

There's no thrill like owning your piece of Canada

Down deep, most of us yearn for a piece of the landscape to call our own. For the few who actually do something about the urge, the plot may be remote and not particularly beautiful. Maybe it won't amount to much as an investment. But it's a unique satisfaction, nevertheless, and it's yours.

Whether you're "just dreaming" or actively looking for land, here's a bit of background and a few suggestions.

Contrary to persistent rumor, there's no "free land" to be had in Canada any more, but the federal and provincial governments do have certain lands for sale under certain conditions, sometimes at low prices. One good source to find out what's available is the Sustainable Development Branch of Environment Canada, 10th Floor, 351 St. Joseph Blvd., Hull, Que. K1A 0H3.

H.M. Dignam, Unit 807, 370 Dunlop Street West, Barrie, Ont. L4N 5R7 also publishes frequent lists of low-cost land for sale across Canada.

In addition, by all means ask real estate agents in "possible" areas to let you know when something comes up and study community newspapers and farm journals.

But regardless of where the lead comes from, don't act blind. However attractive the deal sounds, never buy land sight unseen. You could easily end up with a fine stretch of waterlogged moose pasture if you do.

So you discover something that seems just right. Then the first prerequisite as to whether you go a step further is to find out whether there's access to plentiful, pure water. Almost certainly you'll have to drill a

well and it can cost a little or a lot depending on how deep the driller must go. Investigate before you proceed.

Next — is there a road nearby? Will you need to build one? What will it cost? Chances are there will be no municipal sewer system serving your land. So you'll have to plan on a septic system of your own. The rockier your soil, the more it will cost.

If there's a house on the land already, or when you build, what about fire insurance? It could be costly depending on how far you are from the fire hall.

What are the chances of renting part of your land to a nearby farmer? To do so might cut your costs.

If you plan to buy in the real boonies, you probably aren't counting on hydro or telephone service anyway. But if you're closer to a settled area, ask the utility and phone companies for estimates. You may be in for a shock, but better before you buy than afterwards.

Also make sure there's no access problem for the lines; that's to say that your property has the necessary easements.

So — the deal still looks good. Dreams are coming true. But don't sign a thing yet. For now's the time to consult a good local lawyer, preferably someone whose reputation you've been able to check out in advance.

He or she will tell you about any problems known to be related to the property...what has to be done to search the land title, recommend whether you need a new survey, help obtain any municipal permits you need, advise you on any zoning implications you may have overlooked, and a whole lot more.

REWARD YOURSELF

Learn to say 'yes' to provide happiness in retirement years

By JOHN WITHROW, CA

When we retire, we all have at least an additional 2,000 extra hours a year to spend, hours that weren't available when we worked 40 hours a week, 50 weeks a year.

While many of us are well versed in financial planning for our retirement years, how many really know how to plan the effective use of those 2,000 extra hours?

One key is to realize that on retirement you're not changing yourself, but extending yourself. Therefore, plan to reward yourself for years of hard work by doing the things you really want to do. And more importantly, enjoy doing them!

Only do it if you like it!

Volunteer work for a hospital or the United Way may be your choice. Or you might want to become involved in political or church work. While your efforts will be valuable, you should resolve to contribute

only as long as it's rewarding for you.

Many of us have hobbies and retirement is a golden opportunity to finally reach new heights of accomplishment, whether it's in photography, gourmet cooking or golf. Bear in mind, however, it's always better to have more than one hobby — 2,000 hours of anything can simply become a grueling endurance test rather than an enjoyable pastime.

Continuing education, whether through universities or community colleges, is also a very rewarding way to develop expertise or simply satisfy curiosity. And, many institutions offer courses free, or at reduced rates, for retired students.

Putting yourself on the mailing list for catalogues of course offerings will bring thousands of opportunities to your door — you can earn an MBA or even become a teacher yourself.

And don't rule out thoughts of

a second career. If you've always loved to read, you may want to work part-time at a bookstore. For something more exotic, you could follow the lead of a retired banker who signed on as the purser of an ocean liner and cruised the world.

Start a part-time business

Or, you may want to start your own business. If you do, spread the risk a little by bringing others onboard. However, agree at the outset that if you tire of the venture or become so involved in it it's no longer enjoyable, then it's time to quit.

Over the years, most of us develop the habit of saying "no" to the many invitations both formal and informal, that come our way. In retirement, a key element to success is learning to say "yes". At worst, you'll identify those things you don't want to spend your time doing. At best, you'll discover whole new worlds of interest.

John Withrow is a retired chartered accountant.

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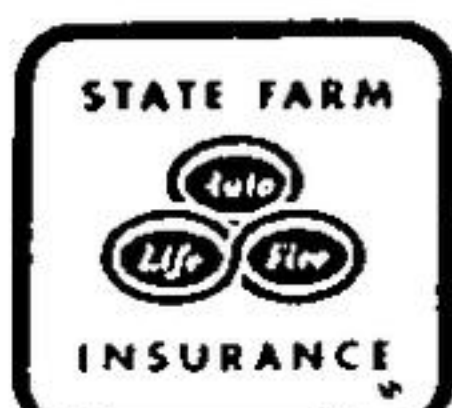
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