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buying in July and August as well, for occupancy in September or early in October. This year there is a moderate supply of new houses ready for the market, and the prices of residence properties of all kinds are low. It is difficult to see how they can ever be any lower, and unless harder times come than we have had for the last few years, people who buy with discretion now are likely to realize some profit on their purchases. It is when every thing is low that the investor makes his appearance in the market, and this seems to be the opportune time in real estate. First mortgage loans—generally considered the safest investment—do not increase in value. Mining stocks often go the other way; but real estate investments carefully made, return not only current interest, but a comfortable increase of capital as well.

In the renting of city houses dullness is the prevailing feature, and the same remark applies to stores, warehouses and offices. It will likely be a year or two before there is much improvement in renting conditions, and even then it will be the new or improved buildings that will rent first. A good deal of reconstruction and renovating will have to be done to bring a number of well-situated properties up to their former income-producing capacity.

The mortgage loan market remains about the same. The current rate for first-class mortgages is five per cent.; but unexceptional, large loans, can be placed at four and a half per cent. For small amounts under two thousand dollars the regular rate is six per cent.

There is a fair enquiry for suburban residences especially on the shores of Lake St. Louis; a few sunny days with a disposition on the part of the railway companies to deal kindly with the suburban resident, will facilitate the renting of houses in this section.

The sales recorded in March in Maisonneuve, Delorimier, Mile End, Montreal Annex, Outremont, Cote

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