

But having decided how much he intends to spend in rent, or (which amounts to the same thing) how much he means to sink in land, bricks, and mortar, the cautious prudent man will ask some questions about the dwelling.

*Rates.*—The rateable value of the house, first of all, and the amount of rates in the £ payable should always be ascertained, so that a clear idea from the first is obtained of the sum required for local rates. In some districts houses will be found to be assessed nearer their real value than in others. While in some districts the rates are over ten shillings in the £, in other places they are less than four shillings, though in these days of Education Committees and of sanitary schemes such places are rapidly becoming rare. These amounts, viz. ten shillings in the £ as high-water mark, and four shillings in the £ as low-water, should be borne in mind. Take a small house rated only at £50 a year, and the difference between the high and low level is £15 annually. Many a young married man, and many a good husband who has moved into a better neighbourhood for the sake of his family, has been surprised on the receipt of the first demand note for rates.

*Probable Repairs.*—Another question to ask is the probability of repairs and renewals being small or great. Even if the landlord promises to place everything in perfect order, and even in the rare event of his promising to maintain everything in perfect condition during a tenancy, there is annoyance, discomfort, delay, expense, and even danger to health in a house which needs constant repairs. If water-pipes are so placed and fitted that they freeze in every frost, or if roofs are so constructed that they leak in every prolonged period of wet weather, or if cellars are so built that they are flooded in every thunder-storm, or if door fastenings, window-sash cords, kitchen range, taps and cisterns, cupboards, bells, and the other fittings to the house have been cheap and unreliable when first put in, and are now worn out or weakened,