

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

DORVAL.—A semi-detached brick house between the road and river, heated by hot water furnace, five bedrooms; built for winter occupation. Ice-house, laundry, &c. Grounds extend to river. Would exchange for city property. (282-B).

DORVAL.—The beautifully situated residence and fine grounds formerly occupied by the late Henry E. Murray—large frontage on Lake St. Louis. This is one of the most desirable suburban properties about Montreal. Price, \$25,000. Particulars at this office. (C-55).

DORVAL.—Some fine building lots and blocks of land belonging to the estate of the late Henry E. Murray. (C-55).

LACHINE.—Splendid lot of land, measuring about 50 feet in width and 121 feet in depth; and situated near the depot. (54-C).

LONGUEUIL.—Two building lots well situated, will be sold at the extremely low price of \$150 each, to a prompt buyer. (17-C).

LOWER LACHINE ROAD.—A choice piece of suburban property, adjoining that of the late Mr. Sipelli; one of the most desirable frontages on the river. Very easy terms. (119-A).

VAUDREUIL.—A beautifully situated block of land, known as the Lotblinere property, containing over 160,000 feet, with large river frontage on two sides; and two very pretty islands containing about 16,000 feet. This would make a delightful site for a summer residence, or a first-class hotel. Plan and fuller particulars in office. (9-C).

MONTREAL WEST.—A new brick cottage close to railway and electric cars, in good order; low price, easy terms. (374-B).

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

OUTREMONT.

BRICK-ENCASED HOUSE. containing 10 rooms, hot water heating and in good order throughout. This house stands in lot having an area of about 126,986 square feet and can be had at a bargain by a quick buyer. (52-C).

OUTREMONT.—A nice brick encased house, on a lot having frontage of 80 ft. on St. Catherine Road by 225 ft. deep. Water in house; bathroom, etc. Grounds laid out in ornamental and fruit trees, kitchen garden, and small fruits. (320-B).

BLOOMFIELD AVENUE.—Large block of land having an area of 23,250 feet. This is one of the most promising spots in Outremont. (46-C).

OUTREMONT.—A beautiful villa situated on the St. Catherine Road, just outside the limits of Outremont, five

DIVISION OF INCOMES.

At the recent Lake Placid conference "Standards of Living," as affecting the division of income, was the subject of a paper by Mrs. Ellen H. Richards, in which she said: "Though ten billions of dollars, more or less, is spent for household expenses in the United States little attention is given to a rational division of the income. The cost of living is a mental rather than a material limitation, and largely the result of education. The struggle comes not so much with the very poor as with those whose character and principles demand more than the necessities of life.

"At present in America the greatest difficulty is probably felt by those families whose total incomes range from \$1,500 to \$2,500 a year, because their tastes are educated yet they are rarely skilled in the use of money. The home is not managed on an economical basis, and fails in many essentials of comfort. 'Style of living' has no 'standards,' no basis of morals, religion or economics. The cost of living should be balanced to secure comfort without sacrificing health, physical or mental. A comparison of several authentic family 'budgets' showed that household expenses could be grouped under five heads: Food, rent, operating expenses, clothes, higher life. The latter head includes savings, charities, travel for pleasure and education, and the like. About 25 per cent. of the income should be set aside for this; food will claim about an equal percentage, while rent, operating expenses, and clothes, will vary from 10 to 20 per cent. It is impossible to pay 25 per cent. for five things: an excess in one direction must be made up in another. When the household income is apportioned in this manner; it is less difficult to adjust expenses to an increase or decrease."—Boston Transcript.

"Quixotism, or Utopianism—that is another of the devil's pet words. I believe the quiet admission which we are all of us ready to make, that because things have all been wrong it is impossible they should ever be right, is one of the most fatal sources of misery and crime from which the world suffers. Whenever you hear a man dissuading you from attempting to do well on the ground that perfection is 'Utopian,' beware of that man. Cast the word out of your dictionary altogether, there is no need for it!"—John Ruskin.

minutes' walk from electric cars. Ground nearly five acres in extent, is mostly in orchard, containing a large variety of appliances, pear and plum trees, several hundreds of currants, gooseberries, and grape vines, all in full bearing. House is built in AI style. Has all city conveniences. Daisy furnace, hot and cold water, bath, w.c. etc. (322-B).

ROSEMERE, P.Q.—A handsome wooden country residence, on stone foundation, built for summer and winter occupation; water in kitchen, laundry, bath and w.c. Pleasantly situated on high ground, about four minutes' walk from station; close to river, and commanding an extensive view of surrounding country; wide piazza around three sides of the house. Further particulars at office. (237-B).

ST. LAMBERT.—A detached villa residence, built of brick and stone work, on stone foundation. 10 large rooms, bath room and closets. Daisy furnace, large verandas on ground floor, balcony on first floor. Lot 90 ft. x 175 ft., laid out in lawn and planted with apple, pear and plum trees, five minutes from station. (191-B).

ST. LAMBERT.—A very handsome brick and stone detached house, on lot 50 ft. by 200 feet, extension kitchen, heated by hot water furnace. Ground laid out with fruit trees, etc. (129-B).

VAUDREUIL.—Beautiful river point of five arpents of level land, nicely wooded; deep water, convenient to both railways. Low price. (101-B).

A COUPLE OF FARMS on the Lake front, suitable for sub-division, choice location for summer residences. Particulars at office. (30-B).

CACOUNA.—A neat frame cottage, with detached kitchen and other outbuildings; all in good order, situated on the road to Riviere du Loup, and one mile from the centre of Cacouna, grounds consist of about 20 acres, nicely laid out. Price only \$2,000. (348-B).

TADOUSAC, P.Q.—Three acres of land and a large roomy Cottage for sale with wing and outbuildings in good order. The house is beautifully situated having a grove of trees on one side, and the Government Salmon Pond in full view on the other. The place is now offered for sale owing to the age and declining health of the owner. Terms very reasonable. A photographic view of the house and grounds can be seen at this office. (41-xx).

STRATHMORE, P.Q.—A beautiful summer residence, 40 feet square, and extension kitchen. Lot 120 x 166 ft., situated on the lake front. Prize flower garden. Will be sold at less than cost. (262-B).

UPPER LACHINE.—A block of 300 ft. frontage on Brewster Avenue, owner anxious to sell, having acquired it through foreclosure. (253-B).

UPPER LACHINE.—A good building lot 50 feet by 150 feet on Brewster Avenue off Broadway. (39-C).