# Home ownership key to secure future

This article is provided by local Realtors and the Ontario Real Estate Association (OREA) for the benefit of consumers in the real estate mar-

Whether it's big or small, rural

or urban, there's no place like home. But owning a home represents much more than possessing a structure made of brick or wood; home ownership is the key to a secure future. After all, few

other investments become a part of you family's growth or open so many choices for your future -particularly when you realize that real estate values have always been among the leaders in return on investment.

Important Role Home ownership continues to play an important, integral role in our lives. Last year, in Ontario alone, approximately \$26 billion worth of homes were traded in

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the Multiple Listing Service of real estate boards. That amount represents tens of thousand s of individual real estate transactions, and each one is unique -- and uniquely important to the people involved.

And although buying a home is the biggest financial investment most people will ever make, it makes good economic sense.

As your family needs or personal preferences change, you can

LATER . . . MAY BE

TOO LATE!!

Now is the time to check out this

attractive 3 bedroom semi on a quiet

court. Features include a master, walk-

out basement with woodstove and

attractive gardens. For more details

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with large kitchen. For details concerning this

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trade up to a larger home using the increasing equity in your current home. And, as retirement approaches, you may want to relocate to a smaller home, easycare condominium or a vacation property south of the border. Your equity investment can also provide a comfortable retire ment income -- or even the means to travel and explore.

**Property Rights** As mentioned earlier, Ontario Home Week is designed to continue to raise public awareness about the steady erosion of property rights in Canada. Many Canadians don't realize that there is no guaranteed right to own

property in the country. In fact, the right to private property is not included in the Constitutions Charter of Rights. Although these rights and privileges are often taken for granted, they are the only safeguards now existing to protect individual property owners, and they can be overturned by governments at any time.

At the provincial level, there are more than 700 laws or parts of laws that directly affect Ontario residents; rights to use and enjoy private property -- not including municipal zoning and planning

Basic property rights include the following:

- the right to buy, hold and occupy real property;

- the right to maintain privacy in your home by excluding others from it;

- the right to sell, rent, lease or give your property away;

- the right to leave your property in any manner you desire; - the right to enjoy goods

which come from your land, such as agricultural produce; and - the right to destroy your

property if you so desire.

Private property rights have enabled Canadians to establish lifestyles unparalleled anywhere else in the world, and should

never be taken for granted. If you're interested in finding out more about property rights the Ontario Real Estate Association at 99 Duncan Mill Road, Don Mills, Ontario M3B 1Z2 or (416) 445-9910.

## PAY OFF THE MORTGAGE - YOUR PERSONAL MISSION?

Pay off your mortgage

and •Lower your income taxes and •Build a retirement fund

SEMINAR AT: Halton Hills Library

in the meeting room, 9 Church St.,

Georgetown

WHEN:

7:30 p.m. Thurs. Oct. 9th

We're having a group seminar for local homeowners to explain how it works. To register or find out more, Call Doug Walper 451-0432. Ext. 226 days or 873-6136 evenings or call the office at 454-8465.

### FIRST TEAM MORTGAGE CORPORATION



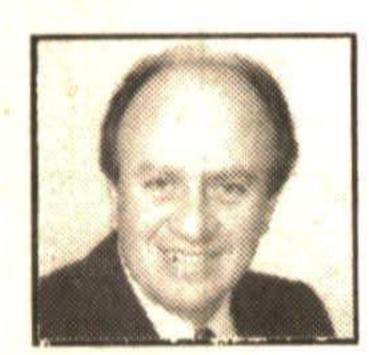




Garry Dicks\* Res. 873-7069



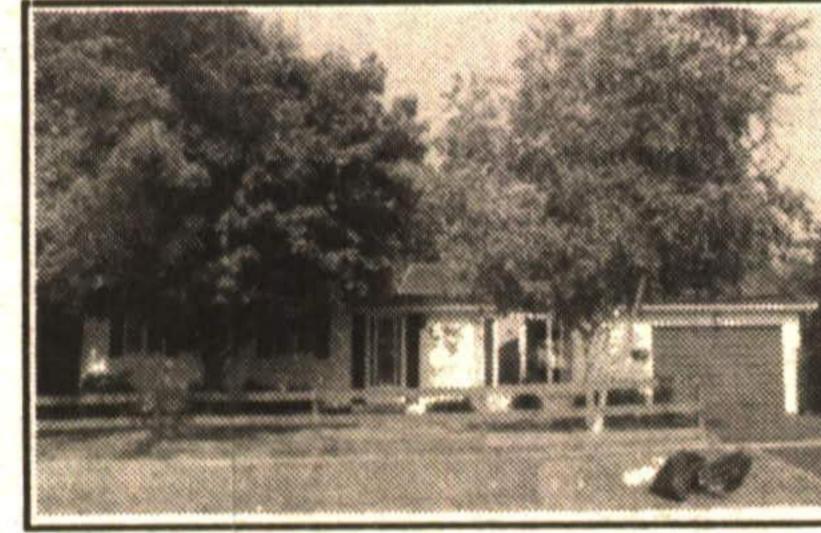
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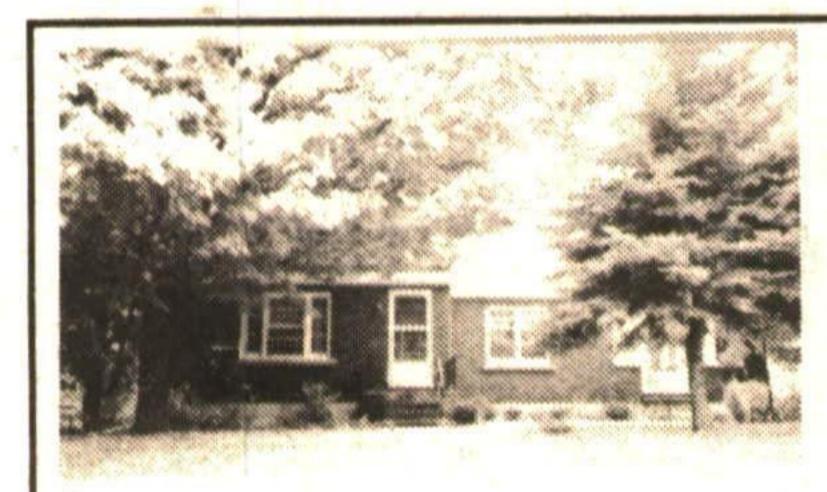
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37 ROSEFIELD DR. GEORGETOWN - \$224,900 You'll never regret buying quality. This lovely 3 bedroom bungalow features extra large master with walkout to pool & patio. Eat-in kitchen with walkout. Main floor hot tub room with walkout to pool. Finished rec room with fireplace. Plus, Plus, Plus. A must to see on Sun. Sept. 30/90, 1-4 p.m. with Garry NRS9436



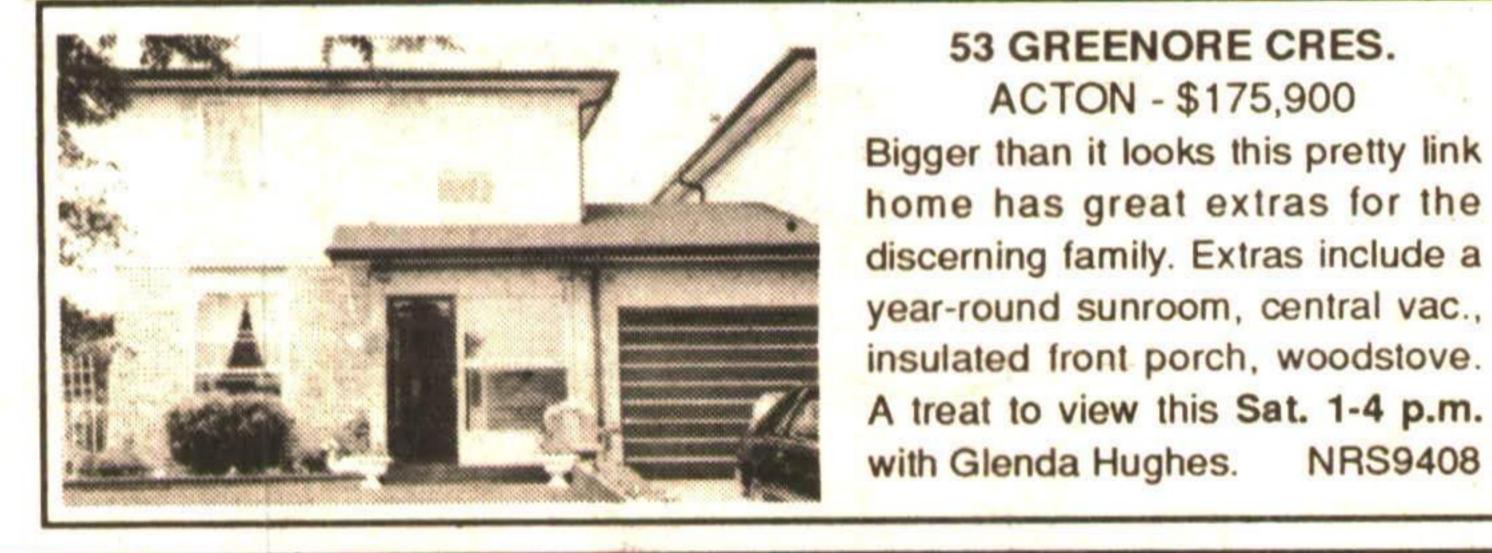
**OPEN HOUSE SUNDAY 1-4** 8 UNION ST., GEORGETOWN - \$209,900 This gorgeous home will knock you off your feet. Remarkable, redecorated, re-renovated. Includes fireplace, central air, garage, 3 bdrms, big kitchen, sunporch and much more. Take your personal tour with Angie Cormpilas, Sales Rep. Directions: Guelph St. to Durham to Union.

NRS9457

**6TH LINE NORTH OF** 17TH SR (MAPLE AVE.) LIMEHOUSE - \$445,000

No compromise of quality and comfort, location and prestige in this fabulous country home. View this Sat. 1-4 p.m. with John Hill.

NRS9417

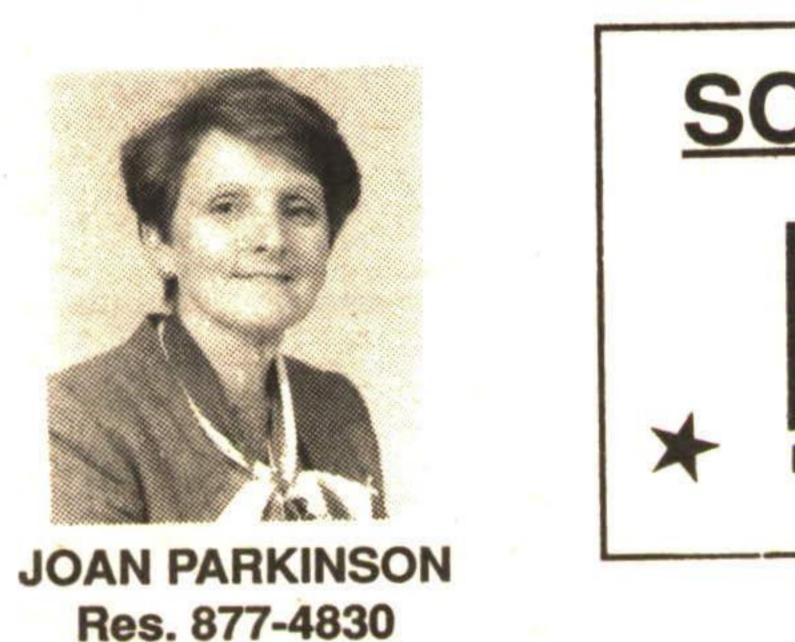


53 GREENORE CRES. ACTON - \$175,900

Bigger than it looks this pretty link home has great extras for the discerning family. Extras include a year-round sunroom, central vac., insulated front porch, woodstove. A treat to view this Sat. 1-4 p.m.



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