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MONTHLY AND ANNUAL REVIEW.

There was a perceptible improve-
ment in the real estate market during
the month of December, and while
this may be attributed partly to the
usual desire in the closing month of
the year to complete and record pur-
chases under negotiation, the facts
still remain that the inquiry for pro-
perty was good, and the business trans-
acted was satisfactory. The record-
ed transfers, amounting to over one
million dollars, and the varied char-
acter of the transactions, show that
the month was not altogether a holi-
day one. St. Antoine Ward was by
far the largest contributor to the
business of the month, and with St.
James Ward, furnished about one-
half of the sales recorded.

Mortgage loans have been some-
what more difficult to place for the
last two or three months, and lenders
are disposed to be very conservative
as to margin of security.

Taking it altogether the year 1899
was a dull one from a real estate
point of view, but there were in it all
through, elements of encouragement,
and it was better than the previous
year. Business had improved in al-
most every other line, and every one
interested in real estate in this city,
felt that the time was near at hand
when the realty market would also
feel the effects of the general im-
provement in business. There has
been no speculative demand, and very
little of a purely investment nature.
All purchases have been for actual
use, either for residential occupation,
or to meet mercantile needs arising
from improvement in business. This
improvement has at last made itself
felt in a better renting demand for
warehouse, store, and office accom-

Notes and Drafts *(Loose or Bound.)*

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