and \$22,262,550 value of buildings. The total bonded debt is \$4,291,-666.66, against which the sinking fund commission have redeemed \$685,166.66, and in addition have invested funds for the redemption of bonds at maturity amounting to \$188,750, leaving a net outstanding debt of \$3,417,750—which is less than 8 per cent of the taxable valuation. There is no floating or unfunded debt. This is a record of which any city might well be proud, and is unparalleled by any other city in the Dominion, if not in America.

Specialists in Westmount Property

THE buying, selling, or renting of Westmount property may be greatly facilitated by calling upon the services of the Westmount Realties Company. As our company specializes in Westmount property, and is regarded as an authority on the realty values of the city, most of the buyers, sellers, landlords or prospective tenants of Westmount property make a point of listing their needs with us. We are therefore able to offer opportunities for the sale or renting of property such as no other firm can offer, and usually can quickly bring parties together for their mutual advantage.

Our endeavor has always been to make the Westmount Realties Company a model real estate agency, just as Westmount is a model city. Our business is, therefore, conducted according to the highest ideals of commercial fair dealing, and with the desire always to render a real service that will be appreciated. The result has been extremely gratifying to us, and we think we may say to our customers as well, many of whom have commented on the efficiency of our organization and the noticeable courtesy of our staff. Further evidence of popular appreciation of our methods is the fact that our business has grown appreciably each year.

The Services we Offer

THE Westmount Realties Company caters to every branch of the real estate agency business. That is to say it negotiates sales, rentals and exchanges of property; finds tenants for houses and houses for tenants; and also effects loans on real estate. Through careful organization the company is in a position to give special attention to each branch of its business.

Sales

O become a successful salesman requires initiative, ability, energy and familiarity with one's merchandise. Similarly, the successful real estate agent must be a capable and enterprising exponent of real