

## WILL ANY OTHER INVESTMENT YEILD QUALITY TIME?

Now is the time to start planning your leisure getaways.

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High stress occupations demand that down time be an essential component of a balanced life. Juxtaposing investment and leisure planning can be achieved by looking at the advantages of fractional cottage ownership.

Take a look at your holiday activities over the last 5-10 years. What have you spent on cottage rentals or resort stays? What do you think you will spend in the next few years? If, like most, you look at these figures, you can see that owning a piece of a property is affordable and sensible. Lake front properties sustain their value and are most certainly increasing. The prospect of selling your fractional share at a tidy profit in the future makes these projects worthy of consideration. Owning with international travel options can make good sense over strictly renting or leasing.

### ***With so many projects on the go, how do you choose what is best for you?***

First consider the time it would take you to get to the property. If you are only spending a week at the place, you will want the travel time to be not much over three hours drive time. The more consecutive weeks you buy, the further afield you can consider.

***Financially, there are many price points available with amenities and options galore.*** The best prices are on projects just under way with pre-marketing valuations.

Let us zero in on the Muskoka district of Ontario where there is a plethora of options. If you want privacy, take a good look at the smaller projects where there are likely to be fewer on site activities. In Muskoka, you wouldn't have to go far to do whatever seasonal diversions you want to do anyway. There are several purchasing options.

For example, The Black Pebble in Dwight has only 8 freestanding log cottages with 1/12, 1/6 or 1/4 shares per cottage ranging in price from \$98K to \$315K. It offers an outdoor heated pool and a great beach on crystal clear Lake of Bays and upscale Confederation Log Homes construction with all the luxury interior details you want. It is minutes to Algonquin Park to the east and the bustling town of Huntsville to the west. Check out **HYPERLINK "http://www.theblackpebble.com" [www.theblackpebble.com](http://www.theblackpebble.com)** for more details.

The best advise is to visit several projects and decide which serves your needs the best. I know of one family that owns two fractionals in Ontario and have never stayed at either. Instead, they

use the international travel available to them from RCI. Flexibility is the key for your downtime while insuring that the money you invest is as secure as you can get in these times and good quality time is in the bank.

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