Here they are . . . The low - cost homes we've been telling you about. Small down payment! Costs less to own than rent!



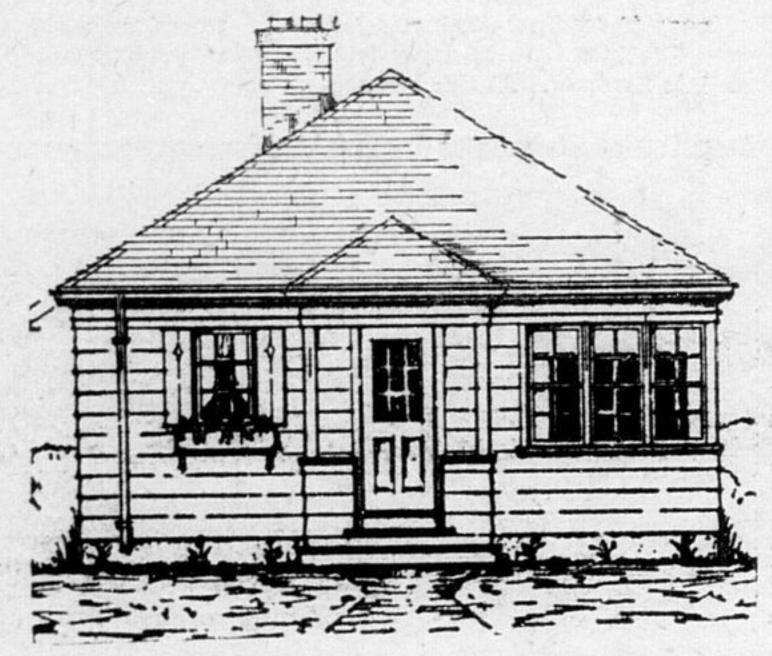
Built to order on your lot for

(New Government Taxes Extra)

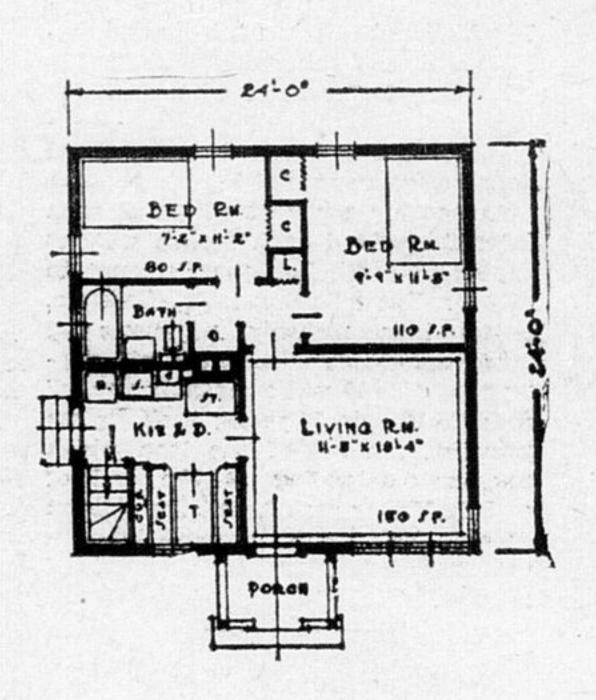
Payments less than rent—just

\$23.74 a Month

Here is the house that has brought the advantages of home-ownership well within the reach of every family. Special arrangements for government loans make possible the easiest terms imaginable; \$50 and your lot is the down payment (plus the new government taxes). Just \$23.74 a month pays the balance. Look into this at once while material costs are still low and loans can be arranged. It's the chance of a lifetime to own your own home.



House as shown above, 4 well-planned rooms and 3-piece bathroom. Built to high government standards by Hill-Clark-Francis, fully insulated with Gyproc Wool and Ten-Test, Brantford Asphalt shingle roof, 4 elothes closets, kitchen cupboards, hardwood floors. Wide choice of outside designs.





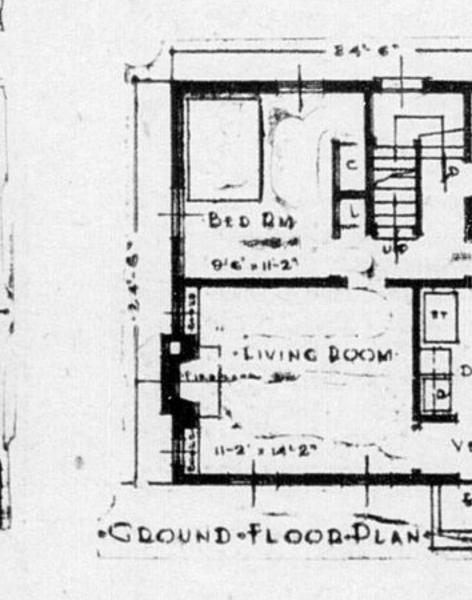
Careful planning brings this fine home into the lowcost class. Pleasing in appearance, this 11/4-storey Colonial is designed to provide the utmost in living accommodation and plenty of storage space. There are two bedrooms upstairs, large living room, model kitchen with breakfast nook, modern bathroom, and another room that can be used as dining room, den or extra bedroom. Full concrete basement and furnace. Built to Hill-Clark-Francis usual high standards throughout.

Small Down Payment

Depends on the value of your lot

Choice Lots Supplied at Special Low Prices!

For those wishing to build a home of their own, Hill-Clark-Francis have acquired a restricted subdivision on Carlin Avenue. While they last, choice lots will be provided for customers at very low cash prices.



See These Houses built on Carlin Avenue; see the Plans and Specifications at

Second Floor

HILL - CLARK - FRANCIS Limited

Builders of the North for Over 34 Years.

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