

**PAPINEAU AVENUE**—A block of land with a frontage of about 200 feet by a depth of 155 feet on Lafontaine street. Splendid manufacturing site. (441-A).

**PARTHENAIS STREET**—Nine good building lots, near Ontario, each 38 feet front, 15 cents per foot. (112-B).

**ROBERVAL STREET, HOCHELAGA**—A number of fine lots immediately adjoining the bridge works and the Canadian Pacific Railway. Suitable for workmen's dwellings or a factory site. A low price will be taken. (99-3).

**RICHELIEU STREET**—Thirty good building lots ranging from 20 feet to 30 feet front. Price 50 cents per foot. (611-3).

**RICHMOND STREET**, corner of Basin street—A large property with two street frontages and lanes on the other two sides containing an area of 14,000 feet, including a corner building suitable for office, dwelling or tenements. Splendid factory property with light on four sides. Will be sold to close out a mortgage. Call for particulars. (255-3).

**SEIGNEURS STREET**—A block of land just below St. Antoine street, about 75 feet by 116 feet, with the old brick and wooden buildings thereon. Splendid site for a block of tenements. (12-B).

**SIMPSON STREET**—A fine villa lot, 50 feet by 140½ feet, with a small brick building thereon; delightfully situated adjoining the Trafalgar Institute. Moderate price. (485-A).

**ST. ANTOINE, CORNER ST. GENEVIEVE STREET**—A block of land forming corner of above streets, with the frame and brick buildings thereon. One of the best business sites on the street. About 100 feet square. (827-A).

**ST. ANTOINE STREET**—Some choice building lots, 25 feet front and 90 feet to 100 feet deep near Greene Avenue. Terms ¼ cash, balance in ten years. (10-B).

**ST. AMBROISE, ST. JOHN, HARRISON STREETS AND LACHINE CANAL**—This valuable manufacturing site, having an area of 27,555, could be easily sub-divided, having four frontages. Plan and particulars at office. (293-A).

**ST. CATHERINE STREET**, corner Marlborough street, a fine lot with a frontage of 100 feet on St. Catherine Street, by a depth of 40 feet on Marlborough. (117-B).

**ST. CATHERINE**, corner St. Matthew street—One of the best situated corner lots in the street, 25 feet 4 inches in front, by only 75 feet deep, no waste ground, just the right size for a shop. (307-A).

**ST. CATHERINE STREET**—The block forming the corner of Stanley street, having an area of 15,000 feet, with

herself ridiculous and plunging into debt. No wonder that people outside hesitate about exposing their money in Toronto, or that Toronto people who have money invest it outside. It is not credible to the intelligence of the workmen that they are so easily led to believe that the poor get the benefit of the expenditures. The poor pay for them all a good many times over and with a certainty of a law of nature. Every municipal extravagance chills capital and checks enterprise, and the result falls at once upon the working classes. The wasteful expenditure of a hundred thousand dollars may, in its effect upon capital and enterprise, cost the working classes a million; for enterprise and capital cannot be confined within the limits of any city, and they are quick to get out of the reach of attack or unjust taxation. If they are unfairly treated at home they are sure to go abroad, and who suffers then? There never can be prosperity among the working classes where the employment of capital is not safe and profitable. In all communities where the conditions do not admit of profitable enterprises and the accumulation of wealth by corporations and individuals, the lot of the poor is wretched indeed.

Sincerely yours,

WILLIAM C. VAN HORNE

#### WESTMOUNT.

Westmount, Montreal's thriving suburb to the West, may be called justly the town of homes. In its clean, healthy tone, it is sound to the core. It has a life, a character, a civilization and even memories and traditions of its own, and all these elements combine to give it what is called—a tone. It is easily the most thriving town on the Island of Montreal. Land has doubled its value in many quarters during a few years; buildings costing from 3,000 to \$16,000 are continually being erected, and on every hand comfort and prosperity are in evidence. What then are the real names of the elements that have caused prosperity to uncover her shining face? Is it because of natural conditions? Yes, partly. Nature has been bounteous in beauty of location. Is it because of the peculiar productiveness of labor in the town? Yes, partly. For every resident of Westmount, whether he labors with his head or his hands does his share and a good share in bringing his prosperity. But, above all these, there have been always men in control of the corporation possessing that supreme distinction—known as honesty, and which many more pretentious and less prosperous civic bodies know only as a superstitious name. Honest government, strict police regulations, good schools and the provision of healthful amusements, coupled with the entire prohibition of public sale of strong drink are the elements that have made Westmount's tone one that shall dispense throughout countless generations, numberless blessings to the land she serves.—*Montreal Herald*.

#### PUT IT IN WRITING.

In every commercial transaction involving any semblance to a contract, it is always best to have a definite understanding between the parties, and, if possible, that understanding should be in black and white. He who borrows even \$5 should insist on giving a note therefor, and the lender ought not to refuse it. As far as possible payments should be made in bank cheques, and receipts invariably given and

the new brick shops. Total frontage on St. Catherine street of 125 feet. Would be divided; for full particulars apply at our office. Terms easy and price moderate. (44-B).

**ST. CATHERINE STREET**—A lot of

land in vicinity of Peel Street, 58 feet by 102 feet 6 inches, with two-story brick encased building in rear and two brick shops in front, rented for \$1450 per annum. A choice speculative property. (469-3).

**ST. CATHERINE STREET**—Three choice lots on the north side of the street, near Chomedey street, 25 feet by 102 feet. (417-A).

**ST. CATHERINE STREET**—A very desirable lot in the western part of the street, 65 feet front; no fancy price asked. (24-B).

**ST. CATHERINE STREET**, corner of Mackay street—A very suitable lot 123 feet by 111 feet 9 inches. Area 13,745 square feet. (285-a).

**ST. CATHERINE ST.**—A very desirable revenue producing property, S. south-east side of St. Catherine street between Bleury and St. Alexander streets, and extending through to St. Edward street. Frontage 48 feet 6 inches and area 5,235 feet. Comprises two shops and dwellings on St. Catherine street and two first-class dwelling houses on St. Edward street. Easy terms. (88-3).

**ST. DENIS STREET**, facing St. Louis Square—Nine choice building lots, five of them are 72 feet deep and four 100 feet deep. Amongst the best moderate priced lots on the market. (117-B).

**ST. ELIZABETH STREET**—Two building lots, each 24 by 76 feet, lane in rear. Price 30 cents per foot.

**ST. JAMES STREET**—A good stone building, east of St. Lambert Hill, occupied as offices, area 1583 feet; will be sold at a moderate figure, owner must sell. (759-3).

**ST. PATRICK STREET**, corner of Napoleon road—A well situated corner block, 200 by 102 feet. (221-3).

**ST. JAMES STREET**—Very desirable building lots for sale on easy terms, 25 feet by 100 feet, also several corner lots, best locality in St. Henry. (10-B).

**ST. JAMES STREET**—Corner of St. Lambert Hill; one of the finest pieces of investment property (at the price) in the street; 115 feet 3 inches frontage on St. James street; about 66 feet on St. Lambert Hill, and about 118 feet on Fortification Lane. Area 10,164 feet. Within 100 yards of the New York Life Building; sure to increase in value. (236-a).

**ST. PAUL STREET**—A substantial stone warehouse, forming the corner of a lane 28½ feet front, suitable for any sort of wholesale business. Particulars at office. (88-B).