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posed to make reasonable concessions to secure or retain good tenants.

The real estate auction market has not turned out as well as was expected earlier in the season. There is still time for it to retrieve itself, and the sales of the next month or two may make a better showing.

Five per cent. is still the ruling rate for first-class mortgages in moderate amounts, and sixty per cent. of the cash value is in most cases the lender's limit. Money is plentiful enough, and really good loans are easily placed.

The sales recorded in January in Maisonneuve, DeLorimier, Mile End, Montreal Annex. Outremont, Cote des Neiges, St. Henry, and Ste. Canegonde, amount to about \$159,000, of which about one-half that amount was contributed by St. Henry.

There were 154 real estate transfers in the city wards and Town of Westmount recorded at the registry offices during the month of January, the particulars of which are given in other columns, amounting to \$890,038.81.

St Antoine Ward	17	\$186,429 85
St Ann's Ward	4	100,000 00
West Ward	2	68,735 00
St James Ward	15	73,224 00
St Lawrence Ward	5	27,382 75
St Louis Ward	13	61,077 44
St Mary's Ward	12	28,650 59
St. Jean Baptiste Ward	26	95,060 00
St. Denis Ward	15	13,162 96
St. Gabriel Ward	6	43,017 42
Hochelaga Ward	13	27,362 67
Westmount	26	171,686 13
	154	\$890,038 81

During the corresponding month of last year 123 transfers were recorded amounting to \$414,747.80.

The real estate mortgage loans recorded during the month of January in the registration division of Montreal West amount to \$157,350. Of this amount \$15,000 was placed at 4½ per cent., \$39,000 at 5 per cent.; \$28,000 at 5½ per cent., \$11,450 at 6 per cent., \$400 at 6½ per cent., \$1,000 at 8 per cent., \$1,000 at 10 per cent., and \$12,000 at a nominal rate.

The 4½ per cent. loan was in one amount of \$15,000, and the 5 per

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