

ST. DENIS STREET—A well built stone front tenement, containing two dwellings, near St. Louis square. Price \$8,600. (841-3.)

ST. DENIS AND ONTARIO STREET—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. DENIS STREET—A first-class stone front tenement forming corner of Roy street; four flats and good cellar, all modern conveniences, stable and coach-house heated by hot water furnace; specially built to suit medical man. Low price and easy terms. (111-B).

ST. DENIS STREET—A well built stone front tenement house, in first-class order, well rented to good tenants. Price only \$7000. (692-3).

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—Two brick cottages and small brick one in rear, good yard and stabling; good investment for a master carter. (142-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. (819-3).

ST. FAMILLE STREET—A substantial stone front house, three stories, bay window, in good order throughout. Price only \$6000. (797-3).

ST. FAMILLE STREET—Two substantial stone front houses, one of them a corner, twelve rooms each, heated by hot water furnaces, every convenience and in good order throughout, always well rented. (40-B).

ST. LOUIS SQUARE—A full sized stone front house, 27 x 40 feet and extension, heated by hot water furnace, dining-room, and small conservatory on ground floor 9 bedrooms; carefully planned and well built for owner's occupation. Price moderate. (885-3.)

surroundings are so a part of themselves that a loose shingle or a stain on the door step is of serious importance.

However extreme the theories of some of the "land for the people" philanthropists may be, there is a deep integral truth in the basis of their arguments. Men and women are happier, are morally elevated, are better citizens for owning a share of God's earth. I have long believed that the happiest people now living in our country are the skilled mechanics of our rural cities and towns, whose ambitions are limited to the acquisition of an unencumbered home, well built and set in a lot large enough to insure privacy and a garden.

While watching the long-drawn-out repairs of an old country house, I came in contact with a notably intelligent and representative body of workmen. At dinner-hour they grouped themselves under the trees, to the fruit of which they were made welcome, or found pleasant places to avoid the noontide heat. They were buoyant, heartily cheerful, with a quick readiness to laugh with sincere merriment. They discussed politics, town improvements, school taxes, and general conditions of the country; they had enthusiasm and hope. I had seen little of either quality in the young men, married or single, with whom I was constantly associated. They, the educated men with whom I was in contact, talked incessantly of "the grind" of daily life; the single were afraid to marry; the married, lovers though they were, seemed out of their groove and dulled by anxiety.

The town on whose edge this house under repair then stood was, by the careful guardianship of its sons, free from factories or any nucleus of crowded dwellings, and the work required from merchants was principally that which arises from the needs of a wealthy population building fine house and churches. The men's wages were good and sure, without unjust demands from the laborer. They could live and they could save. They could as a happy wife once said to me, "accumulate a home." The phrase brought a smile, but the real meaning was a true one.

I talked much with these men; an eagerness possessed me to find a clue to the reasons for the wide difference in their view of life and that of my own circle of young friends. I was left in no doubt. They were, every man, either already "freeholders" or nearing that distinction; their cottages sprang up in every direction where the large landholders left half an acre to spare; they slept under their own roofs, they lay down proudly, sure that wife and children were sheltered from the power of removal or ejectment, and that they were, personally, increasingly of value to the community in which they lived. The best of these workmen earned \$1,000 a year, a part of them from \$650 to \$700. It seemed to me incredible that they had been able to buy land in such a town and improve it; still less credible that they could build and furnish such cottages as they lived in. They were more than ready to explain their system of saving through the various cooperative and building schemes of

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 \$6,500. (857-3)

ST. LUKE ST.—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. (575-3)

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. (153-B.)

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

ST. MARK STREET—A well built 2½ story rough stone front house, with freestone trimmings, containing 11 rooms, store room, pantry, etc., two fire-places and marble mantels, heated by furnace; floors deafened throughout, drainage perfect. Fuel shed and stable in rear, with covered passage from house. Price only \$6500. (639-8).

ST. MARK STREET—A neat stone front cottage, containing 10 rooms, heated by hot water furnace, in first class order. Price only \$5500. (83-B).

ST MARTIN & MORLAND STREETS—A block of stone cottages, making a compact and safe investment for a moderate capital. Would be exchanged for other suitable property. (283-A)

ST. MATTHEW STREET—Two stone front cottages, near Sherbrooke street, well built and comfortable, nine rooms each, Daisy furnace, in good order. Price \$5,250 and \$5,500. (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. (131-B).

ST. MAURICE STREET—The centrally situated property forming corner of St. Henry street. Lot has a frontage of 80½ feet on St. Maurice and 44 feet on St. Henry street, with the solid brick buildings thereon, suitable for warehouse or any business purpose, would be sold at city valuation. (175-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 owners' occupation. Lot 25 feet by 100 feet. Good stables; moderate price. (768-3).

ST. URBAIN STREET—Two brick houses near Dorchester street, could be converted into four dwellings at very little expense, and would rent readily. (675-3).

TORRANCE STREET—A two-story solid brick house, extension kitchen, nice family house at a very low price, 6 bed-rooms, price only \$4,500. (789-3).