sliding units or hinged, in which one of the panels is fixed and the other swings open.



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Buying a home with a friend

Singles who feel they can't afford a home on one income are finding that by joining forces with a friend or two, they can enter the residential real estate market with a minimal downpayment and shared responsibility.

For instance, Judy, a 29-year-old travel agent, and Sue, a 32-year-old public relations consultant, each contributed \$10,000 for a downpayment of \$20,000 on a \$95,000 townhouse in a central location. Their \$75,000 mortgage at 12 percent amortized over 25 years costs a total of \$784.85 per month, or approximately \$393.00 each (as a high-ratio mortgage an extra 1.5 percent or \$1,125 will be added on to the total for mortgage insurance).

Judy and Sue each pay half of the monthly carrying costs and expenses on their home. Both have found that the total cost of carrying their home is only slightly more than they paid in rent, and at the same time, they are building equity on their investments.

The decision to share living accommodations is difficult. Before you take the plunge, there are some questions you should ask yourself.

- Am I prepared for the responsibilities of home ownership?
- Am I prepared to take on a roommate?
- What type of person should I choose as my roommate/partner?
- If one of us wants to sell, how will it be handled between us?

Ultimately, the type of person you are looking for will have a good atti-

tude towards housework and chores, live in a similar lifestyle to yours, and should be in the same income bracket.

Once you've chosen a roommate, the two of you have to reach an agreement on how much you can afford, what type of house you need, and the location of the property.

Select a real estate representative with whom both you and your partner are comfortable and who has a good knowledge of the areas in which you are interested. A representative who is familiar with the special needs of singles sharing a home may alleviate a lot of the confusion surrounding these key questions.

Problem windows

Have a "no-view" window or one that faces an unsightly view or doesn't let in enough light? A little imagination can help transform that problem into a plus for your home!

With a window that faces a brick wall or some other unattractive setting, install a frosted, translucent plexiglass cut to fit the length of your window and wedge it into place. You can buy plexiglass panels at plastics supply stores listed in your phone book.

For a window that is recessed, try the romantic screen treatment, stretching semi-sheer fabric over wood canvas stretchers slightly smaller than window size.



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Security of real estate investment attracting Yuppies

Whether they're married or single, it appears that Yuppies (Young Urban Professionals) believe in buying real estate.

The under-40 age group accounts for 70 percent of all real estate transactions, according to recent Royal LePage research. Even more surprisingly, almost

one in every four homebuyers is single.

Yuppies represent a substantial segment of the post-war baby boom generation, ranging in age from 19 to 39, although the Yuppie core may be closer to the 30-39 year age group. Typically, Yuppies occupy the professional, managerial, and entrepreneurial ranks of our establishment. Their minimum personal income per year is estimated to be \$30,000.

Much of the publicity concerning Yuppies tends to focus on their free-spending habits. However, it is apparent from the Royal LePage research that the security of real estate investment has a strong appeal. This year's federal budget, announcing a tax-exemption on the first half million dollars in capital gains, may well be an added incentive toward home ownership.

Royal LePage preliminary data reveals the average purchase price for the single buyer is about \$99,000, a figure significantly higher than the national average price of approximately \$85,000. The downtown core of major cities appears to be a location that is popular with the Yuppies, many of whom purchase older homes and renovate them to suit their requirements.

Yuppies are believed to be the biggest, most affluent, best-educated population segment Canada has ever had. As a group, the Yuppies have a tendency to set

trends for the entire baby boom generation. Their high-profile lifestyles have, in the past, indicated their free-spending habits, and it now appears that the security of home ownership also figures prominently in the lives of young urban professionals.



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When old windows need replacing

One thing that doesn't change with the weather is the need to save on fuel costs. Whether a home is being heated or artificially cooled, both processes require energy.

As a result, retrofitting with wall, floor and ceiling insulation has become a popular remodeling project. Even in a well-insulated home, however, substantial amounts of heat can be lost through window areas that do

not protect against excessive heat conduction and air infiltration. That's why many homeowners replace old, inefficient windows with new, quality units or adding on to their homes.

Windows, which can make up a substantial amount of the outer wall space of a home, can also account for excessive heat loss.

To reduce this unnecessary expense, consider well-built wood windows with either double pane or insulating glass and factory-applied weather-stripping.

Wood is used in the frame and sash of quality windows because wood is a natural insulator. Double-pane glass or insulating glass reduces heat loss through the glass area. In extremely cold climates, where greater insulation is recommended, triple glazing is accomplished by adding a separate storm panel.

A snug home that is economical to heat will be just as easy to keep cool.

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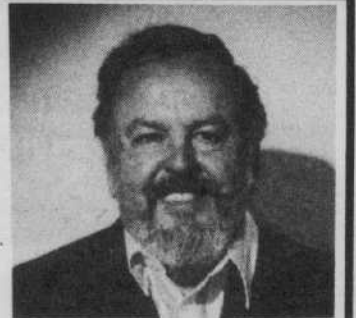
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Plan exterior siding inspection for early spring

Because the outside surface of your home deserves as much care and attention as the inside, it is important to do some simple maintenance to keep it in good shape. The adage that an ounce of prevention is worth a pound of cure is particularly apt when it comes to home exteriors, because inspecting regularly and making simple repairs can forestall major and expensive problems.

WOOD siding is prone to such problems as rot, warping, and insect invasion. Unless the siding is made of a weather resistant wood like cedar, a coat of paint or stain is required every three to five years. However, taking out the hose and washing off the accumulated grime of the past few seasons will extend the life of the paint and is a lot less expensive and time consuming than repainting.

If you have painted wood siding, check to see that the paint is not blistering. If it is, moisture is finding its way into the wood and lifting the paint. This moisture can come from a number of sources, including cracks in the eavestroughing or water vapour escaping from the inside, especially areas where water pipes are located or near to your kitchen or bathroom.

BRICK can be affected by efflorescence (white powdery coating), often at the foundation or near the weepholes at the base of the wall. The source is often moisture passing through the wall from the inside. Check the weepholes (often located between every third or fourth brick on the bottom row of bricks) to ensure they are not clogged. If they are,

use a stiff wire to clear them out.

One cure for old brick walls with many coats of paint or a heavy accumulation of dirt is sandblasting. However, this sort of treatment, if not done properly so the bricks are resealed, can be bad for the brick and result in serious deterioration. **STUCCO** is a rigid plaster consisting of sand, lime, and cement that is applied onto a wall over wood or wire lath in two or three coats. If the house or the foundation shifts, chances are the stucco will crack. Water seeping into the cavity behind the stucco can cause extensive damage. Consequently, even a hairline crack in stucco should be filled immediately. In addition, ensure the lines of contact between stucco and all exterior wood are very well caulked.

SIDING, whether vinyl, aluminum, or steel, is one of the most popular forms of siding today. The latter two are usually covered with a baked-on enamel or vinyl

Now stir the fire, and close the shutters fast,
Let fall the curtains,
wheel the sofa around
and, while the budding
and loud-hissing urn
Throws up a steamy
column, and the cups,
That cheer but not inebriate,
wait on each,
So let us welcome peaceful
ev'ning in.

— William Cowper

finish, while 'vinyl' is solid polyvinyl chloride (PVC). All of them provide your home with a weather resistant covering. However, if aluminum or steel siding are not properly installed, they may not 'breathe' well.

In some cases, vinyl siding can be torn, punctured, and susceptible to fading problems if proper plastic mixes are not

used.

Individual steel, aluminum, and vinyl panels can be replaced, although it may be difficult to obtain an exact colour panel because the original panels may have weathered. If the panels are located at the top of the house this may not be a problem because of the distance from eye level, especially if the variation is minor.

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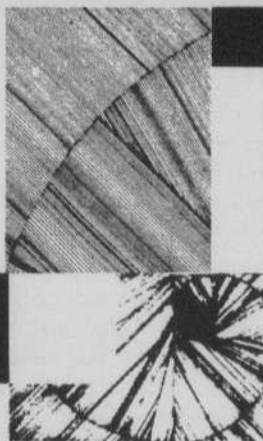
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Outdoor lighting for a safe home

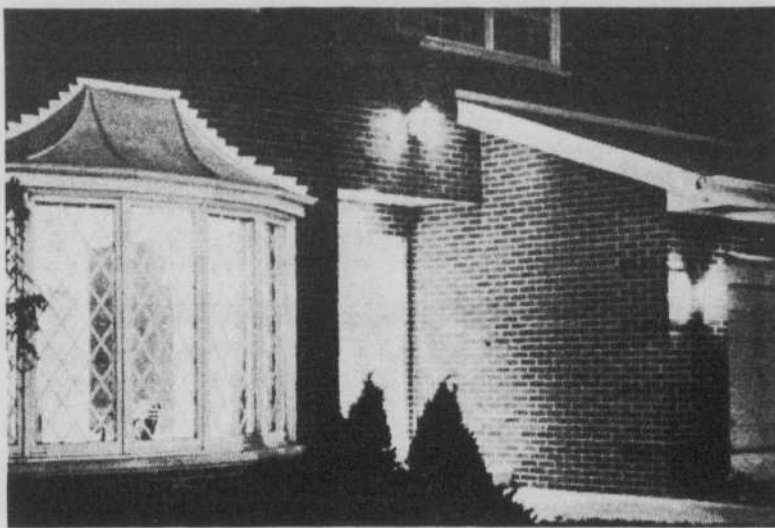
Darkness is an important ally of criminal activity. Proper lighting can be one of your best defenses. It can help you to identify possible intruders or better yet, discourage them from entering your property.

Contrary to popular opinion, lighting a home for safety depends more on where the lights are positioned than how bright they are. A good exterior lighting system might consist of adjustable spot or flood lights under the eaves or overhangs of the house and/or garage to light the building. An intruder can then be seen silhouetted against the lighted landscape.

Fixtures, mounted in trees or on poles, can illuminate wide areas while doubling as lighting for outdoor activities. Convenient, easily reached switches should be provided to turn on the outside lights.

Where possible, a light on each side of the front door is best. If only one light is possible, be sure it is mounted on the lock side of the door.

Proper lighting is important in the area directly in front of a garage to aid in loading and unloading the car and to avoid fumbling for keys in the dark. Be sure to provide easily accessible switches inside the garage to turn the lights on and off. Remember...at night you can see with relatively low levels of light. An unshielded light bulb seen against a black, outdoor background creates a very high con-



LIGHTING A HOME FOR SAFETY depends more on where lights are positioned than how bright they are.

trast which can be bright and quite annoying. What's more, any light source in the line of sight demands careful shielding to prevent direct glare which can cause both momentary discomfort

and the loss of ability to see clearly.

Only weatherproof fixtures should be used outdoors and all switches in wet locations should be grounded.

Let me live in my house by
the side of the road
Where the race of men
go by;
They are good, they are
bad; they are weak,
they are strong,
Wise, foolish, — so am I;

Then why should I sit in
the scorn's seat,
Or hurl the cynic's
ban?

Let me live in my house
by the side of the
road,
And be a friend to man.

— Sam Walter Foss

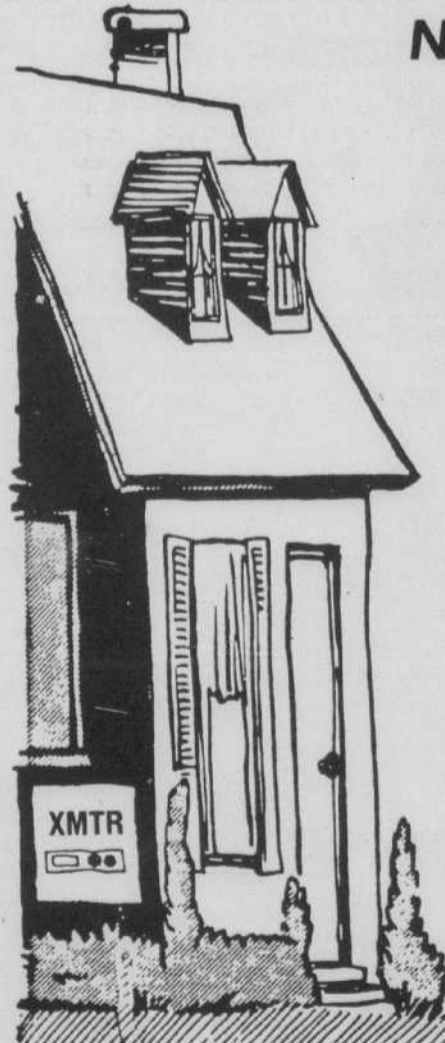
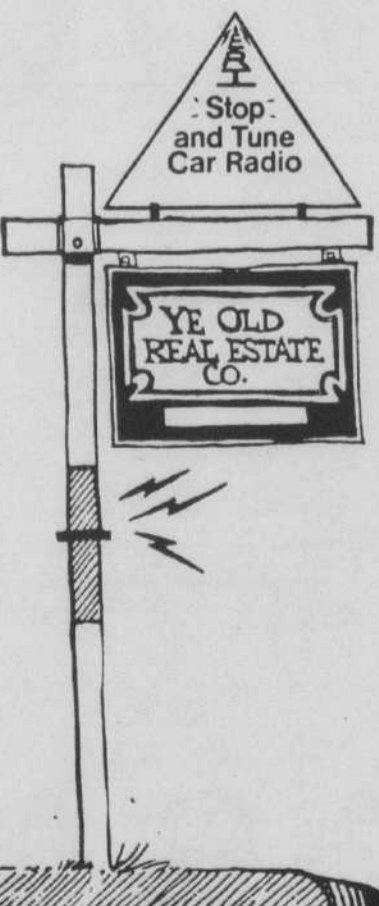
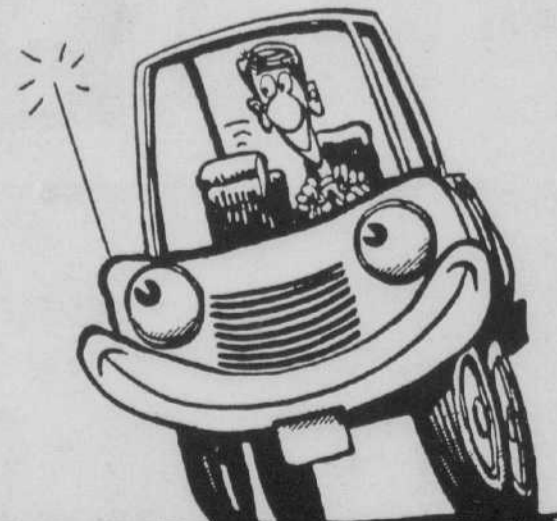


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