

ST. CHARLES BORROMEE ST.—A brick building, forming corner of Laguerre street, suitable for retail shop, and dwelling above. Lot 37½ feet by 48 feet. Price \$7000. (59-B)

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 \$4,500. (B-103)

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. (159-B)

ST. DENIS STREET—A well built stone front tenement, containing two dwellings, near St. Louis square. Price \$5,000. (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. DENIS STREET—A first-class stone front tenement forming corner of Roy street; four flats and good cellar, all modern conveniences, stable and couch house, heated by hot water furnace; specially built to suit medical man. Low price and easy terms. (111-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. (819-3)

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 \$4,300. (887-3).

ST. HYPOLITE STREET—Two good brick cottages, in good order, rented to good tenants for over \$300 a year. Price for the two only \$3,800 (867-3)

We find among the items in the estimates at Ottawa the following local items:

For Point Claire, wharf....	\$ 4,000
Isle Perrot, addition to wharf	
north side.....	2,500
Iberville, wharf.....	8,000
Lachine canal enlarging....	125,000
Lake St. Louis channel....	15,000

THE REDUCED RATES OF INTEREST AND INVESTMENTS.

The reduction in the rate of interest to 2½ per cent. by the Government Savings bank should cause many to consider whether a better investment for even small sums of money cannot be found in this new country where money should be worth more than that.

Stocks are too fluctuating and elusive for the slow going ordinary investor. Life insurance in moderation and on sound financial lines is good. But for permanent, safe long holding, nothing is better than well selected real estate in a growing city.

We do not counsel the purchase of vacant speculative lots either inside or outside the city, but good revenue producing property where no exorbitant return is looked for. Such investments carefully nursed and well kept up will give more satisfaction in the long run than anything else.

We do not advise any man to buy a \$3,000 property on a \$300 cash payment and imagine himself a proprietor.

We do not put forward the specious plea that a man in paying rent is throwing away money that might be paying for a house, because in many cases the interest alone on his unpaid balance would almost amount to his rent, and many a young man with a small sum of money has sunk his little capital in this financial pitfall. But we do commend as a safe, reasonable and profitable investment in the long run well selected real estate where enough can be paid on it to secure it against foreclosure and other disaster.

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. (835-3)

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 \$6,500. (857-3)

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. (575-3)

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. (375-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 \$5,500. (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 owner's occupation. Lot 25 feet by 100 feet. Good stables; moderate price. (763-3)

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 50 ft. by 100 ft., with two story extension, fitted with all modern improvements, ground floor contains drawing rooms, dining room library, kitchen and bed room, pantry. Upper floors contain eight bedrooms, w. c. on each bedroom flat. (871-1)

TUPPER STREET—A well built stone front house, ten rooms, Daisy furnace, in good order. Price only \$4,250. (234-B)