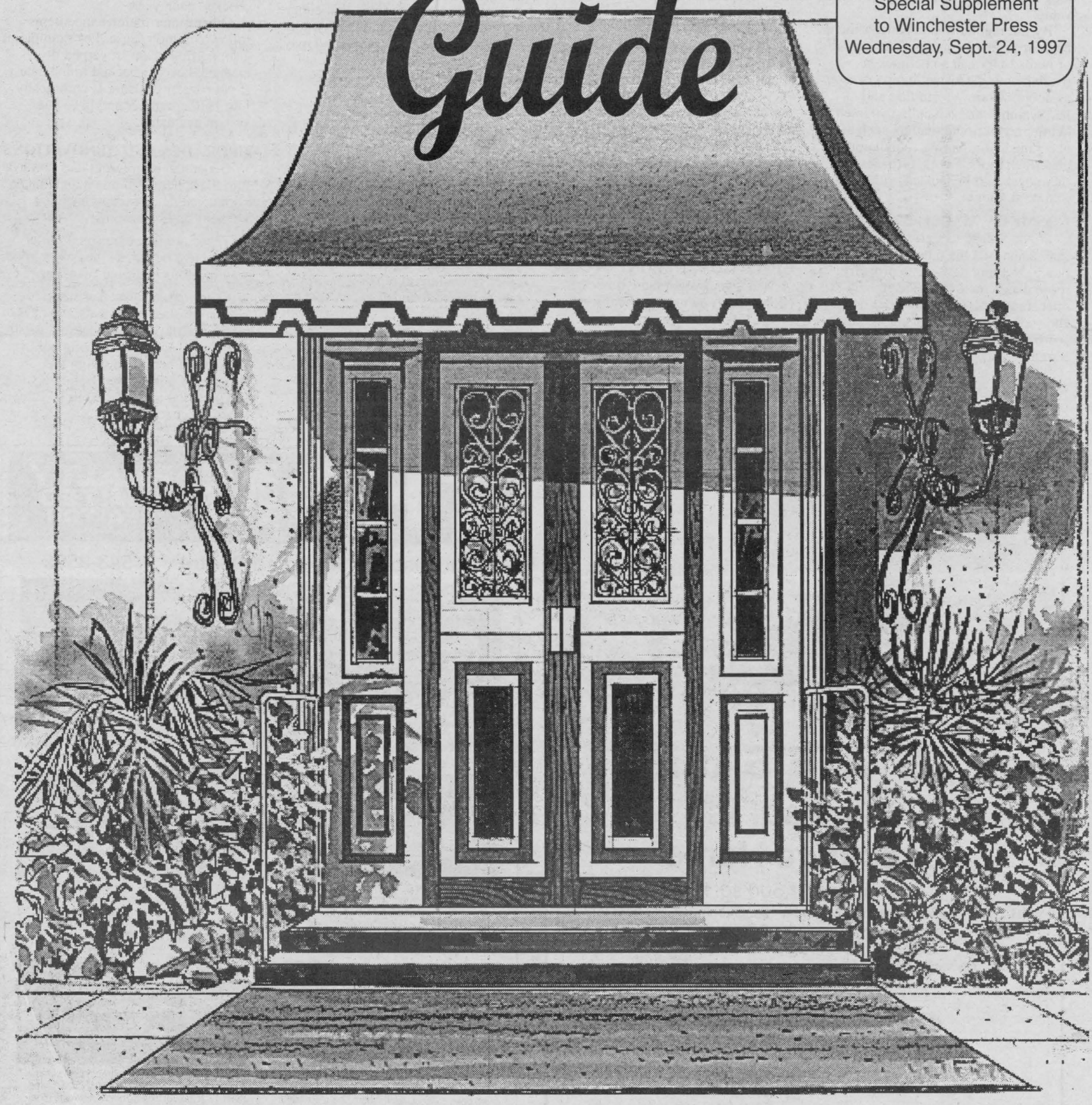
Your Fall Real Estate Guide

Special Supplement
to Winchester Press
Wednesday, Sept. 24, 1997



ONTARIO HOME WEEK - SEPT. 21-27, 1997

Regular maintenance protects your investment

Protecting your investment is one of the most important tasks you can undertake. This means not only devoting the time and resources needed to perform regular maintenance, but also to conduct major renovations if they are required to assure your home's value.

By far, regular maintenance should be your primary concern. The checklist of items to fix can sometimes be overwhelming. Cosmetic repairs such as doors, windows, painting and landscaping can be handled yourself. While more critical matters such as checking and repairing foundations, electrical, roofs, floors, furnaces and the like should be tackled with the help of a professional.

COSMETIC MAINTENANCE

A good place to start for cosmetic maintenance is the outside of your home. Nothing devalues a property more than a messy, neglected appearance. Making sure your home shows well from the outside is called 'curb appeal' in real estate terminology.

To achieve maximum curb appeal, make minor repairs first. Holes in screen doors, broken windows, rotted stairs and porches, or cracked sidewalks should all be attended to, A fresh coat of paint or even new siding will then make your home look years younger.

Also, use this opportunity to establish a regular maintenance routine. Perform inspections every month and compile a 'to-do' list you can tackle in the spring and fall.

Don't forget landscaping as an element that protects the value of your home. Your don't need to get fancy — a few tastefully placed trees and shrubs, and perhaps a small rock garden should do the trick.

Inside your home, leaky faucets, broken cupboard handles, sticky doors, and chipped or peeling tiles should be fixed ASAP. Obviously, any holes or cracks in the walls should be repaired, as should anything else that clearly needs attention.

OPERATIONAL MAINTENANCE

When you've got the cosmetic chores under control, the real work can begin. Operational maintenance involves fixing things that are critical to the running of your home. Items such as leaking roofs, foundations, furnaces, electrical safety and structural repairs fall into this category.

If your roof needs attention, the most common sign will be water damage in one or more of the rooms in your house. Sometimes, if left without repair you'll see full-scale leaking from the effected area.

Usually both scenarios mean new shingles will need to be laid. In extreme cases it's possible that either the rafters or sheathing (the plywood or boards attached to the beams) may have become rotted. A professional roofer should be contacted if this happens.

Making repairs to a leaking foundation can be a difficult task, if only because the most problems originate at the base, which is extremely hard to access. Foundations are constructed so that water drains away from them. A leaking basement could indicate that this system isn't functioning properly. It's crucial that you keep a sharp eye out for any seepage. Failure to repair a compromised foundation can cost a bundle if ignored, and could seriously effect the value of your home.

Luckily furnace maintenance is much less daunting. Unless there's a complete breakdown, a regular schedule of cleaning and inspection should suffice. Washing or changing the air filter once a month during the heating season will prolong the life of your furnace. Check the blower at the start of each winter for dust and grime. Gas and electrical furnaces should be professionally inspected every two years, while oil furnaces should be checked each year.

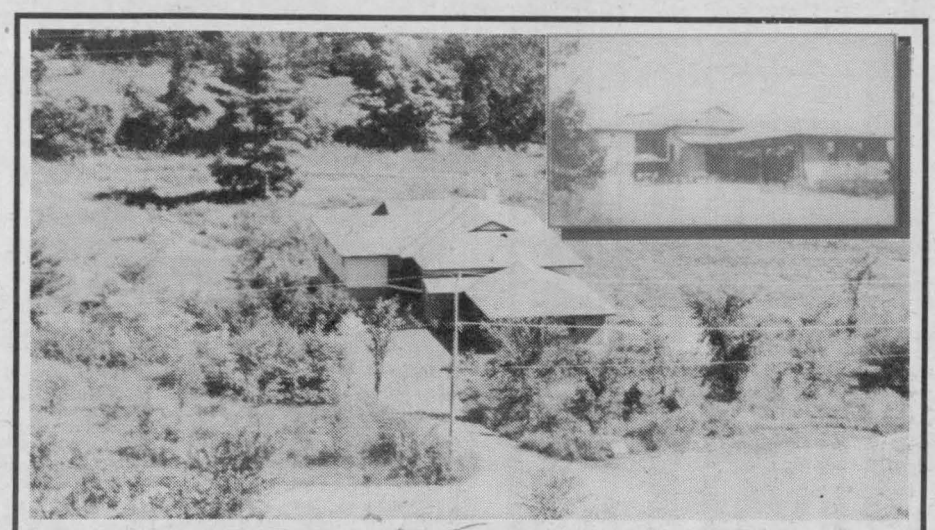
Other major maintenance items follow common sense. For example, if a supporting beam is warped or cracked, have it checked immediately. If your water pressure is chronically low, call a plumber and have your system evaluated.

UPGRADES AND RENOVATIONS

Generally, major upgrades don't fall into the sphere of home maintenance, with a couple of exceptions like kitchens and bathrooms.

These upgrades are sought after by prospective buyers so they are a good way of protecting your investment.

Other projects such as decks, patios, finished basements and new additions may only appeal to a small segment of the home-buying public. The caveat here is to weigh the benefits of a major renovation against the potential to recoup your investment when you decide to sell.



ESTATE SALE

3,000 sq. ft.
Executive Home

or 2 units of 1,500 sq. ft.
R-2000, ground water heated and air conditioning, 1-1/2 acre lot, next to park, all located in Fox Fire Ridge.
Cost $220,000 in 1992, **now $179,900.**

FOR INFO OR TO VIEW CALL 774-2005

FOX FIRE RIDGE

The fastest growing development in the Winchester area.

ONTARIO HOME WEEK
September 21 to 27, 1997

THOM REALTY LIMITED REALTOR

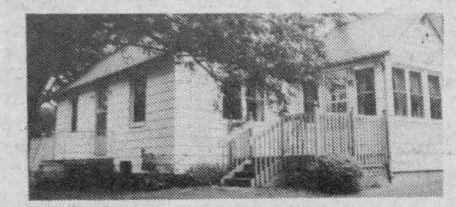
Morrisburg Shopping Centre 543-3598



BEAUTIFUL TREES PLUS SO MUCH MORE - Eat-in kitchen with patio doors to deck, master bedroom en suite and walk-in closet, family room with gas fireplace, some hardwood floors. Central vac, central air and heat recovery ventilator system. **Asking $165,000.** MLS



IROQUOIS. Tastefully decorated 3-bedroom home with eat-in kitchen and dining room, two baths. Many upgrades including windows, furnace, shingles, service and plumbing. Attractively landscaped, fish pond, aboveground pool. **Asking $119,900.** MLS



TUCKED AWAY ON DEAD-END STREET. This 2-bedroom home with kitchen, dining room, living room, family room and 2 bathrooms has detached garage 22' x 26'. Large garden shed, nicely landscaped yard. Main-floor windows replaced. **Asking $97,500.** MLS



HOBBY FARM. Ten acres plus 4-bedroom home. Main-floor family room, den, kitchen/dining area and 2 4-piece baths. Barn with 9 horse stalls, tack room, loafing barn and riding rink. Detached garage and workshop. **Asking $110,000.** MLS



BRODER CRESCENT. Well-kept 2-bedroom home close to shopping and golf. Eat-in kitchen and living room open concept, family room, 2 3-piece baths and lots of storage space. Detached garage. **Asking $119,000. MLS**



ROOM TO ROAM in this 6-bedroom home on the corner of Church Road and Merkley Road. Living room 14' x 24'. Kitchen, parlor and storage room. **Asking $59,000.**

Karen W. Gorrell, Broker/Owner - **Res.: 543-3195**
John H. Miller, Sales Representative - **Res.: 543-3195**
Charles (Chuck) Barkley, Sales Representative - **Res.: 448-3660**

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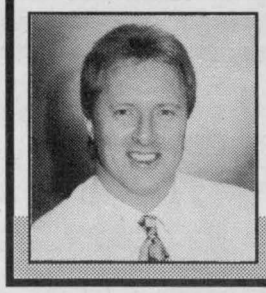
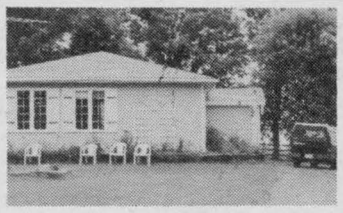




$139,500
Finch. 49 acres, 4 separate pa[SOLD]. 2 bathrooms, 3 bedrooms.



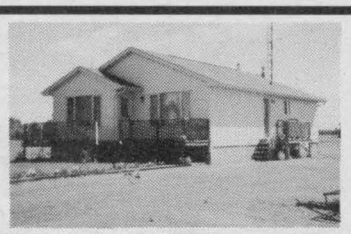
$72,000
Winchester. 3 bedrooms, 2 bathrooms, deep treed lot.



$105,000
Chesterville. Gorgeous classic century home, superb.

Call Bob Peddle at 613-774-3188





$91,900
Chesterville. Great home for you! 3 bedrooms, finished basement.



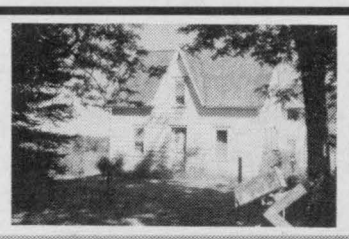
$99,900
Chesterville. Great family hom[SOLD] of Chesterville.



$109,900
Winchester. Come look at this - a classic home!

Call Bob Volks at 613-774-5040

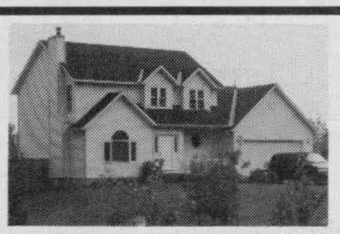




$39,900
Finch. Needs some TLC, 1.3 acres, 2-car garage.



DAIRY FARM
Ready for your cows and quota.



$172,000
Casselman. Co-o[SOLD]e of [illegible] property.

Call Helen Kennedy at 613-448-3528





$79,900
Williamsburg. Almost 1/2 an acre, terrific country kitchen.



$84,500
South Mountain. 25 acres [illegible] tra[SOLD] bedrooms.



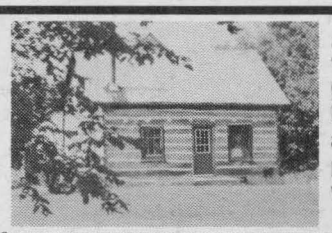
$99,900
Elma
5 bedrooms, 2 full baths. This one's a 10!

Call Anne Allen at 613-535-2578





$133,500
Brinston. 5,000 sq. ft. living s[SOLD], ul[illegible] modern kitchen, 4 bedrooms.

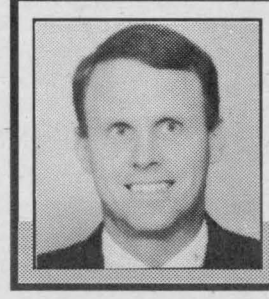


$99,000
Chesterville. Log home with addition, 4 acres, pond, shed, woodstove.



$99,900
South Mountain. Finished basement, hi-ranch, surrounded by farmland

Call E.A. Oldford at 613-774-3497

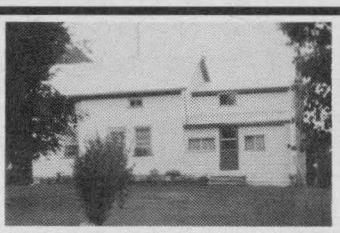




$114,500
Winchester. Lovely village home with lots of charm.



$154,900
Morrisburg. Lots of [illegible] [SOLD] [illegible].



$89,900
Chesterville. Affordable country home with 4 bedrooms.

Call Patrick O'Brien at 613-448-9060

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Decorating tricks for selling your home

Before having your realtor post that 'For Sale' sign in front of your home, be sure to take a careful look at the inside and outside of the house.

How your home looks to prospective buyers can determine not only how long it stays on the market, but what it sells for.

Begin by asking your realtor for some tips on sprucing up inside and outside appearances. A good real estate professional will be well aware of what features will catch a prospective buyer's eye — and what minor eyesores can actually work against a potential sale.

Both the inside and outside of your home must leave prospective buyers with a positive feeling. If you feel you need another opinion about your home's appearance, ask a relative or friend to look at the house with a critical eye and give you an honest assessment.

Major decorating before selling may be both unnecessary and undesirable since buyers often prefer to select their own paints and colors. But if paint, both inside and out, is dull, old and dirty, you may want to paint the key areas. Washable, latex paints are the best choice. Inside, a light, bright natural color such as white or beige is the best choice.

Light colors will make a room look larger and brighter. Neutral shades make a room more flexible for any furniture.

Fresh paint, minor repairs, potted plants, floral arrangements and an appealing scent, can all improve the marketability of your home and create a good first impression.

Here are some easy and economical tips:

— Make badly marked walls and closets more attractive simply by given them a good scrub.

— Repair any broken screens, door hinges, windows and other items that detract from the home's appearance. Replace old light fixtures, door knobs, light switch plates to create a fresher appearance.

— Simple, inexpensive window treatments can work wonders. Adding a valance or fabric swag that complements a room's decor, can be very appealing.

— Use a strip of wallpaper, or a bright wallpaper border to make a room come alive.

— Hardwood floors are a popular item on many a buyer's list. To check if your home has hardwood under broadloom, lift a corner and check. Removing old broadloom and having those hardwood floors sanded and polished may be the feature that makes a buyer pick your home over another.

— Remove all unnecessary possessions or clutter that detract from the sale. Consider holding a garage sale prior to selling or donating items to charity.



Gingerbread detailing

This older-style stucco home on Victoria Street in Winchester sports a lovely porch with gingerbread detailing. *Press Photo - Fetterly*

— Enhance the key selling points of your home — a workshop, a solarium, a beautiful garden, or a fireplace — by drawing attention to them. An attractive hanging, mirror or framed print above a fireplace will draw attention to it. An open view from a window will draw attention to the garden outside and so on.

— Keep front and back entrances of your home clean, clear and inviting by adding a welcome mat, an attractive door hanging or placing potted plants nearby.

— Always keep everything clean — windows and mirrors should be sparkling.

— Try to have a natural flow from room to room, rather than rooms that are not uniform or complimentary.

— To make a room look more spacious, remove toys, excess furniture, wall-to-wall trophies and books.

— Make sure the house is at a comfortable temperature and that the right number of lights are on. A crackling fire creates a homey feeling, day or night, during the fall and winter.

Remember, the most important rooms to many buyers are the kitchen and bathroom., To create the impression that your home is easy to maintain, pay special attention to these rooms and keep them tidy and clean at all times.

Apply many of these tips to the outside of your home. If you want to sell quickly and at the price you are asking, it is very important to set the right mood and environment both inside and out.

The best advise is to be objective. Look at your property through the eyes of the prospective buyer.



Home with a heart

This home just sparkles. At $109,000 it features country size oak kitchen, six appliances, formal dining, living room with bay window, sun room, four bedrooms, two baths, workshop, porch, on a 120 x 100 nicely treed lot in Chesterville. Call Alan LaPierre, RE/MAX Metro City Realty, 448-3306 to view this immaculate family home.

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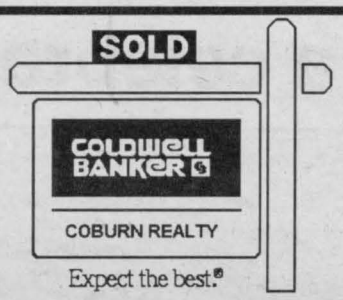


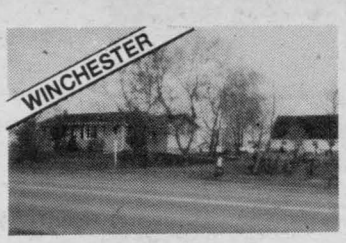
Thank you for making my 1st year in Real Estate so enjoyable and successful.

– Steve Summers

WORKING ALL DAY - EVERY DAY



COUNTRY LIVING AT ITS BEST. You have to see this luxurious home to believe it. Cathedral ceilings, hardwood floors, oak cupboards, 2-1/2 baths, 3+2 bedrooms, 10 acres of reforested trees. Show and sell. **$189,000.**



SPECIALTY FARM ON HIGHWAY. Great hobby farm for llamas, emus, birds or specialty beef. Great barn. 3-bedroom bungalow on 60 acres on Hwy. 43. **REDUCED TO $189,000.**



READY TO MOVE IN. 3 bedrooms, 1-1/2 baths, a reduced price and owner who is motivated to sell. **$79,900.**



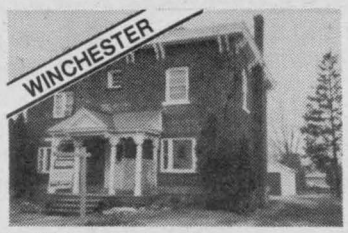
FANTASTIC FAMILY BUSINESS. Turn key operation with approx. 1,900 sq. ft. living space overhead. **$165,000.**



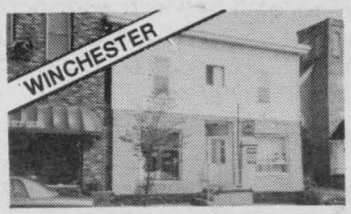
HEAVEN IS 3 KM EAST OF HALLVILLE. Unbelievable luxury home, 3+1 bedrooms, 3-1/2 baths, hardwood floors, spiral staircase, 2-storey entrance, formal living and dining rooms. 10 acres, garages for 5 vehicles. 16x32 aboveground pool with decking. **$199,000.**



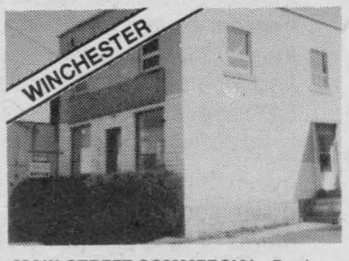
SPACE GALORE AND NEAT AS A PIN. Great starter home. 3 bedrooms, 2 baths, huge kitchen with hardwood floor. Summer kitchen and attached garage. **$84,900.**



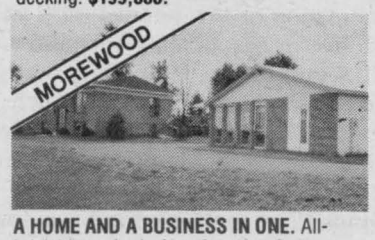
DUAL INCOME PROPERTY, both apartments rented. Check this out for return on your dollar. **$104,900.**



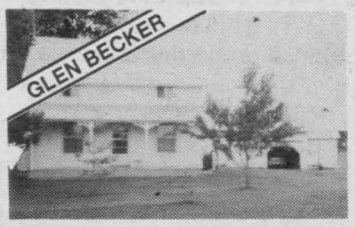
DOWNTOWN. Great potential. Parking available at rear. Store in front, home at rear and overhead. **$59,900.**



MAIN STREET COMMERCIAL. Dual income, high traffic area. **$94,900.**



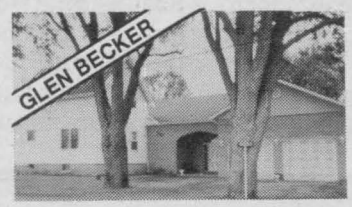
A HOME AND A BUSINESS IN ONE. All-brick hi-ranch, deck to the west, 3 bedrooms, basement half undeveloped, insulated and heated shop with store at front. Also large garage to the rear of shop. **$179,000.**



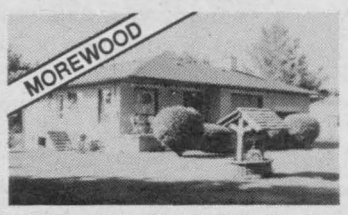
GREAT STARTER FARM. 150 acres, 110 acres tillable. Good house. Creek on south boundary. **$255,000.**



1,900 SQ. FT. ON SHANLY ROAD, 73 acres of land, income potential. **$179,900.**



MUST BE SEEN TO BE ENJOYED. 2,400 sq. ft. plus home, close to 401 on Hwy. 31. 3+1 bedrooms, 3 baths, entertaining sized foyer and living room with extras you'll have to call about. **$127,500.**



ON TOP OF THE HILL IN THE VILLAGE. Boyd block bungalow in small village. Owner motivated to sell. 3 bedrooms and garage, large family room and play room in basement with entrance to fenced back yard. **$96,000.**



3-BEDROOM ALL BRICK BUNGALOW. Oak kitchen, undeveloped basement. **$124,900.**



WHAT A VIEW. Watch the big boats go by or watch the kids play tennis or ball. Completely renovated home on a residential-commercial lot. 3 bedrooms, 2 baths and a very large mud room at the rear. Don't miss this one. Everything is new. **$117,900.**



BUSINESS OPPORTUNITY. General store and gas outlet. Living quarters to side and apartment overhead. Call for more information. **$179,900.**



ALL BRICK BUNGALOW right across from golf course. Completely finished on both levels. Landscaped lot and fenced in in-ground pool. A must to see. **$119,900.**



LIVE FREE AND ENJOY LIFE. $89,900 for 3 apartments. New septic and well and roof. Two apartments renovated in 1996. Great investment property. All units rented.



LOT WITH CREEK AT BACK, $123,900. Hi-ranch side-split with large mud room or entrance if your children ever have dirty feet. Double garage, 3 bedrooms, 2 bathrooms upstairs, rec room and bar.



TALK ABOUT VALUE, $98,500. All-brick bungalow 20 minutes from the city. Large lot, 3 bedrooms, with undeveloped basement. New roof, furnace, bathroom, central air and windows.



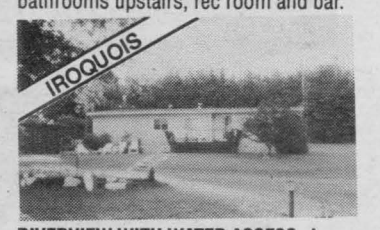
ALL BRICK BUNGALOW. $219,000 is the price of this well located home with a 25x32 garage to complement your business needs. 15 minutes from the city or 3 minutes from Manotick. Show and sell.



AFFORDABLE LIVING WITH GARAGE. $79,900 for a 3+1-bedroom bungalow with insulated and heated garage. Taxes include water and sewage for year at $1,425.



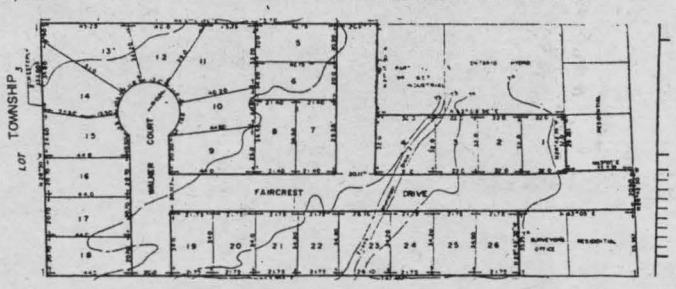
YEAR-ROUND RECREATIONAL HOME, $149,900. 120 ft. waterfront, 3 bedrooms + guest room to the side, 30 minutes to the city for easy commuting. Get the best of both worlds.



RIVERVIEW WITH WATER ACCESS. A relaxing setting on the St. Lawrence River. 3 bedrooms, 2 baths, dining room and a fantastic view of the water with a dock for your boat for fun and fishing. **REDUCED TO $89,900.**

LAND • LAND • LAND

BUILDING LOT in Inkerman.
15 ACRES BUILDING & FARM LOT, Winchester Twp.
COMMERCIAL LOT on Hwy. 31.
BUILDING LOT, Williamsburg Twp., 5 acres and 2.67 acres.
BUILDING LOT, Matilda.
25 ACRES TILED LAND, Winchester Twp.
35-ACRE LOT, Matilda Twp.
98 ACRES FARM LAND, Finch Twp.
140 ACRES, HOUSE AND BARN, Matilda Twp.
140 ACRES TILED LAND, Matilda Twp.
150 ACRES, HOUSE & BARN, Williamsburg Twp.
177 ACRES FARM LAND, Matilda Twp.



$175,000 - Planned Residential Subdivision in Winchester



GREAT STARTER HOME. Older charm. Hardwood floors throughout. A must see. Maintenance free. **$69,900.**

Ontario Home Week a celebration of communities

Ontario Home Week is a celebration of homes and communities - communities created by the homeowners who build their lives in them is how the Ontario Real Estate Association's brochure describes their annual event.

The Ontario Real Estate Association (OREA) and the realtors who are members of Ontario's 48 real estate boards sponsor the event which is scheduled this year for Sept. 21 to 27.

OREA asks Ontario residents to celebrate the joy and the value of home ownership and stress the need for private property rights.

If you currently rent, you may be surprised at how easy it is to make your home ownership dreams in a comfortable and secure reality. Especially today - with the current combination of low interest rates and attractive prices, home ownership is well within the reach of many first time buyers. Down payment? There's help there too. Government incentives, such as the RRSP Home Buyers' Plan and the Ontario Home Ownership Savings Plan, make saving for a down payment easier than imagined.

Buying a home is emotionally and financially rewarding. It's a smart financial move. Renters never stop paying and rents never go down - only up. But imagine accumulating equity with your payments and being mortgage free before you retire! That can only become a reality with home ownership. As your memories grow, so does your equity, opening the door to a world of future possibilities:

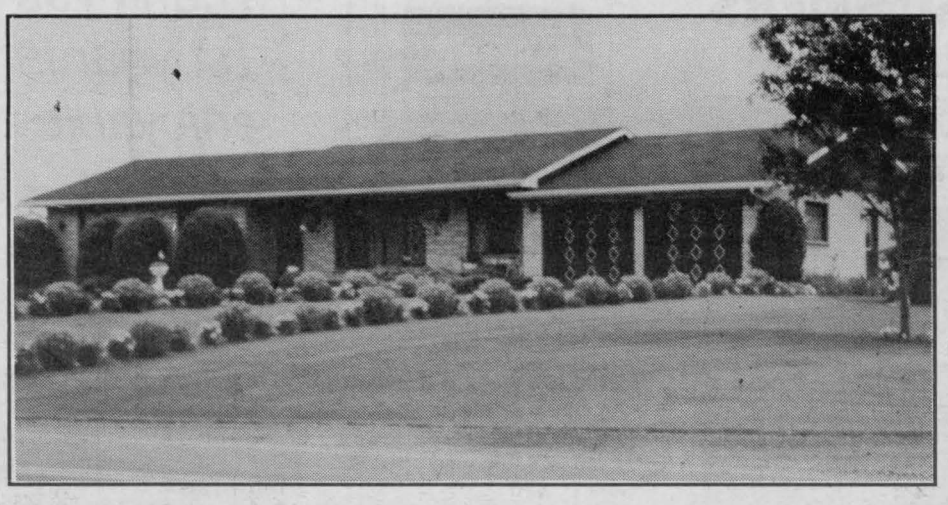
- a comfortable retirement
- expanding or renovating the home you own
- helping your children realize their dreams of education or a home of their own

Home ownership is the best move you'll ever make. And be sure to join in the fun with your community during Ontario Home Week.

OREA and the Real Estate Profession:

Most real estate professionals in our province are members of the Ontario Real Estate Association (OREA) - and only members of OREA can call themselves realtors.

Realtors gain membership in OREA when they join a local real estate board. There are 48 of these boards across Ontario and since 1922, OREA has been co-ordinating their efforts. Today, OREA represents over 38,000 real estate brokers and salespeople.



Country comfort

This dynamic brick bungalow has all the amenities: gourmet oak island kitchen with built-in appliances; formal dining; sunken living room; family room with fireplace; rec. room; games room; hobby room; laundry room; three bedrooms; two baths; and double garage with workshop. The gorgeous rural treed lot features landscaping, a paved drive and pool. Priced at $149,500 and located near Morewood, this home can be viewed by calling Alan LaPierre, RE/MAX Metro City Realty at 448-3306.

EDUCATION:

Before receiving a real estate licence, candidates must successfully complete an extensive course of study developed by OREA.

After receiving their licence, the new professionals are required to successfully complete additional courses as part of their two-year articling period with an experienced broker. OREA also offers a full range of courses designed to keep Realtors up-to-date with rapid changes in real estate law and market conditions.

CODE OF ETHICS:

When you deal with a realtor, you can expect not only strick adherence to provincial laws, but also adherence to a Code of Ethics. This code provides assurance that you will receive the highest level of service, honesty and integrity.

MULTIPLE LISTING SERVICE:

Among other services to its members, each real estate board in the province operates a Multiple Listing Service (MLS). This service puts the details of listed properties at the fingertips of the realtor you choose to help you make a purchase or sale.

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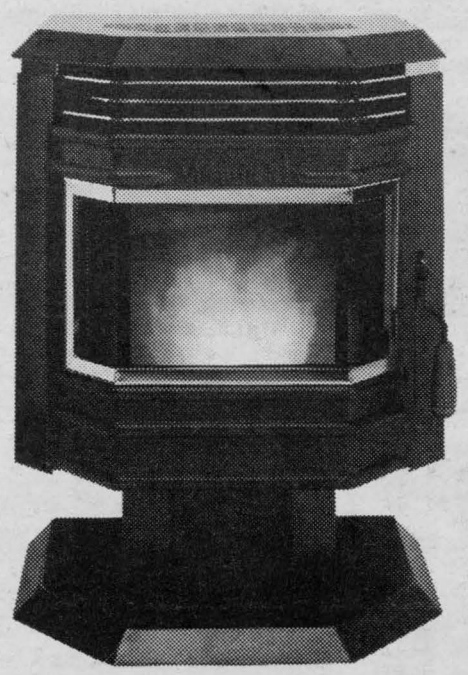

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Victorian JD30 Fireplace Insert *(shown)*
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~ Includes all required vent, fan, bay window, shroud and remote control

Victorian KA25 Fireplace Insert
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~ Includes all required vent, fan, flush window, shroud and remote control

Victorian Freestanding Gas Stove
~ $1,650.00
~ 30,000 BTU
~ Includes fan and remote control

A realtor can help

Finding your perfect summer cottage

A realtor's help is indispensable in any home purchase, but for cottage and vacation properties, it's an absolute necessity.

The reason is simple — real estate professional who specialize in the cottage market have extensive, first-hand knowledge of the details you'll need to make an informed decision.

Just as a realtor who deals in city properties will know about property taxes, school locations, resale values and the other factors important to your home buying decisions, a rural realtor will know about waterfront allowances, septic guidelines, and most importantly, desired locations.

Real estate professionals who are members of local real estate boards have access to the Multiple Listing Service (MLS) as comprehensive database of properties. The realtor uses the database to call up descriptions, asking prices, locations, special features and pictures of properties that suit your needs and budget. This is an excellent way to narrow your search and save enormous amounts of time.

There are other considerations involved in buying cottages that you won't encounter in urban areas.

For example, regulations governing septic systems are usually quite strict and can vary from township to township. Also, most rural communities have regulations that control how close you can build to the shoreline.

This brings up another important issue. In many municipalities, there exists what is known as 'shore allowances'.

This is a zone of reserved land on the shoreline owned by the Crown, in the same sense that the city owns your sidewalk.

This doesn't present a major problem, but you may want to ask your realtor whether or not you actually have title to your shoreline.

So when you've decided to take the plunge and buy your own piece of Ontario's vacation wonderland, make sure you talk to a knowledgeable realtor. Arm yourself with a few facts and get ready to enjoy.

WHAT TO LOOK FOR

While a realtor can brief you on the ins and outs of cottage ownership, it will help if you know about some of the special considerations involved in purchasing vacation properties.

The two most important factors that will affect your decision are location and waterfront access.

Location generally refers to the township or municipality of the property, while waterfront access indicates whether or not a property sits directly on a shoreline, and if not, how close a body of water suitable for recreation lies.

For those who live in urban centres, location will have a large bearing on price. The Friday and Sunday cottage country 'rush hours' are factors of life, and cottages which lie within an hour or so commute will naturally be at a premium.

Location can also refer to the desirability of a certain area. Is a property in a prime vacation destination? Is it within town, situated close to local amenities or off the beaten track?

For most summer cottagers, access to water rates highly on their wish lists. In fact, in some areas suitable beach front properties are hard to find, and even waterfront land zoned for cottage use has been bought up.

Therefore, if you're willing to sacrifice the convenience of being right on a shoreline, you can save quite a bit. Of course, if you can afford to commute an extra 50 to 100 kilometres, the chances of finding a lake or river property at a good price are much better.



Starter home

There are currently a number of attractive, older two-storey homes available in and around the Winchester area. This house on Ottawa Street makes a great first home. It has three bedrooms, a huge kitchen, hardwood floors and an attached garage. It is for sale by Steve Summers of Coldwell Banker Realty.

Press Photo - Fetterly



Come visit our dynamic new Model Home (for sale),
1 mile east of Merrickville, and take in the Merrickville Artists Guild Show at the same time. We'll be open from 10 am-6 pm, Sat. and Sun., Sept. 27 & 28 and Oct. 4 & 5. Watch for signs on Hwy. 43.

Fairy tale homes of straw houses affordable, environmentally friendly

by Lori Culliton
Press staff

Straw houses. The term immediately brings to mind the fairy tale about the three little pigs and the big bad wolf who huffed and puffed, and blew the house down.

In actual fact, this straw house won't fall down. That's what Gabriel Prost of Ladysmith, Quebec (one hour north-west of Ottawa) indicates. Prost is currently building a straw house at a campsite called "Au Grand Bois", after having taken a workshop on building the houses in Arizona.The house will be rented to hikers in the winter, or participants in retreats that are held frequently at the campsite.

Straw houses have been around since the turn of the century. This fast, affordable, and environmentally renewable form of housing is used in Arizona and Mexico, and now in some places in Canada, including Ottawa. It was first used around the turn of the century by early settlers in Nebraska.

Basically, a straw house is built with tight bales that are wrapped with stucco and wire-bound together to create exterior walls. The density of the bales leaves little room for oxygen, which makes it extremely fireproof.

"Straw was used in this way to build barns before it was used for houses," Prost says. "It works well as insulation. You can sometimes notice the straw walls when tearing down a really old barn."

The straw provides very good insulation value, Prost explains. "Resistance to heat flow is rated by an 'R' value. Regular houses have about an R-20 value, but straw can provide R-40 to R-50," he says.

A straw house isn't necessarily recognizable to the untrained eye. "It can either look like a conventional house if you choose to finish it with straight edges," he states. "Or, if you go with the straw when finishing it, you can have organic curved lines in the walls. It's much like a thick castle from a fairy tale."

Straw is a renewable resource compared to wood, Prost points out. "It's renewable on a short-term basis, as it takes one season to reproduce. As opposed to wood, which can take about 40 years to reproduce."

Initial problems that would come to mind include fire hazards, rotting straw, and insects or rodents. But these potential drawbacks have not been problems in properly constructed houses, Prost says.

"The CMHC — Canada Mortgage Housing Corporation — has done testing on the houses for fire," he says. "It had a four-and-a-half hour rating, opposed to the required time, which is about a half-hour. The time measured is how long it takes for fire to burn through a wall. Once the house is plastered, it is so dense, it won't burn."

"It's been a real eye-opener, working with straw bales.... The homes have more character, and it's really inspiring to build such homes"

One important aspect to keep in mind is that a straw house must be built in dry conditions, as wet straw is bad news for moulding and smouldering.

There is no handbook on how to build a straw house, Prost explains. Two distinctive building techniques are "load-bearing" and "non load-bearing". On a load-bearing house, the weight of the roof rests on the straw bales. The bales are stacked much like bricks. That style is the original Nebraska style.

The non load-bearing house, a new technique that has been developed by Prost's father and himself, has a framed structure of wood or steel. The straw bales are then held in place by the studs, and the wooden frame is hidden inside the seam where the straw bales meet, stacked, again, like bricks. This is the style that they are building now at the campgrounds.

The walls are then plastered on both sides, which helps to create a thermal mass. The house that Prost is building will not only be made of a renewable resource — it will be heated that way, also.

"It's called passive solar heat," Prost explains. "There are plenty of windows on the south side of the building, which allows the sun from the south to enter through the windows, and the heat is stored in the floor, which is concrete. When the weather becomes cooler, the heat radiates out from where it was stored. There are no fans, no active machines to move the air."

While the heating and building of the house remains environmentally friendly, why not go a step further, and make the facilities organic too? The bathroom in this straw house will boast a composting toilet. "It's a moldering toilet," Prost says. "The process breaks down the solids, and we use an aerobic method, which keeps the smell down."

A huge holding tank or concrete chamber, measuring 11 ft x 6 ft x 6 ft, will be situated on the first floor of this house, with the toilet on the second floor, and a ramp leading from the toilet to the holding tank. The waste is then decomposed in peat moss inside the holding tank," Prost says. "And it's vented to the outside."

Indeed a self-sufficient home, the house will be powered not by hydro, but by wind and solar power."We're really excited about this," Prost says enthusiastically. "We have a great location for the house, on a hill. In this climate, you need to have both wind and solar power, because when it's cloudy, it's usually windy. And we have a back-up generator for winter, just in case."

Prost became interested in straw bale building and passive solar design a couple of years ago.

He took a workshop in Arizona with people who work in building straw houses. Those people are currently working on some low-cost housing in Mexico.

He says the industry for straw houses is growing quickly. "I definitely think we'll see more of this kind of house," Prost says. "I've seen it grow in the year-and-a-half since I've been involved."

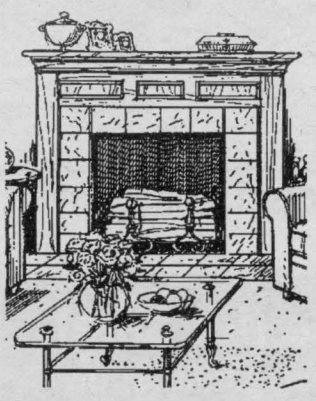
Building a straw house is cheaper in cost and labor and is more efficient than a conventional home, but it works even better if you do the labor yourself, Prost offers. "If you hire people to do it for you, there will be savings, but it's a simple technique that you can learn yourself. With enough people to help, you can raise the walls in one weekend."

Prost began building his straw house in mid-July, and it is two-thirds completed. "We're relying on mostly volunteer labor, so it's slower, because you have to work around when the people are available," he says.

The builder hasn't lived in a straw house yet, but he has visited many, including homes in Montreal, Kingston, and north of Ottawa.

"It's been a real eye-opener, working with straw bales," Prost says. "The homes have more character, and it's really inspiring to build such homes."

This spring, the Prosts may hold a week-long workshop, as they begin work on a planned 3,000 square foot dining room/kitchen complex at the campgrounds.



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Old-fashioned charm

This older, two-storey frame house on Centre Street in Winchester offers a large lot and a huge front porch. *Press Photo - Fetterly*

Homebuying

The value of pre-approval

"Experience is the worst teacher. It gives the test before presenting the lesson." Some people go about homebuying as if they believed the maxim, says the Bank of Montreal.

For instance, there are those who spend six months or a year searching for just the right house. Then they make an offer and turn to the nearest available advisor — usually their real estate agent — to find out where to get a mortgage.

Then comes the cliff hanger — the tension of waiting to see how much they qualify for.

And what happens if they can't get sufficient financing for the home they've now decided they can't live without?

To heighten the suspense, they may have set their sights on what the real estate ads call 'the charm of Victoriana'... in other words, new plumbing, wiring and furnace needed immediately.

If they intend to live in the house an estimate of these costs will be needed if they are to be included in the mortgage financing. This may reduce the actual amount of financing available to put against the cost of the property and have the effect of increasing the down payment they will need.

It all begins to sound like daytime television. And it can all be defused by doing some serious thinking up front and using the experience of the professionals around you.

TIE DOWN MORTGAGE RATE

Pre-approval is a relatively recent improvement in the mortgage field. It allows you to simulate your financing before you even start to look for a house. You meet with a lender to work out the details of the mortgage. You learn how much money you can borrow based on your earning capacity and existing commitments to other debt.

You will know what the payments would be at a specifically quoted rate and you will be told how long the rate will be held for you if you are seriously in the process of looking for a home. Normally the only condition to pre-approval is receipt of an appraisal of the property once it is bought.

How much more satisfying it is to go out to look for a new home armed with the information you need on the financing beforehand. And, you need not limit your talks to just one lender. Get pre-approved by more than one lender. Pre-approval carries no obligation and it helps to have more than one option. Comparing the various offerings will allow you to tailor the mortgage to what is closest to ideal for your needs.

TO FIND THE PERFECT HOME

Few homebuyers have excess cash put aside for renovations. This cost most often becomes part of the financing consideration. You may borrow separately to finance the renovation with the thought of paying it down as quickly as possible or you may make renovation costs part of the overall financing.

Either way, it is wise to allow at least five per cent leeway in your calculations for the possibility of renovating.

PLAYING IT SAFE

While the greatest advantage of a pre-approved mortgage is the rate guarantee which is usually in place for at least 90 days, the importance of getting your financial house in order before you start out cannot be underestimated. Take the time to meet your lender.

Remember, you will want to look back on the experience of homebuying as one from which you learned a lot — not one which taught you a lesson you will never forget.

Definitely a buyer's market in the Winchester area

by Lori Culliton
Press staff

WINCHESTER — A fall quarterly report released from RE/MAX indicates that existing homeowners are getting back into the real estate market, and RE/MAX realtor Alan LaPierre of Morewood says it's definitely a buyer's market in the Winchester area currently.

"It's mostly a first-time buyer's market," he says. "That's what's moving the market."

The report states that because homeowners are getting back into the real estate market they are driving demand, sales and prices up in both urban centres and smaller communities across eastern Ontario.

"Mortgage rates are at a 30-year low right now," LaPierre states. "So people should be buying more. There are more first-time buyers in the market, and you can buy cheaper than you can rent right now."

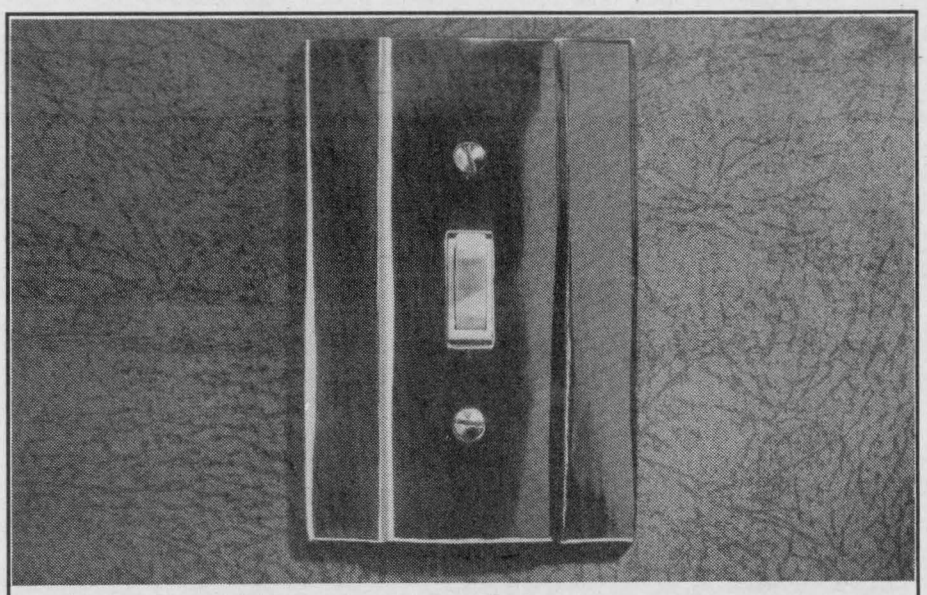
He adds, "The market is steady, prices are stable, and they won't go up for a while. Houses that are under the $100,000 mark are the main market here. The market for houses priced over that is not as good, but it has picked up in the past year."

The RE/MAX report says that Toronto neighborhoods are reporting sales increases as high as 34 per cent over last year at this time and price increases are, in some cases, exceeding 10 per cent.

Surrounding communities, it says, such as Mississauga, Oshawa, Pickering, Markham and Barrie are experiencing double-digit sales increases and prices are rising three per cent to 10 per cent.

Other sales increases were found in Ottawa, with 26 per cent, Peterborough (15 per cent), Sault Ste. Marie (16 per cent) and St. Catharines (15 per cent).

Low mortgage rates, a strong economy and increasing consumer confidence have RE-MAX expecting continued market strength throughout the fall and winter months, the report says, with a balanced market in most areas and a seller's market in particularly popular communities.



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Winchester Branch 774-2527

Developers sought for residential land

WINCHESTER — There are land and water but no developers.

The Village of Winchester currently has six separate parcels of land available for development, however, there are no interested parties.

"We're waiting for someone to come in with a proposal and it will be first come, first serve," said Village of Winchester Clerk-Administrator/Treasurer Bonnie Dingwall.

In an effort to entice developers into the village, Dingwall said there no development fees.

"Development charges have been put on hold until the year 2000 to help encourage development in the village," she said.

The development fees for a single detached home were $3,500.

The pieces of land available for residential development within the village include behind the Winchester District Memorial Hospital; west of the Bailey subdivision; the extreme east end of the village on the south side of Main Street; the northwest corner of the village at the end of Queen and Dufferin Streets, as well as the south end of Louise Street.

The south end of St. Lawrence Street has residential and commercial land available for development.

Let the experts help you buy or sell

Buying or selling a home is probably one of the biggest business transactions you will ever make. Bringing in the right experts at the right time will ensure your business transaction goes smoothly and you don't pay a big personal and financial price.

Whether selling or buying, selecting a real estate practitioner to work with you has many distinct advantages. A real estate broker, as in any profession, has skills, knowledge and experience that most buyers and sellers don't have. The key benefit is that he or she will act as an 'arm's length' intermediary during the real estate transaction, ensuring that you get what you need and expect from the transaction.

Before selecting a realtor, interview several and ask about their track record, their knowledge of your neighborhood, selling or buying prices in your area and how they will handle a sale or purchase on your behalf.

If selling, be sure to discuss the realtor's commission or fees. These are set by each individual brokerage and, in most cases, are not charged if your house does not sell. In most real estate transactions, only the seller pays these fees.

The realtor you select should be someone who handles your sale or purchase as if it were their own. He or she will also be able to advise you on how to select bankers, lawyers, building inspectors and insurance brokers that may play a role in your business transaction.

Realtors are experienced in arranging financing and closing deals. They can assist you in negotiating a better offer, act as mediators in heading off potential conflicts and draw up a legally-binding contract between you, a buyer or a seller.

Here's what to expect if you are selling:

One of the most important decisions you will make is deciding the 'asking price' of your home. Your realtor's task is to analyze your home and compare it with similar houses for sale or recently sold in your area. The price you and your realtor decide on will be based primarily on the home's fair market value. But your decision will also be affected by the strength of the real estate market, interest rates and consumer demand.

Once you have decided on an 'asking price', your realtor will develop a marketing plan that may include open house, advertising and listing options. You should also act on tips to make your home 'show' better.

With the house 'listed', it is essential to have a lawyer 'standing by' to help ensure your rights and interests are fully protected and to complete the sale successfully once you find a buyer.

If you are buying...

When buying a home, a realtor will begin by helping you identify what you want in your new residence. He or she will compare your needs, wants and budget with what is available on the market. Normally, you don't pay for a realtor's services; the person selling the house does.

Realtors have broad, current knowledge of the many financing choices available to prospective buyers.

Once you've decided how much you can afford and the kind of home you want to buy, select a lawyer to 'stand by' and of course, a lender.

Once you find the home you want to buy, you may want to have your lawyer review your offer to purchase before you sign it and submit it to the seller.

When an agreement is reached between you and a seller, your lawyer will help ensure that you receive valid title to the property and that it is clear of any registered claims. He or she will calculate the amount of land transfer tax you will be required to pay as well as any adjustments necessary to compensate the seller for prepaid bills.

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Home Inspections

Know condition of property before you purchase

Before approving financing, some lenders require you to hire a qualified home inspector to go over the inside and outside of the house you want to buy.

They do this to ensure there are no major structural flaws that will threaten the security of their investment.

It's a precaution prospective buyers should take whether their lending institution insists on an inspection or not. One of the most important aspects of purchasing a home is knowing the conditions of the property in advance.

As a buyer, sometimes it is difficult to put emotions aside and really see what kind of shape a place is in. You may notice the worn carpet, the leaky faucets and the torn wallpaper. But how many prospective buyers crawl under the foundation or into the attic, or climb onto the roof? Even those who do may not have the training to uncover structural flaws and maintenance problems that can result in costly repair work.

A home inspection before you purchase, gives you the security of knowing what to expect. And it enables you to make a more informed decision about the value of the home and any future costs.

Since most home buyers don't want the expense of a home inspection for every home they consider, a good rule is to add a conditional clause to the offer to purchase, making it subject to a satisfactory inspection.

Ask your realtor or lawyer for the names of reputable home inspectors. In Ontario, the most reliable indicator of a home inspector's qualifications is membership in the Ontario Association of Home Inspectors (OAHI), the Provincial Association of Certified Home Inspectors (PACHI) and/or the Canadian Association of Home Inspectors (CAHI).

Interview a number of home inspectors or inspect companies before you begin hunting so you know who to call when you need them. Find out how long they've been in business. Ask for references and proof of membership in professional associations, what will the inspections cover and if there is any guarantee. Find out what the inspection will cost. Although fees vary, most inspections cost between $200 and $400. When compared to the cost of a house, this is a very small charge for an objective appraisal and your peace of mind.

WHAT'S INCLUDED

A professional building inspector will examine the building and, within a few days, give you a written opinion on its condition and the approximate cost of repairs that may be required. The older the building the more potential problems. But new homes can also have serious problems.

The inspector will look at all key parts of the home such as the roof, siding, foundations, basement, flooring, walls, drainage, electrical, heating, plumbing, and so on. They will also look for wood rot, mold and insects.

Older homes should also be examined for lead paint, aluminum wiring, asbestos, urea formaldehyde foam insulation (UFFI) and termites, since the presence of any of these may affect the appraised value of the home.

Most home inspections usually last about three hours. A prospective buyer should accompany the inspector during the process since this will give them first-hand knowledge of any problems that are identified. It is not the role of the inspector to evaluate a home's purchase price or general property value. Also, your home inspections will not replace the appraisal that your mortgage institution may require for mortgage financing.

NEWER HOMES

Just because a home was recently built doesn't mean that it is free of flaws. The quality of construction can vary from builder to builder and sometimes mistakes do happen.

Even if the home you want to buy is still under warranty, it pays to have an inspector find the problems before you move in.

Inspecting a home is no different than having a mechanic inspect a used vehicle. If it makes sense to check out a car, it makes sense to check out a house worth many times more.

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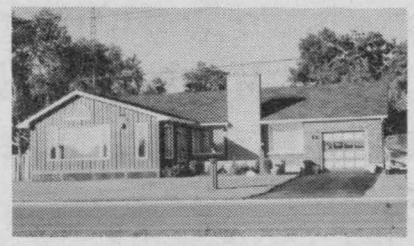

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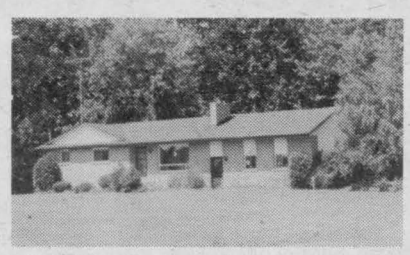
FAIRHOLME DRIVE - Well maintained 3+ bedroom raised bungalow, quiet neighborhood, abutting the village of Morrisburg. Finished lower level with rec room, office/den/bedroom. Attached garage. $129,900. (5720)



MUST BE SOLD! Excellent family home, good country location, west of Williamsburg. Nicely treed lot. Good 3-bedroom brick bungalow, attached garage, open basement. $103,500. (5728)



MATILDA TOWNSHIP. This older 4-bedroom, 2-storey home, located on Dundela Rd., west of Williamsburg, sits on a lot 66' x 109', and contains over 1,700 sq. ft. of living area. Needs some TLC but at only $41,900, it sure is a great buy! (5686)

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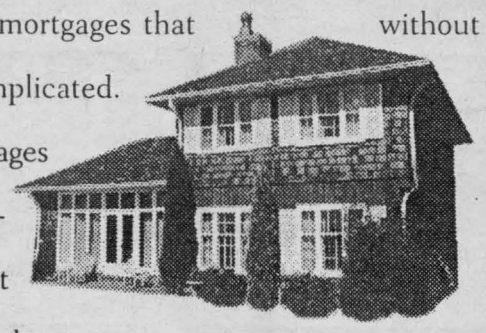

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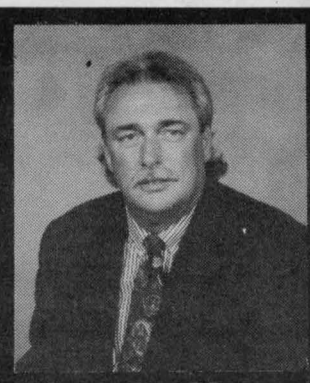

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$129,900



A RARE FIND, riverfront fieldstone home, circa 1916. Hardwood throughout.

$88,500



COMPLETELY RENOVATED HOME nestled on treed/hedged lot. Garage/workshop.

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CLASSIC BRICK FARMHOUSE on 3 rolling acres, plus triple garage.

$79,000



VALUE PRICED, 4-bedroom 2-storey home, plus pool.

$127,500



NEW 1996 SPLIT-LEVEL, open concept main living area. "New Home Warranty".

$154,500



DYNAMIC BUNGALOW on 1.27 acres plus horse/beef barn with loft.

$79,000



IDEAL FIRST OR RETIREMENT 3-bedroom bungalow on treed, serviced village lot.

$69,000



NESTLED IN THE PINES, 3-bedroom home plus new 20'x30' garage/ workshop.

$88,500



FAMILY READY BUNGALOW on dynamic treed lot. Immediate possession.

$104,900



RENOVATED FARMHOUSE on 3.5 acres, double garage plus 22'x16' workshop, all insulated.

$149,000



BRICK SPLIT-LEVEL on 23 acres with horse barn. Trees galore.

$79,900



VENDOR LOOKING FOR 'OFFERS'. Double garage, workshop. Gas plus central air, immediate possession.

$148,500



VAULTED CEILINGS, hardwood floors, sun room, heated garage with workshop. Stunning.

$149,500



VENDOR SAYS 'SELL'. Prestigious brick bungalow, quality throughout, call to view. You'll call it home.

$104,900



HOBBY FARM ON 5 ACRES plus renovated home. Set up for horses.

$147,500



STUNNING ON 3 FORESTED ACRES. Privacy plus executive home, decor plus.

$59,000



SAY 'BYE-BYE LANDLORD'. 3-bedrooms, 2 baths, deck, garage.

$159,500



CUSTOM R2000 BUNGALOW, vaulted ceilings, fireplace. Gourmet oak/island kitchen.

$249,500



EXECUTIVE BRICK BUNGALOW, professional landscaping, seeing is believing.

$69,000



GREAT BEGINNINGS START HERE! Family room, woodstove, deck, gas furnace.

$159,900



PRESTIGIOUS SPLIT-LEVEL, family room, rec room, games room, plus pool.

$109,000



OAK KITCHEN, 6 appliances, 4 bedrooms, 2 baths, dynamic sun room.

$38,900



IDEAL FIRST OR INVESTMENT PROPERTY, nicely treed lot.

$79,000



IMMACULATE 3-BEDROOM BUNGALOW nestled in the trees. 4 appliances, gas heat, central air.

$65,000



FAMILY ROOM WITH WOOD-STOVE, double garage, workshop, porch, deck. 1.8 acres.

$48,000



COMMERCIAL BRICK 2-STOREY, high traffic area, value priced.

$64,900



FULLY RENOVATED HOME on 100x180 treed lot. New 1997 oil furnace.

$126,000



REC ROOM, GAMES ROOM, in-ground pool, double garage. Riverfront. Immediate possession.

$154,500



DYNAMIC BRICK BUNGALOW plus full in-law suite. Shows like new!

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