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Realty Ltd. 773-4231 884-8106 SERVICE IS OUR BUSINESS



LONG LIFE ALUMINUM SIDING

Four bedroom bungalow with 26 foot kitchen and dining area combined. Huge living room with stone open fireplace, Broadloom, toolshed and dishwasher included. Close to school, bus and shopping. \$5,900 Down. Call 884-8106.



ONLY \$36,900 FULL PRICE \$299 MONTHLY

Move in tomorrow in this 3 bedroom 2 bathroom, multi-level townhouse with built in garage. Broadloom, rec room with walk out, 2 baths and main floor laundry room. Northwest suburban location. Call 884-8106.

HANDYMANS OPPORTUNITY COMMERCIAL ZONING

12 room brick house on main road north of Bradford with huge lot and barn. Partially renovated. Owner unable to complete. Only \$48,900 with \$4,000 down. Call 884-8106. RICHMOND HILL JUST LISTED

TREES INCLUDED

Detached brick 3 bedroom bungalow with garage and 2 finished rooms in basement. Large fenced garden loaded with trees. Close to school and bus. This home must be sold. Call today 884-8106.





EMERALD ISLE REAL ESTATE LTD.

INTEREST DOWN **COST UP**

Are you waiting until interest rates drop before you buy a home? Do you think that this will save you money? The home you have your eye on will cost you more in monthly payments two years from now even if the interest rate drops one percent.

For example, take a home that costs \$40,000. With a 20% down-payment and financed with a 25 year, 11% mortgage, the monthly payment would be \$313.60. But two years from now, if prices keep rising at as low as 6% per year, the now \$40,000 home would likely cost \$45,000. If the interest rate de-

creased to 10% not only would the down payment be \$1,000 more, but the monthly payment would increase to \$327.24. If the interest rate stayed at 11% the payment would come to \$352.80.

So, it's obvious that the overall value of the home - not the interest rate - makes the biggest impact on your monthly payment. Since there is no indication of property values decreasing, the moral of the story is - Buy now or pay more later.

If there is anything we can do to help you in the field of real estate, please phone or drop in at EMERALD ISLE REAL ESTATE LTD. 10212B Yonge St. Richmond Hill. Phone: 884-2377 We're here to help!

ESTATE AUCTION

11/2 STOREY HOUSE & CONTENTS LARGE LOT



FOR THE LATE STEVE ASHTON 40 DUNN DRIVE OAK RIDGES, ONT. SAT. DEC. 3, 1.00 P.M. MAKE FINANCIAL ARRANGEMENTS

NOW HOUSE - 1½ storey, 4 bedroom, aluminum siding, recently insulated, air conditioner, oil heat, hot water, on town water with septic tank, asphalt drive, single car garage, lot 50' x 262', taxes \$357.00, zoned R3.

CONTENTS — the usual household furniture, new gas lawn mower, aluminum ladders, small tools and kitchen ware, etc. TERMS: \$3,000.00 deposit day of sale in cash or certified cheque. Balance 30 days. CONDITIONS: Subject to a reserve bid and granting of probate and government release and clear title. Inspection Dec. 1 & 2, 9 - 12 noon.

AUCTIONEER, CHARLIE DUNN

773-5952

c2w21

REALTY LIMITED

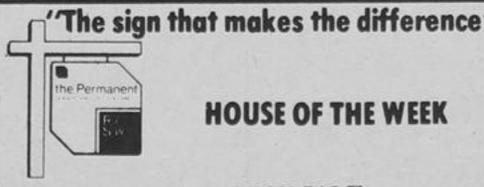
4 BIG BEDROOMS

Heated inground pool. A super home! Attractively decorated and spotless. Gorgeous 24' x 14' rec room. This home must be seen to be appreciated. Newmarket, right in town. \$64,900. Excellent financing. Call Jeannette Biglow, 751-6350 or Res. 1-895-1586.



RESTAURANT & DININGROOM Downtown location in Listowel. Building newly remodelled. 2 new washrooms. Large modern apartment included. Mortgage sale. Try an offer. DON HAMILTON

REAL ESTATE & INS. LTD. 132 Wallace Ave. N., Listowel, Ont. Office 519-291-3500 or if busy call 519-291-2130



HOUSE OF THE WEEK

MAPLE QUICK SALE Vendor leaving Province. Immediate possession. Beautiful side-split, 3 bedrooms, fabulous family room, stone fireplace, on large lot, 61' x 145', garage, all appliances. Walk to Plaza, bus to subway. Edward Gaughan, 225-8013 or 223-2110.







UPLANDS GOLF CLUB. Custom home on beautiful treed lot. Large separate diningroom, cosy den, walk-out to cedar deck overlooking rose garden. Fireplace in livingroom, rec room, airconditioned. A lovely home in this prestige area. Jane Haight, 881-3821. Res. 727-4100.

BAYVIEW - 2 TREED ACRES.

A beautiful setting for a stunning house. 5,000 sq. ft. of luxury. Featuring 2 storey living room, 5 bedrooms, diningroom, 18' x 15', oak Parquet floor. Central vacuum. Central air. Can be finished to your choice. Jane Haight, 881-3821. Res. 727-4100.

144 Mortgages

National Trust

Loans for Home Owners 2nd Mortgages

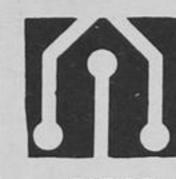
We have funds to lend for renovations, debt consolidation, or any other purpose

- No Penalties for prepayment
- No Hidden Costs - Best Rates & Terms
- Up to 20 year amortization
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For fast loan approval service come to us. We're in your neighbourhood. **Northtown Shopping Centre** 5385 YONGE ST. 224-0300

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KAREN PIIRTO



MARILYN McDONALD

172 Apartments To Rent

SINGLE girl required to share furnished apartment with same. 884-

TWO bedroom apartment Willowdale. Available immediately. Adults. 884-7827.

ONE bedroom apartment, with own entrance and fireplace. Suit responsible couple. Call after 5, 881

MAPLE, furnished small one bedroom apartment, \$150. Men only 832-2418.

SPACIOUS APTS. for rent in Bradford, Bachelor 1, 2, 3 bedroom. Sauna. Underground parking. Also new spacious luxury 2 & 3 bedroom apartments available.

PHONE 775-3128 or 775-7238 or 775-7383 47 3c

ONE bedroom apartment available Dec. 1st. Fully broadloomed. Heat, hydro, parking included, 884-9845.

URNISHED one bedroom basement apartment. \$200. per month. References, 884-0275 after 7 p.m. MAPLE, 3 room apartment, refrige-

rator, stove. Modern office lower level. Suit doctor, dentist, etc. Parking. Available now. 832-2617 evgs. TWO bedroom apartment, adult bui

ding. Richmond Hill. 881-8137.

SUBLET huge 2 bedroom apartment \$245 monthly. Thornhill area Available immediately. 881-6493 ONE BEDROOM

APARTMENT In private home, furnished, 10 mi utes to Newmarket.

1 - 473-6944

ADULT BUILDING Equipped, heat, hydro, water included. Available January 1st. 884-2475

TWO bedroom apartment, available immediately. Parking, references. Markham-Bayview area. After 4, 884-

160 Shared Accommodation

SINGLE girl required to share

furnished apartment with same. 884

THORNHILL, 3 bedroom house to share with one or two. 889-0844. c2w21

THORNHILL, 2 persons, 24 to 35, wanted to share Town House. Easy bus to subway. \$160. monthly includes utilities. Must like cats. 881-3202. Evenings.

772 Dressmaking

DRESSMAKING and alterations Reasonable, Call Mrs. Jones after 6 p.m. at 883-3618.

144 Mortgages

FIRST mortgage money available. Box 194, "The Liberal", 10395 Yonge St., tfc18 | corner. 884-7000 after 6. Richmond Hill.

CLASSIFIED ADVERTISEMENTS in this newspaper GET RESULTS!

BECAUSE IT'S YOUR LOCAL PAPER AND WILL BE READ BY YOUR POTENTIAL CUSTOMERS

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LIBERAL BANNER WOODBRIDGE & VAUGHAN NEWS BOLTON ENTERPRISE

Just by calling Bev, Karen or Marilyn who will advise you on the best way to get your message across to our combined readership of 120,000.

128 Factory-Industrial Space

WAREHOUSE SPACE

Private Lockups in large heated Industrial building.

"Reasonable Rents" 5709 Steeles Avenue West

743-5845

136 Business Opportunities

CAR CARE CENTRES

WE are opening new locations for fast tuneups. These centres feature installing starters and alternators direct from our manufacturing plant in Sutton. If you qualify we will also appoint you a distributor of Car - Go auto parts. No experience necessar as we will train you for this profitable business. Investment required. Write or phone: Car Care Centres, P.O. Box 670, Sutton West, 416-722-8558.

178 Rooms For Rent

FURNISHED room, close to tran-

FURNISHED room, gentleman. No

ROOM for rent, Hillcrest Mall area.

129 Business, Office

Space

Well established

business

Located in a shopping centre. Lots of

parking space. Operated by 4 stylists. Good potential. 5 year lease at

roughly \$325.00 per month in-

cluding maintenance. Business has been run for 5 years. Take over

Call

727-1631

COMMERCIAL

SPACE

FOR RENT IN

PRIME LOCATION IN

BRADFORD

TOWNCENTRE

Elevator air conditioning Please

887-5251 or

STORE for rent, air conditioned,

Yonge St. up to 500 square feet.

Must be seen. Will rebuild to suit.

Approximately 400 sq. ft. in The

832-2550

Maple Plaza. Reasonable Rent.

Phone 727-6633.

887-5795 48 4c

sportation, Man. 884-9738.

cooking, 884-1864.

883-4714.

anytime.

164 Houses to Rent

MAFLE, Keele St., large 4 bedroom antique brick house, at GO bus, immediate possession. \$425, 368

TWO bedroom house and 2 ca garage. \$355. per month. Plus utilities. 884-8348, after 5 p.m.

WEST Richmond Hill, close to Yonge. 2 bedroom home. Available January 15th. \$350. monthly. References. 884-7642.

BARRIE, rent, sale or trade for house in Richmond Hill, 4 bedroom, 4 level. Family room, fireplace, 1½ baths, 2 car garage, 60' x 165' lot. 705-737

RICHMOND Hill. 3 bedroom lower duplex. Garage. \$300. monthly Available December 15th, 297-3785. RICHMOND HILL 3 bedroom

December 15. 883-1558 evgs. EFFERSON Sideroad - Bathurst, acre lot and new 11 room ranch bungalow, 3 garages. Possession

bungalow, \$350. Large lot. Available

December 1st. 663-9720 or after 5 p.m. 884-2255. GIRL requires same, to share modern house in Woodbridge. 851-3112 evgs.

LAKE Wilcox, 1 bedroom house, electric heat. \$225. per month. First and last month, 857-3253. Evgs.

178 Rooms For Rent

ROOM with private entrance. Garage facilities. Close to transportation 832-1080

BUSINESS person to share quie clean home. \$150 or rent room \$118. Near Yonge. 884-1969.

FURNISHED room, share bath and kitchen. Workman only. Close to transportation, 884-4878

WIDOW will share home with female or rent room with kitchen privileges. Reasonable, 884-0926.

MOTEL units, telephones, 4 piece

ROOM for rent. Cooking facilities.

Central Richmond Hill GO bus at

baths, television. Weekly-daily rates Colonial Motel 889-4823.

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