

J. CRADOCK SIMPSON & CO'S.

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Monthly Review.

Although the realty transactions recorded in January show a fair amount of business, there is no denying that the real estate market is still dull, the encouraging feature of the situation being that every one is confident that it is only a matter of a short time when a marked improvement in the buying and selling of real estate must take place. There is a decided improvement in other lines of business, and indications are not wanting to show that the realty market is working quietly out of the depression and stagnation of the last few years, and that by the end of the present year it will probably be well on its way to a condition of healthy activity. That it has not reached that point already is due to the nature of the commodity and the manner of dealing in it. It takes time to effect these important changes. The people upon whose operations the market chiefly depends for its activity have been waiting for evidence that the danger of a decline in values is past. They are likely to be influenced very largely by example, and are usually cautious where large sums of money are involved, as in the purchase and improvement of real estate.

Another favorable feature of the situation is that there is plenty of money seeking investment in realty loans at low rates of interest. Money is freely offered at $4\frac{1}{2}$ per cent. in large amounts, (from \$20,000 and upwards,) on first-class mortgage loans, and up to sixty per cent. of the present cash values of the properties. This means that the lenders have confidence in the security of

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