



## House Hunting: Finding the Right Fit for You

### Inside This Issue:

- 1 House Hunting: Finding the Right Fit for You
- 2 Types of Housing
- 3 Pumpkin Pie Recipe
- 3 Origin of Halloween



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With so many choices and variables, how do you find the perfect fit? Before you start your search, it's a good idea to narrow down the playing field by looking at what would fit you best. Here's where to look:

### Look Inside

What do you already own that your new home would need to accommodate? If your dining suite is one that you cherish, use often and happens to be huge, then add "large dining room" to your Must Have List. Carry this logic through your space and you should come to some conclusions about what is essential in a new home. While you're at it, take a look at your personal style; it can also give you valuable clues as to what you really want. For example, if your style tends more to clean lines and a modern look, then loft-like spaces or open concept homes will probably hold more appeal.

### Look Outside

What is out in the world that catches your attention? Is it a brick exterior or cedar shingles that make a house feel like home to you? Consider the different styles of houses that you like, and see if there are any common elements among them. Another place to look is at the style and size of any new items you plan to acquire. Taking an outside inventory of what appeals to you can help narrow down your search.

### Look at Your Requirements

It's helpful to take a head count and look at what features are vital to each member of your family. How many of you are going to live there, and are any more expected shortly? How many of you need home offices or parking spaces or playgrounds or workshops? This will give you an idea of the size and number of rooms you require, as well as clues to locations or types of housing. Make sure you include pets and consider what's best for them. This may move a fenced yard to the top of your list.

### Look at Your Lifestyle

Look at your lifestyle to gain insight to your best locations. If you're planning to stay awhile, and are also planning on children (or already have them), then you'll want to find a neighbourhood that's kid friendly and has great schools. Another consideration should be your work commute. Make sure it has what you need, whether that's access to public transportation or parking spots.

All in all, if you take the time to consider what's really important to you, you should be able to find the house that is the right for you. Happy Hunting!

(Source: [www.hgtv.ca](http://www.hgtv.ca))

## Types of Housing

There are various types of properties you can buy in Canada. In each case, you are responsible for making the mortgage payments as well as paying the bills for your specific unit. Below is a list of several housing types.

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*Single houses referred to as 'detached' homes generally provides more space and privacy than other unit types*

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### Condominiums

Condominiums are a form of ownership that can apply to almost all types of housing. While condominiums are generally found in apartment buildings, other types of properties may also have a condo ownership model. You own the unit, or "condo", but you do not own the land it is built on or any common space outside your unit. You are charged monthly "condo fees" to maintain indoor and outdoor common areas shared by condo owners, including parking areas, elevators, carpets, front entrances, and any recreation facilities. These monthly fees can vary widely and are in addition to your mortgage payments.

### Detached House

This is a house that stands on its own. It is often referred to as a 'detached' home and tends to be the most expensive type of home to purchase due to the land costs. You own both the house and the land it is on. When your house needs repair or maintenance, you must pay for it yourself. House owners must also pay the monthly bills for water and heat, as well as their other bills. Owners are free to make changes to their house, inside and out, but they must obey local bylaws and apply for renovation and building permits when necessary.

### Townhouse

A townhouse is a unit in a row of other units that look like houses, attached to each other. In each unit, you share a wall on either side with the people who live beside you. Often, especially in cities, there may also be a smaller unit above each townhouse, so there could also be someone living above you or below you. Townhouses (sometimes called row houses) are usually 2 or 3 levels tall (each level is called a 'storey').

### Semi-detached House

This is a home joined to another on one side. Owners are only responsible for the care and maintenance of their own side, just like a detached house. Owners of semi-detached homes own their side of the property, including the land it is on, and are responsible for its care and maintenance, according to local bylaws. Semi-detached houses are usually less expensive than fully detached houses, although, like all real estate, this depends on the area.

### Duplex/Triplex

A duplex/triplex is a building that is divided into multiple units. Like semi-detached houses, each household has its separate entrance and is responsible for the care of its own unit. Typically, you would buy the entire property and rent a unit to help offset your mortgage payments. Types of homes that are 'duplexed' or divided into two or more separate living units may be detached homes, semi-detached or even row houses.



**Bylaws** – Bylaws are local municipal rules and regulations that vary across Canada. You are responsible for following these bylaws in the care and maintenance of your property.

*(Source: Genworth Financial)*

## Pumpkin Pie Recipe

A creamy mild filling makes this an annual crowd-pleaser.

### Servings: 6

### Ingredients:

- 1 9-inch (23 cm) baked single-crust pie shell
- Filling:
  - 1-3/4 cups (425 mL) pumpkin puree
  - 1 cup (250 mL) packed brown sugar
  - ¾ cup (175 mL) evaporated milk
  - 2 eggs, beaten
  - 1 tsp (5 mL) cinnamon
  - ½ tsp (2 mL) nutmeg
  - ¼ tsp (1 mL) each ground ginger and salt

### Preparation:

Filling – In bowl, whisk together pumpkin puree sugar, evaporated milk, eggs, cinnamon, nutmeg, ginger and salt.

Pour into pie shell. Bake in bottom third of 425°F (220°C) oven for 15 minutes. Reduce temperature to 350°F (180°C); bake for 30 minutes longer or until knife inserted in centre comes out clean. Let cool on rack.

*(Source: [www.canadianliving.com](http://www.canadianliving.com))*

## Origin of Halloween

Halloween is a holiday celebrated on October 31. It has origins in the Christian holy day of All Saints' Day and ancient Celtic festival known as Samhain

The festival of Samhain is a celebration of the end of the harvest season in Gaelic culture, and is sometimes regarded as the "Celtic New Year". Traditionally, the festival was a time used by the ancient Celtic pagans to take stock of supplies and slaughter livestock for winter stores. The ancient Celts believed that on October 31st, now known as Halloween, the boundary between the living and the deceased dissolved, and the dead become dangerous for the living by causing problems such as sickness or damaged crops. The festivals would frequently involve bonfires, into which the bones of slaughtered livestock were thrown. Costumes and masks being worn at Halloween go back to the Celtic traditions of attempting to copy the evil spirits or placate them.

Today, Halloween activities include trick-or-treating, wearing costumes, ghost tours, bonfires, costume parties, visiting haunted attractions, carving jack-o'-lanterns, pranking people, reading scary stories, and watching horror movies.

*(Source: Wikipedia)*



**Pumpkin Pie.** Pumpkin pie is a staple dessert at most Thanksgiving dinners. A fabulous pumpkin pie is a combination of a crispy flaky crust and smooth, creamy custard.

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*The term Halloween, originally spelled Hallowe'en, is shortened from All Hallow's Even ('even' is an older word for evening)*

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