

# *Happy Birthday, America!*

*by Ron Schildknecht, Association Executive,  
Greater Texoma Association of REALTORS®*

*“We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness.”*

**E**very school kid in America learns about these immortal words of the Declaration of Independence. They learn we have the right to pursue Life, Liberty and Happiness. In thinking about this Independence Day, I realized that home ownership had a basic role in the Happiness part of the Declaration for many of our ancestors. The early colonists risked family and fortune to travel to America because they did not want to live a life of serfdom to the kings and lords of Europe. They wanted the freedom to own their land and their homes. They knew that land ownership was one of the keys to a better future for themselves and their children. The same was true for the immigrants who came to America through Ellis Island in New York and those who arrived through California or the Gulf coast. After Europeans arrived in America, the nation expanded. Immigrants poured through the Appalachian Mountains, across the Great Plains and into Texas and finally, to the West Coast in pursuit of land they could call their own. Homeownership was a big part of their American dream.

In the past couple of years, we saw the real estate bubble burst. Thousands of families lost their homes because of poor financial planning, get-rich-quick real estate schemes, too-easy loan programs and, in some cases, victimization by out-and-out crooks preying on people. The American dream of homeownership was badly threatened.

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**T**oday, we are seeing a revival of the real estate market. During the first quarter of 2010, the number of homes sold in Texas was up over 4% from the same period in 2009 and the medium price of a home was up over 3%. In Texoma, our sales jumped 20%. Loan money is available and lenders, while cautious, are making home loans to American families across the nation. Families, realizing that homes are still a key factor in achieving the American dream, are once again buying real estate. There is a difference from the recent

past, though. We are no longer speculating, but rather investing, in homes. We are buying homes we can afford, using them for shelter and as places to raise our families. Americans are showing renewed faith in our American dream. The idea of home ownership has always been, and I believe, always will be an integral part of the American dream.

**W**hile homeownership for individuals is one of the cornerstones for many of our personal success stories, renting is another unique cornerstone of the American dream. Ironically, in order to pursue our individual dreams, collectively, we all need good renters. Each year, as elections roll around, we have the chance to express our group voice and work as landlords. Every two years we get to decide if we wish to renew the leases for the renters

occupying our Senate and the House of Representatives. Every four years, we get to

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decide whether to renew the current tenant's lease on our White House or offer the property to another renter. I urge each of you to exercise your rights as a landlord in November. Study the issues and cast your votes for the renters you believe can help all of us achieve our personal American dreams.

**I**sn't America great? As you enjoy this July's picnics, watch fireworks, and spend time with family and friends, remember.....It takes good homeowners, good landlords and good renters to make the world better for all of us. Happy Birthday America!

If you would like more information about your personal American Dream through homeownership, I encourage you to visit with a REALTOR® member of the Greater Texoma Association of REALTORS®, or visit our website:

**[www.TexomaRealtor.com](http://www.TexomaRealtor.com)**