

NewsTalk's handyman to broadcast from Cobo

NewsTalk Radio AM-1270 WXYT will broadcast its "Ask the Handyman" show, featuring Master Handyman Glenn Haege, live from the International Builders Home, Flower and Furniture Show at Detroit's Cobo Center Saturdays and Sundays, March 19-20, and March 26-27.

The radio show airs from 8 a.m. to noon on those days. The Builders Show opens at noon. Glenn will be

on hand to answer home-improvement questions until 2 p.m.

Glenn Haege worked nine years with a national paint manufacturer and 13 years with the largest independent hardware chain in the country.

During his talk show, do-it-yourselfers can call Glenn and ask him questions on topics ranging from how to fix leaky faucets to how to repair driveway cracks.

Schedule from page 4

of Discovery Channel's "Easy-Does-It" do-it-yourself presentation that includes information on basic home repairs and energy-saving products.

2 p.m. — Floral bridal fashion show by Professional Allied Florists and FTD.

3 p.m. — Main Street Cloggers.

4 p.m. — Ms. Fix-it Beverly DeJulio of Discovery Channel's "Easy-Does-It" do-it-yourself presentation that includes information on basic home repairs and energy-saving products.

4 p.m. — Flower arrangement demonstrations by Professional Allied Florists and FTD.

5 p.m. — Main Street Cloggers.

6 p.m. — Dancers Hungaria.

7 p.m. — Ms. Fix-it Beverly DeJulio of Discovery Channel's "Easy-Does-It" do-it-yourself presentation that includes information on basic home repairs and energy-saving products.

Sunday, March 27

12:30 p.m. — Wolverine Silverspurs.

1:30 p.m. — Linda's Dance Works.

2 p.m. — Flower arrangement demonstrations by Professional Allied Florists and FTD.

2:30 p.m. — Ms. Fix-it Beverly DeJulio of Discovery Channel's "Easy-Does-It" do-it-yourself presentation that includes information on basic home repairs and energy-saving products.

3:30 p.m. — Wisla Polish Dancers.

4 p.m. — Plant sale in the Riverwalk Gardens.

4 p.m. — Flower arrangements auction with proceeds to Multiple Sclerosis Society.

4:30 p.m. — Ms. Fix-it Beverly DeJulio of Discovery Channel's "Easy-Does-It" do-it-yourself presentation that includes information on basic home repairs and energy-saving products.

Owning a house is proving more affordable than ever

It's the first of the month and you're writing a check for your monthly rent. Have you ever wondered just how much money you lose every month by paying someone else's mortgage payment?

Perhaps you don't think you can afford to buy. Although the thought of loan applications and financing requirements may seem overwhelming, buying a new house is easier than you think.

"First, you need to review your financial situation and estimate how much you can spend on housing each month," said Robert R. Jones, president of the Builders Association of Southeastern Michigan and Robert R. Jones Associates in West Bloomfield.

A general rule of thumb: you should spend not more than 28 percent of your monthly gross income on your monthly mortgage payment including principal, interest, taxes and insurance premiums. So, if your annual gross income is

\$40,000 you could spend up to \$933 on housing each month.

How much should you expect to spend on monthly mortgage payments? Your mortgage payment will be determined by your annual gross income, down payment, interest rates and the size of your loan. Mortgage payments vary according to the type of loan you obtain.

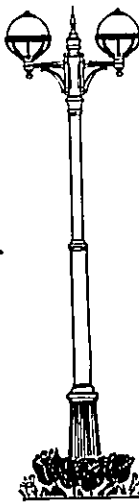
"Down payments usually range from 5 to 30 percent of the total cost of the house. When setting aside money for your down payment, remember that you will also need cash for closing costs and possible 'points' on your mortgage," Jones said.

Closing costs are the expenses incurred when you transfer ownership of the real estate. A point is a one-time service charge levied by the lender. One point equals 1 percent of the mortgage amount. Paying the points may be negotiable between the buyer and seller.

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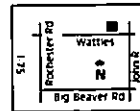


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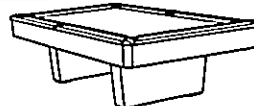


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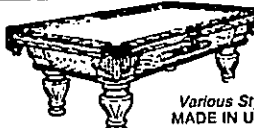
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