

## How to Purchase a Home

By: Monica Botn-Mohammad, Broker

First of all, congratulations for making the decision to purchase your own home. Whether you are a first-time homebuyer or a seasoned pro, there are steps to take to make the process smooth. I am here to guide you through the process and welcome your questions and input.

**For this article, let's focus on the First Time Homebuyer!**

\*Assess your current living situation—Do you have a lease and if so, when is your lease up?

\*What are your current monthly expenses?

\*Do you have money for a down payment and closing costs?

\*Let's assess your needs for a home—How many bedrooms, bathrooms, levels, basement, backyard, condo, townhouse or single-family residence.

\*School district for your children

\*Proximity to your work

You would want to have an experienced Realtor sit with you to discuss the process, Buyer Broker Agreement, disclosures and guide you through the process, then have you speak with a mortgage lender to get you qualified for a loan to purchase the house. This is your necessary foundation to know what your budget will be. Please do not make any large purchases during this time. It will affect your credit score

Once the foundation has been set, the process can begin. You will have chosen the area you would like to live in. You will see the homes that you have chosen and then decide which home would be right for you. You will then write an offer for the property after your Realtor has shown you what the comparable properties have sold for. Once your offer has been accepted, the clock starts



ticking quickly. You will have to provide earnest money along with your offer to be deposited with your Realtor's trust account which will count towards your total down payment and closing

costs.

You will have a property inspection to analyze the overall condition and function of the house you chose. If there are any major issues, you will have an opportunity to address the items of concern for the seller to fix— During this time, your mortgage lender will have ordered an appraisal for the property to validate the purchase amount for your loan. There may be other conditions that will need to be taken care of also.

You will have to make arrangements for Homeowners Insurance for your new home. I usually recommend to call your agent who insures your vehicles. If not, shop independently for prices.

Here in Georgia, we use closing attorneys who act on behalf of the title company to close the transaction. You as the buyer will be in contact with their office to the closing.

You will have wired your funds to their trust account the day before the scheduled closing date. You will have received a HUD1 statement which reviews all of your costs, monthly payments and balance to close the property. Once all paperwork is signed and the attorneys have received the money wire transfer, you will get your keys.

Congratulations! You are now the proud owner of a home.

## How English-Language Pronouns are Taught Around the World

By Nicola Prentis

*A teacher talks to students before the start of an English lesson at a public school in Gudele, on the outskirts of South Sudan's capital Juba. The literacy rate in South Sudan is about 1 in 4 adults, according to local media.*



The teacher holds up a pen in the first lesson and says, "It's my pen." The students, English language learners who could be any age from preschool to pensioner and from any country in the world, echo, "It's my pen." The teacher then takes a pen from one of the students and says, "It's her pen." The class repeats.

Later, for review, the teacher holds up a student's pen and invites someone to supply the right response. A student offers, "It's his pen," and the teacher, with raised eyebrows but an encouraging smile says, "His pen?" stressing the word to signal the error and, perhaps, gesturing to the pen's owner. The student quickly corrects the mistake: "It's her pen."

Globally, close to 1 billion people are learning English as a Foreign Language (EFL), and all of them encounter binary gender pronouns from the earliest lessons. It's a grammar point covered at the beginner level. Making observations about binary gender appears in exams for young children with questions such as, "Is your best friend a boy or a girl?" and "Is your teacher a man or a woman?" But as gender awareness grows and new words and grammar around gender identity enter the language, EFL teachers are potentially at the forefront of influencing the way a billion people around the world think about gender.

That might sound slow, but look at the word Ms., which took about 70 years before it was in widespread use in 1972 and was probably only established in course books in the mid-'80s.

Browsing through his collection of old books, the EFL methodology writer, Scott Thornbury, says he found no instances of Ms. in a 1976 course book, "Strategies," (Longman Publishing Co.), but quite a few examples of Mrs. and one Miss. But, by 1979, while the textbook, "Encounters," (Heinemann), presents the same choices for filling out an official form, including Mr., the Teachers' Book notes:

**Point out Miss/Mrs distinction. If students ask, explain Ms as modern term for both Miss and Mrs.**

**The Cambridge English Course Book 2 Teacher's Book (1985) didn't wait for students to ask:**

**Finish by making sure that students know first name, Christian name, surname, Mr, Mrs, Miss, Ms.**

Finally, by 1986, Ms made it into a students' book with Headway Intermediate offering

Ms, along with Mr, Mrs, and Miss, as an option in writing formal letters.

Could we expect a progression like this to happen faster nowadays, with the internet zapping new words around the world and into corpus databases?

Some independent, digital publishers are moving faster and with a focus on individual student needs. Sue Lyon-Jones, an EFL author and publisher of web-based courses, cites the growing trend for singular they as one of the reasons she's chosen to incorporate nonbinary they in an online grammar lesson. But also she feels "equipping English language learners with vocabulary to talk about themselves and their identity is an important part of our job."

Similarly, teachers in their own classrooms have a certain amount of freedom to adapt the published materials they use in class and teach language they think is important, without waiting for justification from corpus. Nonbinary they is already popping up in EFL classrooms across the world.

Leigh Moss, who's taught in Vietnam and Italy, is using it in classes. "I teach 'they' as gender neutral since xe/ze isn't in common use and I have non-binary friends who prefer 'they' and this is how I'd use it," says Moss.

Jessie Fuller, an EFL teacher in Brazil, agrees. "I normally use 'they' for gender neutral, then only get into 'ze' if a student seems interested."

Teachers can always find a way to present language so it doesn't confuse. They regularly teach incredibly complex or nonintuitive things. Take the phrase, "How do you do?" It's typically taught at the early levels despite being a question that isn't really a question, and it having nothing to do with the manner in which you do anything at all. It has to be taught with an explanation, at least briefly, of the social and cultural nuances that accompany it: It's only used the first time you meet someone, only in very formal conversations and, these days, probably only with older generations or the very upper classes.

Singular they, or the concept of nonbinary pronouns, doesn't look any more linguistically complicated than "How do you do?" and no more conceptually or culturally challenging than removing the marital status of women when you address them. Whether it will take 70 years to make nonbinary pronouns mainstream like Ms., time will tell. But teachers who teach them will spread them far beyond the 400 million or so people who speak English as a first language.

## Egypt Targeted 'fake news' Ahead of Presidential Elections

By Salma Islam

Egyptian TV host Khairi Ramadan probably never expected to fall afoul of the state; he is, after all, a well-known pro-government presenter.

So his arrest earlier last month for spreading "fake news and statements against the police force, therefore defaming it" over a segment where a police officer's wife complained about low police salaries has shocked many in the media industry.

The complaint was lodged by the country's Interior Ministry over the episode, which aired on a state TV channel on Ramadan's nightly talk show, Egypt Today. Just two days earlier, Egyptian President Abdel Fattah al-Sisi warned that insulting the army or police amounted to treason. Ramadan was detained for two nights and is currently on bail.

For many, Ramadan's arrest signals



A voter's finger is marked with ink at a polling station during the second day of the presidential election in Alexandria, Egypt, March 27, 2018.

quite how extreme the campaign against the media has become in the lead up to the presidential elections currently underway, where the authorities are using charges of "fake news" to tighten censorship, the Committee to Protect Journalists (CPJ) has warned.

This is even though Sisi is certain to be voted back in again in the elections in which he is running virtually unopposed, especially after any credible rivals were arrested or intimidated out of the race. The only challenger left has said he is a supporter of Sisi.

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