

ROSEMOUNT AVENUE—Several choice villa lots well situated on the best part of this avenue; situation unexcelled in Westmount. Lots run through to Mountain Ave., and have a frontage of from 88 ft. to 91 ft., each. Reasonable price. (178-B)

ROSEMOUNT AVENUE—A substantial detached residence, fitted with all improvements, grounds have a frontage of 169 ft. on Rosemount and 184 ft. on Mount Pleasant avenue, by a depth of about 140 feet. Also three good brick houses, two on Rosemount Ave. and one facing on Mountain Ave., all well rented to good tenants, on lot fronting on both avenues, and with an area of 86,894 feet. (178-B)

ROSEMOUNT AVENUE—Handsome stone front residence; lately built and replete with every convenience, Daisy furnace, laundry, etc., five bedrooms. (885-3)

SHERBROOKE STREET—Two semi-detached houses in the best part of Westmount. Modern and thoroughly well built, one is occupied by owner, the other well rented. Suitable for two friends. Both houses have side lights and one is a corner house and commands a fine open view. (124-B)

ST. CATHERINE STREET—A stone front cottage on lot 26 x 110 feet; well built and in good order throughout. Lane at side and rear. Price \$7,000. (211-B)

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. (93-B)

ST. CATHERINE STREET—A comfortable, well-built stone front cottage, with extension kitchen, Daisy furnace, and all improvements; five rooms on ground floor. Would exchange for a smaller house. Price only \$8,000. (883-3)

ST. CATHERINE STREET—A lot of land just west of Metcalfe Avenue, with a frontage of 88 feet 10 inches, first-class locality for building. Price only 75 cents per foot. (85-B)

ST. CATHERINE STREET—Two building lots, near Metcalfe Avenue, about 44 feet 5 inches front by a depth of 170 feet to 174 feet each, (382 & 383-2)

The Prudhomme farm situated close on the borders of Westmount just west of the Mackay Institute. Comprising an area of about 827,000 sq. feet exclusive of streets, which are all laid out and the lots subdivided. This property, which stretches from the Upper Lachine road to the level of Cote St. Antoine road, offers one of the most tempting speculations in land on the Island of Montreal. No better investment could be made by a large capitalist willing to safely place a sum of money where it would produce a maximum of profit with a minimum of care and oversight.

TWO DETACHED HOUSES IN THE best residence section of Westmount, both built for owners' occupation. Each lot has a frontage of nearly one hundred feet, one commands a view from elevated land, the other is surrounded by magnificent trees. Particulars and permits at the office. Also a particularly handsome house 28 feet wide, beautifully furnished in oak on the main floor and contain-

ing special features throughout. Will be sold at a reasonable price. (178-B)

or uneasiness. A room is to live in, read in, eat in, or dream in, and anything which constantly diverts one's attention and demands recognition becomes in time an irritation.—*In The House Beautiful.*

OLIVER COLEMAN.

CHARACTER THE BASIS OF CREDIT.

The three component parts of credit are character, capacity and capital, and the greatest of these is character. Character counts continually for credit, and I intend to speak to you for a moment upon the question of character in its relation to credit. George Washington, in his first inaugural address said: "The foundation of our national policy will be laid in the pure and immutable principles of private morality," and in reply to this address of Washington by the Senate of the United States these words were used: "We feel, sir, the force and acknowledge the justice of the observation, that the foundation of our national policy should be laid in private morality. If individuals be not influenced by moral principles it is vain to look for public virtue." A well known writer says: "What we are sooner or later shows itself in what we seem. Our character unconsciously, but inevitably, expresses itself in our actions, our speech, our manner, our looks, and finally it is seen by our fellows as they observe us."

What is character? It is an individual matter. You cannot have another's character. You may try to imitate, perhaps, the character of some great man; but to the man himself who is his own master, his character standeth or falleth. Character is that something within you which receives and impresses upon your mind and writes in indelible letters on your heart your thoughts, words, and deeds. Character is the fine tone of your heart strings, or else it is the dull thud of life which seems to chill you through and through. Character is that something which points you onward and upward in life's work, or else drag you down to lower and lower depths as it becomes foul with the heavier material of life's dregs. Some one has well said that "Character is not something that is added to your life, but it is life itself." Character building is not the work of a moment or a day. You cannot jump into a character as you would into a suit of clothes, unless it be an assumed character. The man with an assumed character is a hypocrite, whom we all despise. Character building is a slow process. It must be worked at continually, and, we are building even when we are not conscious of it.—*Business.*

THE NEW COLLECTING SEWER AT VIENNA.

A very important piece of municipal work at present under construction is the new collecting sewer on the right bank of the Danube canal, in Vienna, and a visit of inspection recently made by the Austrian Society of Engineers resulted in an interesting account of the works, published in the *Zeitschrift des Oesterr. Ing. und Arch. Vereins.*

ing special features throughout. Will be sold at a reasonable price. (178-B)

UPPER LANSDOWNE AVENUE—We call special attention to the fine blocks of lots laid out on the St. Germain property. They are laid out in frontages of 50 feet with a depth of 110 to 115 feet. The situation is the most accessible of all the hillside property and commands a magnificent view. Price from 12½ cents upwards. (280-A)

WESTERN AVENUE—About 60 yards west of Metcalfe Avenue, a very desirable piece of land, 48 feet front by 100 feet deep, to a 20-foot lane in rear. (182-B)

WESTMOUNT PARK—A handsome solid brick house, 18 rooms and a fine cellar, Daisy furnace, Sanitary arrangements perfect. Electric light and gas in house, gas grate in parlor. Corner lot with 100 feet frontage on the beautiful new Park. Size of lot 50 x 100. Price \$10,000 (74-B)

WESTERN AVE.—Two new houses in pressed brick with stone trimmings of latest design and thoroughly well built, adjoining red stone house corner of Elm Avenue. A very convenient locality. Inspection and offers solicited. (721-3)

WOOD AVENUE—A three story red stone front, semi-detached house, with two story extension; cemented cellar with laundry, store-room, Daisy furnace, etc. Seven bedrooms, ample cupboard accommodation, four fire places, electric wires and gas throughout; hardwood floors on ground and first floor. Interior finished in cottonwood. Particulars at office. (208-B)

WESTERN AVENUE—Two fine building lots, corner of Elm Avenue, 27 ft front x about 98 ft. deep, good lane in rear. These lots are exceptionally well situated, good view of the mountain, adjacent houses are all handsome, well built and occupied by owners. (176-B)

WESTMOUNT—A magnificent corner property on the uplands, with grounds containing over 100,000 ft., with a substantial three-story solid brick house, heated throughout by hot water furnace, and contains seven bedrooms, besides other ample accommodations. This is a good opportunity to combine the purchase of a home with a speculation, as the price is about the value of the land. Would be sold in lots if required. (25-3)

FOR SALE OR TO LET—At Weredale Park, Dorchester West, corner Atwater Avenue; by Street Railway about 15 minutes from City Post Office, a large very fine house, stables, &c. &c., lately occupied by Mr. Sergeant of Grand Trunk Railway. Has all modern improvements, conservatory, vinery, tennis courts, lawns, kitchen-garden with very best of small-bearing fruits, beautiful scenery, and a most desirable gentleman's residence. Will be sold en bloc or in separate parcels at a great bargain, or let for a term of three years at a nominal rental.

At Weredale Park—Lots 3, 4, 5, 6, 7, 11, 12, 14, 15 and 17. These are among, if not the finest, building lots in the beautiful suburb of Westmount, being on the line of city limits, easy of access, fine drainage, water and all other city improvements.