COURIER-JOURNAL

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"Market Good" says Real Estate Board President

"Activity in the real estate market has been strong during the first half of 1974," states Raymond A. Nothnagle, president of the Real Estate Board of Rochester. "I think this demonstrates a basic and justified confidence by real estate buyers and the lending institutions who made loans to those buyers.

"Home ownership," he declares, "is one of the few sure ways to make inflation work for you. Home buying is an investment in both the present and the future; an excellent way to build equity and provide your family with financial security.

"Property values have climbed steadily throughout the past decade," comments the Real Estate Board's chief officer, "and it appears that there will not be any turn down in market prices for either new or previously owned homes."

What about financing, Nothnagle was asked. According to many news reports mortgage loans are not available.

"That is absolutely not true," Nothnagle exclaims. "Mortgage money is available. It is important to stress that while much has been made of tight money and high interest rates, there is mortagage money available for home loans through the popular FHA and VA programs as well as some conventional bank mortgages with reasonable terms."

Down payments on these available programs begin with as little as 5% down and increase to 10% or more on homes valued at \$30,000 or higher.

"Because of the successful operation of the Multiple Listing Service, Realtors in the Rochester area are well equipped to handle the requirements of both buyers and sellers of real estate," states, Nothnagle.

The Multiple Listing Service, coordinated by the Rochester Real Estate Board, is a central information source. It is a benefit to both buyers and sellers

Good Water Turns Everyone On

Many people blame pollution for the fact that "water doesn't taste as good as it used to?" Others think we've become more critical of the water we drink, and expect more.

Whatever the reason, all

because it furnishes full details on properties available and diseminates them to the largest number of potential buyers.

Rochester area home buyers usually seek three types of en-

vironments for family living. "Many people enjoy the con-veniences of city dwelling," says Nothnagle, "and Rochester is fortunate to have many attractive residential areas. Some customers prefer the suburban towns,

usually so they can have a larger lot. Still others prefer a rural setting with enough land for elbow room, pets, and even some minor farming.

"The members of the Rochester

Real Estate Board have many listings in these and other environments," declares Nothnagle, "and they'll be happy to serve potential buyers or sellers. The market is good, and so are the prices.

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windows installed before the cold winter starts. This sum- for this Barlex is othering a color of there extra cards November, Barlex is offering a pre-season special. If you Renember this offer is good for a more formation and an

Order now with six windows or more-receive your choice of three big Barlex better buys.

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deep longing for the unmatched refreshment of a drink of cool, clear, goodtasting water.

This secret yearning for water that's better than what flows from the tap was revealed in recent testmarketing of an unusual s home water conditioner.

Better water

1.10

It's unusual because in addition to producing water that's better for laundering, dishwashing, and personal grooming, it also produces water that's markedly superior for drinking. The test was in the taste Wherever the new unit, called Filter-Soft, was introduced, sales jumped. Designed by Culligan engi-neers; it incorporates an unique carbon filtration system which eliminates sediment, bad tastes and odors. It makes people happy to drink water again.

CORRECT HAMMER Most people will use a hammer for home improvement projects. Since there are different hammers for different jobs, make sure the proper hammer is used.

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1 full inch of insulating air (others offer only 1/2 inch).

All sashes, frame and outside sill covered with durable solid vinyl (not paint).

DOUBLE inside locking security system

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