

### HOME BUYER CLINIC

By James O. Hickman  
President  
American Land Title Association



#### Another Excellent Year For Home Buying

Another 2 million housing start year is in prospect for 1973, with an abundance of new residential units in the early months. The experts predict the value of residential construction will approach \$10 billion by the end of the year. Demand for mortgage money will be brisk.

This outlook emphasizes that now is the best time for your purchase of a home. Land, labor, and material costs continue their upward trend so considering buying as soon as you can afford it. Chances remain favorable that the home you choose will be an excellent long range investment.

Whether you buy a single family home, condominium apartment, or town house, it probably will be the largest single investment you ever make. With this much of your money involved, it's wise to become well informed in advance on real estate purchasing. As you seek information, don't forget to obtain the facts on the closing—that's when the parties get together to complete the transaction.

When you're in the market, carefully consider the design, condition, age, and location of a home. Look into what's available in community facilities and municipal-type services. Check with the local planning department or its equivalent on the outlook for the neighborhood. Don't be rushed. Consider your purchase carefully.

After you've found the home you want, shop around before applying for mortgage financing. Ask lenders about the interest rate, penalty if payments are late, insurance

required on the property, inclusion of taxes and interest in the monthly payments, and possibility of paying off the loan before maturity without penalty.

Before you go to the closing, consider purchasing owner's title insurance if it isn't provided by the seller as a matter of local custom. Lender's title insurance protects only your mortgage lender against possible land title hazards. For a one-time charge at the closing, title insurance pays for a defense against an attack on a title as insured and pays valid claims. A title search of many separately located public records, and the review of the information and evidence it discloses, serve as a basis for title insurance. As a result of the search, title hazards of record are pointed out so you or your representative can take appropriate action as necessary—before you complete your real estate transaction. Title insurance includes protection against problems even the most thorough search cannot reveal, such as a forged deed that transfers no title or a mistake in the records.

Your investigation of what's involved in home buying in your community will be aided if you ask a local real estate broker, mortgage lender, title company executive, attorney, or other expert to provide guidelines. Gathering the facts will help you prepare for the adventure of purchasing real estate—and will improve your chances for an enjoyable and profitable investment.

For free information on things to know in buying a home, write American Land Title Association, Box 566, Washington, D.C.

### Distaff Deeds

## 'Meals-on-Wheels' Is Homemaker Club Idea

By JANICE CHRISTENSEN

Some Senior Citizens in Gaston County are getting warm, well-balanced meals at lunch time, thanks to a Meals-on-Wheels project.

Members of the county's Extension Homemakers Clubs help prepare the food and package it for home delivery, explains Mrs. Gerry Spear, home economics extension agent.

From there, five teams of transporters carry the food to home-bound elders each day. Each team delivers only four or six meals, so foods will get to the homes at meal time and still be warm.

Other club members help with kitchen clean-up and help plan menus and shop for food supplies.

"At this point we are preparing food and carrying it to the homes," the agent noted. "But we hope someday to have a central gathering place where Senior Citizens can visit while they eat a hot meal."

aid before they can serve.

### MEN'S SUITS

Learning to make men's knit suits is the latest project of Mrs. Virginia Buffkin, a skilled Columbus County seamstress.

The homemaker is wise enough to select washable findings for her knit garments, adds Ann Bobo, extension home economist. Or, if she can't find washable findings, she invents her own.

For example, Mrs. Buffkin needed washable shoulder pads so she made them from two layers of quilted fabric.

The home-made pads added just the right amount of shaping to the garment and will, in the long run, save the family money. For now the knit garment can be laundered, rather than dry-cleaned.

MEXICO CITY — The government announced it was banning imports of pinball machines and other "electromechanic games" because they "do not contribute to the best use of citizens' leisure time."

## TV Garden Program Is Returning

### PITCH-IN

Volunteer work not only keeps some Alamance County homemakers in touch with school operations and procedures; it also keeps them young at heart.

According to Amelia Watts, extension home economist, "members of the Wedgewood Extension Homemakers Club recently served as volunteers during a program that tested kindergarten children for glaucoma."

This was not a one-shot project. These same homemakers lend a helping hand in the school's first aid rooms, even though they have to take and pass a course in first

Backyard Gardener will return to Educational Television at 7 p. m., Monday, March 5, for a 10-week spring series. The hour-long program features four specialists of the Agricultural Extension Service of North Carolina State University who answer lawn and garden questions on the air.

Viewers can get their questions on the air by calling (919) 829-5641

## Focus on Fun

Lynda Vaughn



No matter where you go, even if it's for a dip in a swimming pool, you can take your camera with you.

### Picture The Land Of The Turtles

Winter in the Caribbean? But definitely, if it's quiet you're after and miles of radiant beaches, you might stop at Grand Cayman, a sun-drenched isle an hour's flight due south of Miami. It's a picture paradise.

They call Grand Cayman "the undiscovered island," but Columbus found it in 1503 and called it "Las Tortugas" for its turtles. The island's name was later changed, but the turtles are still there—on a turtle farm. Where else? It's a natural stopping place on your island photo tour.

From a patio fragrant with bougainvillea, you can picture the early surf as it splashes the shore, or picture the spray-filled air from one of Cayman's water-sports. You can catch the fishermen at Spanish Bay as they haul in their catch, or snap a saffron sunset like no other.

To capture it all practically with the snap of a shutter, there's the new Kodak pocket Instamatic 60 camera, one of five palm-sized models that give you

large, clear 3 1/2 x 4 1/2-inch snapshots. The cameras go where you go to get pictures you used to miss.

Cayman is a reef-encircled isle, and beneath its emerald waters is a world of staghorn coral, submarine caverns and luminous angel fish. Its reefs are dotted with the wreckage of a hundred bullion ships. The water inside its coral barrier is always calm, incredibly clear, perfect for underwater photography.

If you've never dived before, you can learn at the island's new Holiday Inn in a pool rigged with underwater speakers. An instructor will tell you exactly what to do while you're down under. The new Holiday Inn also offers glass bottom boats, a choice of outdoor water sports and an unspoiled beach seven miles long. You can learn more about the inn by a call to your local Holiday Inn.

With a watertight housing, you can take your camera down under Cayman. You should: it's another world.

during the program or by writing Backyard Gardener, Box 5546, Raleigh, N. C. 27607.

Panelists are horticulturist Henry Smith, Plant Pathologist Harry Duncan, Entomologist R. L. Robertson, and

Agronomist William Lewis. The producer is Hal Reynolds.

Backyard Gardener will be carried by all eight channels of the University of North Carolina Educational Television System.

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## What They Wore... by PHYLLIS JOYCE

### INAUGURAL FASHIONS



JULIA GRANT WORE A REGAL GOWN TO HER HUSBAND'S SECOND INAUGURAL BALL IN 1873. IT WAS MADE OF HEAVY BROCADE, PRESENTED TO HER BY THE EMPRESS OF CHINA.

BENJAMIN HARRISON'S WIFE, CAROLINE HARRISON, CHOSE HER INAUGURAL GOWN ONE THAT WAS TYPICALLY AMERICAN FABRIC AND DESIGN. THE FABRIC FEATURED THE BLUE COLORS WHICH GROW PROFUSELY IN INDIANA, HER HUSBAND'S HOME STATE.

TODAY... WHEN BUYING WOMEN'S OR CHILDREN'S APPAREL, LOOK FOR THIS LABEL SYMBOLIZING SKILLED WORKMANSHIP, DESIGN CREATIVITY AND THE IMPORTANCE OF AMERICAN JOBS.

THE GOWN WORN BY IDA MCKINLEY AT THE INAUGURAL BALL IN 1897 WAS DISTINCTLY A PART OF THE GAY '90S. THE HIGH NECK COLLAR EDGED IN A FINE RUFFLE OF LACE WAS TYPICAL OF THE TIMES.

## Mean Foreign Bee Is Honey Industry Threat

The honey bee has made the news in North Carolina recently as efforts have been made to have it declared the official state insect. In some other parts of the world, the bee is in the news in a less favorable way.

An exceptionally aggressive and ferocious strain of honey bee has become established in Brazil and has been spreading rapidly, according to Frank Meacham, North Carolina State University extension beekeeper.

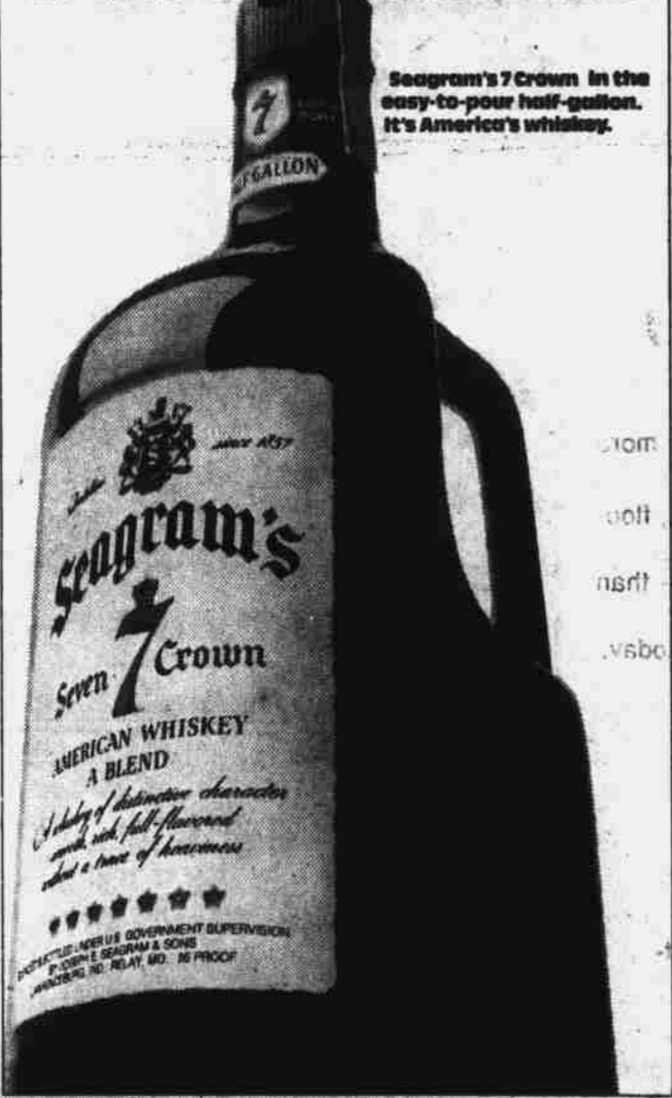
There is some concern, Meacham said, that the Brazilian bee might eventually migrate to the U. S. and present a serious threat to the beekeeping industry.

A study by the U. S. Department of Agriculture indicates that the threat of the mean bee is so great that "it is essential to do whatever can be done to minimize the likelihood of the bee migrating here."

The aggressive bee will not only attack intruders, but it will also take over the hives of other bees. It forages so aggressively that strains kept by commercial beekeepers could not compete and have disappeared in areas where the new strain has appeared.

reports from South America indicate that beekeepers can't use the new strain because of its meanness and because it often leaves the hives, migrates long distances and sets up a new nesting site of its own choosing. The strain has spread through southern Brazil and into Paraguay, Uruguay, Argentina, Bolivia and Peru. The southward spread has slowed, apparently because of the cooler weather, but the spread northward continues at the rate of about 200 miles per year.

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