



CITY OF PLYMOUTH realtors join the officers of the Western Wayne-Oakland County Board of Realtors and Mayor James McKeon (center) for his proclamation of Realtor Week (May 23-29). Seated, left to right, are: William Bow-

man, Secretary; Daniel R. Williamson, President; Mayor McKeon; John Hussey, Vice-President, and Jerry Rozema, Treasurer. Standing are: Len Ryder; Jean Noling; Sam Dibble; Ed Freeh; and Ken Swain.

## is it better to buy or rent?

Buying a home is probably the single most important investment you and your family will ever make. So it's important to consider the basic advantages and disadvantages before you go ahead.

For some families in certain situations, renting can be right. If you expect to move in the near future, it might be better to rent for a while.

Also, you may prefer not to have the responsibilities of maintaining a home. You must be prepared to pay for new repairs or renovations which might be necessary.

Then, too, there is the matter of being able to afford the kind of house you want. In addition to the initial down payment, there are closing costs for title search, insurance, recording the deed and probably advance payment of taxes.

You also have to consider future property taxes and insurance, mortgage interest and amortization.

Once you have considered these factors and decide you're ready to buy, you have every reason to congratulate yourself on your decision. Because, even today, when the prices of houses keep going up every year, and the cost of mortgage money is high, the advantages of owning a home are numerous.

First, the house you buy can increase in value over the years just as other houses have done. Then, too, as you pay for the house, you're SAVING money you would otherwise pay in rent.

Every time you make a mortgage payment, you're building up your equity. Also, buying a home gives you income tax advantages. Property and school taxes and mortgage interest can be deducted from your income.

In addition to these financial benefits, you will find that owning a home gives you and your family a greater sense of security, privacy and freedom. You know you have a place to live. You need no permission to make renovations.

If you have young children, a house with a yard usually provides better play facilities, and you usually get more space than you would if you were renting.

These are some of the things that make owning a house worthwhile. So, if you can afford one now, don't wait in the hope that the price of houses and mortgage interest rates will go way down.

## responsibility to your Realtor

Let's assume that you are interested in investing some money in income-producing property. You are not experienced in such matters, and don't know how to go about it.

You go to your Realtor, and ask his advice. He gives it to you, assuming you will give him the opportunity to find you a property you will want to buy.

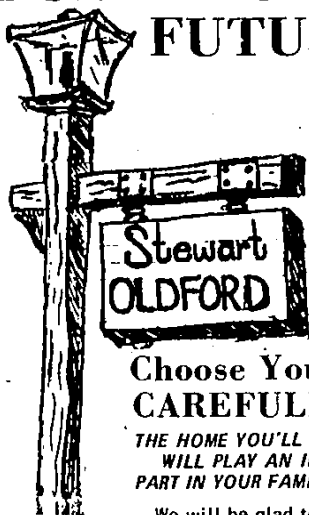
This is how he earns his fee — a commission on the sale of property from the seller. The knowledge, skilled judgment, wisdom and advice that he gives

you are all invaluable, extra advantages beyond the finding of a property that you get when you use a Realtor.

So when you place your confidence in your Realtor and ask for his help, don't go behind his back and buy a property. You will find he can be helpful in innumerable ways, and he is a good friend to have if you intend to make real estate investment more than a one-time thing.

You can be sure he will not forget you when he has another good investment opportunity in the future.

## BUILDING YOUR FUTURE?



### Choose Your Home CAREFULLY!

THE HOME YOU'LL BUILD or BUY  
WILL PLAY AN IMPORTANT  
PART IN YOUR FAMILY'S FUTURE.

We will be glad to serve you

**Stewart Oldford Real Estate**

1270 South Main Street, Plymouth  
453-7660



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**Tom Notebaert Real Estate**