

### Chapter 1 : 7 First-Time Home Buyer Programs - NerdWallet

*A first-time home buyer is defined as a buyer who has not bought a home over the past 3 years. In that sense, bounce-back buyers, those who had a short sale or foreclosure, are also entering the marketplace.*

Bundrick, CFP May 7, At NerdWallet, we adhere to strict standards of editorial integrity to help you make decisions with confidence. Some of the products we feature are from our partners. We adhere to strict standards of editorial integrity. Buying a home is so hard, they should make it an Olympic event. Here are some of the most useful first-time home buyer programs that you might overlook if you rush the process. They may score you some big savings. With FHA backing, borrowers can qualify for loans with as little as 3. FHA loans do have an up-front and ongoing additional cost built in: Department of Agriculture has a home buyers assistance program. There income limitations, which vary by region. You just have to commit to living in the property for at least 36 months. Home upgrade programs Here are a couple of programs that allow you to buy more home for your money. If you qualify for a home loan, you can add the EEM benefit to your regular mortgage. The program simply allows your lender the flexibility to extend loan limits for energy efficiency improvements. This special FHA-backed loan considers what the value of the property will be after improvements and allows you to borrow the funds to complete the project as part of your main mortgage. Use our mortgage calculator to find out your monthly mortgage payment. Department of Veterans Affairs helps service members, veterans and surviving spouses buy homes. But like a lot of military operations, the approval track is built for accuracy, not speed. While the VA has only a few requirements for things like debt and sufficient income, VA lenders may add their own "overlays," or additional requirements. Needless to say, this is a tiny pool of houses. At last check, only a handful of listings appeared on the website. Even more help In addition to these national programs, many state and local governments offer assistance to home buyers. Tapping one of these resources may help you buy a home with less of a down payment, lower your interest rate, or even find a bargain in your neighborhood. Then you can have your own opening ceremony in your new home.

### Chapter 2 : First Time Home Buyer's Guide - Ameris Bank

*To pay for your first home, you'll need good credit, a steady job, and a sizable chunk of cash for a down payment. Navigating the waters of home financing isn't always easy, but these articles can help guide you.*

First-time home buyer mistakes to avoid. Mortgage down payment tips 1. Some tips for saving for a down payment include setting aside tax refunds and work bonuses, setting up an automatic savings plan and using an app to track your progress. Down payment strategies for first-time home buyers 2. Explore your down payment and mortgage options There are lots of mortgage options out there, each with their own combination of pros and cons. Federal Housing Administration loans , which permit down payments as low as 3. Veterans Affairs loans , which sometimes require no down payment at all. The amount you put down also affects your monthly mortgage payment and interest rate. If you want the smallest mortgage payment possible, opt for a year fixed mortgage. But if you can afford larger monthly payments, you can get a lower interest rate with a year or year fixed loan. Use our calculator to determine whether a year or year fixed mortgage is a better fit for you. Or you may prefer an adjustable-rate mortgage, which is riskier but guarantees a low interest rate for the first few years of your mortgage. Compare adjustable-rate and fixed-rate mortgages 3. Research state and local assistance programs In addition to federal programs, many states offer assistance programs for first-time home buyers with perks such as down payment assistance, closing cost assistance, tax credits and discounted interest rates. Your county or municipality may also have first-time home buyer programs. Mortgage application tips 4. Use this home affordability calculator to determine how much you can safely afford to spend. So check your credit before you begin the homebuying process. Dispute any errors that could be dragging down your credit score and look for opportunities to improve your credit, such as making a dent in any outstanding debts. To keep your score from dipping after you apply for a mortgage, avoid opening any new credit accounts, like a credit card or auto loan, until your home loan closes. Get your free credit report to check recent credit activity 6. Compare mortgage rates Many home buyers get a rate quote from only one lender, but this often leaves money on the table. Get at least three quotes and compare both rates and fees. How long you plan to stay in the home and whether you have money on-hand to purchase the points are two key factors in determining whether buying points makes sense. You can use this calculator to decide whether it makes sense to buy points. Get a preapproval letter You can get pre-qualified for a mortgage, which simply gives you an estimate of how much a lender may be willing to lend based on your income and debts. House shopping tips 8. But even if the home is right, the neighborhood could be all wrong. So be sure to: Look at local safety and crime statistics. Drive through the neighborhood on various days and at different times to check out traffic, noise and activity levels. Stick to your budget Look at properties that cost less than the amount you were approved for. Shopping with a firm budget in mind will also help when it comes time to make an offer. Shopping below your preapproval amount creates some wiggle room for bidding. How to make an offer on a house Ask a lot of questions about the home, such as when it was built, when items were last replaced and how old key systems like the air conditioning and the heating are. Here are a few of the most common pitfalls, along with tips to help you avoid a similar fate. You can shop around and compare prices for certain closing expenses, such as homeowners insurance, home inspections and title searches. Calculate your expected closing costs to help you set your budget. This includes furnishings, appliances, rugs, updated fixtures, new paint and any improvements you may want to make after moving in. But if you plan to start or expand your family, it may be preferable to buy a larger home now that you can grow into. Passing up the chance to negotiate A lot can be up for negotiation in the homebuying process, which can result in major savings. Are there any major repairs you can get the seller to cover, either by fully handling them or by giving you a credit adjustment at closing? Is the seller willing to pay for any of the closing costs? Make sure the inspector can access every part of the home, such as the roof and any crawl spaces. Attend the inspection and pay close attention. Not buying adequate homeowners insurance Before you close on your new house, your lender will require you to buy homeowners insurance. Shop around and compare insurance rates to find the best price.

### Chapter 3 : Tips for First-Time Home Buyers - NerdWallet

*The challenge of buying a home for the first time can seem so daunting that it's tempting to either just go with the first place in your price range or continue to rent. To help you demystify the.*

Others see home ownership as a sign of their independence and enjoy the idea of being their own landlord. Narrowing down your big-picture homeownership goals will point you in the right direction. Here are five questions to ask yourself: What type of home best suits your needs? You have several options when purchasing a residential property: Each option has its pros and cons, depending on your homeownership goals, so you need to decide which type of property will help you reach those goals. You can also save on the purchase price in any category by choosing a fixer-upper, although the amount of time, sweat equity and money involved to turn a fixer-upper into your dream home might be much more than you bargained for. Your list should include basic desires, like neighborhood and size, all the way down to smaller details like bathroom layout and a kitchen that comes with trustworthy appliances. How much mortgage do you qualify for? For an introduction to the terminology and structure of a mortgage, read our tutorial [Mortgage Basics](#). How much home can you actually afford? On the other hand, sometimes a bank will give you a loan for more house than you really want to pay for. Of course, looking at the monthly payment is also important, along with how much down payment you can afford, how high the property taxes are in your chosen neighborhood, how much homeowners insurance will cost, how much you anticipate spending to maintain or improve the house, and how much your closing costs will be. A real estate agent will help you locate homes that meet your needs and are in your price range, then meet with you to view those homes. This is a chaotic time with offers and counteroffers flying furiously, but if you are prepared for the hassle and the paperwork, you can get through the process with your sanity more-or-less intact. Here is the basic progression you can expect: Make sure to take advantage of all the available options for finding homes on the market, including using your real estate agent, searching for listings online and driving around the neighborhoods that interest you in search of for-sale signs. Also put some feelers out there with your friends, family and business contacts. You never know where a good reference or lead on a home might come from. Your state may also have its own programs for first-time homebuyers. Your mortgage interest rate will also have a major impact on the total price you pay for your home, so shop around. It will really pay off. To learn more, check out our slideshow, "[Financing for First-Time Homebuyers](#)". Your real estate agent will help you decide how much money you want to offer for the house along with any conditions you want to ask for, like having the buyer pay for your closing costs. You can then accept, or continue to go back and forth until you either reach a deal or decide to call it quits. For more on the escrow process, read "[10 Hurdles to Closing on a New Home](#)". Negotiating to have the seller make the repairs or discount the selling price are other options if you find yourself in this situation. For tips on coming out ahead in any negotiation, read "[Getting What You Want](#)". Closing basically involves signing a ton of paperwork in a very short time period, while praying that nothing falls through at the last minute. With homeownership comes major unexpected expenses, like replacing the rain gutters or getting a new water heater. To make saving for your emergency fund a breeze, read "[Build Yourself an Emergency Fund](#)". Regular maintenance can decrease your repair costs by allowing problems to be fixed when they are small and manageable. Ignore the housing market. Being able to choose when you sell your home, rather than being forced to sell it due to job relocation or financial distress, will be the biggest determinant of whether you will see a solid profit from your investment. Even though you own a home, you should still continue to save the maximum in your retirement savings accounts each and every year. To learn how to get the most for your house when it is time to sell, check out "[Fix It and Flip It: The Value of Remodeling](#)". Trading Center Want to learn how to invest? Get a free 10 week email series that will teach you how to start investing. Delivered twice a week, straight to your inbox.

### Chapter 4 : First Time Home Buyer's Guide | racedaydvl.com

*New Year, New Home, New You? Interest rates are trending up so far in , but they are still extremely low. Recent studies show that buying is still cheaper than renting. is a great year for first-time home buyers looking to finally purchase their first home.*

Who Is a First-Time Homebuyer? Department of Housing and Urban Development HUD , a first-time homebuyer is someone who meets any of the following conditions: An individual who has not owned a principal residence for three years. A spouse is also considered a first-time homebuyer if he or she meets the above criteria. A single parent who has only owned a home with a former spouse while married. A displaced homemaker who has only owned with a spouse. An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. An individual who has only owned a property that was not in compliance with state, local or model building codes”and which cannot be brought into compliance for less than the cost of constructing a permanent structure. Some people are simply looking to transform all those "wasted" rent payments into mortgage payments that actually give them something tangible. Others see home ownership as a sign of their independence and enjoy the idea of being their own landlord. Narrowing down your big-picture homeownership goals will point you in the right direction. Here are five questions to ask yourself: What type of home best suits your needs? You have several options when purchasing a residential property: Each option has its pros and cons, depending on your homeownership goals, so you need to decide which type of property will help you reach those goals. You can also save on the purchase price in any category by choosing a fixer-upper, although the amount of time, sweat equity and money involved to turn a fixer-upper into your dream home might be much more than you bargained for. What specific features will your ideal home have? Your list should include basic desires, like neighborhood and size, all the way down to smaller details like bathroom layout and a kitchen that comes with trustworthy appliances. How much mortgage do you qualify for? Make sure to get pre-approved for a loan before placing an offer on a home: You do this basically by applying for a mortgage and completing the necessary paperwork. It is beneficial to shop around for a lender and to compare interest rates and fees using a tool like a mortgage calculator or Google. The lender can pre-approve the borrower for a certain amount. Be aware that even if you have been pre-approved for a mortgage, your loan can fall through at the last minute if you do something to alter your credit score , like finance a car purchase. How much home can you actually afford? On the other hand, sometimes a bank will give you a loan for more house than you really want to pay for. Co-op owners also pay monthly maintenance fees, though these are partially tax-deductible. Do you have serious savings? So you need to have money put away. When it comes to investing with an eye toward purchasing a home ” a short-term goal ” one of the biggest challenges is keeping savings in an accessible, relatively safe vehicle that still affords a return. If you have one year to three years to realize your goal than a certificate of deposit may be a viable option. The same idea can be applied to purchasing a short-term bond or fixed income portfolio that will give you some growth, but also protect you from the tumultuous nature of the stock markets. If the home purchase happens in six months to a year, then you are going to want to keep the money liquid. A high-yield savings account could be the best option. Who will help you find a home and guide you through the purchase? A real estate agent will help you locate homes that meet your needs and are in your price range, then meet with you to view those homes. This is a chaotic time with offers and counter-offers flying furiously, but if you are prepared for the hassle and the paperwork , you can get through the process with your sanity more or less intact. Here is the basic progression you can expect: Make sure to take advantage of all the available options for finding homes on the market, including using your real estate agent , searching for listings online and driving around the neighborhoods that interest you in search of for-sale signs. Also put some feelers out there with your friends, family and business contacts. You never know where a good reference or lead on a home might come from. First-time homebuyers should look for a house they can add value to, as this ensures a bump in equity to help them up the property ladder. Consider your financing options and secure financing. First-time homebuyers have a wide variety of options to help

them get into a home – both those available to any purchaser, including Federal Housing Authority FHA-backed mortgages, and those geared especially to neophytes. First-timers should in particular: Look to your IRA. Illinois, Ohio and Washington offer down payment assistance for first-time homebuyers who qualify. Typically, eligibility in these programs is based on income and may also have limits on how expensive a property can be purchased. Those who qualify may be able to receive financial assistance with down payments and closing costs as well as expenses to rehab or improve a property. Know about Native American options. Native American first-time homebuyers can apply for a Section loan. This loan requires a 1. Section loans can only be used for single family homes units and for a primary residence. Shop around, even if you only qualify for one type of loan. Fees can be surprisingly varied, as can mortgage interest rates, which of course have a major impact on the total price you pay for your home. Some authorities also recommend you have a back-up lender. Underwriting guidelines shift, lender risk-analysis changes and investor markets can alter. There can be cases of clients signing loan and escrow documents, and then being notified 24 to 48 hours before the closing that the lender froze funding on their loan program. Having a second lender that has already qualified you for a mortgage gives you an alternate way to keep the process on, or close to, schedule. Your real estate agent will help you decide how much money you want to offer for the house along with any conditions you want to ask for. You can then accept, or continue to go back and forth until you either reach a deal or decide to call it quits. Before submitting your offer, take another look at your budget. It is easy to be ambushed by higher or unexpected utilities costs in your new larger home. You might request the energy bills from the past 12 months to get an idea of the average monthly cost. Obtain a home inspection. Negotiating to have the seller make the repairs or discount the selling price are other options. Close or move on. Closing basically involves signing a ton of paperwork in a very short time period, while praying that nothing falls through at the last minute. Other closing costs can include loan-origination fees, title insurance, surveys, taxes and credit-report charges. Homeownership costs extend beyond down payments and monthly mortgage payments. With homeownership comes major unexpected expenses, like replacing the roof or getting a new water heater. Regular maintenance can decrease your repair costs by allowing problems to be fixed when they are small and manageable. Ignore the housing market. Being able to choose when you sell your home, rather than being forced to sell it due to job relocation or financial distress, will be the biggest determinant of whether you will see a solid profit from your investment. Even though you own a home, you should still continue to save the maximum in your retirement savings accounts each and every year.

### Chapter 5 : First-time home buyer guide - Money Advice Service

*Everything you need to know about the first time you buy a house, or a refresher for your second home and beyond! Check out the interactive version here. How Much Home Can I Afford? Breaking Down the Hidden Costs of Home Ownership What you pay for your home isn't the only factor in how much home you.*

It tells part of the saga of the city of Troy and the war that took place there. This story had a central place in Greek mythology. The poem deals with a very short period in the tenth year of the Trojan war. But Homer and other early epic poets confined their narratives to particular periods in the war, such as its origins, key martial encounters, the fall of the city, or the returns of the soldiers to Greece. There is no doubt that Homer and other early poets could rely on a very extensive knowledge of the Trojan war among their audiences. Brad Pitt as Achilles in the film Troy. Warner Brothers The central figure in the Iliad is Achilles, the son of Peleus a mortal aristocrat and Thetis a sea-goddess. He comes from the north of Greece, and is therefore something of an outsider, because most of the main Greek princes in the poem come from the south. Achilles is young and brash, a brilliant fighter, but not a great diplomat. When he gets into a dispute with Agamemnon, the leading Greek prince in the war, and loses his captive princess Briseis to him, he refuses to fight and remains in his camp. He stays there for most of the poem, until his friend Patroclus is killed. He then explodes back on to the battlefield, kills the Trojan hero Hector, who had killed Patroclus, and mutilates his body. It is worth noting that the actual fall of Troy, via the renowned stratagem of Greeks hidden within a Wooden Horse, is not described in the Iliad, although it was certainly dealt with in other poems. All of this takes place under the watchful gaze of the Olympian gods, who are both actors and audience in the Iliad. The Olympians are divided over the fate of Troy, just as the mortals are - in the Iliad the Trojan war is a cosmic conflict, not just one played out at the human level between Greeks and non-Greeks. Ominously for Troy, the gods on the Greek side, notably Hera queen of the gods, Athena goddess of wisdom and war, and Poseidon god of the land and sea, represent a much more powerful force than the divine supporters of Troy, of whom Apollo the archer god and god of afar is the main figure. Achilles mourns the death of Patroclus. But such is its quality and depth that it had a special place in antiquity, and probably survived for that reason. Achilles dragging the body of Hector behind his chariot. Vase circa BC. We know virtually nothing about Homer and whether he also created the other poem in his name, the Odyssey, which recounts the return journey of Odysseus from the Trojan war, to the island of Ithaca. This tradition of oral composition probably reaches back hundreds of years before the Iliad. Early epic poetry can be a way of maintaining the cultural memory of major conflicts. The Iliad was composed as one continuous poem. In its current arrangement most likely after the establishment of the Alexandrian library in the early 3rd century BC, it is divided into 24 books corresponding to the 24 letters of the Greek alphabet. Likewise the Greek attack on Troy was a collective quest drawing on forces from across the Greek world. Pan-Hellenism, therefore, is central to the Iliad. Death and War A central idea in the Iliad is the inevitability of death as also with the earlier Epic of Gilgamesh. The poignancy of life and death is enhanced by the fact that the victims of war are usually young. Achilles is youthful and headstrong, and has a goddess for a mother, but even he has to die. We learn that he had been given a choice "a long life without heroic glory, or a short and glorious life in war. His choice of the latter marks him out as heroic, and gives him a kind of immortality. But the other warriors too, including the Trojan hero Hector, are prepared to die young. But they can be affected by death. After his death, she will lead an existence of perpetual mourning for him. Immortality in Greek mythology can be a mixed blessing. The Iliad also has much to say about war. The atrocities in the war at Troy are committed by Greeks on Trojans. Achilles commits human sacrifice within the Iliad itself and mutilates the body of Hector, and there are other atrocities told in other poems. The Trojan saga in the early Greek sources tells of the genocide of the Trojans, and the Greek poets explored some of the darkest impulses of human conduct in war. In the final book of the Iliad, Achilles and Priam, in the most poignant of settings, reflect upon the fate of human beings and the things they do to one another. The archaeological site of Troy in western Turkey. A knowledge of Homer became a standard part of Greek education, be it formal or informal. Ancient writers after Homer, even the rather austere Greek historian

Thucydides in the 5th century BC, assume the historicity of much of the subject-matter of the Iliad. One can only imagine its value today had it survived. In the Roman world, the poet Virgil BC set out to write an epic poem about the origins of Rome from the ashes of Troy. My own view is that Virgil knew Homer off by heart, and he was probably criticised in his own life for the extent of his reliance on Homer.

**Chapter 6 : Home Buyers Guide - Steps to Buying a House**

*The Connecticut Housing Finance Authority is a leader in providing affordable mortgages for first-time homebuyers and borrowers who have not owned a home in 3 years. Read CHFA's 8 step First-Time Homebuyer Guide to make the home-buying process a little easier.*

Once set, gods and men abide it, neither truly able nor willing to contest it. How fate is set is unknown, but it is told by the Fates and by Zeus through sending omens to seers such as Calchas. And put away in your heart this other thing that I tell you. Each accepts the outcome of his life, yet, no-one knows if the gods can alter fate. The first instance of this doubt occurs in Book XVI. Seeing Patroclus about to kill Sarpedon, his mortal son, Zeus says: Majesty, son of Kronos, what sort of thing have you spoken? Do you wish to bring back a man who is mortal, one long since doomed by his destiny, from ill-sounding death and release him? Do it, then; but not all the rest of us gods shall approve you. This motif recurs when he considers sparing Hector, whom he loves and respects. This time, it is Athene who challenges him: Father of the shining bolt, dark misted, what is this you said? But come, let us ourselves get him away from death, for fear the son of Kronos may be angered if now Achilles kills this man. It is destined that he shall be the survivor, that the generation of Dardanos shall not die. Whether or not the gods can alter fate, they do abide it, despite its countering their human allegiances; thus, the mysterious origin of fate is a power beyond the gods. Fate implies the primeval, tripartite division of the world that Zeus, Poseidon, and Hades effected in deposing their father, Cronus, for its dominion. Zeus took the Air and the Sky, Poseidon the Waters, and Hades the Underworld, the land of the dead—yet they share dominion of the Earth. Despite the earthly powers of the Olympic gods, only the Three Fates set the destiny of Man. Yet, Achilles must choose only one of the two rewards, either nostos or kleos. Either, if I stay here and fight beside the city of the Trojans, my return home is gone, but my glory shall be everlasting; but if I return home to the beloved land of my fathers, the excellence of my glory is gone, but there will be a long life left for me, and my end in death will not come to me quickly. Kleos is often given visible representation by the prizes won in battle. When Agamemnon takes Briseis from Achilles, he takes away a portion of the kleos he had earned. The stars conjure profound images of the place of a single man, no matter how heroic, in the perspective of the entire cosmos. Pride[ edit ] Pride drives the plot of the Iliad. The Greeks gather on the plain of Troy to wrest Helen from the Trojans. Though the majority of the Trojans would gladly return Helen to the Greeks, they defer to the pride of their prince, Alexandros, also known as Paris. Due to this slight, Achilles refuses to fight and asks his mother, Thetis, to make sure that Zeus causes the Greeks to suffer on the battlefield until Agamemnon comes to realize the harm he has done to Achilles. When in Book 9 his friends urge him to return, offering him loot and his girl, Briseis, he refuses, stuck in his vengeful pride. From epic start to epic finish, pride drives the plot. The epic takes as its thesis the anger of Achilles and the destruction it brings. Anger disturbs the distance between human beings and the gods. Uncontrolled anger destroys orderly social relationships and upsets the balance of correct actions necessary to keep the gods away from human beings. Hybris forces Paris to fight against Menelaus. The "Wrath of Achilles". King Agamemnon dishonours Chryses, the Trojan priest of Apollo, by refusing with a threat the restitution of his daughter, Chryseis—despite the proffered ransom of "gifts beyond count". Moreover, in that meeting, Achilles accuses Agamemnon of being "greediest for gain of all men". But here is my threat to you. Even as Phoibos Apollo is taking away my Chryseis. I shall convey her back in my own ship, with my own followers; but I shall take the fair-cheeked Briseis, your prize, I myself going to your shelter, that you may learn well how much greater I am than you, and another man may shrink back from likening himself to me and contending against me. He vows to never again obey orders from Agamemnon. Aggrieved, Achilles tears his hair and dirties his face. Thetis comforts her mourning son, who tells her: So it was here that the lord of men Agamemnon angered me. Still, we will let all this be a thing of the past, and for all our sorrow beat down by force the anger deeply within us. Now I shall go, to overtake that killer of a dear life, Hektor; then I will accept my own death, at whatever time Zeus wishes to bring it about, and the other immortals. Date and textual history[ edit ] Further information: Homeric question and Historicity of the Iliad Achilles being adored by

princesses of Skyros , a scene from the Iliad where Odysseus Ulysses discovers him dressed as a woman and hiding among the princesses at the royal court of Skyros. Scholarly consensus mostly places it in the 8th century BC, although some favour a 7th-century date. Herodotus , having consulted the Oracle at Dodona , placed Homer and Hesiod at approximately years before his own time, which would place them at c. Homer is thus separated from his subject matter by about years, the period known as the Greek Dark Ages. Intense scholarly debate has surrounded the question of which portions of the poem preserve genuine traditions from the Mycenaean period. The Catalogue of Ships in particular has the striking feature that its geography does not portray Greece in the Iron Age , the time of Homer, but as it was before the Dorian invasion. Yet, by the s, Milman Parry â€” had launched a movement claiming otherwise. His investigation of the oral Homeric styleâ€”"stock epithets" and "reiteration" words, phrases, stanzas â€”established that these formulae were artifacts of oral tradition easily applied to an hexametric line. A two-word stock epithet e. They enter battle in chariots , launching javelins into the enemy formations, then dismountâ€”for hand-to-hand combat with yet more javelin throwing, rock throwing, and if necessary hand to hand sword and a shoulder-borne hoplon shield fighting. Ninth came Teucer, stretching his curved bow. He stood beneath the shield of Ajax, son of Telamon. Ajax would then conceal him with his shining shield. On the bright ridges of the helmets, horsehair plumes touched when warriors moved their heads. The available evidence, from the Dendra armour and the Pylos Palace paintings, indicate the Mycenaeans used two-man chariots, with a long-spear-armed principal rider, unlike the three-man Hittite chariots with short-spear-armed riders, and unlike the arrow-armed Egyptian and Assyrian two-man chariots. Nestor spearheads his troops with chariots; he advises them: That will hurt our charge. This overall depiction of war runs contrary to many other[ citation needed ] ancient Greek depictions, where war is an aspiration for greater glory. Influence on classical Greek warfare[ edit ] While the Homeric poems the Iliad in particular were not necessarily revered scripture of the ancient Greeks, they were most certainly seen as guides that were important to the intellectual understanding of any educated Greek citizen. This is evidenced by the fact that in the late fifth century BC, "it was the sign of a man of standing to be able to recite the Iliad and Odyssey by heart. In particular, the effect of epic literature can be broken down into three categories: In order to discern these effects, it is necessary to take a look at a few examples from each of these categories. Much of the detailed fighting in the Iliad is done by the heroes in an orderly, one-on-one fashion. Much like the Odyssey, there is even a set ritual which must be observed in each of these conflicts. For example, a major hero may encounter a lesser hero from the opposing side, in which case the minor hero is introduced, threats may be exchanged, and then the minor hero is slain. The victor often strips the body of its armor and military accoutrements. Therefore they called him Simoeisios; but he could not render again the care of his dear parents; he was short-lived, beaten down beneath the spear of high-hearted Ajax, who struck him as he first came forward beside the nipple of the right breast, and the bronze spearhead drove clean through the shoulder. While there are discussions of soldiers arrayed in semblances of the phalanx throughout the Iliad, the focus of the poem on the heroic fighting, as mentioned above, would seem to contradict the tactics of the phalanx. However, the phalanx did have its heroic aspects. This replaces the singular heroic competition found in the Iliad. In this battle of champions, only two men are left standing for the Argives and one for the Spartans. Othryades, the remaining Spartan, goes back to stand in his formation with mortal wounds while the remaining two Argives go back to Argos to report their victory. Thus, the Spartans claimed this as a victory, as their last man displayed the ultimate feat of bravery by maintaining his position in the phalanx. The Iliad expresses a definite disdain for tactical trickery, when Hector says, before he challenges the great Ajax: I know how to storm my way into the struggle of flying horses; I know how to tread the measures on the grim floor of the war god. Yet great as you are I would not strike you by stealth, watching for my chance, but openly, so, if perhaps I might hit you. For example, there are multiple passages in the Iliad with commanders such as Agamemnon or Nestor discussing the arraying of troops so as to gain an advantage. This is even later referred to by Homer in the Odyssey. The connection, in this case, between guileful tactics of the Greeks in the Iliad and those of the later Greeks is not a difficult one to find. Spartan commanders, often seen as the pinnacle of Greek military prowess, were known for their tactical trickery, and, for them, this was a feat to be desired in a commander. Indeed, this type of leadership was the standard advice of Greek tactical

writers. Trojan War in popular culture The Iliad was a standard work of great importance already in Classical Greece and remained so throughout the Hellenistic and Byzantine periods. Subjects from the Trojan War were a favourite among ancient Greek dramatists. Homer also came to be of great influence in European culture with the resurgence of interest in Greek antiquity during the Renaissance , and it remains the first and most influential work of the Western canon. In its full form the text made its return to Italy and Western Europe beginning in the 15th century, primarily through translations into Latin and the vernacular languages. Prior to this reintroduction, however, a shortened Latin version of the poem, known as the Ilias Latina , was very widely studied and read as a basic school text. The West tended to view Homer as unreliable as they believed they possessed much more down to earth and realistic eyewitness accounts of the Trojan War written by Dares and Dictys Cretensis.

### Chapter 7 : Find Real Estate, Homes for Sale, Apartments & Houses for Rent - [racedaydvl.com](http://racedaydvl.com)®

*The challenge of buying a home for the first time can seem so daunting that it's tempting to either just go with the first house that falls in your price range or continue to rent. To help you.*

### Chapter 8 : Top Tips For First-Time Home Buyers

*For advice, check out the First Time Home Buyer Guide from [racedaydvl.com](http://racedaydvl.com)® to learn the 12 steps to purchasing your first home without a hitch.*

### Chapter 9 : Guide to the classics: Homer's Iliad

*Municipalities & Public Entities. Solutions to meet the short-term and long-term comprehensive needs of state and local governments, municipal agencies, school districts and non-profit hospitals.*