

There's No Place Like Home ... Your Own Home

Owning your own home gives you security, stability, a growing equity and a lasting sense of pride and accomplishment. Check the many homes for sale on today's Liberal Real Estate Page. The day you purchase your own home is a day you will never forget.



NORM BLACK REALTY LTD

85 Yonge St. S.
Richmond Hill's Leading Realtor

ON THE RIVER
Cosy 2 bedroom frame bungalow, full basement, oil heat, on huge 60x275 ft. landscaped homesite on river. Ideal for young or retired couple. Try \$2,000 down, \$17,500 full price.
Inspect today with **BOB NIXON**

STYLE CONSCIOUS?
North of town, country setting, elegant clay brick side splits with attached garage. Invite your guests into the spacious living room enhanced by a brick fireplace and huge picture windows, L-shaped dining room, convenient to the kitchen with the modern sliding glass doors to the patio. If you decide now, you can choose your decorations. Huge 250 ft. homesites. Easy terms. From \$25,900. Call **BOB MILLAR**

YOUR CHOICE (2 ONLY)
New 3 bedroom brick bungalow, separate dining area, on two acres, nicely landscaped, garage, on quiet paved road. 5 minutes from Bradford.
To inspect call **WALTER DYRDA**

GORMLEY SACRIFICE - ONLY \$35,900.
7 room home with double attached garage, closed in breezeway, large country kitchen, huge 21x12 ft. master bedroom, separate dining area, all this on a huge 2 acre homesite backing onto golf course. Drastically reduced. Owner transferred and must sell. Hurry, call **LARRY CUMMER**

DETACHED \$27,200
Richmond Hill
Brick bungalow, 3 bedrooms, broadloomed, finished rec. room, paved drive, immaculate throughout.
Hurry call **MRS. HAUGHTON**

TREED 2 1/2 ACRE HOMESITE
Real clean 2 bedroom bungalow with attached oversized garage, electric heat with low taxes. Carries only \$145.00 monthly with reasonable down payment. Only 10 minutes to Newmarket.
Call **RALPH GERRETT**

\$1,000 DOWN
BUILD YOUR OWN HOME
1 1/4 acre country estate, many spruce and cedar trees, excellent road. Full price only \$4,900 - easy payments.
Call **GEORGE JONES**

3 BEDROOMS & SAUNA
UXBRIDGE AREA
Excellent home on 1/2 acre homesite, 2 car garage, full basement, low down payment to one 9% mortgage.
Inspect with **GEORGE JONES**

BODY SHOP - 2 ACRES
New block building 50x30, 12 ft. ceiling, overhead furnace, many other potential uses. On good road. Full price only \$19,000. - low down payment - 1 open mortgage.
Call **GEORGE JONES**

\$23,900. FULL
RICHMOND HILL
Solid brick bungalow with paved drive, fully finished recreation room with 3 pc. washroom. Landscaped homesite. Hurry for this one.
Call **MRS. ROSEBLADE**

WHY RENT?
When you can own a detached bungalow with garage on a 300 ft. homesite, close to Yonge St. for just \$17,900. Try \$3,000 down.
Call **MRS. BOYLE**

RICHMOND HILL WEST SIDE
Your down payment or the equity in your present home would transfer you to this lovely brick 6 room home near the Mill Pond and pick up a 6% mortgage that carries for \$97.00 monthly.
Call **ED BUNNETT**

RICHMOND HILL 1 ACRE
\$22,900. 5 room bungalow, private drive, low taxes, 103 ft. frontage. Don't wait... Call **MR. CUFF**

NEW HOMES
RICHMOND HILL
WEST SIDE OF TOWN
FROM \$36,900 - 25 YEAR MORTGAGES
4 plans to choose from, up to 1,760 sq. ft. living area, family rooms, fireplaces and 3 car attached garages. Your choice of lot, brick, cupboards, tile, decor, etc. Located on a quiet court with underground wiring, paved road, and curbs. Close to schools and shopping. Summer possession. Trade in accepted.
Call **MRS. BOYLE**

TRADE-INS ACCEPTED
FOR POSITIVE RESULTS CALL
889-6241 - 773-4151

\$13,900 Harwood, near Rice Lake, ranch bungalow, 20 foot paneled living room, three bedrooms, oil heat and modern conveniences. Small greenhouse, landscaped lot 110 by 165 ft. Phone 889-5532 or 889-3237.
Charming split level in village of King City, broadloom, stone fireplace, 3 bedrooms, basement playground and den, town water. \$34,900. \$20,000 mortgage at 7 1/2%. 833-5841.

BAYVIEW AVENUE NORTH
CAPE COD HOME ON ONE ACRE LOT
3 bedrooms, 2 full bathrooms, oil heat, oil heat and modern conveniences. Separate dining room
Separate breakfast nook
Two car attached garage
Two streams through property
Split rail fencing
23 year \$22,000 mortgage at 8 1/2%.

A rather unique home which must be seen to be appreciated. Terms available.
CALL B. SMITH - 884-8673

S. J. CARLISLE REALTOR LTD. PHOTO M.L.S. 25 Yonge St. S. 889-7381 773-4335 884-7751

2 HOMES
On 20 acres of good garden soil, some bush, modern ranch bungalow, large barn, plus older income home, minutes to Richmond Hill. Mrs. Armstrong.

1 BLOCK TO YONGE
1 1/2 storey, charming 3 bedroom home, 1 1/2 baths, living room, separate dining room, family room, master bedroom, all broadloomed, garage, paved drive, many extras. Mrs. Bridges.

4 BEDROOMS
\$30,900. Immaculate brick split level on quiet crescent, spacious rooms, 2 baths, 60 ft. lot, good financing. Mr. Crowther.

150 ACRE FARM
10 room solid brick home, lots of water, excellent barn and machine shed, machinery geared for 1 man operation. Asking \$105,000. Mr. Dawson.

EXECUTIVE 1/2 ACRE
\$39,500. 7 room custom built split level, 4 bedrooms, fireplace in family room, double garage, 15 miles from Metro. Mr. Sunter.

100 YEARS YOUNG
\$29,900. Charming 2 storey home on treed lot near Yonge, 2 huge bedrooms, attractive living room, open fireplace, house in excellent condition and spotless. Mrs. Sutherland.

COUNTRY LIVING - 1 Acre
8 room immaculate brick 2 storey home only 10 miles from Metro, 4 huge bedrooms, family room, Hollywood kitchen, 3 baths, fireplace, double garage. Mrs. Workman.

\$4,000. DOWN
Beautiful 3 bedroom back-split with attached garage, 1 1/2 baths, large family room with open fireplace. Mrs. Edwards.

NEWMARKET
This tastefully decorated 6 room brick bungalow with divided basement is located close to schools, shopping, carries for \$140 monthly including taxes. \$20,900 full price. Mr. Manuel.

YONGE ST. COMMERCIAL LOT
253 1/2 ft. frontage on Yonge St., 270 ft. deep, prime commercial, busy area, north of Richmond Hill. Mr. McVey.

Members of the Toronto, York County and District Real Estate Boards

J. R. WILLIAMS REAL ESTATE 889-5451

\$2,800 DOWN
3 bedroom bungalow on a nice treed lot, good play area for children, close to shopping and schools, north Yonge St., Lorraine Hughes, 889-5451 - 884-5207.

4 BEDROOM BUNGALOW
\$22,900. - 1/2 acre setting among mature trees, large living room, family size kitchen, 2 car garage, country living close to Richmond Hill. Anne Marie Kraehling, 889-5451 - 887-5238.

RICHMOND HILL
\$25,900 - 2 bedroom bungalow, newly modernized on a 1/2 acre lot, ideal for the ambitious gardener, large kitchen, living and dining room, near Yonge St. Mrs. (Bert) Sykes 889-5451 - 889-5885.

RICHMOND HILL AREA
3 bedroom bungalow among mature trees and well fenced lot, schools and shopping nearby, low down payment. Full price \$16,500. Cyril Cutler, 889-5451.

A Few More "SPECIALS"
10 acre estate, 5 bedrooms \$70,000.
6 acres vacant land \$60,000.
38 acre farm, house, barn \$55,000.
1 acre, 3 bedroom house \$35,500.
150 acre farm & buildings \$38,500.

3 bedroom brick bungalow \$28,000.
1 acre lot (Cachet) \$25,800.
10 acre building lot \$19,000.
10 acre building lot \$17,000.

Please enquire about one or more of these properties. 889-5451
J. R. WILLIAMS - Realtor

MANN MARTEL

RICHVALE SPECIAL
Only \$18,900 - well kept 4 room home, garage, beautiful lot 238' deep. Hurry for this one.

THORNHILL WEST OF BAYVIEW
4 bedroom back-split, family room with fireplace, walk-out, paved drive, double garage, modern electric heating. A pleasure to show, long term 1st mortgage at 6 1/2%.

THORNHILL - EXCLUSIVE AREA
3 bedroom brick colonial bungalow, family room, den, foyer, walk-out patio, double garage and many extras, \$49,900.
Joe Ringhofer
Res.: 889-6637 or 635-1170
3770 Bathurst St.

J. W. CAMPBELL REALTOR

Wanted: Suitable piece of land, 1/2 - 1 acre, within 10 miles of Richmond Hill, that could be approved by V.L.A. for home building purposes.
Bus. 889-6698 Res. 884-6370

6 3/4% MORTGAGE THORNHILL
Unique side-split with double garage, beautiful foyer, large bedrooms, attractive beamed family room, with sliding doors leading to charming patio, large living and dining room, oversized kitchen with dining area, extra washrooms on ground floor, professionally finished rec. room, completely landscaped garden, private sale. \$44,900. 889-1463. clw44

Y&B
7724 Yonge St. Thornhill 889-9330 - 727-3442

LARGE HOME
\$10,000 down. Quality built 7 room bungalow, double garage, 9 1/4% financing, only steps from Yonge Street, Thornhill, Domenic.

SPOTLESS HOME
Brick detached bungalow, separate living and dining rooms, open stone fireplace, larger than average master bedroom, fenced yard, paved drive. Many extras. Phyllis Hawkes.

CARRIES \$118.00 P.I.T.
3 bedroom bungalow, large family kitchen, paved drive, garage, close to schools, many extras. Call **Connie Larkin**.

WILLOWDALE AREA
\$24,500. Must be sold. Immaculate bungalow on large lot, near schools, Your offer considered. transportation, v.i.w. Mrs. Thourd.
YOUNG & BIGGIN LTD. REALTOR

EMERALD ISLE REAL ESTATE LTD. 889-5651 - 884-2377 773-4391

Members of York County, Ontario & Canadian Association of Real Estate Boards.

NEWMARKET SPECIAL
2 storey brick home. Only 2 years old. Four bedrooms, two baths, open fireplace, broadloom. This home is spotless. Many extras. For appointment to view call **Wally Gustar**.

AURORA
9 room, 2 storey brick home located on quiet street close to Yonge. Ideal for large family or as a rental property. Upper floor converted to separate apartment complete with furniture. Only \$26,900 full price. Call **Frank Mole**.

SOUTH OF RICHMOND HILL
Lovely split level bungalow with four bedrooms. This home has a finished recreation room and attached garage. Back yard features patio and fruit trees. Don't miss this! Call **Ben Thompson** to view.

25 ACRES MOUNT ALBERT
Front low and wooded. Rear high and clear with lovely view. \$13,500 full price with 8% financing. For directions call **Frank Mole**.

SPOTLESS BRICK BUNGALOW
Listed at only \$23,900, this home has 3 large bedrooms with double closets, a bright living-dining room combination, high dry basement. Situated on nice lot - MUST be sold! Low down payment considered. Call **Garth Palmer**.

LOOK FOR THE SIGN OF THE SHAMROCK

EXCLUSIVE AREA
Thornhill 3/4 acre, reduced for quick sale, 3 bedrooms, fireplaces, equipped kitchen, must be seen. Call **Mrs. Wiesener, 889-7771 or Res. 889-6201.**

Serving Willowdale, Thornhill and Richmond Hill

Members of York County and Toronto Real Estate Board

H. Keith Limited, 3242 Yonge Street, Thornhill, Ontario

N. S. SMITH 884-4425

OVER 2,000 PROPERTIES

"We Wish To Be Of Service To You"
LIST NOW... 884-4425
2 OFFICES 38 SALES AGENTS
N. S. SMITH REALTOR

HOUSE FOR SALE
Modern, 9 room home, on 2 acres with 5 mile view. Owner 773-4539. clw44

TOM MURPHY LTD. REALTOR 884-5422 773-4302

LAND
25 acres - \$ 6,900
200 acres - \$10,000
37 acres - \$12,000
50 acres - \$17,500

RENT
6 room 2 storey home, Yonge St., ideal for doctors' offices. May also consider grown family. \$285 monthly.

HANDYMAN SPECIAL
6 room brick bungalow, needs some fixing. Full basement oil heat. Asking only \$25,400. Don't miss this.

EXECUTIVE HOME
Older type solid built bungalow, 33' living room, modern kitchen, 3 good bedrooms, walk-out from lower level, plus many valuable features. Asking \$49,900. Must be seen.
CALL 884-5422 889-2951

ALOI REALTOR

3 YONGE STREET SOUTH RICHMOND HILL
NEED HELP?
The income from this 8 room home can help you build equity. See the wonderful features. Large treed lot, garage, safe oil heat with your down payment considered.
Call **MRS. C. CRAWFORD**

\$2,500 DOWN
Sparkling 3 bedroom solid built bungalow, tastefully decorated on 75 foot homesite. See and buy this unusual bargain.
Call **LARRY SANDERS**

RICHMOND HILL RANCHER
\$29,500. Full price. 6 room solid brick bungalow, features many extras including fully finished basement. Carries like rent.
Call **BRUCE RAINEY**

MAPLE
Family sized 4 bedroom split level home on large lot, only steps to shopping and school. Extras include broadloom, built in dishwasher, finished recreation room, more.
Call **MEL ATKINS**

\$20,900 FULL PRICE
6 room brick home, ideally located in Richmond Hill, can be bought with \$3,000 to \$4,000 down. Consider this unusual value.
Call **DELMA WOODCOCK**

STEPS TO YONGE
7 room brick split level home on nearly one half acre lot. Has many fine features including a carousel and attached garage. Carries for only \$105. monthly on existing 7% mortgage.
Call **DOUG. BENNETT**

RANCH STYLE
Sparkling 3 bedroom fully detached bungalow on 65 foot homesite just north of Richmond Hill. Close to schools, shopping and buses. Only \$20,900. full price.
Call **JOYCE CLELAND**

\$17,500. FULL PRICE
Family size 3 bedroom bungalow on 75x150 foot lot, close to schools, shopping and downtown transportation and only 15 minutes to Yonge & Steeles.
Call **JOHN CRYER**

\$14,100. FULL PRICE
2 bedroom frame home on large lot, features electric heating, storms and screens and only minutes to Metro. Your down payment considered.
Call **FINN SAMUELSEN**

"Honesty and Service is our Motto"
884-4446 889-8303

REAL ESTATE By HARRY SADLER Emerald Isle Real Estate Ltd.

WHERE SHOULD YOU LOOK FOR MORTGAGE MONEY?

If an expert Realtor was to tell you today the information might be out of date when you got around to using it.
The reason is that the money market is constantly changing. It varies from area to area and from time to time, with rate fluctuations from one source or situation to another.
A difference of only one half of one percent, for instance, on a mortgage of \$15,000 over 20 years, could make a difference of \$1,136.40, depending on how it was calculated.
With today's tight money, the finding of available mortgage money can be crucial to the purchase or sale of a property.
Sometimes, a saving of thousands of dollars can be made because a Realtor knows of an existing mortgage at low rates.
One of the jobs of a competent professional is knowing the mortgage market. The information he accumulates in his day-to-day real estate dealings is of vital importance to a buyer or seller, though it is often overshadowed by more superficial parts of a real estate transaction.
Unless you are knowledgeable, with up-to-date information on mortgage rates and sources, expert Realtor counsel is a must.
See you next week.

HARRY SADLER, F.R.I.

Gibson Willoughby

V.L.A. Scenic View
Perfectly planned for family living and located on 1.10 acres, beautifully landscaped grounds. Large sun filled living room with natural stone fireplace, takes a large suite. A charming house with 3 larger than usual bedrooms, kitchen provides utmost in convenience. Basement is completely finished, huge recreation room and fireplace, complete workshop. The down payment is substantial but see us for excellent financing. Phone 889-3891.

RICHMOND HILL 4 Bedrooms
An appealing family home - brick back split, 2 baths, 2 fireplaces, rec. room, walk-out to patio and landscaped lot 55'x140', a perfect setting. L-shaped living and dining room, fully equipped kitchen, breakfast area. One owner home in excellent condition. Phone 889-3891.

RICHMOND HILL
3 bedroom brick bungalow. Handsome living - dining room, completely broadloomed, large modern kitchen, rec. room complete with fieldstone fireplace and adjoining wet bar. Professionally landscaped. Good financing. First mortgage 6%. Phone 889-3891.

SMALL ESTATE
A delightful combination of Old English charm and King Twp. landscaping is the setting for this unique home. If comfort and elegant informality is your way of life don't miss viewing this exceptional property. On one acre of serviced land, \$62,500. Phone 832-1492.

EARLY CANADIAN
Renovated with careful attention to detail, this is a nine room brick home on an extra large lot. Pine floors throughout. Village location \$39,900, with excellent financing. Phone 832-1492.

SIX IMMACULATE ROOMS
\$10,000. down makes this one all yours. Better than new, this property features a generous sized kitchen and a move-right-in atmosphere. Phone 832-1492.

9 ROOMS - 2 ACRES
In a parklike neighborhood of well kept homes, there is a wealth of living area here. A secluded den for Dad and a bright, cheery family room make this the ideal family home. \$49,000. Phone 832-1492.

BUILDING SITES
We have large and small acreages available for your home in the country. Please feel free to call and discuss your requirements with us. Phone 832-1492.

SMALL DOWN PAYMENTS
There are a few homes available with a down payment from \$3,000. to \$7,000. Your inquiries are invited. Phone 832-1492.

RICHMOND HILL OFFICE
Call **Harry Pridham**, Richmond Hill, 889-3891, Res. 832-1964 (both direct Toronto lines)

JOHN PEDLAR - 889-3891

KING CITY OFFICE
18 Doctor's Lane, King City, Phone Don or Marion O'Hara, 832-1492 (direct Toronto line) or call Collect

GIBSON WILLOUGHBY LIMITED Realtor

REAL ESTATE WANTED

WANTED - in Richmond Hill by private party - 2 bedroom bungalow with garage, must be in good repair. Write Box 109 "The Liberal" clw44

889-3111 - 773-4332 884-2622

\$16,900 FULL PRICE
4 bedroom frame bungalow on lot 60x200 ft. Property located 10 minutes from Newmarket. Your down payment considered. Call **Mr. Clarke**.

\$3,000 DOWN
\$13,800. full price. Balance on one 8 1/2% mortgage which carries \$80.00 monthly. Cute 2 bedroom bungalow, full basement, on town water. Call **Mr. Wall**.

\$21,900 DETACHED
Modern solid brick bungalow with full basement close to schools and shopping. Compare this value before you buy. North of Metro. Call **Mr. May**.

\$11,500, 10 ACRES
Ideal home site within easy commuting distance to Metro. This is one of many country properties and small acreages which may interest you. Call **Mr. Gramsch**.

\$27,500 RICHMOND HILL
3 bedroom solid brick bungalow on large lot, finished rec. room with bar and other excellent features. Call **Mr. Pryce**.

25 YONGE ST. NORTH RICHMOND HILL

CASE REALTOR

COUNTRY LIVING
\$29,900. Looking for an older home with four bedrooms, living room, separate dining room, family size kitchen and full basement with oil heating? We have one at Queenville with a small barn for car, boat, a horse or whatever. Everything is in tip top condition including landscaping and plenty of trees. Excellent terms.

FOUR BEDROOMS
\$36,900. This four bedroom two storey home is the answer to complete family living. It offers large dining and living areas. Smart kitchen with breakfast area. Family room with fireplace. Electric heat and attached double garage. It's a good one - be sure and see it.

AURORA
Here is a bungalow that is different. All rooms are large, the living room has an open fireplace, the dining room is large enough for any suite. The grounds are beautifully landscaped and there is a garden and paved drive. Come and see it.

W. R. CASE REALTY LTD. REALTORS
96 Yonge St. S., Aurora
Toronto 889-8654 Aurora 727-4288

HAROLD KEFFER REALTOR LTD.

8108 Yonge, Thornhill 889-8181

THORNHILL 6 3/4%
4 bedroom 2 storey delightful home has 3 baths, 2 car garage, nicely landscaped with patio and fenced. Just steps to schools and shopping and 2 short blocks to Yonge St. Try \$38,000 with reasonable down payment. See this home. You won't be disappointed. Call **Tom McKeage, 889-8181**.

THORNHILL - 8% MTGE.
Over 2250 Sq. Ft., Family Living
\$46,900. asking. Just reduced. Excellent kitchen, overlooks 26' family room with fireplace and walkout to patio, 4 large bedrooms, separate dining room, main floor laundry, 3 baths, 2 car garage. Owner transferred. Must be sold. To view call **Mr. Edwards, 889-8181**.

A RELIABLE FIRM WITH TWO LOCAL OFFICES TO SERVE YOU
CALL TODAY
Member of Toronto & York County Real Estate Board

GRAMAY Realty Limited, Realtor 889-3111 - 773-4332 884-2622

\$3,000 DOWN
\$13,800. full price. Balance on one 8 1/2% mortgage which carries \$80.00 monthly. Cute 2 bedroom bungalow, full basement, on town water. Call **Mr. Wall**.

\$21,900 DETACHED
Modern solid brick bungalow with full basement close to schools and shopping. Compare this value before you buy. North of Metro. Call **Mr. May**.

\$11,500, 10 ACRES
Ideal home site within easy commuting distance to Metro. This is one of many country properties and small acreages which may interest you. Call **Mr. Gramsch**.

\$27,500 RICHMOND HILL
3 bedroom solid brick bungalow on large lot, finished rec. room with bar and other excellent features. Call **Mr. Pryce**.

25 YONGE ST. NORTH RICHMOND HILL