UNION AVENUE—One of the best positions in the city for a medical man; a fine cut atone front house, 80 feet wide, with bay window and stone steps; all conveniences, steamheating; in perfect order. Call at office for permit to view and particulars. (411-A).

UNIVERSITY STREET.—A stone-front full sized family house, just below observooke street. Ground floor contains double parlor and extension dining 100m. In perfect order throughout, Owners anxious to sell. (859-3)

UNIVERSITY STREET—A well built brick house, above St. Catherine street, on lot 24½ feet by 100 feet, in thorough order, extension dining room, hot water furnace, dumb water, etc., eight bed-rooms. (653-3).

UNIVERSITY STREET.—A good stone front house, containing 12 rooms, combination furnace, in good order. (168-B.)

UNIVERSITY STREET-A stone front corner house, beautifully situated on the best part of the street, heated by hot water furnace; all modern improvements. 4791-3).

UPPER UNIVERSITY STREET—A magnificent reshaence property situated at the corner of Pine Avenue and comprising an area of over 200,000 feet, cut stone residence and other buildings thereon. This property is specially adapted to subdivision purposes, and there is money in it for any enterprising capitalist or sub-divider. A splendid site for an institution. Particulars at this office. (B-67).

VICTORIA STREET—A 2½ story stone front house, in good order, heated by hot water turuace, concrete basement. Lot 23½ feet x 90 teet, 18 1001 lane in rear. (171-B.)

VICTORIA STREET—Solid brick three story house, 10 rooms, newly painted and papered throughout. New Daisy furance. Price only \$2000. (829-3)

VICTORIA STREET—A good solid brick house, well remed, on sot 20 feet front. Low price to 2 prompt buyer. (S).

VICTORIA SQUARE—Two stone front stores with dwellings above, rented to good tenants; in very good order. (17-B).

VICTORIA STREET. — Stone front house, in good order and well built; will be sold at a low figure to close an estate. -(195-B.)

VICTORIA SQUARE—A fine business site now occupied as warehouse, well rented in the meautime. (24-B).

WESTERN AVE.—Two new houses in pressed brick with stone trimmings of latest design and thorougaly well built, adjoining red stone house corner of Elm Avenue.

A. very convenient locality. Inspection and offers solicited. (781-3).

which the town had many. The Building and Loan Association was a sheet-anchor to most of them, and when homes were paid for, they remained as investor in the organization which had been so obviously helpful themselves.

It has ever since remained a problem to me, increasing in complexity and interest as the years go on, why young couples, with twice the income of these thrifty and happy mechanics, remain homeless and live in cramped flats and tiny apartments which, if they have childern, are but enlarged cages, while the same opportunities these men used are open to them for obtaining the treasure of a home inalienably theirs, on which they can expend the taste and ingenuity which are inherent in most young Americans. Perhaps it is want of understanding of the ease with which they can attain the result, a lack of comprehension of the responsibility and trustworthiness of associations of various sorts organized to this end.

I think women are largely to blame for the unprofitable, nay wasteful, mode of living, which appertains to the renting of apartments and houses. Many, accustomed to the stir and excitement of the city life, turn With repulsion from the thought of living on a village street, and enter with great enjoyment into the jokes of the illustrated papers which picture that muchderided man, the commuter, as fighting his way through unbroken snows, or staggering under his wife's parcels on his way from the railway station. To any really affectionate woman who would make a courageous, sincere trial of one year, and watch the spring come and the summer mornings and evenings wax and wane; who would learn the charm of the autumn fireside and the shelter cosiness of wintry days in a house which was her home, the years that have been spent in city bondage, paying tribute to landlords, would seem lost indeed. Nor is a city home beyond the reach of such home-getters. Philadelphia is full of homes so secured; so are Cincinnati and Chicago, and so might even be "smaller" New York if the pressure of trade and our limited area did not make single lot so expensive.

Said Touchstone of Audrey: " A poor thing, but mine own." True insight of him who read the deeper things in the human heart with such strange sagacity! The first dear familiarity of married life, when man and women smilingly say "us" and "we," expands into a richer significance when there comes a time in which they say "ours" and "our own." And when this grows into the sharing of a spot where birth and death, sorrow and joy, have each brought their deep emotions, a sacred spot where love has been strengthened by mutual endeavor for a mutual good, and where self-denial is only another form of happiness, because it brings each nearer a mutual possession inestimably dear and helpful to both, the highest point of married happiness has been reached.

With such homes in view, I believe the hope and cheerfulness and enthusiasm of which our young men seem to have been robbed would come back to them, and much of the lost joy of

## Business Properties

And Building Lots

FOR SALE

---BY----

## J. CRADOCK SIMPSON & Co Real Estate Agents.

ST. JAMES STREET.—One or two centrally situated properties, between Post Office and McGill Street. Particulars at Office. (445-3.)

ALBERT STREET—Thirty lots, some of them fronting on G. T. R. track, would make excellent manufacturing sites. Only 40 cents per foot. (611-3).

ATWATER AVENUE, corner St. Patrick street—A block of land with a frontage of 100 feet on two streets, suitable for factory sites. (188-a).

BEAVER HALL HILL—Choice lot of land, with small wooden building, occupied by C. Marlotti Esq. Particulars at office. (96-B).

BEAVER HALL HILL AND LAGAUCHETIERE STREET—The large centrally situated warehouse occupied by Messrs. E. A. Small & Co. one of the best business premices in the city and vacant lot adjoining, occupied by C. Mariotti Esq. with small wooden building, Also a good cut stone front house on Lagauchetierre Street. near Beaver Hall Hill, and the buildings known as the "Waverly House", all centrally situated and fine revenue producing property Would be sold en bloc or separately. Full particulars at office. (1814-18)

BLEURY STREET—A fine block of land above Ontario street, will eventually form the corner of Concord street; frontage about 150 feet, aren about 24,000 feet, with large cut stone house. A good property for development and speculation. (388-A).

BLEURY STREET—A very favorably situated block of land, near Suerbrooke street, suitable for business and residence purposes; 79 feet irout and about 80 feet deep. (388-A).

BOYER STREET, AMHERST PARK — A well situated lot of 25 feet x 118 feet. Price only \$250. (171-B).

CEDAR AVENUE—A magnificently situated block of land for villa residences, over 800 feet frontage, commands a view of all the western part of city. (7.3).

CHATHAM STREET—A block of land with a frontage of about 125 feet and a depth of 105 feet on Hunter street; desirable manufacturing site. (8-B).

CHURCH STREET.—Two building lots, each 25 x 80 ft., well situated. Price \$1.00 per foot. on easy terms. (197-B)