

bed-rooms. Daisy furnace, all improvements. Moderate price. (72-B).

PRINCE ARTHUR STREET—A comfortable stone front house, with all improvements, Daisy hot water furnace, new plumbing throughout, extension kitchen and dining-room; in good order. Price \$7000. (595-3).

QUESNEL STREET—A brick incased tenement (two dwellings), rented for \$162 per annum. Price only \$2200. (679-3).

RICHMOND SQUARE—A 2½ story solid brick house, on stone foundation, containing twelve rooms, in good order, heated by Daisy hot water furnace. Convenient to St. Antoine street cars. Low price. (641-3).

RICHMOND SQUARE—A nicely situated solid brick tenement house, heated by Daisy furnace, hoist for coal, etc., newly painted and papered and in good order throughout. Rental, \$504 per annum. (605-3).

ROUSSEAU STREET—A block of brick tenements, containing four dwellings all well rented to good tenants. A good investment property. (2-B).

SANGUINET STREET—A well built stone front tenement, near St. Louis Square, lower dwelling contains six, and the upper eleven rooms. Less than a year built, well rented. Price \$5800. (637-3).

SEYMOUR AVENUE—A handsome stone front cottage with extension kitchen, cemented cellar baser it, stationary wash tubs, Daisy furnace. Finished in cottonwood, natural color. Price only \$7250. (80-B).

SEYMOUR AVENUE—Two stone front cottages extension kitchens, cemented basement, Daisy furnaces, four bed-rooms. Price only \$7000 each. (71-B).

SHERBROOKE STREET WEST—A handsome corner house, containing all modern improvements, and in perfect order from top to bottom. A splendid position for a doctor, and in every way a comfortable and elegant house. Price only \$16,500. (815-3).

SHERBROOKE STREET—A handsome stone front house, on the best part of the street; extension kitchen, Daisy furnace, basement entrance, laundry, fuel cellar and w.c. in basement; all modern improvements. (793-3).

SHERBROOKE STREET—A three story stone front corner house, in the Eastern part of the street, completed this summer, has every convenience, hot water furnace. (751-3)

SHERBROOKE STREET—A full size stone front residence, on lot 26½ feet by 120 feet solidly built and in first-class condition throughout. Particulars at office. (40-B).

SHERBROOKE STREET—A new stone house, carefully built under

ON CHOOSING A HOME.

The first point to consider in settling how to live within an income is the amount of house-rent to be assumed. On that question authorities differ, some urging that it is safe to spend a fifth of the given income on roof-covering, others that a seventh is the proportion to devote to its primal object. After all, what really seems to settle the question between the two sums is the manner of living which is to be undertaken between the two walls.

It stands to reason that the family which keeps no servant, or who has only what is known as a "little girl," can afford to pay a higher rent than the family whose work is all done for them by one or more competent servants. This article is written neither for the very rich to read nor for the very poor. Both of these classes have less of a problem of living before them than the middle-ground folk, whose purses are neither heavy nor light.

The very rich have their own problems, and, indeed, few men in this vale of tears, whatever be their wealth, have, or think they have, money enough for the rate of living they undertake. The trouble lies of course in the failure to exactly accommodate the ratio of undertaken expenses to income; but while that decision remains as difficult as it now is, for rich or poor, the chances are that money worries will continue to harass general humanity.

The very poor, having little to live up to, are in one sense at least but little perplexed over money, as "he that is low need fear no fall." The brunt of managing to make one penny do the work of two, or even five, falls on the betwixt and between element, whom it behooves to be more careful than any other class as to the responsibility which must be undertaken.

There are for first consideration five great essentials to be laid down as the foundation expenditures for every household. After these come clothing and doctors' and dentists' bills, and a small army of others, with "Monsieur the Unexpected" thrown in; but the five important expenses are rent, service, food, fuel, and lighting.

To all these, except perhaps food—and even that is more or less affected—the key note is rent. That primal item lowers or raises each one of those following. On the size of a house wholly depends the amount of fuel needed to heat it, the light to light it, and the service wherewith it is kept in order. Rent thus becomes the pivot on which turns the great five expenses of housekeeping. House-hunting for the light purse is therefore a search to be entered into as with fasting and prayer.

Tastes, of course, differ as to locality, some preferring a large house in an unfashionable neighborhood to a small house in a more—from their point of view—desirable locality. In the choice between these two, personal desires alone enter, but it must always be remembered that the larger the house, the greater the expense in maintaining it; and, on the other hand, the more fashionable the locality, the more the necessity and the temptation to spend as our neighbors are spending. The money

owners' supervision, on lot 25 feet by 139 feet with good stable in rear. Has all improvements, heated by Daisy furnace. Permits to view at office. (775-3).

SHERBROOKE STREET—A stone front terrace house, near Shuter St., in good order, contains 12 rooms, very central situation. Price only \$8000. (86-B).

SHERBROOKE STREET—A very comfortable stone front house, substantially built and in thorough order. Lot 25 feet x 128 feet. Price, only \$9,000. (120-B).

SHERBROOKE STREET—Two self-contained stone front houses, near University street would be sold at a very low price to a prompt purchaser. 110 B).

SHUTER STREET—A well built stone front tenement, in good order, heated by hot water furnace, rented for \$516 per annum. Would be a good investment. (13-B).

SHUTER STREET—A modern stone front cottage 25 feet wide in the best part of this favorite street. All modern conveniences and in good order. (231-a).

SOUVENIR STREET—A handsome stone front cottage built three years ago for owners' occupation, has all conveniences, hot water furnace, etc. Only \$3750. (807-3).

ST. ANTOINE STREET—A 2½ story stone front house in best part of the street, in good order, will be sold on very easy terms, small cash payment down. Price only \$4000. (85-B).

ST. ANTOINE STREET—Three stone front houses, near Cathedral street, in good order, rented for \$960 per annum, would make a good investment, as property will soon be required for shops. (453-a).

ST. ANTOINE STREET—A well built stone front tenement, in good order, and rented for \$540 per annum. A good investment. Price \$6775. 541-8).

ST. ANTOINE STREET—A substantially built 3½ story solid stone house, 29 feet wide by 40 feet deep with 30 foot extension; the lot is 29 feet by 140 feet, with good stable and coach-house, wide lane in rear. House is very strongly built and suitable for an institution, factory, etc. Price only \$6,500. (129-B).

ST. CATHERINE STREET—A comfortable stone front house, near Bleury street, 12 rooms, hot water furnace, in thorough order. Price only \$6000. (705-3).

ST. CATHERINE STREET—A good building lot, 80 feet front on St. Catherine street, with a frontage of 160 feet on Metcalfe Avenue, a splendid location for shops or residence. (98-B).