Sound Advice On Buying A Home

"Real Estate is the only thing that young people can invest in and be secure," according to Gus Chrysson, president of Chrysson Brothers Realty Co. at 1045 Burke St.

Chrysson, a realtor for 25 years, said that buying a home is the best investment that a person can make.

"Home ownership is the foundation of the wealth in this country. More people own their homes in this country than anywhere else," he said, adding that in the standards of American upbringing, "owning your own home is the American dream."

To make that dream a pleasant reality and not an expensive nightmare Chrysson offered a few key tips on the purchase of a home, especially for first time buyers.

"Buy a home within your means," Chrysson advised, saying that to do so at times may be difficult.

"Many times, especially with young people looking for their first home, they judge what they want by what their parents have, not by what they realistically can afford. They have lived at home for a good portion of their lives with their parents and, therefore, they want a home the same size," he said. Chrysson said that talking to a competent realtor before buying a home, could save people from the frustrations of having a home that they cannot afford.

He said that most first-time home buyers don't buy the home that they plan to stay in forever. "They buy something affordable. They buy what we call starter homes," Chrysson said.

He continued, "The first thing they have to resolve is that the first home is not going to be a "dream house." I advise people not to buy a home that comes with payments so high that they can't enjoy themselves once in awhile." Chrysson also advised pro-

spective homebuyers against purchasing the most expensive home on the block.

"If the homes in a neighborhood range from \$40-\$50,000, it's best to buy a home in the mid-\$40,000 range," he said, explaining, that the property value on the most expensive home is lower because the homes in the neighborhood sell at a lower price. The lowest priced home in the neighborhood has a greater property value because of the more expensive homes in the area.

For those interested in purchasing a condominium or townhouse, Chrysson advised checking with the owner or developer to make sure what resident's fees will be required for upkeep and maintenance on the buildings and lawn and the privileges, if any, associated with living in the development.

"If the condos are new, the fees will be less because they aren't fixed yet and the repairs and general upkeep isn't necessary as in older units. In buying a condo, I would also urge people to check and see if the use of the nearby tennis courts and swimming pool, etc., is included in their maintenance fees, or if there is an additional charge," said Chrysson. He said that the purchase of a home, be it a single family unit, a condo, or townhouse, is essential. "Each year that you wait to buy a home, you lose, he said, quoting figures that indicate that homes appreciated at a rate of nine to 12 percent, some higher some lower, depending on

"A \$45,000 home last year, is worth at least \$50,000 this year and who knows how much next year. A home is the most sound and wise investment that anyone could make. It's something that people should strive and save to attain because a home will always be a necessity.

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food. You can use lower temperatures and there's no need to preheat the

oven. Unfortunately, there are not many models on the market; you may have to search for one.

Q. In other ovens, is preheating necessary?

A. Only for foods that are cooked a short period. No need to preheat for a large roast or stew that is going to slow-cook for hours.

Q. I'm feeling guilty about using the self-cleaning oven on my kitchen range. Does it waste a lot of energy?

A. Not as much as you might think. In a year, the average cook uses 30 more kilowatt hours in a self-cleaning oven than does the owner of a conventional range. In most areas of the country, it costs about 10 to 12 cents for each cleaning.

Q. I still don't understand the terms "wattage" and "BTU" and just what they mean to our natural resources.
A. Let's take "watt" first. If you burn

a 100-watt light bulb, night and day, for a whole year, you can figure you have burned 675 pounds of coal. That's what it takes — a third of a ton — to generate the electricity for that bulb.

"BTU" (British thermal unit) is the amount of heat needed to raise the temperature of a pound of water by one degree Fahrenheit. There are 5,000 BTUs in a pound of wood, 1,000

in a cubic foot of natural gas and 13,000 in a pound of coal. At a power plant, it takes about 10 BTUs to produce one watt-hour.

Q. Near the serial number on a little motor I use it says "0.40 amps." How can I figure how much electricity I use when I run it for hours?

A. By multiplying the voltage of the house current (probably 120) by the amperes: 0.40. That's 48 watts. If you run the motor 24 hours, it uses about a kilowatt of electricity — 10,000 BTUs. That means you've used about a pound of our coal resource.



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