

2022

Edition

ONTARIO'S POPULATION EXPLOSION

THE UNTOLD STORY

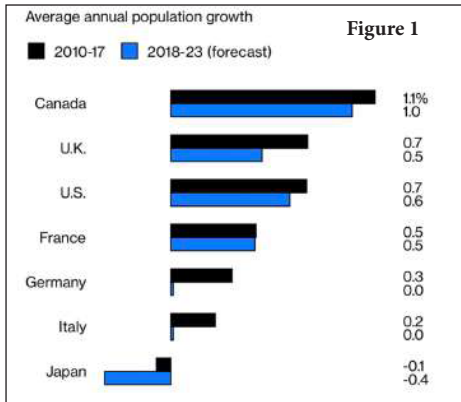
How Ontario's population trends are creating amazing opportunities for savvy real estate investors



What is Happening to Canada's Population?

We're going to put it simply: the population in this country is exploding. And it's having major impacts on Ontario and the Greater Golden Horseshoe specifically.

This isn't a one-year trend; Canada has been outpacing the rest of the G7 countries for some time and is forecasted to continue this pace for years (see Figure 1).



Average Annual Population Growth of G7 Countries

This massive population growth is unparalleled in North America and presents an interesting opportunity for real estate investors. More on that shortly.

Let's break this down, starting with Canada as a whole...

Average annual population growth varies among countries because of economic, social and geographical influences.

For example, in Japan, the population has been steadily decreasing due to Japanese people having fewer children and the government not implementing immigration policies to encourage newcomers. As a result, Japan's population is projected to drop exponentially compared to other G7 countries.

Comparatively, Canada is projected to have the largest population growth out of the G7 countries, and that's thanks to immigration. This will mean increased demand for housing over multiple years.

Canada is a country built on the hard work and determination of immigrants from all over the world. Throughout its history, we have seen dramatic increases in immigration rates. Since the early 1990s, the foreign-born Canadian population was between 14.7% and 16.1%.

In 2011, we saw that number jump to a whopping 20.6%, and it's continuing to rise. It is not surprising to see that so many of us come from diverse backgrounds, seeing as the 2016 Census shows that the 7.5 MILLION foreign-born individuals who came to Canada represented 1/5 of Canada's total population.

Since 2016, Canada has drastically boosted immigration numbers. Other than a temporary setback in 2020 due to border closures, Canada is projected to continue to grow its immigration targets year-over-year. More than that, as a country, we have a tendency to outperform our yearly targets. It's clear to us that Canada's substantial growth is going to impact what's happening here in Southern Ontario, but more on that in a bit...

What Types of Immigrants are Coming to Canada?

To enter Canada, immigrants are selected on the basis of whether or not they satisfy one of the three main objectives:

"To enhance economic development, to reunite families, and to fulfil the country's international obligations to uphold its humanitarian tradition."

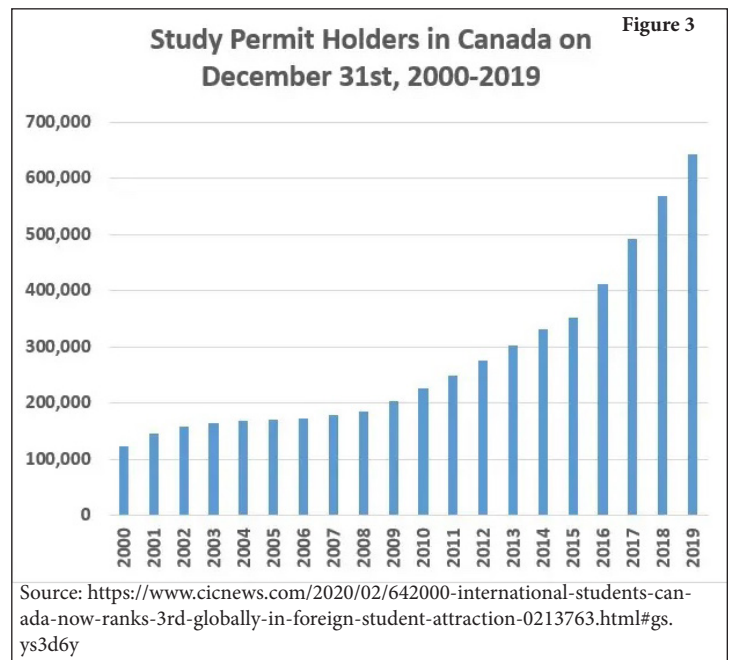
60% of these immigrants were selected based on the economic category. Meaning these immigrants are skilled workers with experience from their homeland, who plan on utilizing their skills in Canada. They strive for homeownership to build or grow their family. And with the implementation of the Express Entry system in 2015, we are only seeing this number dramatically increase.

Immigration Class	2021	2022	2023
Economic	232,500	241,500	249,500
Family	103,500	103,500	104,500
Refugee	59,500	60,500	61,000
Humanitarian	5,500	5,500	6,000
Total	401,000	411,000	421,000

Planned Canadian Immigrations Numbers by Immigration Class

On top of that, in November 2021, Ontario's Labour Minister, Monte McNaughton, called on the federal government to double its number of skilled worker immigrants to help deal with labour shortages in the province. Whether the Liberal government meets that request is still to be seen, but the possible implications are significant. The economic benefits could be great, but the province has to be prepared for increased needs that come with extra growth.

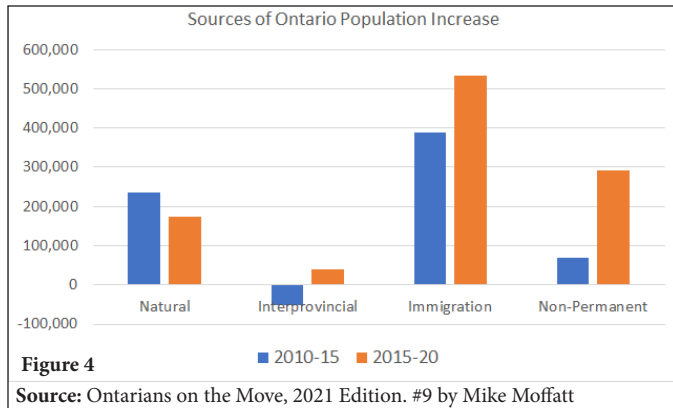
Another population that has dramatically increased (and is rarely reported in the media) is the number of international students coming to Canada for secondary and post-secondary studies.



In 2019, Ontario received just shy of half of Canada's international students, with 309,000 people coming to Ontario for school. You may not know that Canadian universities have started a massive push for international students because it is a significant income generator (both for the schools and the Canadian economy). The international student population in Canada has grown 6x over the past 20 years, and tripled in the last decade.

If that trend continues, Ontario could be seeing nearly a million international students every year by the end of the decade. That adds substantial demand often overlooked when discussing population growth.

Here's a look at the breakdown of Ontario's population change from 2015-2020 compared to the five years previous.



Yes, immigration has jumped up and is substantially growing our numbers, but look at the jump in non-permanent residents (international students and temporary residents). Ontario's immigration numbers overlook this but these individuals still need homes while they're here. Students are generally here for 4+ years, so many of them rent, which adds significant demand in a market that already has low vacancy rates.

Many of these students apply for permanent residency after completing their studies. Prior to 2017, international students looking to apply for citizenship were required to be permanent residents in Canada for 4 out of 6 years, but with the new law, they are only required to stay in Canada for 3 out of 5 years.

The easier process for international students to become Canadian citizens will likely motivate many more students to come to Canada for their studies.

International students and their families are driving demand for real estate. Some have started purchasing homes for investment. Others are planning on renting for a while before making the leap into homeownership.

Rental and rent-to-own demand is also significantly increasing in response to recent data.

What Does This Mean for Ontario's Population?

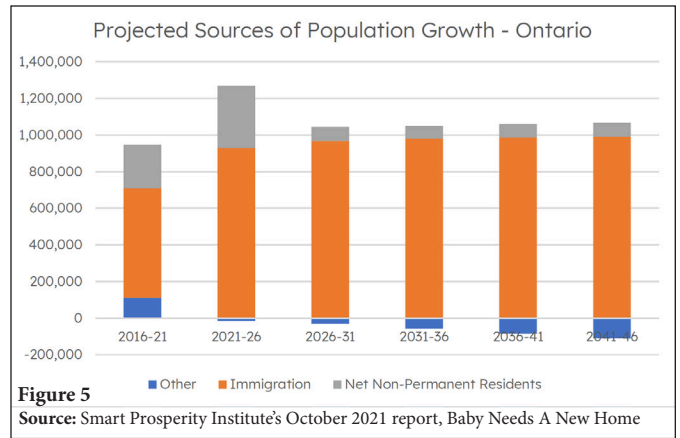
Canada's population is exploding, but it's not from an increase in births. In fact, the birth rate in Canada has been on a downward trajectory for some time.

Nor are many people moving in from other provinces.

In fact, most of Ontario's population growth comes from immigrants. And that trend is only going to grow.

Check out the forecasted look at the sources of the province's

population growth by source over a 30 year period in figure 5.

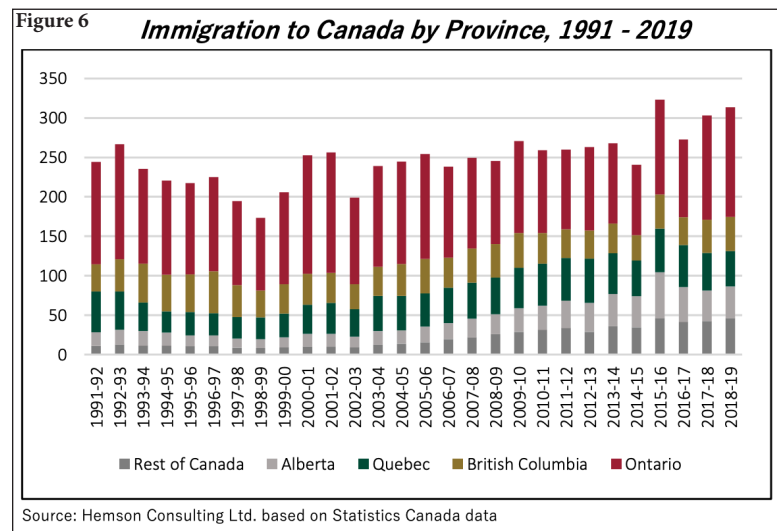


Ontario will actually lose some of its population in the coming years based on current trend patterns around fertility, mortality, and migration (people are having fewer babies, a larger portion of our current population is ageing, and some people will move out of the province/country).

Yet, our population is still going to see massive growth, almost entirely from immigration.

As Canada's population increases, some might wonder, "how do we know if they're even moving to Ontario?"

Historically Ontario receives 43% of all immigration in Canada, and that level has been pretty consistent over the last 30 years (Figure 6).



Ontario, as a whole, accounts for roughly 38.8% of Canada's total population. Yet, as this Ontario Demographic Factsheet from

Population (000s) - MOF Projections [2]				Figure 7		
Region	2021	2026	2031	2036	2041	2046
Canada	38,285	40,315	42,271	44,115	45,844	47,479
Ontario	15,073	16,070	16,983	17,896	18,818	19,759
Ontario as % of Canada	38.8	39.0	39.2	39.3	39.3	n.a.
Ontario average annual growth rate (Over previous year shown)	1.7	1.3	1.1	1.1	1.0	1.0

Source: Ontario.ca

the Office of Economic Policy demonstrates (Figure 7), forecasts show, that's projected to rise.

In October 2020, Canada set a target of 401,000 immigrants coming to Canada in 2021. That's 50k higher than the government had previously announced.

2021 started off strong. By mid-February 2021, Immigration Minister Marco Mendicino said that Canada was already 40% ahead of plan to achieve that 401k target. However, the pace lagged during the summer and it looked like Canada would miss its target. Then, the early Fall numbers are showing that we're getting back on track to hit that 401K goal if immigration keeps up for the remainder of 2021.

Now look at the next couple of years (figure 3 on pg 2), the targets continue to grow by an additional 10k each year.

Again, 60% of immigrants coming to the country are Economic Class. Canada has an ageing population, so bringing in skilled immigrants who are immediately going to contribute to the Canadian economy is massive. They're also coming with the resources to buy or rent a home immediately upon arrival.

And let's say Ontario gets 45% of the targeted population for the next 3 years, that's 554,850 new immigrants. That's roughly the population of Hamilton added to the province in 36 months. Again, we historically get more than targeted.

Plus, these numbers do not count international students.

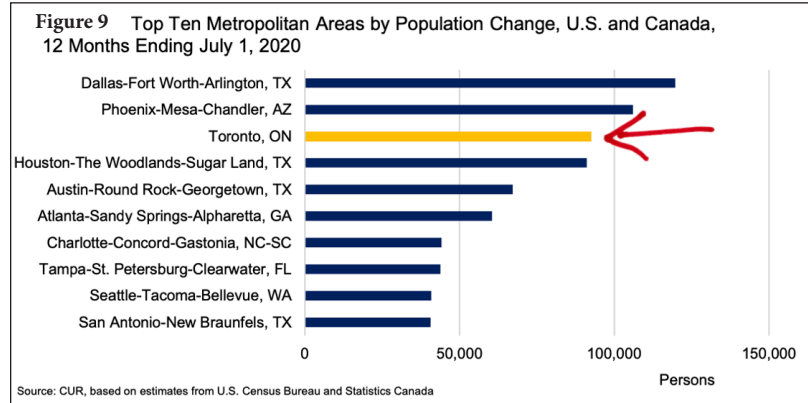
What Does This Mean for The Greater Golden Horseshoe's Population?

The Toronto area is getting more than double the amount of immigrants than any other city in North America, including places like New York and Miami.

people immigrate for.

Montréal, Vancouver, and Calgary also score in the top 10, once again showing how strong Canadian immigration has become.

Overall, Toronto third fastest in North America for overall population growth.



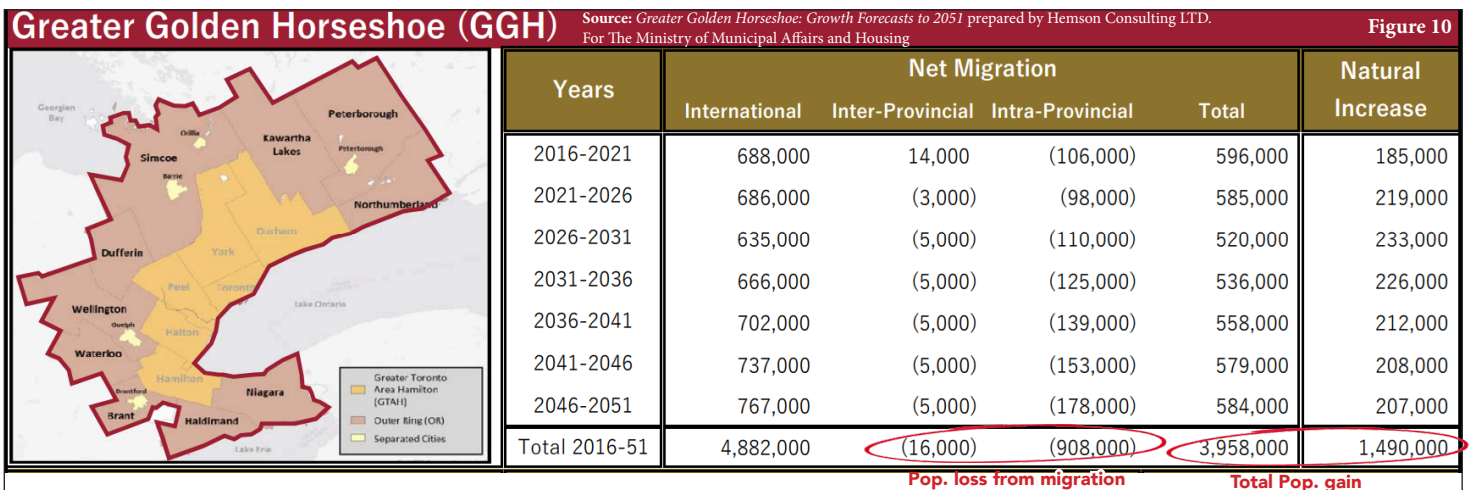
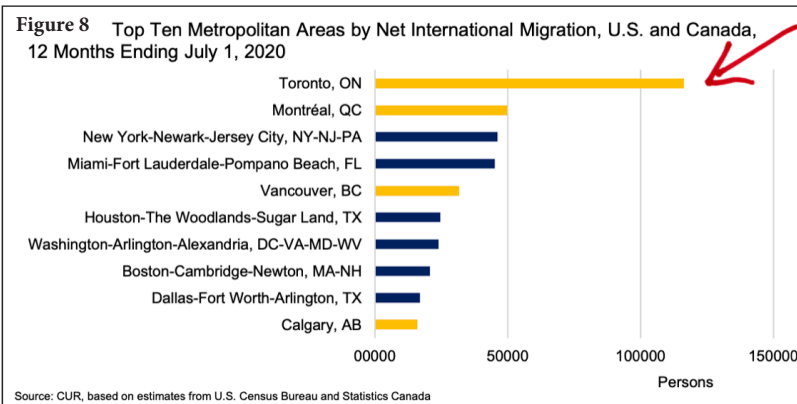
And Ontario isn't expecting growth to slow down in the Greater Golden Horseshoe. Here's a breakdown of population growth by migration and natural increases between 2016 and 2051 in the Greater Golden Horseshoe (GGH) (Figure 10).

There are a few things worth pointing out on this chart...

- **We're going to see a net loss of nearly a million people** between inter-provincial (other provinces/territories within Canada) and intra-provincial (within the province but outside of the GGH). This could be for a wide host of reasons, including new job opportunities and housing affordability.
- Yet, **we're still looking at netting almost 4 million newcomers** thanks to immigration.
- We'll gain **one and a half million people** in the GGH from **natural increase** (the numbers of births minus the number of deaths). We often focus on the high growth from immigration, but 1.49 million is nothing to scoff at.
- Our total population growth will be 5,448,000 in 35 years (net migration + natural increase). If you subtract the 5 years that have already passed (2016-2021), we can expect **4,667,000 more people living here by 2051**. That's like adding the entire current populations of Hamilton+Halton+Peel+York+Durham together!

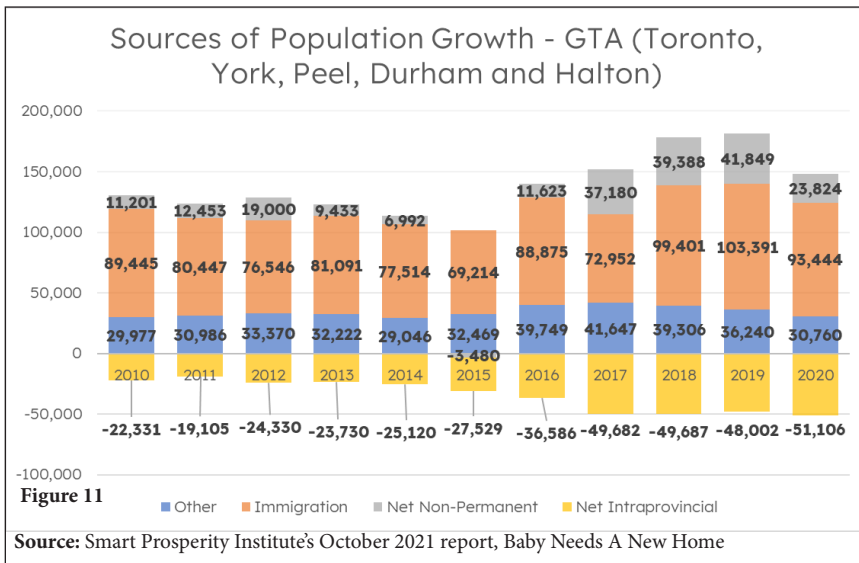
Over four and a half million more people in Ontario in the next 35 years.

Apparently white, sandy beaches aren't high on the list of things



Wow.

If you take a closer look at what's been happening in the GTA in the decade leading up to the pandemic, you'll notice that this isn't a new trend, but it is a growing one...



took the estimated population numbers and mapped the percentage of growth over that time span.

- **Green** = ABOVE average for the entire Greater Golden Horseshoe (averages are found at the bottom line of the chart)

- **Red** = BELOW average.

- **White** = EXACTLY on par with average.

When mapped out like this, we saw some interesting trends...

- Durham, York, Halton, Simcoe, Barrie, Wellington, Waterloo, and Brantford all have above-average growth rates for the GGH in the next 30 years.

- The City of Peterborough is going to see a spike in growth in the next 5 years, but then it's going to drop to right about the average mark.

- The City of Barrie is green across the board but look at the next 5 years. The government is expecting **Barrie to grow 20% in five years**, that's enormous. In terms of numbers, it works out to the city netting 31,000 people in only 5 years. That's **3.7% growth annually** for the next five years. For perspective, the growth of the entire Greater Golden Horseshoe is only 1.5% annually between now and 2026.

Toronto's population has continued to grow thanks to immigration and non-permanent residents, but more and more people are moving out of the main GTA core to other regions of the province.

It's part of the spillover effect. As Toronto grew, its population growth spilled over to neighbouring cities and towns like Barrie, Hamilton, London, Guelph, etc. And as those cities continue to grow, they're in turn spilling over into smaller neighbouring communities.

It has meant change for much (if not all) of Ontario. Changing the types of homes we build, changing the way we commute, and much more.

Small towns are going to grow, and cities are going to feel like they're bursting at the seams. It'll be up to all levels of government to ensure that we have the infrastructure in place to support every aspect of this growth.

Remember, these are only the province's estimated growth numbers. Based on historic immigration targets vs actual growth, we can reasonably assume immigration numbers will be even higher than forecasted.

Along with Ontario's *Place to Grow* plan, the province provided a breakdown of past and expected population growth by region.

Population growth by numbers can be confusing. A small town gaining 30K could mean it's more than doubling its population, but it could be a small blip for a major city.

So, to get a better idea of how much each city and region is supposed to grow, we

If the rate at which Ontario is growing isn't sinking in just yet, think about this...

A recent Toronto Housing Market Analysis report shows the government's projections for the GTA's total population in 2041 is approximately 9.7 million (Figure 12 on page 6).

That's a 43% increase in population between the census of 2016 and 2041. This means, over 3 million more people will be entering the Greater Toronto Area between today and 20 years from now.

Population Growth in Greater Golden Horseshoe (Above or Below TOTAL GGH Average)							
Figure 13	2021 Est.-2026	2026-2031	2031-2036	2036-2041	2041-2046	2046-2051	2021-2051
Region of Durham	10%	12%	11%	10%	10%	9%	80%
Region of York	9%	10%	10%	9%	8%	7%	67%
City of Toronto	5%	3%	3%	3%	3%	3%	20%
Region of Peel	9%	7%	6%	6%	6%	5%	44%
Region of Halton	11%	12%	11%	10%	9%	8%	78%
City of Hamilton	5%	6%	6%	6%	6%	6%	41%
County of Northumberland	5%	5%	5%	6%	4%	4%	34%
County of Peterborough	5%	5%	4%	6%	4%	5%	32%
City of Peterborough	9%	6%	6%	5%	5%	4%	40%
City of Kawartha Lakes	7%	7%	5%	6%	5%	5%	41%
County of Simcoe	7%	9%	8%	7%	8%	6%	55%
City of Barrie	20%	13%	11%	10%	7%	8%	92%
City of Orillia	11%	5%	5%	5%	4%	4%	40%
County of Dufferin	7%	7%	5%	5%	5%	4%	38%
County of Wellington	9%	8%	8%	8%	7%	7%	58%
City of Guelph	7%	6%	5%	5%	5%	4%	38%
Region of Waterloo	9%	8%	7%	6%	6%	5%	49%
County of Brant	7%	7%	6%	6%	6%	5%	44%
City of Brantford	7%	10%	8%	7%	7%	7%	56%
County of Halidmand	8%	7%	7%	6%	4%	6%	44%
Region of Niagara	6%	5%	6%	5%	5%	5%	37%
GGH AVERAGE	8%	7%	6%	6%	6%	6%	45%

The current population of Toronto itself is 2.7 million people.

Think about this... according to these projections, another city the size of Toronto is moving into the Greater Golden Horseshoe.

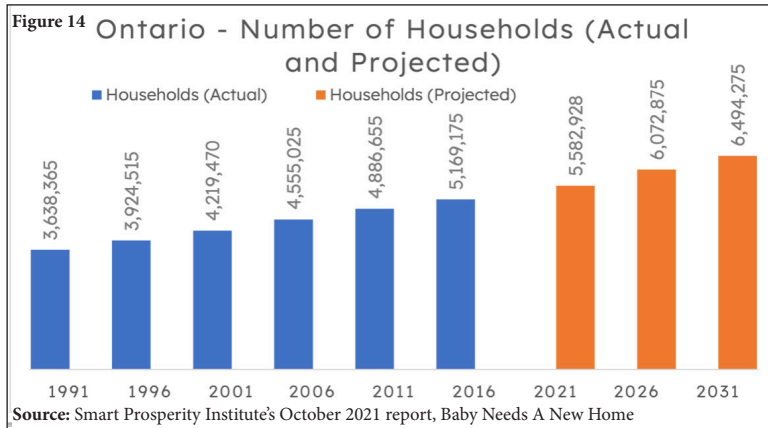
If it's difficult to find rental properties and good starter homes today, what will this area look like in 20-30 years?

And that brings up the bigger question, what will local, provincial, and federal governments do to meet the needs of this growing population? It's going to take all levels of government working together to meet these needs.

Region	2021 (% change from 2016)	2031 (% change from 2016)	2041 (% change from 2016)	Scenario
Toronto	3,168,000 (+10%)	3,560,000 (+24%)	3,913,000 (+36%)	Natural Growth
	3,099,000 (+8%)	3,288,000 (+14%)	3,400,000 (+18%)	Places to Grow Target
GTA	7,405,000 (+10%)	8,539,000 (+27%)	9,657,000 (+43%)	Natural Growth
	7,362,000 (+9%)	8,371,000 (+24%)	9,350,000 (+39%)	Places to Grow Target

We Need A Million Homes in 10 Years

Ontario is falling significantly short in its output of new homes every single year compared to the population growth. But you may not realize how out of balance things have become...



The province needs to increase its housing completions in the next decade according to Smart Prosperity Institute's October 2021 report, Baby Needs A New Home Projecting Ontario's Growing Number Of Families And Their Housing Needs:

"If Ontario Ministry of Finance population growth projections of 2.27 million more people over the next ten years prove prescient, Ontario will need to build one million new homes to keep up with population growth, the formation of young families, and to address current and future housing supply shortages..."

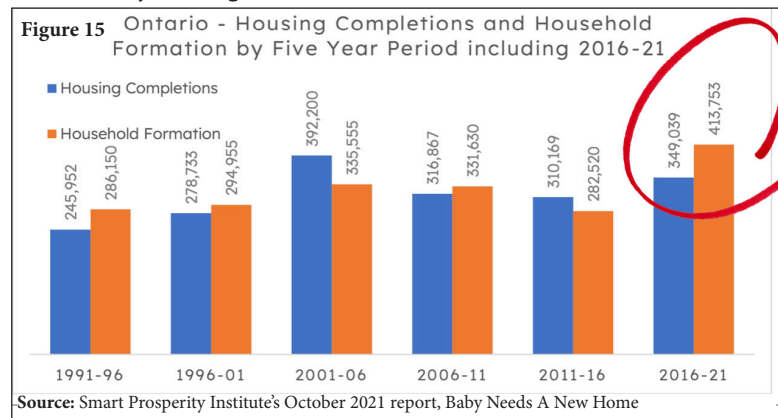
Of these one million new homes, we project 910,000 will be needed due to the formation of new households, 65,000 will be needed to address the current supply gaps, and 25,000 are a cushion for unanticipated additional population growth."

From 2016-2021 the population in Ontario is estimated to have grown by 946,807, which works out to a yearly average of 189,361. For reference, that's 332,794 more people in 5 years compared to the population growth of the 15 years prior.

Ontario's population growth picked up and it picked up quickly. Unfortunately, the same can't be said for

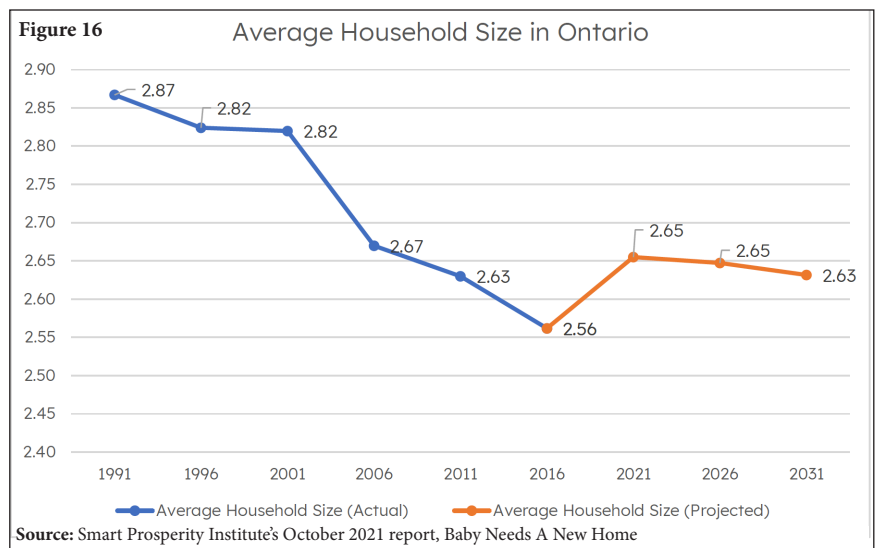
housing starts and completions.

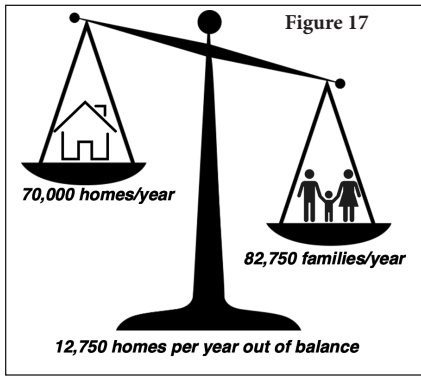
In Ontario, from 2016-2021, we saw 349,039 housing completions (single, semi, row/town, and apartment style), which works out to 69,808 a year. (Figure 15)



So, Ontario's population grew 190k a year, but the number of homes grew by less than 70k?

In Ontario, the average household grew in size from its lowest point in 2016, 2.56, and currently sits at around 2.65 people per household.





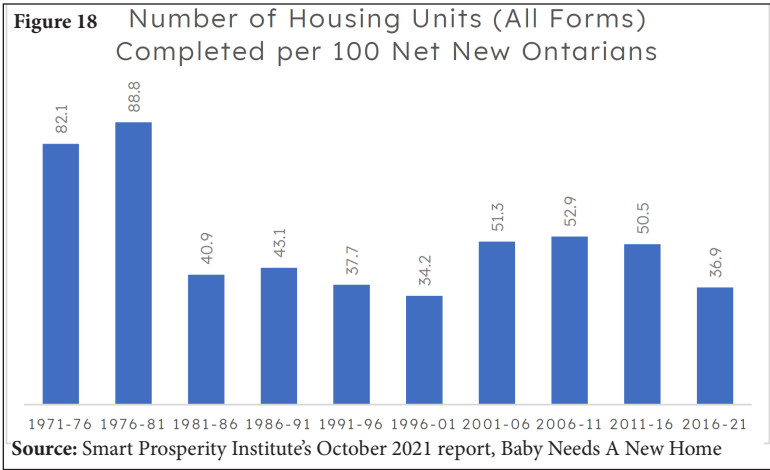
Over this five-year period, based on housing sizes, Ontario is estimated to have gained 413,753 new household formation (the number of houses needed to accommodate the population growth). That means our population grew by roughly 82,750 families a year. So, 82,750 families and 70,000 homes mean we fell short by 12,750 homes a year.

And that's yearly!

The problem gets worse. Right now, Ontario is set to follow similar levels of home completions for the next few years. But the population is set to grow at record levels.

The rate at which we're building new homes compared to new Ontarians is falling behind (Figure 18). It's not enough to keep up with the number of houses being built. It has to reflect the number of people coming into the province!

For the last 5 years, we've fallen 64,714 houses short compared to the demand from population growth. And if you look at the population projections for the next decade, we're going to need 911,347 more homes. If you add in the homes we're short of, that puts us at 976,061 homes that need to be built in Ontario by 2031! (Figure 19)



And if you look at where those families are going to land, over half will end up in the GTA, and another 23% will be in central Ontario. (Figure 20)

As Canada is attracting the best and the brightest to our country, the question is clear: how is this going to affect the real estate market?

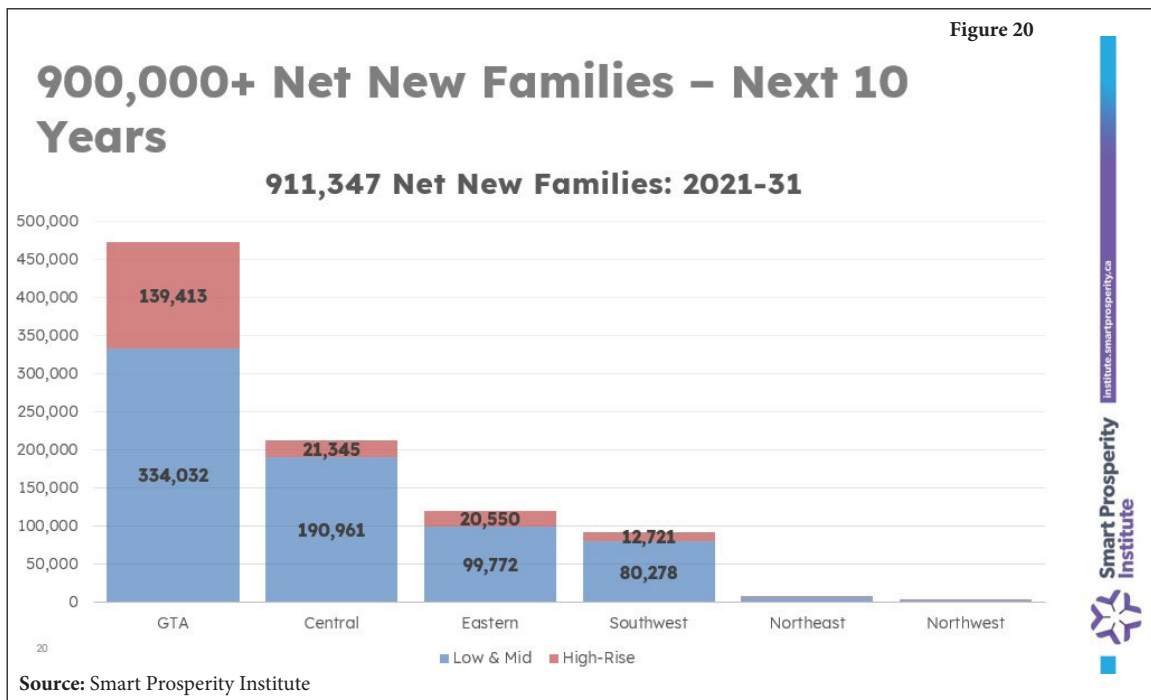
And if we're in need of a million more homes, what else are we in need of?

How many more hospital beds, how many schools? What kind of transportation systems do we need? Housing and jobs are important, but there are so many more factors that the country seems to be glancing over with this increase in numbers.

Figure 19 Projected Housing Demand in Ontario, 2021-2031³²

Years	Projected Net New Household Formations	New Housing Completions (As of July 1, 2021)	Difference
2016-21	413,753	349,039	64,714
2021-26	489,947		489,947
2026-31	421,400		421,400
TOTAL	1,325,100	349,039	976,061

Source: Smart Prosperity Institute's October 2021 report, Baby Needs A New Home



The Silicon Valley North

CBRE Research released a report in October 2021 looking at the top 30 technology markets in the U.S. and Canada. Tech has seen massive growth in the last decade. With rapid innovation, the sky's the limit for the tech industry, and we're seeing that impact on the job market. There are more and more technology-based jobs being created every day. In the U.S., high-tech software/services jobs grew by 11.3% between 2019-2020. And in recent years, many of those tech jobs are moving outside of Silicon Valley, and companies are setting up offices across the globe.

Canada is getting a lot of love from tech companies. In fact, Toronto topped the list of fastest technology job growth in the U.S. or Canada with a 26.4% increase in 2019-2020. Vancouver landed third on the list with 20.9% growth, and Montreal saw 14.6% growth placing it in sixth.

And with all of these high-paying tech jobs coming to the GTA, it makes the Golden Horseshoe a very attractive place for people from around the world to settle and seek work.

A Growing Population Is Not A Global Phenomenon

Canada is undergoing a **population explosion**.

And based on Canada's immigration goals for 2021-2023, is looking at **1,233,000 new immigrants**. That's roughly the population of Calgary added to the country in 36 months.

But if look at what's happening around the world, there's a very different story going on...

In recent years, countries around the world are seeing population growth drastically slow down. Their population is getting older, dying off, and not being replaced.

In a 2021 article, *Long Slide Looms for World Population, With Sweeping Ramifications*, The New York Times outlined how an ageing and shrinking population is causing many countries to adapt.

- **Japan**, where adult diapers now outsell those for babies, has been forced to consolidate municipalities as town populations drop.
- **Sweden** has started shifting resources from schools to elder care in some cities.
- Maternity wards are shutting down in **Italy**.
- Many countries are asking older people to keep working. **Germany** is looking at increasing the retirement age to 69, after previously raising it to 67.

But the problems with shrinking populations don't stop there...

China

For decades, China infamously had a 1 Child Policy, aimed to combat its rapidly growing population. About 5 years ago, this

Rank	Market	Growth rate		Number of new jobs	
		Current period 2019 & 2020	Previous period 2017 & 2018	High-tech 2019 & 2020	Office-using (less high-tech) 2019 & 2020
1	Toronto	26.4%	22.4%	40,200	22,200
2	Seattle	21.9%	23.6%	39,559	-22,602
3	Vancouver	20.9%	30.2%	12,900	-12,900
4	New York	17.9%	15.4%	21,280	-59,990
5	Austin	16.4%	22.4%	9,368	11,070
6	Montreal	14.6%	14.3%	12,600	3,700
7	Charlotte	13.2%	7.3%	3,313	4,354
8	Dallas/Ft. Worth	12.7%	10.7%	13,692	7,731
9	San Francisco	12.6%	25.0%	12,660	-11,400
10	Raleigh-Durham	12.0%	6.7%	4,723	3,521

Source: CBRE Research's October 2021 report, Tech-30 2021, Measuring the tech industry's impact on U.S. & Canada office markets

ended and married Chinese couples could have 2 children. And in 2021, China announced that it would be further lifting its restriction to allow 3 children per family.

Why?

In May 2021, China released an updated census, and it indicated the nation was at the cusp of a population turning point.

2020 saw small growth in the nation's population. **Birth rates dropped 18%** year over year, and the nation is now worried that it may be heading in the wrong direction with an ageing population. In fact, ghost towns are already forming in northeast China.

Allowing families to have 3 children is aimed to stabilize the population and keep it from plummeting as it continues to age.

South Korea

In 2020, South Korea saw its rate of births to women fall to 0.84, the lowest in the world. This is significantly below the 2.1 rate needed to maintain population levels.

For reference, Canada's birth rate fell to its lowest ever in 2019 hitting 1.47, down from 3.94 in 1959. The difference is that Canada has made up for its lowering birth rate through immigration.

South Korea's population grew by a mere 0.198% in 2019.

South Korea is now **merging universities** as they cannot find enough students to keep them open. Compare this to Canada where international student population in Canada has grown 6x over the past 20 years and **tripled in the last decade**.

Germany

While Toronto is bursting at the seams, and a new development seems to be popping up on every corner, Germany has been purposely implementing **urban shrinkage** since the early 2000s.

According to an issue of *International Journal of Urban and Regional Research* from March 2012, Germany's urban shrinkage is "intended to stabilize the housing market by demolishing abandoned or underused buildings and improving the more stable residential quarters."

Germany has taken down 330,000 housing units since 2002. It's

areas further away and still commuting to work every morning. We also know that the province is currently not set up to meet the housing demands necessary to meet the expected growth from the population.

The onus will be, at least partially, on investors to increase housing density. Adding legal secondary suites, or additional accessory dwelling units (a legal third unit).

New Zealand has recently ended single-family zoning in 5 of the nation's largest cities. This means developers could build medium-density housing where they previously couldn't, which should hopefully help the country's housing supply shortage. Even with Ontario allowing accessory dwelling units and more regions allowing these units if a property meets the necessary criteria, some are questioning in Ontario should likewise do away with single-family zoning.

(Ending single-family zoning doesn't mean ending single-family homes, it just means that more dense housing could go up in places previously limited to 1 detached dwelling unit).

There is a need for housing, and it's a great opportunity for anyone willing to put in the time and effort to add additional housing units in Southern Ontario.

How do I move on from here?

Where do I get more information about topics like this as well as other investing need-to-knows?

For us, it's simple. Keep investing in income-producing hard assets.

With the population trends that we've discussed, there's a massive housing crisis headed our way.

Those who own property now are likely going to benefit the most.

The key is buying good properties, in good areas, that produce

enough income to pay for themselves. We don't believe in or recommend buying properties purely for appreciation.

That's why we are big believers that investing in properties that have great cash flow is the ideal way to thrive over the next several years.

Learning not only how to get involved in real estate, but keeping up with current trends and strategies, has helped us benefit from a gold mine that most don't even know exist and help us consistently live life on our own terms.

With historically low-interest rates and hundreds of thousands of people pouring into the Greater Golden Horseshoe area over the next several years, we believe there will be continued demand for good properties in good areas.

To learn the exact strategies we're using with hundreds of investors right now, you can download a free digital copy of our book *Income For Life* at www.CanadianRealEstateBook.com

This book normally sells on Amazon.ca for \$24.95, but we're sharing a digital copy for free because we want as many Canadians as possible to learn how to take advantage of the population growth in the GTHA.

Or you can come out to one of our free introductory real estate investing training classes hosted in our Oakville, Ontario office.

You can get all the details of what we cover at that class and register by visiting:

www.CanadianRealEstateTraining.com

Here are what just a few of our investors have shared about working with us...

For more information, weekly real estate videos, articles, blog posts and resources visit:

www.RockStarInnerCircle.com

Rock Star, I thought that a corporate job and investing in the stock market was the way to financial security. Boy, was I wrong!! We currently have 5 properties, and plan to continue to grow our real estate portfolio! The added value of the classes and the events are priceless!

Nick, Tom and the entire Rock Star team are motivational and inspirational. I am impressed with their passion, innovation, their desire to impart knowledge with members, and their commitment to giving back to their communities. Becoming a Rock Star member has been an amazing experience and privilege.

- Brenda Yeomans, Mississauga, ON

Rock Star Real Estate is a great organization that does more than teach you good systems for investing. They truly aim to improve the lives of their members in all aspects including health, family relationships, entrepreneurship and more.

- Paul Nogas, Burlington, ON

Tom and Nick continue to provide constant value via the various sources of media through which they disseminate their information (email, video, newsletters, various classes, etc....). Sometimes the info drives home a similar message (repetition is good – drives home the concept) and most other times there is some nugget or kernel of info that you can take away from it.

As members and investors, we understand that they are running a business and part of the success of their business will no doubt depend on how deep you extend your relationship with them (VIP Membership, marketing classes...) but you don't get the sense that they are peddling product (which they do not do). Instead, they provide meaningful content as it relates to today's markets.

As members, we take what applies to us and employ it and should we need to delve further with Rock Star, we feel we are able to do so on our terms.

Having been to various real estate promotions in the GTA, Tom, Nick and Rock Star stand out for as being genuine and provide wonderful value for their membership.

- Cyrus Gazdar, Mississauga, ON