

# THE Liberal Real Estate Review



REAL ESTATE LTD.  
**Simcoe**  
REALTOR

**10610 BAYVIEW AVE.**  
BAYVIEW PLAZA, RICHMOND HILL

**884-0111**



**Aurora Backsplit.** Situated on 2 well landscaped acres, outside of town. Home is a perfectionist's dream. Large rooms, ceramic tile, plaster walls, intercom, central vacuum, and much more. For more info call Bernie Krause, 884-0111.



**10 1/4 Pct. Mtge. - Low Down.** Luxury and 10 1/4 pct. mtge. Richmond Hill. 2,600 sq. ft. new 4 bdrm., 3 baths, 223 ft. lot all amenities. Call Brian Walker, 884-0111.



**Thornhill 10 1/4 Pct. Mtge.** 3 bdrm., 2 bath townhome, rec room, southern exposure, private yard. Try \$5,000 down. Call Brian Walker 884-0111.



**King Size Comfort!** Modern 4 bedroom brick and aluminum bungalow, full finished basement, two 4 piece baths, landing glass doors to deck, only \$51,900.00, with 12 1/4 pct. mortgage. Call Marg Dench 476-4329, 478-4777, 883-1729.



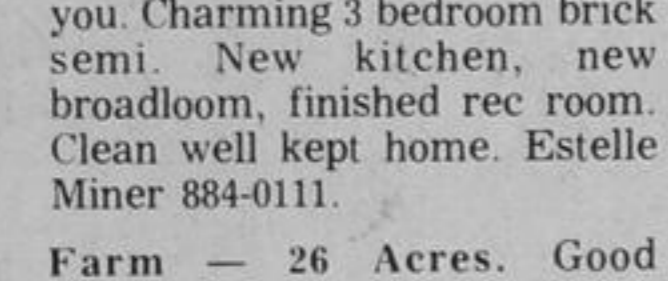
**Your First Home.** This one's for you. Charming 3 bedroom brick semi. New kitchen, new broadloom, finished rec room. Clean well kept home. Estelle Miner 884-0111.



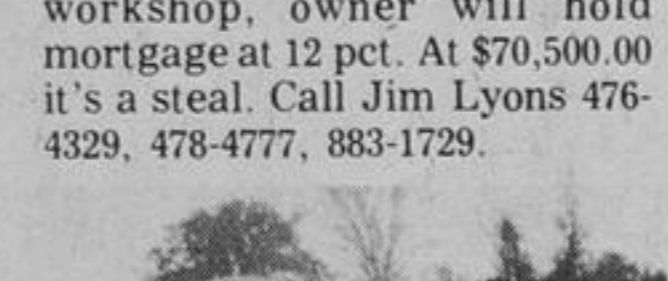
**Reduced Must Sell.** Two-thirds acre, very secluded area for nature lovers, elderly 3 bedroom home, very modern country kitchen, fruit cellar, TV room, laundry room, air conditioned home, inground pool, extra large garage, could be workshop, owner will hold mortgage at 12 pct. At \$70,500.00 it's a steal. Call Jim Lyons 476-4329, 478-4777, 883-1729.



**Farm - 26 Acres.** Good workable land, 3 bedroom brick bungalow, large refinished kitchen, barns, utility shed, only \$83,500.00. Call Martin Nash 476-4329, 478-4777, 883-1729.



**Investment Bargain.** Commercial duplex, Hwy. No. 11, frontage north of Newmarket. Use as store and apartment or 2 family home. Over \$50,000 in mortgages. Now drastically reduced to only \$47,900. Try your offer. Call now Bernie Krause, 884-0111.



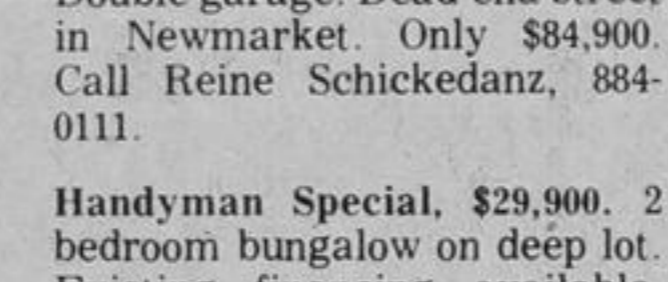
**A New Backsplit.** Kitchen w/d kitchenette overlooking main floor family room with walkout and fireplace. Dining and living room, 4 bdrms., 2 1/2 baths. Double garage. Dead end street in Newmarket. Only \$84,900. Call Reine Schickedanz, 884-0111.



**Full Price \$29,900.** Richmond Hill north. Small well built home in midst of renovations. Call Brian Walker 884-0111.



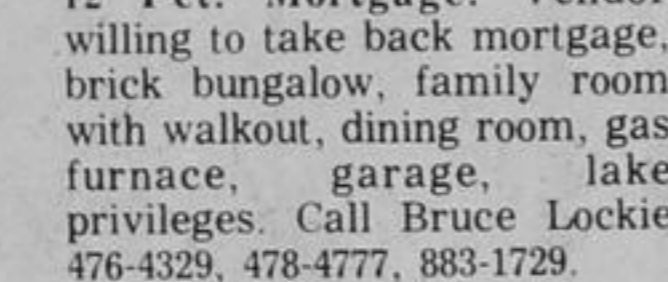
**Lake Scugog Lot.** Lake front., hydro on property. \$15,000 1st at 11 1/2 pct. 90 x 187. Taxes \$85.00. Call Reine Schickedanz 884-0111.



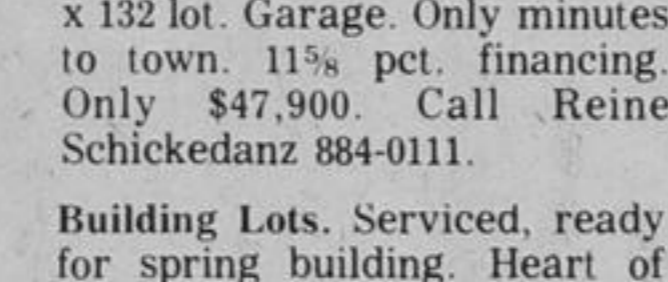
**Country Charming.** Modernized 3 bedroom bungalow, huge living room, spotless kitchen, 66 x 132 lot. Garage. Only minutes to town. 11% pct. financing. Only \$47,900. Call Reine Schickedanz 884-0111.



**Amazing But True.** \$65,000. 3 bedroom bungalow in Richmond Hill, good mtge. Super rate. Hollywood kitchen, finished rec room, huge lot. Needs decorating. All appliances included. Ron Miner 884-0111.



**Lakefront.** Don't pass up this summer cottage useable in winter for ski-doing, 2 bedrooms, large living room, large lot 94' x 277', well treed, separate guest cabin, sand beach, all for just \$21,900.00. Call Ed Holden 476-4329, 478-4777, 883-1729.



**6 Plex Plus.** First time offered. Present income \$14,000 annually possible 4 apt. expansion to increase income to \$24,000. Only \$139,900. Call Reine Schickedanz. Try \$20,000 down to existing financing. 884-0111.

**Real Estate**  
Realtor H.S. SADLER FRI. R.P.A.  
ONTARIO LAND ECONOMIST  
EMERALD ISLE REAL ESTATE LTD.

**NHA INCOME REQUIREMENT**  
Canada's National Housing Act (NHA) mortgages have a financial conscience written into their regulations. The creators of the Act did not want a borrower to get into a financial bind that would be over his head. Therefore, the act stipulates that a "30% gross debt ratio" must not be exceeded in order to qualify for an NHA loan. What this means is that the borrower must be able to meet the interest, principal and taxes on the property with a sum of money that cannot exceed 30% of his gross income.  
In establishing gross income, from 20% to 100% of a wife's income may be added to that of the husband. In the case of loans made directly by CMHC, the following are considerations regarding the wife's income:  
The duration that the added income may be required. The source and duration of the wife's income. How much or what percentage of the wife's income is required to reduce the ratio to 30%. And any other obligations which have a demand on the wife's income.  
For a professional opinion to any of your Real Estate or Mortgage problems please call me:  
884-2377

**Guaranty Trust Realtor**

**NOT EVERYONE HAS ONE**  
Spacious wintergarden with family room in this huge 9 room backsplit. Desirable Don Mills-Finch area. Call Ursula Wiesener, 883-1721.

**the Permanent**  
CANADA PERMANENT TRUST CO. REALTOR

**RICHVALE — NEW EXCLUSIVE LISTING**  
Spectacular Ranch style bungalow situated on gorgeous 100' x 265' lot. Perfect home for entertaining. 32' diningroom overlooks garden, completely finished lower level. Many, many extras. Asking \$182,900. Must be seen. Details from Mary Gaunt, 881-9131, 889-6887 or Vicky Burda, 889-2929.  
**FOR RENT OR SALE**  
Richmond Hill. 55' x 150' lot. 11 1/4 pct mortgage. Brick detached Cape Cod on private fenced lot. Move in condition. Call Erna Grzincic, 881-9131 or 889-7632.

**A VICTORIAN REPRODUCTION**  
Stouffville. Unique Architecture designed 3 bedroom brick 2 storey. Many antique features, 3 baths, fireplace. Nothing to do but enjoy! Area of Century homes, mature trees. A terrific buy at \$99,000.

**ONE OF A KIND!**  
Stouffville. Olde English Cottage style, 3 bedrooms, fireplace, stucco, oak trim, antique hardware, copper eavestroughing, weeping mortar, cedar shake roof. Beautiful court yard. Quiet shelter of town. \$112,500. Mrs. Sainsbury, 640-1142.  
**G. Meharg, Realtor**  
640-3131

**Century 21**

**ARMOUR REAL ESTATE INC.**  
member broker  
10077 Yonge Street Richmond Hill  
(416) 884-8106 898-1431

**UNIONVILLE EXECUTIVE**  
Super family home, 2 fireplaces, 2 washrooms, large eat-in kitchen, separate dining room, inground pool, double car garage, immaculate, many, many extras. Close to schools, park, tennis courts. Call today, Anne-Marie Kraehling at 884-8106.  
**THORNHILL EXECUTIVE**  
SPHORN 3 bedroom home with central air, heated inground 20' x 40' pool, main floor family room with fireplace and walkout. To view call Joan Owen at 884-8106.  
**\$35,000.00 — 165' DEEP LOT**  
Great starter home with 2 bedrooms. Hardwood under carpet. Just 30 minutes to Metro. Call Joan Owen at 884-8106.  
**SUPER SEMI — BASEMENT APARTMENT**  
Great income potential, 3 bedroom brick bungalow, needs some decorating. Listed \$50,000. — make your offer. Immediate possession. To view call Joan Owen at 884-8106.  
**WHAT IS A QUAD?**  
A spacious 3 bedroom starter home — all the elements of a detached home — you own the land — not a condominium — no fees attached. Only one left, \$52,000.00 at 10 1/4 per cent mortgage available. Make an Offer! Call Bruni Rubert at 884-8106.

**You can be a "Neighbourhood Professional" Contest**

**WRITE A LETTER TO SANTA**  
• And tell him what you would do if you were a Century 21 "Neighbourhood Professional". (Mother and Father can help). Be sure to enclose a photo of yourself.  
• A winner will be selected as the "Gold Post Century 21 Neighbourhood Professional for the year 1980". And will receive a "Gold Jacket" and personalized name badge for his/her very own.  
• Contestants' letters will be published in the January/80 issue of Gold Post.  
• CONTEST RULES:  
Drop entry into Century 21 Armour Real Estate Inc., 10077 Yonge Street, RICHMOND HILL, Ontario, L4C 1T7  
DEADLINE: Letters and pictures must be received by December 15, 1979  
CENTURY 21 REPRESENTATIVES AND FAMILIES NOT ELIGIBLE

**Keith Hood**  
REAL ESTATE LTD.

**RICHMOND HILL DREAM**  
\$40,000 at 10 3/4 PER CENT MTGE.  
Detached solid brick bungalow, 3 twin size bedrooms, Large eat-in kitchen, Living-dining area. Panelled Family room, 2 baths, 130 ft. lot. Asking \$77,900. CALL KEITH HOOD 883-4922.  
**NORTH RICHMOND HILL**  
10 1/2 PER CENT MTGE — 4 BEDROOM  
Backsplit, cathedral ceiling and fireplace in Living room. 1 1/2 baths, large Family room with walkout to inground pool. One-third acre lot, attached garage. Asking \$92,900. CALL VICKI BACHLOW 883-4922.  
**RICHMOND HILL WEST**  
\$54,000 — 1st. MTGE.  
Beautiful 3 bedroom, 2 storey home, main floor Family room with walkout. Eat-in kitchen, combination living-dining area. 2 1/2 baths, attached garage. Inground heated pool. Asking only \$76,900.00 CALL EVI KALUZA 883-4922.  
**A THORNHILL GEM!**  
\$55,500.00 MTGE. at 10 3/4 PER CENT  
Gorgeous 2 storey, 3 bedroom home featuring garage, 3 baths, broadloom throughout. Walkout from living room, fireplace in Rec. room with wet bar. Asking \$74,900. Not a townhouse! CALL KARL SPRACKLIN 883-4922.  
**TOWN OF AURORA**  
**WHY PAY RENT?**  
\$57,000 Detached 2 storey, private 173 ft. lot. 3 bedrooms, separate living-dining room, main floor Family room, bright kitchen. Garage. CALL LU DOBSON-DAVE HODGES, 883-4922.  
**RICHMOND HILL SOUTH**  
**3 BEDROOM BUNGALOW**  
Solid brick detached spacious living room, good sized kitchen, finished basement and games room. Detached double garage. Neatly fenced in yard. Asking \$69,900.00 CALL CHRIS NYE 883-4922.

**TRANSFERRING???**  
ASK ABOUT OUR  
RELOCATION SERVICE  
MEMBER EXECUTIVE RELOCATION SERVICE  
883-4922

**Royal Trust**  
First in homes. First in service.  
Phone: 881-3232



**ANNOUNCEMENT**  
Royal Trust is pleased to announce the appointment of Ann Klemm. With almost five years of successful Real Estate Service, Ann has joined Royal Trust and will concentrate her efforts in the Richmond Hill area, where she has lived for the past ten years.  
You can reach her at:  
881-3232 OR RES. 889-6437

**Armstrong**  
ROBERT ARMSTRONG LIMITED, REALTOR  
884-4425

**RICHMOND HILL SUPER SHARP SEMI**  
First mortgage at 10 1/4 per cent due in 1983. 3 spotless bedrooms. Large eat-in kitchen. Large cedar deck, just listed at \$57,900. BOB WALL, 889-0282.  
**EARLY POSSESSION.**  
Excellent \$46,800 1st mortgage, 5 bedrooms, large mature lot, paved drive. For more information call BOB WALL, 889-0282.  
**WEST RICHMOND HILL**  
**STEPS TO YONGE STREET**  
See this immaculate 3 bedroom 2 storey home. Custom built cupboards. Every detail finished. Huge master bedroom and separate quarters down. Ideal for young couple or retired persons. Good price. Call Joanne Bailey, 884-4425.  
**ATTENTION INVESTORS**  
1 1/4 acre lot — Richmond Hill. Build your own dream home or possible severance in future. Call Cecelia Silbernagel, 884-4425.  
**RENT WITH OPTION TO BUY**  
or use your down payment with Vendor holding first at 11 per cent. 3 bedroom family room. Call Cecelia Silbernagel, 884-4425.  
**CHRISTMAS SPECIAL!!**  
**DETACHED — ONLY \$70,000**  
Beautiful 3 bedroom bungalow on child safe court. Sunny Florida room plus central air and a \$45,000 mortgage at 11 1/4 per cent. Will not last long. To view call Bill Stein, 884-4425.  
**10243 YONGE ST., RICHMOND HILL**  
884-4425 or 773-4211

**YOU COULD WIN TWO WEEKS IN HAWAII**  
Watch the travel quiz show GOING PLACES on GLOBAL TV and play the family Trust HOME VIEWER GAME!  
Last week's winning numbers:  
L 6400 R 3400  
Family Trust representatives are distributing game cards in selected market areas.  
**9993 YONGE ST., RICHMOND HILL**  
297-1270 or 884-8183

**Guaranty Trust Realtor**  
At Our Career Seminar  
PARKWAY HOTEL  
Leslie St. - Highway 7  
THURSDAY, NOVEMBER 15, 1979  
7:30 P.M.  
WE WILL DISCUSS:  
— the opportunities that exist in Real Estate  
— how to select a Broker  
— the benefits of Guaranty Trust Realtor  
If you are presently holding an Ontario Real Estate Licence or taking the pre-licensing course, or just thinking of entering the business, come out and see us.  
CALL FOR A RESERVATION  
883-1721

**THORNHILL PRIVATE**  
4 bedroom bungalow, large kitchen, pool size lot, central air, double garage, 2 1/2 baths, in-law basement. \$93,000.  
889-8686

**The Gormley Group**  
REAL ESTATE INC.  
**RICHMOND HILL**  
3 residential lots, 64' x 148', centre of town. 500' from Yonge St., fully serviced. Good Terms. \$65,000 each.  
883-3095