RICHMOND, P.Q.-A delightfully situated residence, built for summer and winter occupation, on the banks of the St. Francis River; one acre of ground nicely laid out, in kitchen garden, fruit trees and lawn, with a handsome brick house, two storeys; heated by furnace; electric light, water in house; ample cupboards; good large cellar; has wire doors and window screens for summer. Property has been lately fenced. Good stable, coach house, shed, summer kitchen, etc. This house was built kitchen, etc. This house was built by the late Principal Howe for his own occupation and is a model country home. Further particulars at (31-C). office.

ROSEMERE, P.Q.—A handsome wooden country residence, on stone foundation, built for summer and winter occupation; water in kitchen, laundry, bath and w.c. Pleusantly situated on high ground, about four minutes' walk from station; close to river, and commanding an extensive view of surrounding country; wide plazza around three sides of the house. Further particlars at office. (237-B).

St. LAMBERT.—A detached villa residence, built of brick and stucco work, on stone foundation, 10 large rooms, bath room and closets. Daisy furnace, large verandas on ground floor, balcony on first floor. Lot 90 ft. x 175 ft., laid out in lawn and planted with apple, pear and plum trees, five minutes from station. (191-B).

ST. LAMBERT.—A very handsome brick ind stucco detached house, on lot 50 ft. by 200 feet , extension kitchen, heated by hot water furnace. Ground laid out with fruit trees, etc. (129-B).

VAUDREUIL.—Beautiful river point of five arpents of level land, nicely wooded; deep water, convenient to both railways. Low price. (101-B).

VAUDREUIL.—A nice frame summer house, with sheds, laundry, summer kitchen, ice house, etc.; orchard, tennis grounds, and all country conveniences. (273-b).

VAUDREUIL.—A beautifully situated block of land, known as the Lotbiniere property, containing over 160,000 feet, with large river frontage on two sides; and two very pretty islands containing about 16,000 feet. This would make a delightful site for a summer residence, or a first-class hotel. Plan and fuller particulars in office. (9-C).

Country Properties

FOR SALE BY

The J. CRADOCK SIMPSON Real Estate & Agency Co.

COTE ST. LUKE ROAD.—A splendid piece of land, 283 ft. x 383 ft., with a nice frame house, stable and shed. Ground laid out in garden, orchard, etc. (4-4).

A COUPLE OF FARMS on the Lake front, suitable for sub-division, choice location for summer residences. Particulars at office. (30-B).

families in every 100 owning their own homes. Detroit and Milwaukee come next, each with 42, St. Paul and Buffalo next, with 40 families to the 100 who pay taxes instead of rent, and Cleveland follows one point behind.

The ratio of home owners to the entire population of any city is determined largely by the condition of the wage earner. The wealthy and middle classes naturally, own their homes, but it requires more sacrifices upon the part of the laboring man to secure the title of his modest cottage.—The American Register.

WALL PAPER FOR COTTAGES.

A departure from the conventional rules for wall papering is admissible in in cottages that serve only as summer homes. The reason is apparent when one gives a thought to the comparatively short period of time in which the houses of this kind are occupied, the coming and going of different guests, and the absence of the permanent Jeeorations of the city residence. These three elements, then, are the guide to a choice of certain during color effects and striking designs, a combination that conduces in a great measure to unique finishing, says the New York Sun.

The wall hangings and wood finish, to be happily united, must be planned while the house is in the hands of the builder. Situation, environment, use and artistic merit may then receive their due value with a greater certainty of reaching ideal results. As a preparation for the right selection of wood, the wall papers themselves may be turned to as teachers, and among the unnumbered varieties made nowadays some are distinctive enough to suggest their own accompaniments of wood-work and furniture.

Backgrounds, in general, make their own plea for a duplicate setting of wood-work. White paint is demanded by flowered designs printed upon white ground. A quiet-toned paper applied to a room flooded with sunlight, or exposed to a glaring water view, requires a soft, duil paint on window easings and doors.

Southern pine rubbed down with shellac is often adopted for the interior finish of cottages. To offset its monotonous appearance the wall papers should be chosen with due regard to the tone of their setting. Different shades of yellow—cream, buff, canary, buttercup—may be united with blue or green, and the latter color used alone, Reds need to be avoided.

CACOUNA.—A neat frame cottage, with detached kitchen and other outbuildings; all in god order, situated on the road to Riviere du Loup, and one mile from the centre of Cacouna, grounds consist of about 20 acres, nicely laid out. Price only \$2,000. (348-B).

TADOUSAC, P.Q.—Three acres of land and a large roomy Cottago for sale with wing and outbuildings in good order. The house is beautifully situated having a grove of trees on one side, and the Government Salmon Pond in full view on the other. The place is now offered for sale owing to the age and declining health of the owner. Terms very reasonable. A photographic view of the house and grounds can be seen at this office. (41-xx).

STRATHMORE, P.Q.—A beautiful summer residence, 40 feet square, and extension kitchen. Lot 120 x 166 ft., situated on the lake front. Prize flower garden. Will be sold at less than cost. (262-B).

UPPER LACHINE.—A block of 300 ft. frontage on Brewster Avenue, owner anxious to sell, having acquired it through forcelosure. (253-B).

Picture papers carry a decorative charm that will pleasantly characterize the walls of the sounner cottage. "The Tronbadour" in its white and green printing makes a cool, fresh and comfortable-looking wall hanging for a music room. For accessories it suggests white wood-work, muslin curtains, a green carpet, and willow furniture.

As a contrast to the heat of summer and the pervasive outdoor greens, there is winter landscape in deep blue and white that speaks for white enameled furniture in a bedroom. For the dining-room a high dado coula be made of a Dutch landscape showing windmills. A plain paper above would graphically outline some pieces of china. A novel design of the favorite pine cone motive is made in brown and blue, and incintes the use of the two colors in oak furniture and azure window draperies. A pear blossom pattern on a light green groundwork can be applied to bedroom walls, and the blossoms adopted also upon the toilet china and bureau linen.

For a north room a good choice is one of the full-blown red roses on a white ground. Curtains for bed covers and chair cushions can be matched in color and design with excellent effect. Two flower papers vivid with summer loveliness, and novel in conception, are those of pink poppies and daisies, and purple lilies. An entertaining wall covering for a reception room is a reproduction of colonial