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city. To an ordinary business man it seems clear that what is wanted is a scientific development of the Harbour in such a manner as to give ample present accommodation where it is really needed, and in the best way; with provision for future extension so as to afford ample facilities as they are needed. The question of affording this accommodation in the best way, is one for civil engineers of well-known ability, independence, and experience in that line of work, who would naturally get all possible information from the people who use the harbour and are interested in having a good one. It would not be considered necessary nor advisable to consult real estate speculators nor out-and-out politicians.

What makes the ordinary business man suspicious of all the changes suggested to Plan Number Six, is the one feature that crops up persistently in the other plans, i.e. the feature of reducing now the extent of possible future accommodation in the central portion of the Harbour, by fixing it now so that it cannot possibly be used beyond a certain limit. A useless waste of money would be nothing compared to the irreparable damage that might be done by carrying out such an amended plan. The Ottawa Government will make a tremendous mistake if it counts—in dealing with these Harbour improvements—on the usual apathy of Montrealers as regards their municipal affairs.

There is a fair demand for loans and when the security is ample there is plenty of money at hand at low rates of interest. A first mortgage on Montreal real estate seems to meet the views of many lenders as being safer in the long run than the average of other securities or business investments.

The sales recorded in July, in Maisonneuve, DeLorimier, Mile End Montreal Annex, Cote St. Paul, St. Henry and St. Cunegonde, amount to about \$55,000, of which St. Henry contributed \$18,200, and St. Cunegonde \$17,700.

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