



Legal advice essential when building, buying, protection repays cost

Competent legal advice is essential in building or buying a house. The prospective home owner would be well advised to consult a solicitor or notary before any agreements are signed. Professional legal service ensures a successful transaction and enables the home owner to sign contracts and mortgage deeds with complete awareness of the rights and obligations on both sides. The cost of legal aid is more than repaid in the protection of the investment.

The purchase of a house usually involves three legal documents. These include an offer to purchase, a form of conveyance or transfer of title to the land, and an assumption of the mortgage indebtedness. The offer to purchase is a written contract which usually states that the owner agrees to sell and the buyer agrees to buy, and binds both parties to agreed terms and conditions. It should include all necessary descriptions, the purchase price and terms of payment, the date on which the deal is to be closed, and when possession will take place.

TAX COSTS
Other relevant conditions such as how the cost of current taxes will be shared and an agreement covering possible loss by fire between the time of making the offer to purchase and the actual closing of the deal, should also be included. The prospective home owner should also find out if the cost of the services such as water, sewer, and roads is included in the purchase price or if he will be required to pay increased taxes over a period of years.

The second document is the "Deed of Conveyance of Title to the Land". Although the procedure for obtaining a clear title to the land is practically the same in all provinces, there are provincial variations in the laws regarding land ownership. When the deal is closed the purchaser will be required to agree in writing to assume the mortgage debt.

The procedure for buying a partially completed house is similar, and requires the same documents. In addition, the purchaser should obtain a written agreement covering the work to be completed. It should include a clause which describes or identifies the working drawings and specifications to which the house is to be constructed. This procedure should also be followed in arranging purchase of a house to be built from an illustration and set of drawings and specifications.

SEEK ADVICE
If you plan to buy a lot and have a house built by a contractor you should seek legal advice before proceeding at all with the purchase of the land and the actual construction of the house. The legal documents required in this case will include those already mentioned, as well as a "Survey of the Land", a "Building Permit", and a "Building Contract". A "Building Permit" may be obtained from the local author-

ties. A "Survey of the Land" by a certified surveyor should be made before construction begins, so that the lot and the position of the house on it will be properly noted.

A "Building Contract" is essential for the protection of the home owner. It is an agreement to pay a certain sum for the construction of a building in accordance with certain plans and specifications. The contract identifies the parties concerned, the scope of the work to be done and the amount and method of payment. Reference is also made to the drawings and specifications, and to the general rights and responsibilities of both parties.

Finally the prospective home owner should discuss the mechanics' lien or workman's lien statutes of the province with a lawyer to ensure that he is protected against claims against his property by unpaid workmen or suppliers.

In building or buying a house a legal agreement between you and the builder will protect both parties and prevent misunderstandings.

ADVANTAGES OUTWEIGH COSTS

Are architects necessary?

It is possible to build a house without the services of an architect, just as it is possible to acquire real estate without first consulting a lawyer. But in both cases the advantages of having the experts on your side far outweigh the costs involved.

The services of the architect are manifold. Following discussions with you, and a visit to the building site, he will prepare sketches for your approval. From this point he will proceed with detailed working drawings and specifications and will ensure that they not only meet the needs of you and your family but also conform with municipal building by-laws and regulations.

You should let your architect know if you propose to finance construction with a mortgage loan under the National Housing Act so he can make certain that your house meets the building requirements for loans under the Act.

PERSONAL NEEDS
The architect is professional, but he is also concerned with your personal needs. He knows, probably better than you do, how important it is for you to stay within your budget. He is well aware of the cost of "extras" and will help you trim down your desires to the essentials,

if you have a limited amount to invest. Most of us would like to have all the attractive features displayed in modern home-making magazines but some of these items may be beyond our means. The architect, who is also a costing expert, when it comes to building, can tell you just what you can afford and what you should put off until later.

By calling for competitive bids for the job, the architect, in many cases, can save you substantial amounts. Furthermore, the fact that he is usually well acquainted with local builders enables him to choose among those whom he considers the most reliable.

When it comes to materials, the services of an architect again places you in a favoured position. You can be sure that he will not allow inferior material to go into your house. He will see to it that only sound materials suitable for the job are used and that they are applied in such a way as to make your house durable, comfortable and attractive.

HE'S AN INSPECTOR
The architect can also be your inspector. He is the only one paid to look specifically after your building interests. Not only does he prepare the plans for your house but he visits the job when the construction is being carried

out. Many things can go wrong during the course of construction. Having an architect on the job is your best guarantee that the builder will follow accurately the plans, specifications and the applicable building standards.

Not the least among the arguments in favour of hiring an architect is the question of esthetics — giving your house that attractive look. Architects are proud of the houses they design and try to bring out the best appearance consistent with what the client can afford and in keeping

with the general appearance of the neighbourhood.

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B. C. beauty site will be spared

PORT ALBERNI, B.C. (CP) —Cathedral Grove, a site of breathtaking beauty on Vancouver Island, will soon face the workman's shovel. But not a single gigantic Douglas fir will fall in the name of progress. The 322-acre grove in the island's southern interior, donated to the province 18 years ago by lumber magnate H. R. MacMillan will be the site of part of an overseas cable connecting Australia with Canada.

Workers will dig a 90-foot trench for a mile through the park to bury the cable underground. No trees will be cut down.

The general appearance of the neighbourhood.

Home-made Santa extends greetings to all who pass

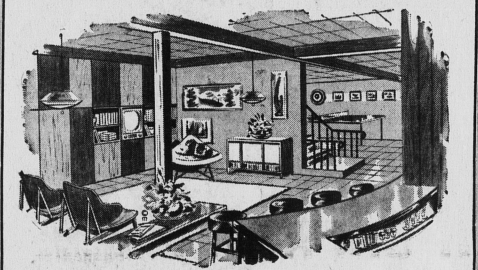
This Jolly Santa, holding a lighted lamp aloft, extends greetings to all who pass. By following the full-size pattern offered below, this 6 ft. Santa can be cut out of weatherproof panelboard at very little cost. Since this pattern provides cutting and painting outlines which show where each color is used, professional results are assured. The mouth, nose, eyes, beard and all shadings are outlined on pattern. These are traced directly on the cut out Santa then painted in sequence suggested. Step-by-step directions explain what colors to use, where and when each should be applied.

If you have admired the colorful decorations other families used at Christmastide, here's your chance to make one that will create enthusiastic comment. Place Santa at your front door, or out front and he'll help make Christmas a gay and cheerful holiday.

By following the step-by-step directions outlined, a small electric lamp can be wired behind the translucent lamp shade. This adds a wonderful touch children love to see. The shelf on the back of Santa provides space for placing dummy packages. Step-by-step directions explain how to wire St. Nick's lamp as well as build the necessary stand for outdoor use.

Send \$1.55 in coin, check or money order for Life Size Santa Pattern No. 575. A catalogue illustrating over 300 other Build It Yourself Projects is available at 35 cents and to Toronto Star Syndicate, 80 King St. West, Toronto 1, Ont.

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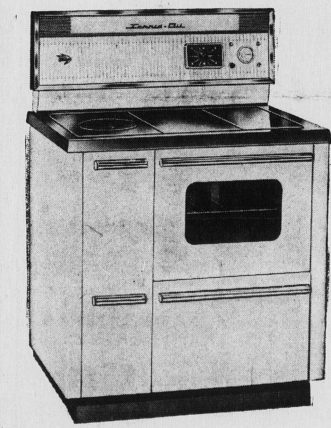
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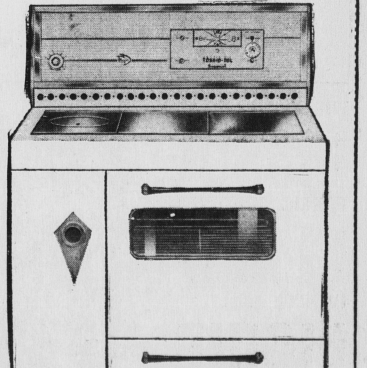


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