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the better, and must soon develop
into reasonable activity.

One of the comparative tables
given in other columns of this issue
shows a steady decline in the annual
volume of transfers from \$11,198,-
352 in 1891 to \$4,959,431, in 1896,
when the lowest point was reached.
In 1897 the sales recorded in the first
six months amounted to \$5,180,707
and in the latter half of the year
\$4,140,238 making \$9,320,945, as the
result of 1853 transfers of real estate
(in the city and at Westmount)
recorded during 1897. Of course
the recorded transfers are not an in-
fallible guide as to the volume of
business transacted, and care must
be taken in drawing conclusions
from appearances of favorable condi-
tions, but from them some idea of
the year's showing can be had. The
removal about a year ago of the
on transfers of real estate has had
some effect on the gross amount of
the transfers in 1897, and it must be
said that recorded sales at high
prices are often exchanges of what
are called attenuated equities. The
object of the exaggerated prices in
some cases is to take in an unwary
purchaser, or to create the impres-
sion that values are advancing in
order that lenders may be induced
to increase their loans on the pro-
perties. On the other hand the con-
sideration mentioned in deeds of sale
is sometimes one dollar, so that the
aggregate amounts may not be so
far from the truth after all.

The total amount of mortgages
registered in 1897 is \$5,378,547, as
compared with \$5,580,779 in 1886.
The rates of interest were princ-
pally from 4 to 6 per cent. the
largest amount of business being
done at 5 per cent.

The registered sales during the
year 1897 in the outside municipali-
ties adjoining Montreal (and not in-
cluding Westmount) amount to \$1,-
527,900.

Renting was very unsatisfactory
during the year, especially for stores
and warehouses, but with more pro-
sperous conditions of business a
change for the better is expected
this spring.

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