



Karn Pianos,

Tel 1452.

Only ONE Grade,
That the BEST.

OTTAWA
WAREROOMS, 197 SPARKS STREET,

Builders' Hardware.

HOT WATER and
HOT AIR HEATING
PLUMBING,
STEAMFITHING,
TINSMITHING.

Estimates
Furnished. *Gurney's Stoves & Ranges.*

R. McALLEN,
Bank and Somerset Sts
PHONE 1350.

LLOYDS PLATE CLASS INSURANCE CO

Cash Capital - \$250,000.00

Breakages Promptly Replaced or
Adjusted.

J.Y. Caldwell,

77 Bank Street
Ottawa.

Agent.

desired information; the individual advertiser therefore deriving the same benefit as the real estate advertiser.

Then again, we draw attention to the fact that we have only introduced such advertisers as are directly interested in the real estate business,—the builder, contractor, supplier, repairer, etc., of buildings, and the dealer, to supply the household requirements; hence a man coming to Ottawa for the first time to take up his abode and settle permanently and wants to purchase a lot and build, buy a house completed or rent a dwelling, will find in these columns the very business places that necessity requires him to go to; and very often we are asked by strangers, "Where is the best place to buy?" etc., and naturally we direct them to the advertisers of the Chronicle.

To the readers of this paper we wish to state that we only permit to advertise in our columns, responsible, leading dealers, business men and houses that we can confidently recommend for square dealing, honest goods and right prices.

We therefore commend the Chronicle to the citizens of Ottawa and the general public on its own merits, and venture to hope for a successful career of the only medium of its kind in the Capital of our fair Dominion.

Retrospect of 1899.

The Real Estate business of the past year, was far from active, so far as the number of transfers of property was concerned. The improvement anticipated and distinctly manifest in the early spring was of short duration, the seller, investor and agents falling short of their expectations, as it was reasonable to suppose that in various ways the real estate business in Ottawa would share in the general prosperity of the country, and especially of our city. Notwithstanding the tame demand for improved property, there has been a live market for well-drained and centrally situated lots, even those of high price.

The facts, as apparent to the writer, and the experience of the year, is, that prospective purchasers, after carefully investigating the price of improved property and ascertaining the low market values of lumber, hardware and other building material, together with low wages for mechanics, would finally decide to purchase a lot and build according to their own taste and fancy, thereby obtaining a home at actual cost and modelled according to their own design.

Values in the last two months of the year have taken a rapid rise. Most all building material has advanced from twenty to forty per cent.—especially

McLaurin & Miller

Barristers, Solicitors, & Conveyancers.

Money to Loan on
Real Estate Security.

Offices : 19 Elgin Street

Phone 113

THE ONTARIO MUTUAL LIFE

25 YEAR'S GROWTH

YEAR	INCOME	ASSURANCE IN FORCE.
1873	\$16,435	\$701,900
1878	59,277	1,885,311
1883	199,182	6,572,719
1888	393,075	12,041,914
1893	626,208	17,751,107
1898	\$923 941	\$23,703 979

HENRY MOONEY,
177 Sparks
Street Ottawa. District Manager.

R. A. BRADLEY,

BARRISTER, Etc.

Room 21, Central Chambers.

Elgin Street.

Money to Loan at Lowest Rates

Mortgages and Debentures Purchased

J. F. WARNE, B.A.,

Barrister, Solicitor, Etc.

Parliamentary and
Supreme Court Agent.

Money to Loan on Real Estate.

Straight Loan or Monthly Instal-
ment Plan.

Solicitor for The Acme Loan and
Savings Company.

Scottish Rite Chambers.

106½ Sparks Street,