The Liberal Real Estate Review





Ring the bells with Christmas cheer, as we take a moment to send all of you our warmest wishes for a happy holiday and much gratitude for your loyal support. It's been a pleasure to serve you.

From the Staff of KEITH HOOD REAL ESTATE LTD.



Realtor H.S. SADLER FRI. R.P.A.

ONTARIO LAND ECONOMIST EMERALD ISLE REAL ESTATE LTD.

SECOND MORTGAGE SOLUTION

If you have your mind set on the purchase of real estate but do not have enough cash to meet the full price and down payment on the first mortgage, there is a solution. Second mortgages are also available and nothing to be afraid of. The owner may agree to take your promissory note and mortgage for the balance. This mortgage is usually for a smaller amount, and a shorter term than the conventional mortgage.

But no matter what kind of mortgage you arrange, be very clear about its terms and conditions. Many mortgages contain prepayment penalties, which means that if

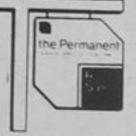
you decide to pay off the mortgage in advance, you have to pay an extra charge. There will also be clauses protecting the lender from your damaging the property

or tearing it down. So it's important to read the fine print and understand what it means. Your Realtor is familiar with these many

clauses and can be helpful in assisting you to understand them. 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!

The sign that makes the difference"



HOUSE OF THE WEEK

RICHMOND HILL HILLCREST MALL

Must sell. Immediate possession. Fantastic 1 year new. 3 bedroom backsplit, family room with open fireplace and walkout, parquet floors throughout, double garage. Just immaculate! Edward Gaughan, 225-8013. 223-2110.

MAPLE

Must sell. Immediate possession. Beautiful sidesplit, 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.



During this special season of the year, I would like to take this opportunity to send you our thanks and best wishes.... may you all enjoy health and happiness in 1978.

It has been our privilege to serve you in the past, and we will continue to do our utmost to merit your confidence and continued business.

The Management and Staff



Guaranty Trust Company of Canada

Emerald Isle **REAL ESTATE LIMITED**

OWNER MOVING

4 bedroom link villa - walkout from basement, paved drive, broadloom, single car garage. AURORA. Must be seen to be appreciated. TO VIEW CALL BRIAN BAILEY

RICHMOND HILL

Inspection of this Richmond Hill home is a must, if you're interested in fine craftsmanship. Well insulated to make both summer and winter air conditioning economical, this 3 bedroom back split home offers two distinctive fireplaces, a spacious and unique kitchen, family room, games room, two car garage. TO VIEW CALL ERIC GAULT

\$57,500.00 MUST BE SOLD - lovely 3 bedroom bungalow, finished basement with 4th bedroom in basement, lot backs onto parkway, close to schools, transportation. Many extras. FOR APPOINTMENT TO VIEW, CALL GARTH PALMER

884-2377

773-4391 884-2498

Members of York County, Ontario & 'anadian Association of Real Estate Boards

的现在分词的现在形式 医双环囊 医复数复数 医复数复数 医复数复数 医复数医复数



A special thank you to all our loyal friends and patrons

TOM MURPHY REAL ESTATE 10117 Yonge St., Richmond Hill 884-5422

医对 医对 医对 医对 医以 医以

a Moving experience

A HOUSE or YOUR HOME?

When you are selling your property ask yourself what the purchaser is buying. Is he buying a house,

Your attitude toward the sale of your property can be a distinct advantage to you. Once you put your home on the market try to think of it as a purchaser would - as a house

This should keep you in an objective frame of mind, allowing you to deal with the marketing and sale more effectively

On the other hand, if you feel you are selling your home, you might place yourself in the position where you can be offended. If upset by the offered price, or some special item requested in the offer, it's possible to loose not only your objectivity, but also the sale you want.

A buyer is not likely to place any value on your memories, sentiment or labour of love you have in a house. He may not even use it in the same way you

Your reasons for selling can be varied and usually easily apparent to you. Your feelings about the house at the time a sale is possible, might sneak up on you and distract your practical approach to reviewing an 'offer to purchase'. Difficult though it may sometime be - when you are selling a house; keep and treasure your memories for yourself - and offer for sale - A HOUSE!



YORK REGION REAL ESTATE BOARD deal with the people with

n.s. smrth **REAL ESTATE LIMITED**

deal with the people with n.s. smrth

REAL ESTATE LIMITED

THE MANAGEMENT AND STAFF OF

N.S. SMITH REAL ESTATE LTD.

WISH TO EXTEND TO ALL OUR MANY FRIENDS AND CLIENTS

> A VERY WARM AND MERRY CHRISTMAS AND A MOST **PROSPEROUS** AND HAPPY NEW YEAR

> > 884-4425



JIM GAUGHAN MANAGER

"Ask about our 6 per cent **Purchaser Assistance** Program"

RICHMOND HILL BEAUTY JUST LISTED - \$67,500.

Sparkling 3 bedroom brick bungalow on quiet street close to all schools, shopping and transportation, bright family kitchen, gracious living-dining area, must be seen. CALL TERRY MACEY.

DRASTICALLY REDUCED!! \$20,000. DOWN — \$550. MO.

Richmond Hill West. 5 bedroom solid brick detached. Separate living area for teens or in-laws. 2 fireplaces, close to all amenities. CALL ERNA GRZINCIC.

889-7624

COUNTRY GARDEN CHARM RANCH BUNGALOW - WELL TREED LOT Combination living-dining room, bright kitchen with breakfast nook, 3 bedrooms, finished rec room and game room, paved drive and attached garage, asking \$79,500. To inspect call DICK PLUMMER.

A CHRISTMAS SPECIAL

WILLOWDALE - \$2,000 - \$3,000 DOWN Gorgeous 2 bedroom condominium, tastefully decorated, central air-conditioning, owner has bought. CALL BERT GREEN.

Affiliate of



We can help you buy or sell anywhere in Canada through Nationwide.

For prompt effective action selling your home, CALL JIM GAUGHAN.

Ramer Fuels

and Enterprises Ltd. 189 CENTRE ST. EAST RICHMOND HILL

LOCAL FUEL OIL DEALER

Fuel Oil

Ont. K2C 3J1.

\$70,000.00.

p.m. 884-2255.

arrears. Official Ontario lists. Dept.

RLW. Box 5380. Station F. Ottawa

AURORA

our bedroom 2 storey detached.

727-2784

Houses to Rent

THORNHILL, three bedroom town

house, family room, garage, schools

JEFFERSON Sideroad - Bathurst.

acre lot and new 11 room ranch

bungalow, 3 garages. Possession

December 1st 663-9720 or after 5

NEWMARKET area, 13 room Century

home, close to schools, etc. \$450

per month. References required.

Immediate possession. Days, 889-

RICHMOND HILL, 2 bedroom house

SEVERAL homes for rent in the Rich

mond Hill area. 881-2102, 488-4386

RICHMOND HILL, 2 bedroom

bungalow, Reasonable, References,

THORNHILL, bungalow, 2 bedrooms,

available immediately. Phone 889-

184 Wanted To Rent

WANTED - garage suitable for small

dump truck. Required for winter

MATURE woman requires furnished

one bedroom apartment now till the

end of March. Parking. 889-7629.

188 Halls For Rent

FOR RENT

Weekdays & Sundays

Heated building 150' x 60', large

parking lot, tables & chairs. Suitable

for bazaars, bingos, political meet-

ings, shows, rallys, fund raisings, etc.

Reasonable rent. Just ¼ miles north

of Steeles Ave., York Farmers Market.

7509 Yonge St., Thornhill, Call Ed

887-5435

Gladding at

months. Phone 889-6884

Available now. 889-6760.

6843 after 6 p.m.

rent. Appliances included.

Available

7881. Evgs. 881-7557.

January, 773-4528

appliances. No pets. \$385

Half acre lot. Main floor family room.

PHONE 884-1313

Stove Oil

Yonge - Steeles or \$20 per week. Cooking facilities. Television, Telephone

889.7157

889-6913

160 Shared

Accommodation

ROOM in Thornhill Co-op farm house.

Available for person 25 to 35 years.

144 Mortgages

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

- Up to 85% of appraised value.

For fast loan approval service come to us. We're in your neighbourhood. **Northtown Shopping Centre** 5385 YONGE ST. 224-0300

NATIONAL TRUST

THE MONEY MANAGERS

128 Factory-Industrial Space

WAREHOUSE SPACE Private Lockups in large heated

Industrial building. "Reasonable Rents"

> 5709 Steeles Avenue West 743-5845

129 Business, Office Space

OFFICE SPACE FOR RENT

2 offices with large work area. \$225. monthly.

884-9257

COMMERCIAL SPACE FOR RENT IN PRIME LOCATION IN BRADFORD

TOWNCENTRE Elevator air conditioning. Please

or 775-7238 887-5251 or or 775-7383 47 3c 887-5795 48 4c

129 Business, Office Space

Well established

business Located in a shopping centre. Lots of parking space. Operated by 4 stylists. roughly \$325.00 per month in AURORA, large 3 bedroom apartment cluding maintenance. Business has been run for 5 years. Take over

> Call 727-1631 46-40

Must be seen. Will rebuild to suit.

Phone 727-6633. SUITABLE FOR SMALL OFFICE

600 SQ. FT. Air conditioned, heated, Richmond Hill \$125 monthly. 884-5444

> TWO STORES FOR RENT

STEVE

Reasonable. 13130 Yonge Street Oak Ridges

Call 863-9634

> 172 Apartments To Rent

ONE bedroom apartment, available immediately. Apply: 160 Essex Ave. Apt. 110. Richmond Hill.

ADULT BUILDING bedroom apartments. Equipped

January and February. 884-2475

APARTMENT In private home, furnished, 10 mir utes to Newmarket

ONE BEDROOM

- 473-6944

ATTRACTIVE 1 bedroom unfurnished private entrance, appliances, \$200 Utilities paid. Broadloom. 884-8286

THREE bedroom apartment for rent. Adults only. No pets. 884-6840. tfc 24

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

SUBLET 1 bedroom apartment, \$216. monthly. Available immediately Supt. 884-4906.

172 Apartments

To Rent

ONE bedroom apartment, modern kitchen. Business or middle-aged preferred. 884-0931.

in modern 10-plex. \$300, includes heat, hydro, water and parking, Adults: 884-9274

AURORA, one bedroom apartment in

modern 10-plex. \$210. includes

heat, hydro, water and parking, 884-ONE bedroom apartments, age 25 and over, broadloom utilities, parking

included. January 15th. 884-1986. ONE bedroom apartment. Available January 1st. Utilities included

TWO bedroom apartment, adult building. 47 Elmdale Ct., Richmond Hill. 881-8137

Broadloom throughout. Evgs. 884

SMALL furnished bachelor near Hillcrest Mall for single female. \$150 per month. No pets. 884-9490.

178 Rooms For Rent

FOUR unfurnished rooms in large house, centre of Maple, \$100 per month plus utilities. Share kitchen. 832-2567

furnished, broadloomed, share kitchen, \$35. weekly. Parking, 669-ROOM, private entrance, kitchen and

washroom facilities, cable,

broadloom, privacy, suit clean quiet

HWY. 7 - Keele. Working male, nicely

working gentleman, 884-4377 MOTEL units, telephones, 4 piece

baths, television. Weekly - daily rates. Colonial Motel 889-4823. C4w23 FURNISHED room, share kitchen,

near Yonge St. Oak Ridges. 773-ROOM with private entrance. Garage

facilities. Close to transportation. 832-1080. ROOM for rent. Cooking facilities.

Central Richmond Hill GO bus at

351 Livestock

corner. 884-7000 after 6.

Horses Boarded Large Box Stalls

Also need a set of heavy harness or sled

1-895-9786

Twin Pine Farms Board available Home of "Grand Old Bull"

883-4723