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MONTHLY REVIEW.

The "perceptible improvement" in the real estate market, described in these columns in the last number, as having taken place during the month of December, was continued in January, and this improvement has manifested itself as much in the inquiry for properties for definite purposes, as in the recorded transfers. While these transactions have had a salutary effect upon the market, it is the improved demand in the renting branch that has done as much as anything else to inspire confidence in the near return of activity, and increased interest in realty matters.

Buying for investment has not yet commenced, but the prospects of a fair demand in that line are improving, and investment operations may take a start almost any day. For one thing, the stock market and mining stocks are not so attractive as they were. Then, everything looks as if Montreal were about to receive a fair share of attention as regards harbor improvements, grain elevators, and other facilities which will occasion a good deal of money being spent here during the next few years, to the advantage of the Dominion generally, and Montreal locally. Last, but not least, the chances of getting an honest administration of civic affairs seem to be better now than at any other time for the last ten or twelve years. All of these things combined, will cause some investors to realize that the present is the best time to buy real estate, the conditions of the immediate future being all apparently favorable to an increase of activity in the market.

There has not been so much doing as usual in the way of real estate mortgage loans. Rates have not changed very much, and there is a good deal of

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