

ST. DENIS STREET—A cut stone front double tenement house, situated in the upper part of St. James ward, in good order; upper tenement rented, and lower tenement occupied by owner. Price \$4,800. (18-B)

ST. DENIS STREET—A handsome and well built stone front tenement property, facing St. Louis Square, heated by hot water furnace, gas and electric light throughout. (199-B)

ST. DENIS STREET—A well built stone front tenement, containing two dwellings, near St. Louis Square. Price \$6,600. (841-3)

ST. DENIS AND ONTARIO STREETS.
A fine property comprising a first-class stone house on St. Denis street and two apartment buildings on Ontario street, the latter just completed under the supervision of one of our best builders. Dwelling for seven families, great opportunity for an investment of a small capital, as present owner acquired the property under mortgage and does not wish to hold as he lives abroad. Less than cost would be accepted. Call for particulars. Terms easy. (121-B)

ST. DOMINIQUE STREET—A solid brick tenement near Pine Avenue, two dwellings, lower heated by Daisy furnace, in good order, will be sold \$500 less than city valuation; also small cottage adjoining above at a very low price. (128-B)

ST. DOMINIQUE STREET — A solid brick tenement, comprising two dwellings, and a solid brick cottage in rear. Would be sold at a moderate price. (148-B)

ST. FAMILLE STREET—A very handsome stone front house, very tastefully laid out, extension kitchen, high basement cellar, with laundry and servants' accommodation. Up to date in every respect. (819-8)

ST. FAMILLE STREET—A stone front full size house, in good order, heated by furnace, good central situation, close to Sherbrooke street. Price, \$8,000. (242-B)

ST. HYPOLITE STREET—Brick enclosed tenement, two dwellings and shop, rented for \$378 per annum. Price \$4,800. (887-3).

ST. HYPOLITE STREET—Two good brick cottages, in good order, rented to good tenants for over \$800 a year. Price for the two only \$2,800 (857-8)

ST. LOUIS SQUARE—A full sized stone front house, 27 x 40 feet and extension, heated by hot water fur-

the state of affairs of the Civic Finances. There are no bewildering or mysterious phrases so dear to the professional accountant. We have received so much and spent so much and that is the end of it. We have changed the old record of alarming deficits and established at last an equilibrium between revenue and expenditure. What we cannot change is that solemn large debt of twenty-five millions of dollars. But then very few people realize what a million dollars mean so it makes very little impression. Unfortunately too a million dollars makes too little impression on many aldermen. They simply treat it as thirty to forty thousand dollars annual interest and what is that when you come to figure up an assessment roll. But posterity may have something to say to this.

The overwhelming vote in favor of the Westmount Park loan after careful and lengthy consideration and discussion speaks well for the progressive character of the town. The vigorous and respectable opposition to the scheme reminds us of the records which came under our notice recently of the similar opposition of a pessimistic few of our best citizens when the acquisition of Mount Royal park was under discussion many years ago, and yet how many of those men would stand by their votes against it. A good vigorous opposition is a good thing however. It creates discussion and discussion results in wisdom.

CONCERNING WALLS AND CEILINGS.

It is beyond dispute that in the treatment of the walls and ceilings lies much of the success or failure in the outcome of a room. If it be warm and bright, the room will surely be so also; while if, upon the other hand, the coloring be in neutral tints, afraid to say its say, the room will have a dingy, faded look which nothing in the furniture can recompense.

The architect of old devoted so much time to decorating walls that little work was left to do for those who followed him, and "form" was everything. Today, the builder leaves the room bare of all decoration, susceptible of any change, and open to almost any treatment.

nace, dining-room, and small conservatory on ground floor, 9 bedrooms; carefully planned and well built for owner's occupation. Price moderate. (836-3)

ST. LUKE STREET—Two story stone front house, with two story extension. Larder, laundry, servants' room and w. c. in basement. Daisy furnace. In first-class order throughout. Price \$6,600. (857-8)

ST. LUKE STREET—Two stone-front apartment houses close to Guy street, costing over \$12,000, rented (at low rentals) for \$900; will be sold for the mortgage and charges amounting to \$9,500. An opportunity for a small capital — only \$3,000 cash required. (575-8)

ST. MARK STREET—A good stone front corner house, in good order, well rented, heated by furnace. Would be sold at a very low figure. (158-B)

ST. MARK STREET — A stone front double cottage, 30 feet wide, heated by hot water furnace, has all modern conveniences. (875-a)

ST. MATTHEW STREET — Two 1½ story stone front cottages, near Sherbrooke street, well built and comfortable, nine rooms each, Daisy furnace, in good order. Price \$5,250 and \$5,600. (165-B)

ST. MATTHEW STREET—A well arranged and roomy stone front house, with two story extension, heated by hot water furnace, in thorough order; good stable and coach-house. (181-B)

ST. URBAIN STREET—A well built stone front cottage, with extension kitchen, heated by Daisy hot water furnace; everything in first class order. Built for owner's occupation. Lot 25 feet by 100 feet. Good stables; moderate price. (768-3)

TORRANCE STREET—A two-story solid brick house, extension kitchen, nice family house at a very low price, 6 bedrooms. Price only \$4,500. (769-3)

TOWER STREET—A handsome pressed brick double house, on lot 60 ft. by 100 ft., with two story extension, fitted with all modern improvements, ground floor contains drawing rooms, dining room, library, kitchen and bedrooms, parlor. Upper floors contain eight bedrooms; w. c. on each bedroom flat. (871-1)

TRINITY STREET—A well built stone front house, ten rooms, Daisy furnace, in good order. Price only \$4,500. (864-B)