

Real estate is still the best investment on earth

The ownership of real property, not gold, nor paper currency, and certainly not stock securities, is the only protection from inflation.

Many recall the time when it took a wheelbarrow full of paper money to buy a pound of sugar or a loaf of bread following the devaluation of the German mark.

In his number one bestseller "How You Can Profit From A Monetary Crisis" Harry Browne recommends investment in a country retreat. He writes... "It's a form of insurance that's necessary because of the turbulent times. Like the other recommended investments, it offers peace of mind if you never need the retreat, you'll still be able to relax more in the meantime if you have it. You won't have the anxious feeling of vulnerability, the fear that tomorrow's news will report a new crisis for which you're unprepared and that will be worth a lot."

Real Estate is the basis of all wealth. "Under all is the land. Upon its wise utilization and widely allocated ownership depend the survival and growth of free institutions and of our civilization."

Now is an excellent time to sell your property in the city for a high price and buy a country home, farm, private retreat or even your own island.

According to the Consumer Price Index for Canada, the average family invests 59.7 per cent of its income for food and housing. All other major components of the cost of living accounted for a smaller proportion of the typical family budget at the end of 1974 than a year earlier.

Real estate ownership is the only safe protection from inflation. For example if you had invested in common stocks at the end of 1973 you would have lost almost a third of your money by the end of 1974.

If you put your money into six big gold stocks you would have made about 15 per cent on your investment over the same period. However if you bought gold at its peak in March last year, when the index (1961 equals 100) was 284.0, you would have lost by year end when the index slipped to 187.7. If you want to gamble on the speculative fever of the gold market, well, you could win — or lose!

A couple of things to remember, though: you cannot eat gold or live on it, nor does ownership of the precious metal earn any interest.

Right now is absolutely the best time to invest in a home of your own. There is a wider selection of properties of all types available now than at any time since 1960.

In spite of the fact that housing starts of all types in Ontario declined 23 per cent in 1974, the number of newly completed but unoccupied (vacant or unsold) housing units in urban areas has more than doubled. In the Metropolitan Toronto census area there were 5,464 vacant new houses and apartments at the end of 1974 compared to only 1605 unsold or unrented dwelling a year earlier.

The reason for the increase in inventory was the record number of completions of 1973 starts. However because mortgage lending declined in the first quarter of this year, and because there are now approximately 35,000 fewer housing units in various stages of construction, the existing inventory should disappear completely about mid-year. With the general return of consumer confidence, buying pressure from a backlog of demand will drive prices of the exhausted supply higher.

It is unwise for prospective buyers to delay purchasing plans in anticipation of lower mortgage interest rates. There are many relative bargains on the market now.

A typical mortgage of \$40,000 amortized over 25 years of 12 per cent interest would require a monthly payment of \$413 to retire the principal and interest. And the typical buyer who assume the 12 per cent mortgage is only locked in until 1980, at which time the loan may be renegotiated at the prevailing rate.



Buy or sell through Walter Frank

W. Frank Real Estate Limited, serving the vast and scenic region bordered by Toronto, Lake Ontario, Kingston and Algonquin Park, offers years of experience in

assisting and advising investors, owners and property buyers.

Our beautiful and attractive part of Canada contains a wide variety of residential, recreational and farm lands interspersed by bustling commercial industrial centres. Its rich farmlands and verdant forests abound with lovely lakes, rivers and streams, all reached by Canada's most highly developed road and rail systems. A new possible international airport within our area portends a massive opening-up of the entire region to the rest of Canada and to the world.

Our 16 offices, strategically located from Toronto to Kingston, probably handle the sale of more farm land and investment properties in the region than any other real estate company — a testimonial to the intimacy of our knowledge of the area and to the integrity of our operations.

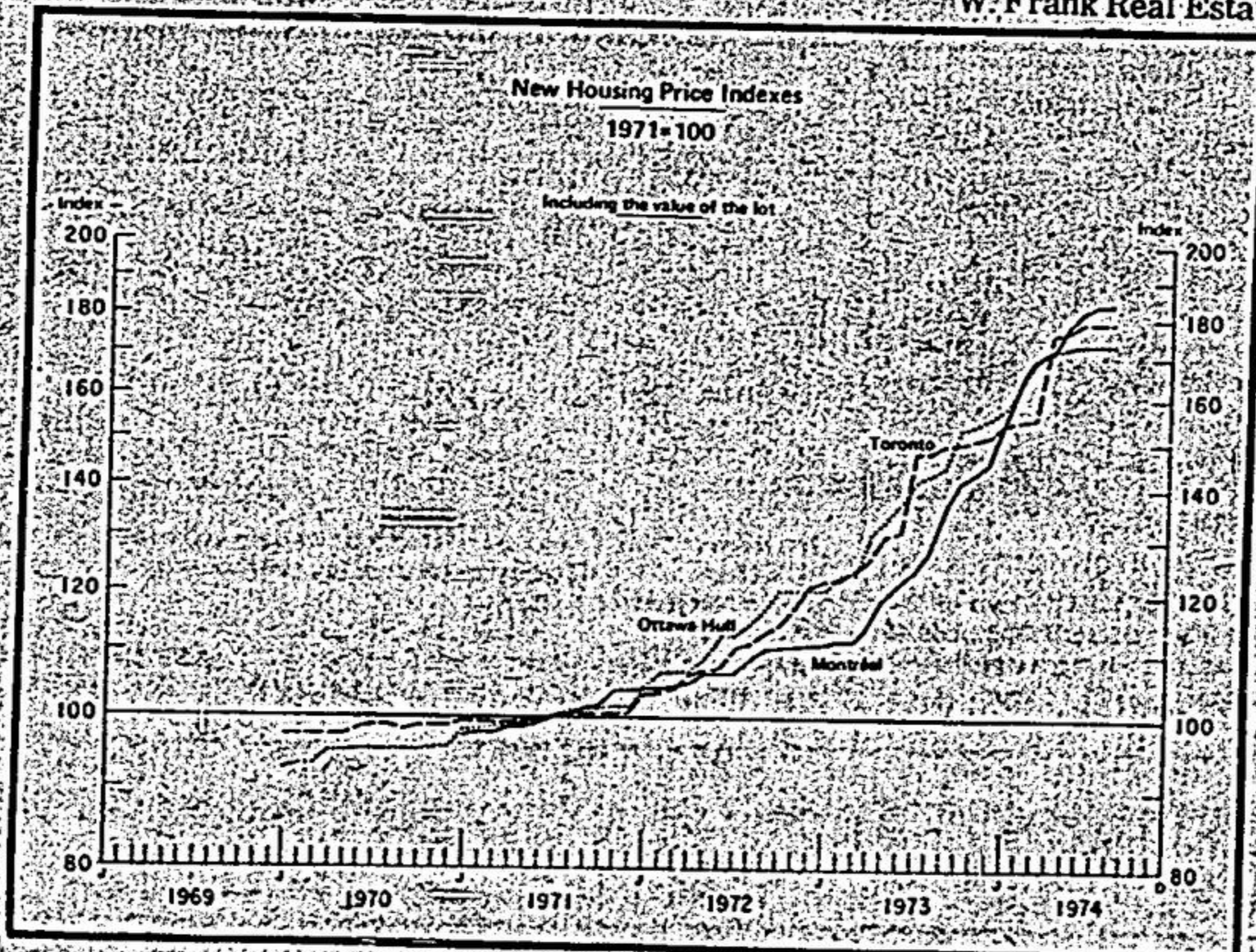
For investment or retirement activity or privacy, you may rely on our experienced organization to help you locate happily in South Central Ontario.

W. Frank Real Estate

Limited has a staff of more than 150 sales representatives prepared to handle your needs. We welcome your enquires and is your enquires.



Walter Frank



Industry leader in farm sales

W. Frank Real Estate Limited is one of the leading farm brokers in Canada with more listings of farmlands in the area from Toronto to Kingston than any other Real Estate Company.

The soil is good, the markets are nearby, transport facilities are well-developed, and anywhere in the region you're close to a sizeable urban centre for shopping, theatre, hospital, and all you require for the full life.

There is dairy farming, with some operations producing 5 tons and more of milk daily — beef cattle grow big and healthy on farms up to 800-acre size — Virginia leaf tobacco grows plentifully in two counties especially — fruit orchards flourish here, with the emphasis on apples and pears — tree farms are scattered throughout the region, with Christmas trees the prime products.

You've got to know the countryside to know the properties available for marketing — and it helps to know the people you're dealing with. At W. Frank Real Estate we have the years of experience and the good reputation, plus the local people on staff, to create the kind of acceptance needed for best results in the rural community.