WESTMOUNT — A magnificent corber property on the uplanes, with grounds containing over 100,000 it., with a substantial three-story solid brick house, heated throughout by bot water furnace, and contains soven bea-ro-ins, besides other ample accommodations. This is a good opportunity to combine the pricense of a home with a speculation, as the price is about the value of the land, would be sold in lots if required. (25.5)

FOR SALE OR TO LET—At Weredale Park, boreaester west, corner Atwater avenue; by Street Railway about 15 minutes from City Post Office, a large very me house, stables, &c. &c., intely occupied by Mr. Seargement of Grand Trunk Railway. Has all modern improvements, conservatory, theory, tenuls courts, lawns, kitchen-garden with very best of small-bearing fruits, beautiful scenery, and a most desirable gentleman's residence. Will be soid en bloc or in separate parcels at a great bargain, or let for a term of three years at 8

west of Metcalfe avenue, a very debirable piece of land, 48 feet front by 100 feet deep, to a 20-foot lane in rear. (132-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. (731-3)

WOOD AVENUE—A three story red stone front, semi-detached house, with two story extension; cemented cellar with laundry, store-room, baisy furnace, etc. Seven bed-rooms, ample cupbonrd accommodation, four fire places, electric wires and gas throughout; hardwood floors on ground and first floor, Interior fluismel in cottonwood. Particulars at office. (200-B)

WESTERN AVENUE—Two fine building lots, corner of Em Avenue, 27 ft front x about 93 ft, deep, good land 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)

A DETACHED HOUSE IN THE best residence section of Westmount, built for owners, occupation. Let has a frontage of nearly one Lundred feet, commands a view from elevated land, and is rounded 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 containing special features throughout. Will be sold at a reasonable price (178-B)

Suburban Properties

FOR SALE BY

J. CRADOCK SIMPSON & CO'Y.

BAY VIEW—Nent frame house, fronting on the lake; ten rooms, large gallery front and side; good shade trees; partially furnished. Price only \$1,-900. Very easy terms. (230-B)

the latter word in the sense in which it figures in relation to dress; but in an architectural sense. To be ou; of style means to be out of the latest appliances for health, comfort, cleanliness, cheerfulness and convenien e. It means old style, narrow ha'ls, high ceilings, planked instead of stone basements, old and unsanitary plumbing, various gloomy and cheerless features instead of light, coziness and cheerfulness; uncomfortable staying places instead of attractive homes. Modern archi ecture has done much f rihe home, in the sense of cheerfulness and attractiveness to the inmate, but especially to children, and therefore for morals as well as for health. There are many exhibitions of monst. rosities in new h uses, as well as for gingerbread and rouge, too, in the sense of unattractiveness. Bad taste is frequently exhibited in both colors and style, where nature and the simplest art only should be revealed. Houses of twenty years ago are not as a rule to be compared with those of to-day. The old houses generally remain vacant, even when offered, as they must be, at a low tent, the new houses as a rule are taken at high rent rates .- San Francisco Journal.

A WORD TO THE WISE.

It is a maxim of the business world that the time to buy anything is when it t'uches the lowest point in the scale of prices. In considering the realty market of to-day the thoughtful investor must remember that real estate has two values—the actual value and the market value. Actual value, miscalled by many intrinsic value, is the precise value of property as it stands today, regardless of all promise of the future: "It is a condition, not theory." Market value is that value placed upon property by expert knowledge of past saies and apparently inevitable future improvements; the ratio of increase of . population, the experience of times past projected local improvements, all of these are factors in the making of the market price. In other words, prop-rey will never be worth less than the actual value, and will probably be always worth the market value.

Hence the market of to-day offers to the careful man the very condition most desirable; here he may put his money, always sure of a quid pro quo, and with this he has all the probability of a handsome profit when the lassitude of the times has passed away. When you dig down through the rustling papers and glittering seals of stock investments, underneath you will find the one foundation, the common support of all—land, the basis of all security. Does not the wise man hold his own collateral, instead of paying others to hold it for him?—Exchange.

COST OF LIGHTING.

The League of American Municipalities has compiled a report showing the cost of electric ligh ing from which it is found that in twenty five cities, owning and operating their plants, the

BEAUREPAIRE—A charming cottage on the Lake front, built for owner a scripation, two stories, galieries on three sides, large lot. (100-D)

BOULEVARD ST. GERMAIN, ST. LAUREAT.—Three lots each 20 dt. x 121 ft., near the Park and Island Ry. Price \$470 for the three lots. (303-B.)

CHAMBLY BASIN — A fine residence property, containing 23 arpents, of which hive arpents are beautifully wooded. After broatage on two sines, about one mine from hichener station, (C.). R.). Soild stone three story house, hity feet squate; not water furnace; farge stance and coachhouse and other out-buildings, good boating and habing; telephone in house, only 1/2 hours drive from Longuegii. Moderate price. (129-D)

COTE-DES-NEIGES —That beautifully situated property known as "rerugrove," bounded by cedar, Crescent and Lakeview Ave., between Cote 31. Live Road and Mestmount. Particulars at office. (101-D)

DIXIE—Several choice lots at this popular summer resort. Easy terms to suit purchasers. (158-b)

DIXIE, now called SUMMERIEA-We have some enoice villa lots within taree influtes walk of the railway station, and within two immutes, wath of the River St. Lawrence with boating privileges, varying in price from 5 cents a toot up. And there are also a few choice lots on the river front for sale at 25 cents a foot. A few pretty cottages, substantially built with stone-toonquations and extension witchen with centar, for \$2,000, inclining 7,000 feet of land on the principal avenue. Terms easy. (64-15)

bott AL. — A semi-detached brick house between the road and river, heated by hot water furnace, rive bedrooms; built for winter occupation. I ce-house laundry, etc. Grounds extend to river. Would exchange for city property. (282-B).

LOWER LACHINE ROAD — A choice place of suburban property adjoining that of the interms. Specify one of the most desirable frontages on the river. Very easy terms. (119-A)

MONTREAL WEST — A charming frame cottage specially well built by owner for his own use, and is dulshed throughout in a very superior manner; heated by hot water furnace, hot and cold water throughout, bath, w.c., electric light. (231-B)

NOTRE DAME DE GRACE—A benutifully situated lot of land on Cote-St. Antoine Roud, 46 feet by 178 feet, running back to an avenue on which electric cars are now running. Commands a magnificent view. (145-A)

OTTERBURN DARM—Relonging to the Estate of the late Sir Joseph Hickson, contains about 2800 acres of which 225 acres are under cultivation. The property is situated on the river Madawaska about 4 miles south of Lake Temiscounta, and is reached by the Temiscounta Railway, which runs through the property at about half a mile from the house. The distance from Riviere du Loup on the St. Lawrence is 65 miles, and miscounta and Canadian Pacific Railways. Cleared land produces large crops of hay, oats, peas, wheat and potatoes, well fenced. The uncleared