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Vol. XIII.

Montreal, February, 1900.

No. 2.

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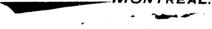
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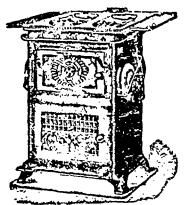
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# Real Cstate Record.

Vol. 13.

MONTREAL, FEBRUARY 10th, 1900

No. 2.

THE

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IS PUBLISHED MONTHLY

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#### MONTHLY REVIEW.

The "perceptible improvement" in the real estate market, described in these columns in the last number, as having taken place during the month of December, was continued in January, and this improvement has manifested itself as much in the inquiry for properties for definite purposes, as in the recorded transfers. While these transactions have had a salutary effect upon the market, it is the improved demand in the renting branch that has done as much as anything else to inspire confidence in the near return of activity, and increased interest in realty matters.

Buying for investment has not yet commenced, but the prospects of a fair demand in that line are improving, and investment operations may take a start almost any day. For one thing, the stock market and mining stocks are not so attractive as they Then, everything looks as if Montreal were about to receive a fair share of attention as regards harbor improvements, grain elevators, and other facilities which will occasion a good deal of money being spent here during the next few years, to the advantage of the Dominion generally, and Montreal locally. Last, but not least, the chances of getting an honest administration of civic affairs seem to be better now than at any other time for the last ten or twelve years. of these things combined, will cause some investors to realize that the present is the best time to buy real estate, the conditions of the immediate future being all apparently favorable to an increase of activity in the market.

There has not been so much doing as usual in the way of real estate mortgage loans. Rates have not changed very much, and there is a good deal of

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money to lend by trustees and executors of estates, but lenders are disposed to be much more conservative than they were, as regards margin of security.

Well-situated houses with the most improved heating and plumbing are easily rented, and if with an extension kitchen and cemented cellar basement, so much the better. The owners of old houses in good localities are beginning to realize that they must either sell at a low figure, or go to the expense of making their houses suit modern requirements.

The sales recorded during the month of January in the undermentioned suburban municipalities amount to \$210,882, and are as follows: Maisonneuve, \$49,100; DeLorimier. \$1,280; Mile End, \$67,128; Outremont, \$22,550; Notre Dame de Grace, \$25,297; Verdun, \$6,175; Cote St. Paul, \$3,250; St. Henry, \$20,212; and Ste. Cunegonde, \$15,350.

There were 151 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 \$757,838:

St. Antoine Ward	18	\$217,944.00
St. Ann's Ward		82,712.97
St. James Ward	18	126,915.00
St. Louis Ward	17	74,642.88
St. Lawrence Ward	12	55,051.00
St. Mary's Ward	18	28,500.00
St. Jean Baptiste Ward	17	88,171.28
St. Denis Ward		85,039.56
St. Gabriel Ward	7	81,638.75
Hochelaga Ward	4	7,818.19
Westmount	18	109,414.51
•	151	\$757,838.00
		•

During the corresponding month of last year 114 transfers were recorded, amounting to \$552,935.11.

The real estate mortgage loans recorded during the month of January in the registration division of Montreal West, amount to \$86,050. Of this amount \$30,000 was placed at 4½ per cent.; \$23,500 at 5 per cent.; \$15,000 at 5½ per cent.; \$6,800 at 6 per cent.; \$3,000 at 7 per cent.; and \$7,750 at a nominal rate.

The 4½ per cent. loan was in one amount of \$30,000, and the 5 per cent. were in five amounts of \$2,500, \$5,000, \$3,000, \$12,000, and \$1,000.

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AGNES ST., ST. HENRY. tenement building. Rented for \$384 per annum. Price, \$4,000. (375-B).

ALBERT, Cor. VINET STREET.—

Block of wooden tenements; annual

rent, \$546 per annum. Price, \$6,000. (376-B).

ARGYLE AVENUE .- A solid brick selfcontained house and a tenement, containing two dwellings, in good order and well rented to good tenants. Will be sold at a low figure to a prompt buyer. (12-4).

BERRI STREET. A good revenue-producing property, being a well-built the property with eight well-built tenesters.

stone front tenement, with six dwellings; all in good order and yielding a revenue of \$720 per annum, which could be increased. Price, only \$8,-

could be increased. Price, only \$8,-500. (18-4).

BLEURY STREET.—Stone front building, two shops and dwelling above.

Lot, 48½ ft. by 163 ft., just above St.

Catherine st., well rented. (892-C 3).

INNSIDE PLACE.—A large pressed

brick residence, corner of Guy stret, built by owner for his own occupation; has all modern conveniences, plumbing and drainage exceptionally

good; electric light throughout. Call or send for permit to view. (753-3).

BEAVER HALL HILL.—A valuable property on this main thoroughfare to the west end. Sold at city valua-

tion. (865-3). BISHOP STREET.—A first-class stone front residence, near Sherbrooke st., concrete cellar basement, slate wash tubs, hot water furnace, extension Litchen, seven bedrooms, Price, \$15,000. 198-B).

The lenders were:	) iš
Estate and Trust funds	\$35,000
Local institutions	15,000
Building and Loan companies	20,250
Individuals	15,800
	\$36,050

In Montreal East the loans recorded amount to \$118,205. Of this amount \$10,000 was placed at 44 per cent.; \$51,050 at 5 per cent.; \$23,200 at 51 per cent.; \$13,350 at 6 per cent.; \$8,800 at 7 per cent.; \$2,200 at 8 per cent ; and \$9,605 at a nominal rate.

The 11 per cent loan was in one amount of \$10,000, and the 5 per cent cent, were in eleven amounts of \$1,-550, \$3,000, \$5,000, \$3,000, \$5,000, \$5,000, \$3,500, \$1,500, \$7,000, \$6,-500, and \$10,000.

#### The lenders were:

Estate and Truet funds	\$5,500
Local institutions	28,600
Insurance companies	14,000
Building and Loan companies	4,600
Individuals	65,505
·•	\$118,205

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BISHOP STREET,—A handsome stone front double residence, 40 feet front, cemented cellar basement, hot water furnace, all modern improvements, the interior arrangement and work-manship leave nothing to be desired. Particulars and permits to view at office. (75-B).

BISHOP STREET,-A handsome stone front house, 29 feet front, near St. Catherine street; has all modern improvements, in perfect order. (837-3).

CADIEUX STREET.-A 11/2 story brick cottage, nine rooms, in good order, situated near Prince Arthur street. Price only \$2,000. (885a-3). CATHEDRAL STREET. — A block of

two story solid brick tenements, on stone foundations, contains eight dwellings all well rented; a good investment property. (898c-3).

HARLEVOIX STREET.—A block of brick encased tenements, corner of Bride street containing all walls and street.

Ryde stret, containing eleven dwellings and one shop, on lot 90 ft. front. (73-B).

CENTRE STREET.—A block of brick encased tenements in good order, rented to a good class of tenants, for \$900. Considered Price, \$7,700. (892-E-3 CHOMEDY STREET. — Considered a low rental. (892-E-3).

- Stone front cottage, 10 rooms, hot water furnace, in good order. Price, only \$4,000. in good order. (839-3).

COURSOL STREET. - A cut stone front cottage of nine rooms, in firstclass order. Daisy furnace and electric light, &c. Would exchange for somewhat larger house. (887d-3).

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CRESCENT STREET. - A handsome semi-detached stone front house, hot water furnace, all conveniences, plumbing and sanitary arrangements perfect; 11 rooms and unfinished attic; this house was built by the owner for his own occupation and nothing was spared to make it attractive and comfortable, we can recommend it to anyone wanting a good family

house. (899-3). CR UG, CORNER SHAW STREET. — A block of brick houses and corner shop. All well rented; would make

a good investment property. (388-B). DORCHESTER STREET. — A handsome stone front cottage, with all modern improvements; hot water furnnce. &c. Newly renovated. Price

only \$5,000. (367-B).
DORCHESTER STREET.—A 2½ storey house, situated on the corner of one of the best West End streets, near the "Windsor;" house is nicely laid out, and has been newly decorated, Is suitable for a physician or family residence. Particulars at office.

DORCHESTER STREET-A large stone double residence, situated on the very best part of Dorchester street, with a frontage of 234 feet, and an area of about 82,000 fret; grounds are nicely laid out, and there are a number of fine old trees, besides ornamental trees and shrubs; there are also gardener's house, vineries, conservatory, stables, coach-house and other buildings. House was built and occupied, during his lifetime, by the late Andrew Robertson, and both house and grounds are in a thorough state of repair, making this one of the most desirable residential properties ever offered for sale in Montreal, or could be advantageously subdivided, having a private street at the side. This property is in our hands for positive sale, and at a price that ought to insure its sale.

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DRUMMOND STREET.—A good brick terrace house, near Osborne street, in good order, centrally situated. Price

only \$6,750. (155-B).

DUFFERIN STREET. — Three neat
brick-encased cottages, within fifty yards of Logan's Park; six rooms, bath and w.c., cellar, etc. Price only \$4,500 for the three, or would be sold separately on easy terms. (128-B). DROLET STREET.—A desirable stone

front cottage, near St. Louis Square, containing eleven rooms, in good or-

der. Price, \$3,350. (283-B).

DROLET STREET. — A solid brick tenement building containing three dwellings, frame stable in rear—all in first-class order, well kept up, pays over 7 per cent. net. Price, \$3,500. (900a-3)

DROLET STREET .- A stone front cottage of nine rooms, heated by hot water furnace. Good stable in rear. Close to St. Louis square, Price, \$4,-

200. (896n-3). ERNEST STREET.—Stone front threestorey tenement, containing six dwellings, all well rented; furnace in each flat; close to St. Louis square and St. Denis street cars; will ald

ways rent well. (17-4).
FORT STREET. — A well built solid brick cottage, on stone foundation. with extension, heated by Daisy furnace; newly papered and painted and in good order throughout; plumbing arrangements perfect. Price, \$5,500.

(19-C).

GUY STREET. - A detached corner house, roomy and comfortable, with pleasant outlook; lot, 90ft. x 105ft.; good stables and coach house; house is heated by furnace, has 10 rooms;

in good state of repair. (898n-3).
HUTCHISON STREET, MONTREAL
ANNEX. — A stone front cottage of seren rooms, almost new. Would exchange for building lots. Price, \$3,000. (\$29b-3).

stone front house, stone steps, tile vestibule, marble mantels, heated by Daisy furnace, in first-class repair throughout. Price, \$7,700. (890b-3). HUTCHISON STREET.—A handsome

well built and conven ently arranged cottage, with all modern improve-ments. In thorough repair. First-class opportunity for any one wanting a good house for their own occupation Price, \$0,500. (152-B).

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The property has a large frontage on Dorchester street, and contains an area of about 82,000 square feet. For further particulars apply to

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#### REMARKS ON FIREPROOF BUILDING.

(From the Architectural Record.)

A business building, with iron frames and sash, and wire-glass used as far as practicable; with or without iron shutters; having nothing but brick, terra cotta, ceramic tile and cement to form the exterior face of its wall; having, moreover, a flat roof with a high and somewhat massive parapet wall surrounding it-such a building would be little endangered by the heat of even a most furious conflagration, nor would it suffer, except only from the smoking, scorching, and such disfigurement. But let it be supposed that a jet of sume breaks through the windows in spite of their defensible character. This may always happen, and, therefore, the interior finish must be considered. The question is, therefore, what to substitute for wood in our American interiors, which have hitherto found their chief means of decoration in elaborate joiner's work. If, indeed, wood which has been treated by a chemical process shall prove actually incombustible, this interesting question disappears in an assurance that the old conditions will still prevail. That would be a great rellef to the citizen proposing to build, and quite unable to adjust his mind to new conditions; but the student of the nobler class of work common in countries where carpentry and joinery do not leave their proper sphere and invade, so generally, the domain of the higher architecture, may almost regret the interposition into our slowly developing architectural world of wood which cannot be buried. The libraquirement of the man who would build an incombustible edifice, the requirement that he should use the materials of the mason and worker in marble, had that of good about it that it required a nobler and more permanent style of decoration than snything

KNOX STREET. - Brick encased cottage, stone foundation; good order; extension kitchen. Price only \$1,250.

LATOUR STREET.-A block of two brick tenements and one self-contained house, with a frontage of 133 ft. on Latour street, and 24 feet on St. Monique street. Good site for

factory. (25-C). LAVAL AVENUE. — A comfortable brick cottage of nine rooms, in first class order throughout, hot water furnace, plumbing and drainage all new last year. House is too large for present owner, who would sell at less then cost (24 P) than cost. (334-B). LAVAL AVENUE.—A well built stone

front house, close to St. Louis square, in good order, price only \$3,500.

(319-B). LAVAL AVENUE. — Two brick cottages with high basement. Stone foundation, solid brick and in good Prices, \$2,800 and \$2,900. order. (255-B)

LATOUR STREET-A four-storey brick tenement on stone foundation, two dwellings, strong and substantially built. Property in this locality is rapidly being utilized for business purposes. (154-B).

LINCOLN AVENUE. — A handsome

stone front cottage, in first-class or-der and with all modern improve-ments. Price only \$5,000. (170-B). LUSIGNAN STREET.—A neat brick

cottage on stone foundation: taining nine rooms; in fair order; value, \$3,000; would be sold to a prompt buyer for \$2,200. (7-4).

MACKAY STREET.—A full-sized stone front house, below St. Catherine st., with extension kitchen, bay window, hot water furnace, &c. Built for present owner. All in good order, owner anxious to sell. (798-3).
MANCE STREET. — First-class stone

front cottage; extension kitchen, five bedrooms, well built and in thorough

repair. Price, \$7,400, (200-B).

MANSFIELD STREET.—A 2½ storey stone front house, contains 12 rooms. heated by hot water furnace. A bar-

metted by not water furnace. A cargain at \$8,000. (217B).

MANSFIELD STREET.—A stone front terrace house, above St. Catherine street, heated by hot water furnace. All conveniences. Price, only \$8,750. (697-3).

MeGILL COLLEGE AVE. - A handsome cut stone front house, heated by Daisy furnace, plumbing and sanitary arrangements perfect; has just been put in perfect order; two-storey

solid brick shed in rear. (897-3). MCTAVISH STREET. — A substantial stone front terrace house,in first-class order, well built and fitted with all modern conveniences, including new Daisy furnace, good situation facing McGill College grounds. (896c-3). METCALFE STREET. — A well-built

three-storev brick house; in good order, good situation, facing Dominion Square; could be profitably turned into shop or tenements. (365-B).

METCALFE STREET, above side-A full sized stone front house with all modern conveniences and in good order, well rented. (238-11). \$10.000.

METCALFE STREET. - Stone front full size house, in good order throughout, heated by Daisy furnace. has all conveniences, would make a comfortable family residence. (295-B) MOUNTAIN STREET, Near SHER-BROOKE.-A choice modern house. built for owner. Full size: extra deep; outlook and surroundings specially good. Ground floor contains drawing room, library, dining-room, pantry, kitchen, backstairs, etc. Upper floors, seven bedrooms and two

servants' rooms. (136-B).
MONTREAL WEST.—A detached brick cottage, 7 rooms, hot water furnace, water in house, good stable, lot facing on two streets. Will sell at a bargain and on easy terms, \$500 cash. balance on monthly or quarterly pay-

ments. (289-B).
MULLINS STREET. — Brick encased tenement, two dwellings, rented for \$102 per annum. Good stable in rear.

Price, \$2,650. (8-c).
ONTARIO STREET. — A well built tenement property, containing four dwellings, heated by hot water furnace; plumbing new and perfect. Annual rental \$1,040. Price, \$10,000. (329-B).

PARK AVENUE .- Stone fror\* tenement, well built and nicely laid out, heated by Daisy furnace, in thorough

order throughout. A good invest-ment property. (843-3). PARK AVENUE. — A handsome stone front apartment house 27 feet front by 92 feet deep, containing three dwellings, one on each flat, heated by hot water furnaces, has all modern conveniences, material and workmanship first-class. Is a splendid investment property, easily rented to good class of tenants. Would exchange for desirable building lots. (811-3).

PEEL STREET. - A handsome stone front house, above Sherbrooke st. buy window, stone steps, hot water, furnace, &c.; one of the best terrace houses on the street. Particulars and permit to view at office. (360-B).

PEEL STREET .- Just above St. Cath-A modern house in firsterine. class order, and in choice situation. Suitable for a doctor, dentist, or other professional man. Will be sold on easy terms to a good purchaser; The house is at present well rented, but possession can be had on 1st of May. This property has not been in the market before. (304-B)

PEEL STREET, above St. Catherine A stone front house, suitable for a doctor or dentist; containing basement and three flats; will be sold at a moderate price, or would be exchanged for a more expensive property. (246-B).
PEEL STREET.—Three storey stone

front house, bay window, hot water furnace; in good order throughout; basement entrance; 12 rooms. Good modern stable in rear. (213-B).

PEEL STREET.-A handsome stone front house, on the very best part of the street, above Sherbrooke street: the house has been designed and built for owner's occupation, and is fitted with every convenience; has stone steps; basement entrance; electric light; good stable in rear. (190-B).

PEEL STREET. - A full sized cut stone house, below Sherbrooke st., well situated and in good order, heated by hot water furnace. 24x116 ft., a thoroughly comfortable family house. Price, only \$11,000.

(661-3).

which woodwork can ever lead to-at least in the hands of men of European

The tenant will have a planked floor. He is sure, in advance of all experiment, that nothing else will be agreeable to the feet. In like manner it seems useless to point out the easy working and the slight additional cost of iron window frames and sash, and useless to bring up European, or the few American, examples. It seems useless to urge that doors might be made of something else than wood. Have not doors always been made of wood? might, indeed, be invoked in such cases, and law might relieve us of our difficulty, but Americans know pretty well what to expect of their legislatures, and they have not a profound belief in the possibility of carrying through and putting into enforcement a law which would be very disagreeable to many owners of real estate. The community suffers in silence. It, the community. does not take the trouble to buttonhole members of the legislature, or to appear before committees and to talk more publicly on behalf of its requirements; but the owner of property does both, and he does it vigorously and shrewdly. And yet, private moneyinterests cannot always hold public welfare as of no account, and we are forced to consider the possibility of carrying out every part of our interiors in materials which will not burn, and, in doing so, to study the ways of men who build in other lands than our own. In the South of France nobody feels obliged to hang his light wooden doors to wooden hanging-stiles, which form part of door-frames, themselves made of wood and involving the further use of stops, grounds, natting strips, trim planted on after plastering, and loose mouldings to complete the trim. Such work is eliminated from house building of Languedoc and Provence, Auvergne and Gascony by the simple procers of building into the solid wall or partition of masonry the tongue, strap, or more solid block, to which is attached the wall piece of the hinge. In Italy, throughout the peninsula, smiilar ways of work are common and in all buildings in the towns wood is almost confined to the swinging doors and the swinging window sash themselves-the fixed frames being, if of wood at all, so very light and slight that they are hardly more formidable than an enlargement of the door itself by a few inches in any direction. Rooms too in these lands are vaulted: staircases are solid rooms or compartments, as many stories high as the stair ascends, with walls of maPINE AVENUE.-A handsome stone front house, on lot 24 by 100 feet, extension kitchen, three flats, six bed-rooms. Daisy furnace, all improvements. Moderate price. (71-B).

PINE AVENUE.—A new red Scotch sandstone, semi-detached house, extra well finished; basement (floor cemented), contains laundry, larder, bath, w.c., wash-tubs, coal cellur and furnace. Main floor, drawing and dining-room, pantry, kitchen, etc. Two upper floors contain eight bedrooms, dressing and trunk room, bath and small conservatory. Two main floors finished in butternut, wired for electric light. (669-3). PINE AVENUE. — A handsome stone

front house, forming the corner of Oxenden avenue, specially well built by one of the best contractors in the city, has large extension, contains fourteen rooms; built within the last two years. Basement contains billiard room (15x20), laundry, two servants' rooms, store rooms and w.c. Ground floor; large drawing and dining room, breakfast room, kitchen and bedroom; 2nd floor: five bedrooms and boudoir. Fitted with gas piping and electric wiring. Grate and mantle in drawing room. This house should commend itself to any-Grate This one wanting a thoroughly comfortable residence, well situated close to business and just far enough away from electric cars. Everything is Everything is up-to-date, and will stand closest inspection. (372-B).

PLATEAU STREET.-A house on stone foundation, containing twelve rooms. Good central ing twelve rooms. situation. Five minutes walk from Post Office. Could easily be converted into tenements and yield a large revenue cost. Price only \$4,-

000. (327-B). PRINCE ARTHUR STREET. — A 21/2 storey solid brick house on stone foundation, in good order. Plumbing is in A1 order; small cottage in rear, with entrance on St. Domi-

nique street. (203B).
PRINCE ARTHUR STREET.—A comfortable stone front house, with all improvements. Daisy hot water furnace, new plumbing throughout, extension kitchen and dining-room; in good order. Price, \$7,000. (595-3). QUESNEL STREET. — Stone front,

brick encased tenements, rented for \$522 per annum; rented to good ten-Price, \$5,000. (377-B).

ROUSSEAU STREET, corner of St. Andre street.-Lot 51 ft. 6 in. front by about 90 ft. on St. Andre street; area, 4,720 feet; with the three-self-contained brick houses thereon, Situated between Notre Dame and Craig sts., and near C.P.R. station. (369-B)

SEIGNEURS STREET. - A two-storey brick encased double tenement, on stone foundation, containing two dwellings, of 5 rooms each. These houses are in first-class order and well rented; owner would exchange for a property in Westmount. Price \$6,000. (7-C). SEYMOUR AVENUE. - Two

front cottages; extension kitchens, cemented basement. Daisy furnaces. Price only \$7,000 hange. (71-B). four bed-rooms. each. Would exchange. (71-B). SHERBROOKE STREET. - A hand-

some stone front house, on the best

part of the street; extension kitchen, Daisy furnace, basement entrance, laundry, fuel cellar, and w.c., in basement; all modern improvments. (793-3).

SHERBROOKE STREET .- One of the handsomest semi-detached stone residences in the city, situated in the vicinity of St. Denis street, built by a wealthy contractor for his own use, who died be ore the interior was finished; will be sold in its present condition, with plans and specifications for interior finish, at a good reduction from cost. Lot is 50 x 160 ft., with 18 ft. lane in rear; house is 41x 47 ft. and 17 x 34 extension. Copper double roof. Photo and further particulars at office. (21-C).

SHERBROOKE STREET. some detached villa residence and stables, with grounds containing 43,-000 ft., on the corner of one of the best streets in vicinity of St. Denis Built by the owner for his own use, only the very best material and workmanship employed and no expense spared to have the house up to date in every respect. (277-B).

SHERBROOKE STREET. - A new stone house, carefully built under owner's supervision, on lot 25 feet by 139 feet with good stable reur. Has all improvements, heated by Daisy furnace. Permits to view at office. (218-B).

SHERBROOKE STREET.-A fine property west of Park Ave., and comprising a fine block of land, with a substantial residence thereon. splendid block for an apartment house, church, college or any other institution wanting a high class residential site centrally situated. (B-382).

SHERBROOKE STREET. - A fourstorey stone front residence, (west of Peel street), with oriel windows on second storey, heated by hot water furnace, has all modern improvements; sixteen rooms, besides ample closets, wardrobes, linen and cloak rooms, &c., &c. This is a house specially suited to any one with a large family, or for entertaining. Adjoining lot 30ft.x188ft. would be sold with house or separately. Permits to view at our office. (386-B).
SHERBROOKE STREET.—A detached

commodious residence, in a central situation with first class surroundings. The residence is in fine order, with modern equipment. The land comprises an area of about 15,000 ft., with frontages on two streets. more land is required, about 34,000 feet in all with frontages on three streets, can be had in one block. Particulars at this office. (382-B).
SHUTER STREET. — Two substantial

stone front houses containing ten rooms, each, in perfect order. Hot water heating. Price only \$7,500. (319-B).

SUMMERHILL AVENUE. - A handsome stone front house, with two storey extension; cellar basement asphalted; hot water furnace and all modern improvements, plenty of closet accommodation. (855-3).
SOUVENIR STREET.—A stone front set accommodation.

two storey cottage, 24 ft. x 40 ft., heated by hot water furnace, in good state of repair. Price, only \$5,500. (890A-8).

sonry, and with no further connection with the rest of the house than By means of the comparatively small doorways. The floors of halls are commonly laid with slabs of stone, which may indeed rest upon wooden beams, but those always left visible from below and practically out of the way of fire. The floors of bedrooms, of sitting rooms, of eating rooms, of kitchens-of every separate "piece" indeed, except in a building especially prepared to tempt foreigners as possible lodgers, are floored with earthenware tiles, and these are set upon a thin coating of cement which rests in its turn upon planking to be sure, but planking which is tolerably protected by the solid, air-tight and incombustible bed which it carries. In place of the earthenware tiles, terrazzo of some kind is laid, a kind of cement flooring with chips and pebbles of marble or bright colored stones of any sort, not too hard and refractory, let into its surface, so that when the whole has been smoothed, rubbed down and polished a pleasing resemblance to mosaic is the result. No one who has lived for any time in an Italian city but remembers the nervousness which came over him when he first found the wall and floor of one of his rooms growing so hot that he could hardly put hands to it, with the fire in some furnace or stove below, and his feeling of relief when he found that the flue passed through a two-foot wall and behind a solid cradle-vault coming no nearer to anything which could burn than as a table might be set against or near the face of that heated wall. In Venice the houses are lighter and slighter than elsewhere in Italy and that for obvious reasons, and yet no one hears of a fire in Venice, and this not merely because the people do not care to keep themselves as warm as we do, but also and to a still greater extent because of the comparative rarity of wood in the construction of the buildings and its complete exclusion from parts that are concealed, covered up and capable of spreading fire before it can be detected or pr vented. All of the above is of the simple,

cheap, commonplace building, which is traditional in those countries of Europe where wood is not, and has never been common. Those, too, are lands in which the usual rate of expense in the preparation and fitting of a house is 's nothing compared to the extravagant proceedings of the United States. With us no immediate imitation of those easy-going, South-of-Europe ways can be looked for; but, with

us, again, the iron members of all sorts

SI. AMIOIME STREET.-A substantanny ount house, containing three aweinings of one nat each. Alcely laid out, heated by not water tuinace. An conveniences. Wen rented and Piciaing a good revenue. (200-1-0).

SI. ANIUINE SIREEL-A two-stores stone front house, in good order, on the best part of the street; must be sold to close an estate. (2000-3).

51. AMIUIME STREET.—A full size stone front house, in good order, contains fourteen rooms. Lot 211/2 it. by 139 It. ,1 Pice \$0,000. (210-15).

ST. ANTOINE STREET.-A stone tront corner house, sell-contained, and a tenement house adjoining, would be sold at very moderate prices. (550c-3).

ST. AMTOLAE STREET.-A substautuil sold built house, near Guy st., in good order, heated by Daisy furnace, le rooms, moderate price, \$8,-

750. (194-B). SI. AA101AE STREET.—Solid brick tenement, on stone foundation, with good brick outbuildings, all well rented to good paying tenants, yielding an annual rental of \$376. A good

investment property. (378-B). ST. ANTOINE STREET.—A substantial stone front corner house, on the very best part of the street, nicely laid out; would be a good situation for a physician; house contains 12 rooms; heated by hot water furnace. Lot is about 36 ft. front by 177 ft. deep, to a wide lane in rear, thus giving plenty of depth to build two good tenement houses on rear lot.

(6-4). MARLBOR-ST. CATHERINE AND MARLBOR-OUGH STREES. — A block of four brick, two wooden tenements, and stone cottage, in good state of repair, on lot 125 ft. x 200 ft.; rented for \$840 per annum. (390-B)

ST. CATHERINE STREET.-A comfortable stone front house, near Bleury street, 12 rooms, hot water furnace, in thorough order. only \$6,000. Price

only \$6,000. (705-3). ST. CATHERINE STREET.—A good stone front house, near Fort street, in good order; would be a good invest-

ment property. (152-B). ST. CATHERINE STREET. — A brick block containing 6 dwellings and 2 shops, situate on the eastern part of Rented for \$1,090 per an-

num. (891-3). ST. DENIS STREET. — A first-class stone front tenement, containing six dwellings, each heated by hot water furnace, wired for electric light and piped for gas. Yields a revenue of \$1,260 per annum; is a really good investment property. (16-4).
ST. DENIS STREET.—A very attract-

ive cut stone front tenement, containing two dwelli, s, near Sher-brooke street; nicely laid out; heated by hot water furnace; modern plumbing, &c.; in A1 order. (343-B).

ST. DOMINIQUE STREET — A

solid brick tenement, comprising two dwellings, and a solid brick cottage in rear. Would be sold at a moder-

ate price. (148-B). T. DOMINIQUE STREET - A solid brick tenement near Pine Avenue, two dwellings, lower heated by Daisy furnace and in good order, will be sold at \$500 less than city valuation; also small cottage adjoining above at a very low price. (123-B).

ST. FAMILLE STREET-A handsome stone-front house; kitchen and dining room on ground floor; heated by hot water furnace; in perfect order; built and occupied by owner. We can recommend this house to any one wanting a good comfortable home at a moderate price. Convenient to two lines of street cars; ten minutes' walk from business centre Price only \$6,150. of the city.

328-B).
ST. FAMILLE STREET—A very handsome stone front house, very tastefully laid out, extension kitchen, laundry handsome stone handsome stone from the stone with the stone nigh basement cellar, with laundry and servants' accommodation. Up to date in every respect, (8181/2-3).

ST. FAMILLE STREET-A stone front full size house, in good order, heated by furnsce, good central altuation, close to Sherbrooke strest. Price, \$8,000. (242-B). Price, \$8,000. (242-B).

I GEORGE STREET-Two brick

houses, just below Dorchester street. well rented; owner has left the country and must sell. A prompt offer will secure them at a reasonable (339-B). price.

ST. HUBERT STREET .- A well-built stone front house, situated on the best part of the street, 28 ft. front, heated by furnace; modern plumbing, small conservatory in rear; in thorough repair. Lot 28ft. x 180ft. (15-4).

ST. HYPOLITE STREET - Brick encased tenement, two dwellings and shop, rented for \$378 per annum, Price \$4,300. (887-3).

ST. HYPOLITE STREET—A com-

tortable brick house of eight rooms, hot water furnace, open plumbing, in good order. Price only \$2,400. in good order.

279-B).
T. LAWRENCE AND ST. C. BORROMMEE STS.—A very desirable business property comprising 2 stores on St. Lawrence street, and 5 dwellings on St. Lawrence and St. Charles Borromee sts. Rented for (285-B).

over \$2,500 per annum. (285-B). ST. LOUIS SQUARE—A full sized stone front house, 27 x 40 feet and extension, heated by hot water furnace, dining-room, and small conservatory on ground floor, 9 bedrooms; carefully planned and well built for owner's occupation. Price moderate.

ST. MARK STREET. - A 11/2 storey stone front cottage, 26 ft. wide, nine

stone front cottage, 26 it. wide, nine rooms; heated by hot water furnace; in good order throughout. Price, \$6,500. (9-C).

" MARK STREET—A well built stone front house, in a good state of repair; plumbing and drainage system renewed last year. Twelve rooms. Price only \$6.00. (328-B). Price only \$6,500. (325-B).

ST. MARK STREET—A good stone front corner house, in good order, well rented, heated by furnace. Would be sold at a very low figure.

(153-B) MARK STREET-A stone front double cottage, 30 feet wide, heated by hot water furnace, has all mod-

st. MATTHEW STREET-A arranged and roomy stone front house, with two storey extension, heated by hot water furnace, in thorough order: good stable and coach honse. (131-B).

and sizes-the angle iron, the strap iron, the innumerable forms of rolled metal which may be used in connection with cement, terra cotta, brick and the like for floors and partitions have made our work easy to us if not exact-And there is this to conly cheap. sole the owner of a building, which he finds will outrun his estimates in cost, that it will be immeasurably more solid, more durable and therefore very much more agreeable and more capable of elegant finish. Your marble worker will be greatly rejoiced and will tell you so, when he finds that his ornumental tiling is to be laid upon a floor of iron beams with brick cement filling, because it will do him credit, he thinks, and need fear nothing but the shock of direct injury from above. The building will be comparatively dustproof, it will be comparatively soundproof and smellproof as well as fireproof, nor will the dwellers or the temporary occupants of the rooms in such a building suffer from the constant annoyances of the wooden shells in which nearly all of us are compelled to live. Repairs will become a "negligeable quantity" in that owner's fu-Plaster will not ture calculations. crack nor partitions shrink and settle; doors will now bind on the saddles; rats will not onaw through lead pipe -the occupants will live free of the vexatious visits of the patching work-

Doors can be made of paper in one form or another, and so almost entirely incombustible. They may be made with light metal frames upon which leather is strained, and the leather if taken in the large sheets of horsehide which are now prepared as "American Russia" or the like, is not very expensive. They may be made in a similar way like the old-fashioned green baize doors with textile of almost any inflammable sort strained upon frames which it would not be difficult to construct of stout wire exactly as the skeletons of our stuffed sofas and arm-The insurance comchairs are made. panies recommend doors of wood covered on all sides with tinplate; and modified forms of these "Underwriters" doors are now made with panels which, together with the ralls and stiles are covered with metal secured by the usual loose mouldings, which alone are uncovered - even these mouldings might be of decorative metal and made very effective. It is found that these will bear a very great heat before yielding in the slightest degree; because, while the wood within may char, it does not burst into flame nor lose the whole of its rigidity. Doors may be

ST. MATTHEW STREET,-Two neat 11/2 storey stone front cottages, containing nine rooms each; heated by hot water furnace; in good order throughout. Situated on the best part of the street; close to electric cars; both well rented to good tenants; possession can be given on 1st Will be sold to a prompt buyer for less than \$5,000 each. (18-C). ST. URBAIN STREET-Brick en-

cased tenement, on stone foundation, two dwellings, well rented. Reduced price, \$2,800. (316-1). price, \$2,800.

51. URBAIN SIREEL --- A brick encuscu contage in good order.

only \$2,200. (265-B).
51. OKBAIN STREET—A comfortable, well built brick house, well situated in vicinity of St. Martin's church, in good order, large garden. Would make a very nice lamily resi-

dence. (307-B) ST. URBAIN ST.—Stone front tenement building, contains five dwellings in fair order. Rents for \$340 per annum. Price, \$6,250. (9-4).

51. URBAIN STREET-A well built stone front cottage, with extension kitchen, heated by Daisy hot water turnace; everything in first class order. Built for owner's occupation. Lot 25 feet by 100 feet. Go I stables: moderate price. (763-3). SUSSEX STREET.—A handsome stone

front cottage; well built and in good order; heated by hot water furnace; good modern plumbing; dining room on ground floor; five bedrooms; ample storage room, etc., in basement; brick shed in rear. This house is brick shed in rear. for positive sale, and will be sold on Permit to terms to suit purchaser. view at our office. (17-C).

solid brick house, extension kitchen, nice family house at a very low price, Price only \$4,500. bedrooms.

769-3). TOWER STREET - A handsome pressed brick double house, on lot 50 ft. by 100 ft., with two story extension, fitted with all modern improvements, ground floor contains drawing rooms, dining room, library, kitchen, and bedrooms, pantry. per floors contain eight bedrooms; w.c. on each bedroom flat. (871-3). built

IUPPER STREET-A well stone front house, ten rooms, Daisy furnace, in good order. Price only \$4,250. (234-B).

waiter, etc., in good order, brick stable in rear. Price only \$4,800.
Terms to suit purchaser. (205-B).
UNIVERSITY STREET.—A substan

tial stone front house, above Burnside Flace—in good order—will be sold at a very low figure—\$500 less than city (154-B). assessed value.

stone front corner house, beautifully situsted on the best part of the street, heated by hot water surnace; all (791-3).

modern improvements. (791-3).
UNIVERSITY STREET — A good three storey brick house, near Sherbrooke street, nicely laid out, kitchen on ground floor, hot water furnace. Price only \$8,500. (301B). UPPER UNIVERSITY STREET—A magnificent residence property situated at the corner of Pine Avenue, VALLEE STREET. - A 11/2 storey wooden cottage, and dwelling in rear on a lot 35 it. x 75 ft., for sale, at \$1,400. The price of the land only. good situation for a curter, (20.4).

VERSAILLES STREET - A self-contained house, near St. Antoine street, in good order. Price only

\$2,250. (358-B). VERSAILLES STREET — A neat brick encased cottage just below St. Antoine street. House is built in rear of lot, leaving the front available for building. Price only \$3,303. (\$1\$-B).

VICIORIA STREET-A # 1-2 storey stone front house, in good order, concrete basement; neared by not water furnace. Lot 281% x 56 feet, 18 foot fane 12 rear. (171 B).

VICTORIA STREET. - Solid stone stone house, centrally situated on Victoria street, just below Sherbrooke The outlook from side of house is across Sherbrooke street, and the Conege grounds. Very conveniently arranged inside, central half on each floor, 6 bedrooms, small sitting room with bulcony outside; drawing room, dining room, kitchen, larder, bathroom, &c., &c. Very cool in summer as house is shaded by three large trees; stands on lot 28 ft. by 100 feet with fane at side and rear. Any one wishing a comfortable house, centrally situated, here is their opportunity, as owner is leaving the city. Price, only \$5,750. (392-B).

VICTORIA STREET-Solid brick three storey house, 10 rooms, newly painted and papered throughout. New Daisy furnace. Price only Price only

\$4,000 (829-3). VICTORIA SQUARE—Two stone front stores with dwellings above, rented to good tenants; in very good

order. (17-B).
VICTORIA STREET—Two cutstone front houses in good order; Daisy furnaces; each rented for \$400 per annum. Price only \$6,000 each. 268-в).

VICTORIA SQUARE-A fine business site now occupied as warehouse, well rented in the meantime. (24-B). WAVERLY STREET.—A neat stone

front cottage, contains 9 rooms; built within the last year. Heated by hot water furnace. Price only \$3,000. (3-4),

WELLINGTON STREET - Four solid brick tenements on lot 54 feet by 145 feet. Would make a good investment for a master carter. Price 14,500.

4,500. (314-B). VELLINGTON STREET — A good brick house, near the subway, heated by hot water furnace, and in good order throughout. Only \$3,500. <u>(879-3).</u>

#### CHOICE BUILDING LOTS IN CITY OF ST. HENRY.

We have for sale some very desirable building lots on the following streets, n very casy terms and small cash pa m nts :--

Delisle, Albertand Richelieu sts., 40to 45 cents per foot. Two lotson Richelieu st., at 36 cents per foot; Notre Dame st., 75 cents per foot.

made of wire glass, and these will not be unreasonably expensive when they: are more constantly in demanda:

The walls themselves of our-office rooms will be more agreeable if hid up of hard bricks than people are apt to imagine who have not had experience of such walls. There are buildings in which the whole chimney-breast is faced with brick; and the mantel, elaborately curried out in terra cottu, forms one architectural mass with the breast, The bricks may have enameled surfaces; there is no difficulty about that, for, though the cost per thousand is high, so very few bricks are needed for th lining of a room that the actual outlay would not be great! It is not, however, at all essential, except from a somewhat fantasti al belief in favor of the non-porous surface as being more healthful, that enameled or glazed bricks should be used, the selected hard baked brick of our markets is amply sufficient for all purposes and it can be got of many different tints allowing of pretty variety in laying up of the wall face. Admirable instances. of such work were to be seen in the old buildings of Columbia College-which are now falling in piles of rubbish. Friezes of moulded or patterned bricks in the cornice at the top of the room or bands at thelevel of the chair-rail or elsewhere may also be made with excellent effect. This, however, is to be said, that brick is not agreeable to brush against-as indeed was suggested above with reference to sandstone used for door trims. To guard against this, dados of marble, or slate are excellent and may be of any height from three to six or seven feet or higher. Nor should the abundant supply of natural and artificial decorated marble with the grave and sedate colors of slate to contrast with it er to substitute for it, cause us to forget the ready device of cramic tiles. There is no room here to dwell upon the brilliancy of effect so easy to produce by this means. The very ugly tiles commonly offered us are not to be allowed to blind us for a moment to the beauty of those already in the market nor to the extreme ease with which the most beautiful patterns that can be invented by man may be transferred, either in color or in low relief to the surface of tlles which need not be costly beyond our means. Tile can be painted as canvas or panel can be painted at any price up to the fee asked by a master of the masters in sculpture or in painting: but, also, tiles of such beauty that we buy them for our museums and such as have been for centuries made throughout half the world may be studied, and the resulting studies sold

St. James and St. Antoine street, Bel-Air Aves., and Rose de Lina st., 40c. to 45c. per foot.

Lots range from 78 feet to 100 ft. deep, and are situated in the best part of the city. Specially good terms given to parties building .--11-B).

### **Business**

### Properties

And Building Lots FOR SALE —.BY≟

#### J. CRADOCK SIMPSON & Co Real Estate Agents.

ST. JAMES STREET.—One or two centrally situated properties, between Post Uffice and McGill Street. Particulars at Office. (445-8.)

ATWATER AVENUE.—A block of land wth a frontage of 200ft. x 96ft. deep, situated between the canal and Notre Dame street; lots in rear can also be had; fine site for a factory; also three loss near St. Antoine street. (23-C).

BISHOP STREET.—Two very desirable building lots in the very best part of the street, each 241/stx129ft 3 in. Very few lots remain sold on this street. (384-B). BLEURY STREET—A fine block of

land above Ontario street, will eventually form the corner of Concord street; frontage about 150 feet, area 24,000 feet, with large cut stone house. A good property for development and speculation (388-a). CANAL AND BASIN STREETS. A block of land 137 ft. A 192 1, with two storey brick buildings thereon, all in Ar order. A new American water wheel was put in in May, 1898, with capacity of 100 horse power. This is an oportunity very seldom offered to secure a desirable factory site with cheap water power on the canal bank, good shipping facilities,

both by water and rail (324-B). EDAR AND PINE AVENUE. CEDAR A block of land 137 x 192 ft., with 16t 1-2 feet on Cedar Ave. Delight ful situation for villa residence-commanding fine view, pure healthy air, easy, of access, and only 50c per foot. Plan and particulars at our office.

(355-B). CHATHAM STREET—A block of land with a frontage of about 125 ft. and a depth of 105 feet on Hunter street; desirable manufacturing site. and comprising an area of over 200.-000 feet, cut stone residence and other buildings thereon. This property is specially adapted to succeivision purposes, and there is money in it for any enterprising capitalist or sub-divider. A splendid site for an institution. Particulars at this office

CITY COUNCILLORS STREET. - A brick building, occupied as shop, with dwelling above, in good state of repair. New roof put on this year; shed and stable in rear. (10-4).

COTE DES NEIGES ROAD-Choice building lot, just above Sherbrooke street, 51 ft. 9 in. x 115 ft. deep. Price \$1.25 per foot. (184-B). CRAIG STREET—A block of brick

stores well situated on the best busiacss part of the street. Annual rent

\$1,500. (310-B). CRAIG STREET.—Two well situated business properties, west of St. Lawrence street, will be sold gether or separately, having a frontage of a little over 30 feet each, by a depth of 90 feet to Fortiheution Lane, with buildings thereon occupied as shops, yielding at present 5 per cent. on selling price. "One of the finest sites in the street for werehouse or manufactory. (20-C).

DELORIMIER AVENUE -- A fine block of land, 120 ft. front by 380 ft. deep; first class site ior menulating purposes; low price. (200-B).
DELORIMIER AVENUE—The well known as "The

known property, known as "The Kennels of the Montreal Hurt,"comprising an area of 154,367 it., of land with the buildings thereon, erected, viz.: the Club House, Stables, Kennels, etc. Full particulars at office,

DORCHESTER STREET-A good building lot on the eastern part of the street, 40 x 100 ft. Price only 40 cents per foot. (196-B).

40 cents per foot. (106-B).
DORCHELSTER STREET-A vacant lot 30 feet by 110 feet, just west of the Windsor, the only one for sale in the vicinity. Particulars and price at office. (779-3).

DORCHESTER STREET.—One of the

finest blocks of land in the residential district of Montreal, having a frontage of 234 feet, on Dorchester street; and an area of about \$2,000 feet, with a private street at the side; would be a very safe and profitable specula-tion, easily sub-divided; with a large stone residence, gardener's house, vineries, conservatory, stables, coachhouse, and other outbuildings. Price and particulars at office. (22-C).

DRUMMOND Three STREET choice building lots above Dorchester st., 78 feet by 127 1-2 feet, with lane at side and in rear; very low price. (103-B).

GREY NUN STREET.—A block of

land having a frontage of 144 1-2 feet on Grey Nun street by a depth of 98 feet, with the stone buildings thereon, suitable for warehouse or manufacturing Wanted expurposes. change. ge. (443-a). NUN STREET—A large sub-

GREY stantial stone property comprising four warehouses. Would be sold at less than corporation valuation, to close an estate. Particulars at office.

(765-3).
GUY STREET—Three good building lots, above Dorchester street, each 25 feet 3 inches front; very few va-cant lots left in this section. (341-B). LAGAUCHETIERE STREET, Cor. St.

Andre Street.—Lot 65 ft. 9 in. by 85 ft. 6 in., on St. Andre street. Area 5622 feet, with the buildings thereon including brick corner store. A good investment property. Close to Viger

at such prices that every house-builder might enrich his dwelling with them.

Where the wall surface is smoother, whether from use of enamelled bricks, of tiles, or of plastering of a superior quality, the familiar old baseboards may still be copied in a better material; or the dado, three or four feet high, may be made inexpensively. Fireproofing companies there are, which undertake to run mouldings and to excute panellings in many kinds of hard cement and plaster; and metal mouldings are at hand for the reinforcement of these, the protection of their arrises, and for their adornment. There are. too, a multiplicity of patent contrivances in the way of papier mache and similar compositions. And it is to be noted that, once the true uses of colordecoration understood, these inexpensive devices are not unworthy. The architect of spirit may well despise pilasters and entablatures of stucco; but color-effects may be got upon a plaster or a paper background as well as in ceramic ware and in marble.

As for the floor surface, there is no remedy for the whim that none but that of planks is agreeable, except the simple expedient of living where no plank floors are to be had. When one has spent two successive winters-that is to say, all of two years except the summer vacation-in an apartment of twenty pieces, unconscious of thefact that not a square foot of plank flooring existed, and then finds, to his surprise, that underneath the earpets and the rugs there is everywhere mosaic, terrazzo, earthen tile, or cement, and this in an apartment near the top of a big house, an apartment of comparatively low ceilings and undignified appearance; then he makes progress in the knowledge of interior fittings. Such progress as that is what this article pleads for. The desideratum is that the occupants of offices, like the occupants of dwelings, should think for themselves a little more freely than they are apt to do in this country, cut off by such breadths of sea, of language, and of custom from the nations of older tradition and frequently wiser habits of life. We cannot learn so much from England in this matter, except in the matter of inexpensive and beautiful stairs of white stone, with which stairs all dwellings of any pretensions are fitted in London; but the Continent of Europe contains endless stores of suggestion for those who would build better than we are in the habit of building, and these suggestions worked up by the Amercan readiness at taking a hint when there seems to be an inducement, will give us all

square and new C.P.R. Hotel. (369-B.) McGILL STREET-That fine block of land having four frontages, Mc-Gill, Grey Nun, Common and Youville streets, and containing an area of over 46,000 feet. Suitable for warehouses, cold storage, or public buildings. Reasonable offers solici-

ted. (125-B).

NOTRE DAME ST. — A very desirable building lot, near Sohmer Park, 82 ft. x 60 ft.; would be sold on very easy terms. (6-C).

easy terms.

NOTRE DAME STREET-A large block of land on eastern part or this street, containing an area of 34,500 teet, with a large stone building thereon, would make a very desirable site for manufacturing purposes, as the proposed improvements to the harbor at the East End will probably make this more of a business and

manufacturing centre. (338-B).
NOTRE DAME & ST. MAURICE Sts.-A good revenue producing block, consisting of two stone front shops and dwelling on Notre Dame st., and four brick encased dwellings on St. Maurice st., will be sold \$1,500 less than City valuation. (286-B).

NOTRE DAME STREET.—Nos. 792 to 800, a lot of land 107 ft. front by about 145 ft. deep, to the river front, area 15,125 ft., with three brick and two frame houses; nearly opposite Fullum street, and running back to the Harbor Commissioners' wharves. We believe this property has a good future, being situated in the neighborhood of the proposed harbor improvements. Low price to prompt (256-B). buvers.

NOTRE DAME STREET (East)-A large block of land with harbor frontage as well, containing 22,000 feet of land, with substantial buildings thereon. Owner anxious to sell.

(2.11 - 2)

NOTRE DAME STREET-A stone front warehouse, near McGill street, 30 feet front, splendid situa-tion for any kind of wholesale busi-(638-3). ness.

PAPINEAU AVENUE-A block of land with a frontage of about 200 feet by a depth of 155 feet on La-fontaine street. Splendid manufacturing site. (441-a).

PINE AVENUE-To close an estate a specially good lot on the south side near Oxenden avenue, with a mitoyen wall available. (297--B).

REDPATH STREET-Cne of the finest building sites in the market above Sherbrooke street. Frontage 46 feet, depth 145 feet, suroundings

the very best. (257-B).

..ICHMOND STREET, corner of Basin Street-A large property with two street frontages and lanes on the other two sides containing an area of 14,000 feet, including a corner building suitable for office, dwelling or tenements. Splendid factory property with light on four sides. Will he sold to close out a mortgage. Call for particulars. (255-8).

SEIGNEURS STREET-A block of land just below St. Antoine street, about 75 feet by 116 feet, with the old brick and moden buildings thereon. Splendid site for block of tenements. (12-B).

block of lots only 52 to 80 ft. deep, very favorable for building, will be sold cheap en bloc or separately. Price 30c per foot upwards. (247-B).

STIERBROOKE STREET—A very desirable corner lot on the east end of the street, 50 feet by 107 feet, near Logan's Park. Close to Amherst street cars. Reasonable price. (315-B).

SHERBROOKE STREET AND LA-VAL AVE.—A fine block of land torming the corner of above streets, naving an area of 43,000 ft., with handsome stone residence and stable. House and stable with 10,000 ft. of land would be sold separately. (277-B).

SHERBROOKE, Cor. ST. ANDRE STREET—A first-class block of land, 110 teet frontage on Sherbrooke st. Particulars and plan at once. (133-13).

SHERBROOKE STREET.—A fine property west of Park Avenue and coming over 50,000 it. of land with a substantial residence thereon. A splendid block for an apartment house, church, college, or any other institution wanting a high class residential site centrally situated. (B-552).

ST. AMBROISE, ST. JOHN, HAR-RISON STREETS & LACHING CANAL—This valuable manufacturing site, having an area of 27,555 it, could be easily sub-divided, having four frontages. Plan and particulars at office. (293-A).

ST. CATHERINE STREET, MAIS-UNNEUVE—A vacant lot, 35 it. x 110 it., will be sold for \$825, cash to a prompt buyer. (260-B).

ST. CATHERINE STREET, Corner Mariborough street—A fine lot with a frontage of 100 feet on St. Catherine street, by a depth of 40 feet on Mariborough. (1-C).

ST. CATHERINE, corner St. Matthew street—One of the best situated corner lots in the street, 25 feet 4 inches in front, by 120 feet deep, with a brick nouse on St. Matthew st. No waste ground, just the right size for a shop, lane in rear. (202-B).

ST. CATHERINE SINCEI-A valuable corner property in the very best business section of the street, producing a substantial revenue. Suitable for a first-class well established business capable of paying a substantial price. Lot 32 x 119. (835B-3).

ST. CATHERINE STREET, corner of Mackay street—A very suitable lot, 123 feet by 111 feet 9 inches. Area 13,745 square feet. (8-0).

ST. CATHERINE, CORNER MACKAY STREET.—One of the best corners on this part of the street, has a fronting of 123 feet on St. Catherine st., and 112 feet on Mackay street; would be sold on terms to suit purchaser. (8-C).

ST. CHARLES STREET—A good building lot, 50 feet x 100 feet, near Napoleon st. Would be sold cheap to a prompt buyer. Close to Centre

street cars. (165-B).
ST. DENIS STREET.—Two lots of 50 feet frontage each, in St. Denis Ward, only 45 cents per foot. A bargain. (392-b-B).

that we need in the way of incombustible appliances. Nor should the owner of a new and costly office building be satisfied unless his architect can say to him, when the lost workman leaves the building, There is not in the building itself, its walls, floors, or fittings of all sorts, as much wood as would make a lead pencil! That is the standard which, in spite of the assurances of a wood which will not burn, each owner and architect should set up for They will assuredly have himself. more beautiful buildings if they work in this way; and that fact is hereby offered as an additional inducement to those who would fain have buildings that will not burn.

RUSSELL STURGIS.

THE VALUE OF A HOME OF ONE'S OWN.

Napoleon said that a man who had a wife and children had "given hostage to fortune;" in a yet stronger sense have the man and woman made a beginning towards permanent success who have for themselves, a home, for the possession of which they are both willing, unwaveringly and steadfastly, to use systematic self-denial. When a young couple have ceased to roam about from one undesirable flat to another, and need no longer talk "when we lived in East --- street, or West - street," but can cosily speak of "our little place," they have risen 20 per cent. in their own self-esteem, and are at least a hundred per cent, richer in the true joy of living. Insensibly my illustration takes a financial form. since money, the power to obtain this blessing, lies at the root of the mat-Great country places are royal possessions, splendid to own and full of proud pleasure to the owner, who, however, loses detail in vastness, and commonly has to ask his head gardener the name of the shrub, or blossom which attracts the notice of his guest, and not infrequently cannot tell what tree overshadows his roof. These stately domains belong to him who has paid for them, but are not his own in the sense I mean. That heart ownership which comes only to the man and wife who have won and made their home, is oftenest found in suburban towns and villages, and rarely extends to the dimensions of an acre. It is quite a different home-coming to a man who sees his children standing at his pretty gate to run down the safe and quiet street and find his pretty wife at the open door, than when he is lifted by a creaking elevator to some unknown height, where danger threatens the young lives if the door is but left ajar, and he

ST. JAMES STREET.—That valuable building lot adjoining the London & Lancashire Life Building, and temporarily occupied by the "Star"; the only lot on the street, is now offered for sale at the extremely reasonable price of \$17.50 per foot. Any corporation or person intending to build on St. James street, can now secure a choice lot without having to pay for expensive buildings to pull down. (19-4).

ST. JAMES STREET—A block of brick stores, with dwellings above, rented for \$2,400 per annum. A good investment. (261-B).

ST. JAMES STREET—A good building lot, 56 ft. 8 in. x 99 ft., on the western part of the street, and a good locality for good paying retail shops. (333-B).

ST. JAMES STREET—A 3-storey stone front building; comprising two stores and dwelling, well rented to good tenants. Lot 28 1-2 x 105 ft. Would be sold at corporation valuation—\$14,000. (827-3).

ST. LAWRENCE ST.—Near corner of Roy, on the best side of the street, a lot 40 feet wide with good brick store and dwelling, well rented, and doing a good business, would be sold to close an estate for \$7,000. Inquiries solicited. (297-B).

ST. LAWRENCE STREET. — A good revenue-producing property, consisting of two st-res, forming corner St. Lawrence and Ontario streets, with dwelling above, yielding a revenue of \$1,700 per annum. This property has always been well kept up and is in first-class order Good stable and coach house in raer. (1-3C.)

ST. PATRICK, ISLAND AND LA-CHINE CANAL—A block of land with a frontage of 1,550 ft. on the canal, 270 feet on Island street, and over 1,500 feet on St. Patrick street, 150 horse-power supplied from canal. Frame and brick buildings. (271-B).

ST. PAUL STREET—A substantial atone warehouse, forming the corner of a lane 28 1-2 feet front, suitable for any sort of wholesale business. Particulars at office. (38-B).

ST. PAUL STREET—A good business site, 28 1-2 feet by 121 feet, with the brick building thereon used as a workshop. Price \$4,500. (831-3.)

ST. PAUL STREET.—Stone warehouse, forming corner of St. Vincent street; well rented, in good business part of the street. (368-B.)

ST. PAUL AND COMMISSIONERS STS.
—Stone warehouses fronting on two
streets, in the best business part of
street, near McGill street; yield a
good revenue; to be sold to close an
estate. (364-R.)

ST. PETER AND ST. SACRAMENT STREETS.—A four-storey solidly built stone warehouse, facing Board of Trade building, and for many years occupied as a wholesale grocery. One of the best sites in the city for any kind of a wholesale establishment. Rents for \$1,200 per annum. (14-4).

ST. SACRAMENT STREET—That fine stone warehouse forming the

corner of St. Peter street, Lot 50 ft. by 70 ft., all built on. A chance for (300-B).

a prompt buyer. (309-B). VALLEE STREET.—A centrally situated lot near St. George street, with two old wooden buildings thereon. Good location for a tenement, or for a master carter. Price, \$1,400. (20-4).

#### Houses and

#### Building Lots

FOR BALE

-47-

#### WESTMOUNT. J. CRADOCK SIMPSON & CO.

ABERDEEN AVENUE.-A well situated lot, 50 feet front. Moderate price (368-B.)

ABERDEEN AVENUE - A wellbuilt stone and brick residence, with extension kitchen, hot water heating, and modern plumbing, containing 9 bedrooms, and well equipped in every way. The lot has a irontage on Aberdeen Avenue of 200 feet, and about 93 1-2 feet on Montrose street. The residence would be sold with less land if desired. (359-B).

ARLINGTON AVENUE AND COTEST. ANTUINE ROAD,-A most desirably situated block of land, fronting on Arlington Avenue, and on Cote St. Antoine hoad. Will be sold en bloc, with a two-storey brick house and outouildings; or would be divided and sold in lots. These are some and sold in lots. These are some of the best lots in Westmount, and at the price asked should not remain long in the market Partic rs at other. (13-4).

ARGYLE AVENUE—Three choice building lots; well situated on this popular avenue, commanding a mag-nificent view; owner has left the country and will sell them at a bar-gain, to a prompt buyer.

ARGYLE AVENUE-Three very destrable building lots, each fitty feet front, on the best part of the avenue. (SI-B).

ARLINGTON AVENUE - Handsome 2-storey stone front house, with 2-storey extension, cellar basement containing laundry, w.c., Daisy tur-nace, has four rooms on ground floor, five bedrooms and bath on 1st floor; finished throughout in white wood; fitted with electric fixtures, gas, grates and mantels. Prce, \$7,-500. (288-B).

COTE ST. ANTOINE ROAD - A magnificently situated building lot, 100 ft. front by 135 ft. deep on Metcalf Avenue; also a lot adjoining above 45 1-2 ft. x about 125 ft. deep a lot adjoining (349 B).

COTE ST. ANTOINE ROAD .- Semi-detached brick cottage with stone trimmings; on lot about 30 x 140 feet. This cottage contains nine rooms (six bedrooms), heated by "Daisy" furnace; extension kitchen; wired for

has to look for a number to tell whether he is on his own (rented) floor. From the hour a man and wife own their individual, personal home, a thousund new interests enrich their lives, and the dwelling and its surroundings are so a part of themselves that a loose shingle or a stain on the door step is of serious importance.

However extreme the theories of some of the "land for the people" philanthropists may be, there is a deep integral truth in the basis of their arguments. Men and women are happier, are morally elevated, are better citizens for owning a share of God's earth. I have long pelieved that the happiest people now living in our country are the skilled mechanics of our rural cities and towns, whose ambitions are limited to the acquisition of an unincumbered home, well built and set in a lot large enough to insure privacy and a garden. While watching the long-drawn-out repairs of an old country house, I came in contact with a notably intelligent and representative body of workmen. They discussed politics, town improvements, school taxes and general conditions of the country; they had enthusiasm and hope. I had seen little of either quality in the young men, married or single, with whom I was constantly associated. They, the educated men with whom I was in contact, talked incessantly of "the grind" of daily life; the single were afraid to marry; the married, lovers though they were, seemed out of their groove and dulled by anxiety. They were, every man, either already "freeholders" or nearing that distinction; their cottages sprang up in every direction where the large landholders left half an acre to spare; they slept under their own roofs; they lay down proudly, sure that wife and children were sheltered from the power of removal or ejectment, and that they were, personally, increasingly of value to the community in which they lived. The best of these workmen carned \$1,-080 a year, a part of them from \$650 to \$700. It seemed to me incredible that they had been able to buy land in such a town and improve it; still less credible that they could build and furnish such cottages as they lived in. I think women are largely to blame for the unprofitable, nay, wasteful, mode of living, which appertains to the renting of apartments and houses. Many, accustomed to the stir and excitement of the city life, turn with repulsion from the thought of living on a village street, and enter with great enjoyment into the jokes of illustrated papers which picture that much-derided man, the commuter, as fighting his way through

electric light and piped for gas; transoms above all chamber doors, and all modern conveniences. The owner desires every intending purchaser to thoroughly inspect this well built house. Price, \$9,500. (15-C).

COTE ST. ANTOINE ROAD, MOUNTAIN AND CLARKE AVENUES.—A magnificent block of land, fronting on above streets, containing an area of over 136,000 feet. There is no better block of high class residential lots than these in Westmount. offer this en bloc at a figure which should tempt speculators.

CAMPBELL STREET - Two very desirable lots each 63 ft. by 175 ft.;

fine situation. (109-B).

CLARKE AVENUE.—A solid brick house, on stone foundation, 40 feet square, with extension; grounds 97ft x 139 ft.; nice lawn, apple trees, &c.; good stable and coach house. House is nicely laid out, has large drawing room full depth of house, library, dining room, kitchen, and pantries, on ground floor. Price very reasonable. (good-3).

COLUMBIA AVENUE - A very handsome, well built tenement, containing two dwellings, heated by hot water furnaces, in perfect order, firstclass plumbing, well rented for \$520 per annum. Price, \$7,000. (900E-3). COTE ST. ANTOINE ROAD, cut-

ner of Victoria Avenue-A fine block of land, having a frontage of 135 ft. on Cote St. Antoine Road, and about 250 feet on Victoria Avenue. This is one of the finest villa residence lots in the Cote; it commands mag-nificent views which cannot be interfered with. (285-2).

COTE ST. ANTOINE ROAD - A block of land with a frontage of 103 ft. on Cote St. Antoine Road and 238 ft. on Claremont ave.; fine situation; good view, could be divided advan-

tageously. (208-B). COTE ST. ANTOINE ROAD, corner Mountain Avenue—A splendid block of land, 64 feet front by about 150 feet deep, well situated for a villa residence, and surrounded by some of the best properties in Cote St.

Antoine. (437-3). COTE ST. ANTOINE ROAD—Three magnificent building lots, facing Lansdowne Ave.; one of the finest

sites in the town. (267-B).
ORCHESTER STREET — Two DORCHESTER handsome stone front houses, just west of of Greene Avenue, each 26 feet front, with all modern improvements, kitchens on ground floor.

DORCHESTER STREET - Three choice lots near Clandeboye Avenue,

each 25 feet front. (205-2).

DORCHESTER STREET—Six stone front 2 1-2 storey well built family houses, containing five bedrooms, large drawing and dining room, library, kitchen, etc., ample cupboard accommodation. Splendid value for \$5.500 each. (287-B).

DORCHESTER STREET—Just west

of Greene Ave., two choice lots on the south side of the street, commanding uninterrupted view towards the south, with two mitoyen walls available for building; size of piece, 57 x 150. Offers solicited. (274-b). 4140 DORCHESTER STREET, (West-

mount)-A well situated, comfortable,

medium-sized, stone front house. The accommodation comprises large dining room, drawing room, reception room, twe bedrooms upstairs, and one in basement, kitchen, store rooms, large cupboards and pantries. Owner anxious to sell. Price this month under \$6,000. (336-B).

DORCHESTER STREET-A modern stone front house with deep extension; specially built for present owner, and containing ten rooms, five on each flat, with high roomy cellar, basement, etc.

Price, \$9,250. (133-B).
DURCHESTER STREET.—A fine block of land at corper of Gladstone Avenue, Westmount. Has 75 feet frontage on Dorchester street, and about 114 feet on Gladstone Avenue. Area 7,848 feet. A good site for self-con tained houses or for an apartment (275°B). house. Moderate price.

ELM AVENUE .-- A 2-story brick house on stone foundation. All living rooms on two floors. extension kiv Lot, 25 ft. by 1101/2 ft. to lane in rear. No furnace; 8 rooms. Price, (394-B). \$4,500.

ELM AVENUE-A choice building lot, having an area of about 2,700 ft. moderate price to a prompt buyer. (203-B).

ELM AVENUE-A double detached stone front cottage, near Sherbrooke Lot 50 x 108. Side lights and entrance on each side. Good garden and stable with lane in rear, House heated by hot water and in good order. Price \$7,750. (851-3).

ELM AVENUE-A two-storey stone front house, with a two-storey extension, asphalted basement, with furnace, pantry, bath and w.c. 2 slate wash tubs, double drawing room, five bedrooms with clothes cupboard in cach, gas grates, and mantels throughout house, electric light and gas fixtures, etc., finished in cotton wood. (894B-3).

GLADSTONE AVENUE-A neat stone front cottage, containing nine rooms, heated by hot water furnace, built three years ago, convenient to Price \$5,000. (380-A street cars.

GREENE AVENUE-A brick cottage, sandstone trimmings, modern improvements, nicely laid out. Price only \$5,000. (302-B). only \$5,000.

GREENE AVENUE-A pressed brick cottage, near Dorchester street, has extension kitchen, five bedrooms on one flat, servants' room in basement, heated by hot water furnace, modern plumbing and conveniences; a nice home for any one wanting a moderate priced house. Price \$5,000. (337 B).

GREENE AVENJE . - First-class two-storey cottage, with every modern convenience, porcelain bath, sta-tionary washtubs, Daisy furnace asphalted basement, extension kitchen. 5 bedrooms. Price \$5,250. (287-B)

GREENE AVENUE - A valuable building lot, forming the corner of Prospect Ave., 90 it., b. 73 it., only 42 1-2 cents per foot. (287-B).

GREENE AVENUE-A rough stone 1% storey cottage, heated by hot water furnace, 9 rooms; in good order, a nice comfortable house for a small family. Price, \$5,000. (335-B). u. newn snows, or staggering under his wife's parcels on his way from the railway station. To any really affectionate woman who would make a courageous, sincere trial of one year, who would learn the charm of the aucann fireside, and the shelter cosmess of wintry days in a house which was her home, the years that have been spent in city bondage, paying tribute to landlords, would seem lost indeed. Nor is a city home beyond the reach of such home getters. Philadelphia is full of homes so secured; so are Ciucinnati and Chicago, and so might even be "smaller" New York if the pressure of trade and our limited area did not make single lots expensive. With such homes in view, I believe the hope and cheerfulness and enthusiasm of which our young men seem to have been robbed would come back to them, and much of the lost joy of life would be lost to us all. That the attainment of such homes is very readily within the reach of men who have from \$1,500 to \$2,500 a year is easily demonstratable, and the gaining and enjoyment of them are largely dependent on the acceptance of their wives of the conditions and patient steadfastness necessary to fulfil them .- New York Evening Post.

#### BATTLE BETWEEN COMPRESSED AIR AND ELECTRICITY.

Recent developments in the struggle that is now being made by inventors to supplant the horse as a motor power for vehicles seem to portend a battle royal between compressed air and electricity. These two forces now occupy the center of scientific attention. All other agencies for supplying propel-ing power have been practically ruled on the track.

Both forces have been utilized with success by the traction companies in New York and Chicago, and it may be safely said that neither traction companies nor scientific men are in a position to affirm with positive authority that one is greatly superior to the other. In this comparison reference is made, of course, to electricity that is taken from storage batteries and not from the troll y, for it is generally agreed that the trolley, both overhead and underground, is a temporary makeshift and that the traction power of the future is one that must make each car independent of every other car, and in which the entire system cannot be brought to a standstill by an accident at the power-house.

In the matter of automobiles the contest between electricity and com-pressed air will be more interesting than in railway traction, for a horseless vehicle that runs on no fixed tracks furnishes the severest test of a motor device. Auto-trucks, operated by compressed air are already in use in New York, but it is noted the cylinders under each truck necessary for the storage GREENE AVENUE-Two well situated building lots, each 25 ft. x 102 it. no waste ground, only 55 cents per foot to a prompt buyer. (296-B).

HILLSIDE AVENUE- A desirable block of land 90 feet deep, adjoining the corner of Metcalie Avenue. (130-B).

IRVINE AVENUE-Two 2-storey solid brick cottages, extension kit-chens, heated by hot water furnaces, in good order, seven rooms in each, Price, \$3,850 each. (204-B).

LANSDOWNE AVENUE—SIX good building lots, near Cote St. Antoine Road, each 21 leet x 02 1-2 leet. (307-B).

LANSDOWNE AVENUE-A charming brick cottage on large for forming the corner of Sherbrooke street. Heated by Daisy turnace, 8 rooms. Price moderate. (809-3).

LEWIS AVENUE-Pressed brick cottages, eight rooms, concrete cellar basement, stationary wash tube, hot water turnace, etc. Price \$3,700 (896B-3).

MELBOURNE AVENUE - Handsome modern, detached cottage in this tavorite locality, recently built Lot 50 by Owner leavfor owner's occupation. 100, house 38 by 42. MONTICHAL WEST.—A new Drick Cot-

tage, close to railway and electric cars, in good order; low price, easy

terms. (374-B.)

MOUNT PLEASANT AVENUE -Two storey red stone front house, with extension kitchen, Daisy furnace, three mantels and grates in house; finished in cottonwood throughout. Lot 50 by 105 it. 363-3).

**10UNT PLEASANT AVENUE** . A magnificent villa lot, 120 feet by 175 teet, forming the corner of Campbell or Montrose street, commands the finest view on the island. (107-B).

Cote St. Antoine Road, nine nicely situated building lots, each 50 feet front by about 115 feet deep, within two or three minutes walk of street

cars. (130-B).
OLIVIER AVENUE.—A modern stone ront cottage, with extension, double roof. Daisy furnace, open plumbing; close to street cars; is in firstclass condition throughout. \$3,750. (22&-C)

PROSPECT STREET — Two new two storey cottages, every convenience, close to Greene avenue, fine view, etc., well built in every respect.

Price only \$4,250. (287-B).
ROSLYN AVENUE — A handsome pressed brick house, with two storey extension, hot water furnace, open plumbing, first floor finished in cotton wood and floors are or hardwood, expensive mantels and tiling; all hot water pipes throughout the house are of copper - cemented basement cellar, stationary wash tubs—a very desirable residence in every respect. (345-B).

ROSEMOUNT AVENUE — Several

choice villa lots well situated on the best part of this avenue; situation unexecelled in Westmount. Lots rup through to Mountain Ave., and have a trontage of from 33 it. to 91 ft. each. Reasonable price. (178-B).

ROSEMOUNI AVENUE— A substantial detached residence, fitted with all improvements, grounds have a frontage of 100 ft. on Rosemount and 34 feet on Mount Pleasant avenue, by a depth of about 140 feet. Also three good brick houses, two on Rosemeunot Ave., and one facing on Mountain Ave., all well rented to good tenants, on lot fronting on both avenues, and with an area of 30,804 feet. (178-B).

ROSEMOUNT AVENUE— A handsome stone front residence; lately bunt and replete with every convenience, Daisy turnace, laundry, etc., nve bedrooms.

SHERBROOKE SIREET— A well stuated lot, Just east of Westmount Park. 50 it. x 104 1-2 it. deep; no waste depth. (337-B).

semi-detached houses in the best part of Westmount. Modern and thoroughly well built, one is occupied by owner, the other well rented. Suitable for two triends. Both houses have side lights and one is a corner house and commands a fine open view. (124-B).

Sherbhoune Street - Two very desirable building lots, nearly opposite the park, each 50 x 117; one of them being a corner. Very reasonable price. (7-C).

SHEBEROUKE STREET.—A handsome stone front and side corner house, in the West End of Sherbrooke st. House, 20 it. by 62 it. Everything modern; all living rooms on two floors. Price, \$15,000. Additional land if desired. (380-B.)

han bome cut store corner house, near Greene Avenue, 261t, front by 72ft, deep, kitchen on ground floor; Daisy turnace, cellar basement. This house was built for owner's occupation, and is warranted first-class in every respect. Two lots adjoining, each 25ft.x125ft, would be sold with house or separate. (350-B).

SHERPROOKE STREET.—A handsome well-built corner residence; 3 storeys, extension kitchen, front and side of stone. Twelve rooms, laundry, servants' bath and w.c., in basement; modern open plumbing; hot water furnace; wired for electric light; speaking tubes, &c. Finished throughout in hardwood; windows in front and side are of plate glass. Would exchange for smaller house. (8-4).

ST (ATHERINE STREET.—A two-storey solid brick cottage, with kitchen on ground floor, in good order throughout; heated by hot water furnace. Lot 41 x 172. (5-4).

ST. CATHERINE STREET.—A twostorey brick cottage, with gray stone trimmings; heated by hot water; 4 bedrooms. Price, \$4,000, to a quick buyer. (16-C).

front cottage on lot 26 x 110 feet; well built and in good order throughout. Lane at side and rear. Price \$7,000. (211-B).

5T CATHERINE STREET — good building lot, 80 feet front on St. Caof the compressed air add greatly to the bulk of the vehicle. Whether this is an insuperable objection to their use in automobiles remains to be ascertained by actual experiment.

In many respects the utilization of these forces presents similar conditions. Each must have charging plants or stations where a new supply of air or electrical energy may be obtained by the vehicles, and each plant must be equipped with special machinery designed for this purpose.

It is authoritatively announced that Chicago will be one of the battle grounds of the coming contest. The city is to be supplied with vehicles of every description driven by compressed air, as well as automobiles propelled by electricity. Time will develop the relative merits of both. All that can be prophesied with certainty is that the development of these forms of motor power will work a wonderful transformation in our municipal life.—Chicago Times-Herald.

#### PROBLEMS OF POVERTY.

Nothing is more common than to hear men and women, often incapable themselves of earning by work the money which thy spend, assigning as the root of poverty the incapable. the root of poverty the inefficiency of the poor. It is quite true that the "poor" consist for the most part of inefficient workers. It would be strange if it were not so. How shall a child of the slums, ill-fed in body and mind, brought up in the industrial and moral degradation of low c.ty life, without a chance of learning how to use hand or hend, and to acquire habits of steady industry, become an efficient worker? It is the bitterest portion of the lot of the poor that they are deprived of the opportunity of learning to work well. To taunt them with their incapacity, and to regard it as the cause of poverty, is nothing else than a piece of blind insolence.—John A. Hobson, in "Problems of Poverty."

#### THE VALUE OF A GENERAL EDU-CATION.

In my judgment, the age at which a boy should seriously begin any special studies, with a view to fit him technically for the profession he may have decided to follow, should not be earlier than seventeen or eighteen. And in any discussion as to the age at which a boy should leave school, the great incidental advantages that he gains from a reasonable prolongation of his school days must never be lost sight of. A stricter discipline, a wiser supervision, a more authoritative yet systematic advice as to conduct are more possible at school than can ever be the case in after-life, and a more constant and generous association with his equals rubs off angularities and leads to amenity of disposition. It is seldom, indeed, that one cannot trace the difference between a lad who has had a full public school training and another who has been less fortunate. Speaking as an employer of labor, I should say that we find a pleasant speech and manner, tact in dealing with others, and some power of organization of the utmost value, and it is precisely those qualities which a boy acquires or ought to acquire in

therine street, with a frontage of 160 feet on Metcalie Avenue, a splendid location for shops or residence, 93-B.

ST. CATHERINE STREET—A comfortable, well-built stone front cottage, with extension kitchen, Daisy furnace, and all improvements; five rooms on ground floor. Would exchange for a smaller house. Price only \$8,000. (833-3).

ST. CATHERINE STREET — Two bulding lots, near Metcalfe Avenue, about 44 feet 5 inches front by a depth of 170 feet to 174 feet each, (382& 380-2).

UPPER LANSDOWNE AVENUE—We call special attention to the fine blocks of lots laid out on the St. Germain property. They are laid out in frontages of 50 feet with a depth of 110 to 115 feet. The situation is the most accessible of all the hillside property and commands a magnificent view. (289-A).

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).

WESTERN AVE.—About 60 yards west of Metcalfe avenue, a very de sirable lot of land, 24 feet front by 100 feet deep, to a 20-foot lane in rear. (132-B).

WESTERN AVE.—Two fine building lots, corner of Elm Avenue, 27 ft. front x about 93 ft. deep, good lane 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).

WESTERN AVENUE. — Semi-detached brick houses of nine rooms, on the best part of the avenue; extension kitchen; heated by hot water; electric light, gas, and all modern improvements. The stone, brick, and woodwork, plumbing and painting all done by good workmen, with first-class materials. (15-C).

WESTERN AVENUE. — A handsome red-stone front house, 27 ft. front; heated by hot water furnace; modern open plumbing; concrete basement; wash tubs and w.c. in basement. First floor finished in oak; house is wired throughout for electric light. Intending purchasers will find this house well worth inspection; it was built by day's work and with the very best material. Price, only \$10,000. (12-C).

A DETACHED HOUSE IN THE best residence section of Westmount built for owners' occupation. Lot has a frontage of nearly one hundred feet, commands a view from elevated land, and is surrounded 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 grice. (178-B).

### Suburban Properties

FOR SALE BY

#### J. CRADOCK SIMPSON & CO'V

BEAUREPAIRE.—Two handsome semidetached frame houses, in good order throughout, large frontage on the river; contain five bedrooms each. Lots comprise an area of over 45,000 feet. Arrangements will be made to show them to any intending purchaser. (2-C).

BEAUREPAIRE—A charming cot-tage on the Lake front, built for owner's occupation, two stories, leries on three sides, large lot. (183-B

BORDEAU, SAULT AU RECOL-LET.—An attractive 1 1-2 story stone front house, close to C.P.R. station, about a mile from electric cars; contains 7 rooms and extension kitchen. Lot about 87 feet x 160 feet; price \$3,500. or would exchange. (352-B).

BOULEVARD ST. GERMAIN. ST. LAURENT—Three lots each 25 ft. x 121 ft., near the Park and Island Ry. Price \$475 for the three lots.

303-B).

CHAMBLY—A very desirable country residence, situated in the best part of Chambly. Large frame house and extension, coach-house and sta-ble: all in good order: grounds con-tain four acres: low price to prompt buver. (356-B).

CHAMBLY BASIN .- A fine residence property, containing 23 arpents, of which five arpents are beautifully wooded. River frontage on two sides; about one mile from Richelieu station. (C.V.R.). Solid stone three storey house, fifty feet square; hot water furnace; large stable and coach house and other outhaildings; good house and other outbuildings; good boating and fishing; telephone in house; only I 1-2 hours' drive from Longueuil. Moderate price. (110-B).

COTE-DES-NEIGES - That beautifully situated property known as "Ferngrove." bounded by Cedar. Crescent and Lakeview Ave, between Cote St. Luc Road and Westmount. Particulars at office. (167-B).

COTE VISITATION — A valuable farm of from 66 to 70 arpents, within a short distance of the electric cars: will soon be in demand for sub-division. Particulars at our office. (900c-3).

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

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

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

LOWER LACHINE ROAD - A choice piece of suburban property ad-joining that of the late Mr. Sippell; one of the most desirable frontages his later years at a public school. Without such qualities even the highest scientific attainments will never make a captain of industry, and in selecting candidates for appointments the man of business distinctly prefers a youth who has had the benefit of some years at a good school. So much for the necessity of grounding technical studies on the basis of a sound general educa-

#### POWER-STORING.

The great business of the first part of every successful life is storing power. The true im of all discipline, the real meaning of the drudgery of the dreary years spent in poring over hooks, of listening to lectures, of notetaking, of all the dry details of study is to fill the mental reservoir, the storage battery, full of reserve for future It is the accumulation of force which will enable one in future years to bridge over, without exhaustion, a great panic, an unexpected emergeney: to save life, in some critical surgical operation or epidemic; to meet some exigency; to pass seathless through some great commercial crisis.

Every man who would leave his mark behind him or attain to any degree of success, every wrestler in the world's arena, must have such a reservoir of power to draw upon in times of unexpected perplexity or trial, or he will fail. -- Success.

on the river. Very easy terms. (119-A).

MORRISBURG, ONT. — A neat two-storey frame house, situate on the river front, on a lot 154 ft. x 165 ft.; nicely laid out; verandas on two sides of house; carriage house and stable, etc. Price \$2,500. (357-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

it., running back to an avenue on which electric cars are now running. Commands a magnificent (145-A).

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, &c. Grounds laid out in ornamental and fruit trees, kitchen garden and small fruits. (320-B).

UFREMON - A beautiful wills situated on the St. Catherine Road, OUTREMON just outside the limits of Outrement, five 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 bundreds of currants. gooseberries, and grape vines, all in full bearing. House is built in Ar style. Has all city conveniences. Daisy furnace, hot and cold water,

bath. w.c., &c. (322-B).

PETITE COTE.—A piece of land comprising about 63 arpents, situated on the Cote de la Visitation Road. Is being sold to close an estate. A good block for investment and future subdisietor.

division. (869-B). ROSEMERE, OSEMERE, P.Q.—A handsome wooden country residence, on stone handsome 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 stucco work, on stone foundation, to 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. LAMBER -A very handsome

-A very handsome detached house, on brick and st lot 50 feet 200 feet, extenson kitchen, heat by hot water furnace,
J out with fruit trees, &c. Ground (129-B)

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

VAUDREUIL-A nice frame summer house, with sheds, laundry summer kitchen, ice house, etc.; orchard, tennis grounds, and all country conveniences. (273-b).

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

#### **Country Properties**

FOR SALE BY

#### J. Cradock Simpson & Co

LACHUTE.-An excellent farm of 275 acres, well situated about one mile from Lachute Station. 125 acres under cultivation; balance in pasture, bush and orchard. Good stone house and outbuildings in good order. Lots of water. Cheese and butter factories in close proximity. (5-C). COTE ST. LUKE ROAD.—A sple

splendid piece of land, 283 ft. x 383 ft., with a nice frame house, stable and shed. Ground laid out in garden, orchard,

(4-4). &c.

ELLEVUE, P. Q.—Solid stone houses 40 feet square, built in 1805 BELLEVUE. covered gallery all round, finished throughout in hardwood, 12 rooms. Grounds in a good state of cultiva-tion, small fruits, vines, etc. 20 min-utes' walk from R.R. station in Beau-harnois. (313-B).

A COUPLE OF FARMS on the Lake front suitable for subdivision, choice location for summer residences. Par-

ticulars at office. (30-B).

BROCKVILLE, Ont—A handsome white pressed brick villa residence.

with Ohio sandstone facings, with grounds of about three acres, having

#### REAL ESTATE TRANSFERS RECORDED IN JANUARY, 1900.

HICHELAGA, ST. GABRIEL, ST JEAN HAPTISTE, and ST. DENIS.

STREET AND NU.	WARD.	CAD. No.	SUR. DIV. No.	DIMEN FRONT.	DEPTH.	ARBA.	PRICE PRR PT.	LUILDINGS	TOTAL PRICE	REMARKS
Sherbrooks Avenue	St. Denis	5	682	25	63 8	1692	.916	Vacant	150	
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a frontage of 80 feet on the best residential street in the town, and a frontage of 250 feet on the River St. Lawrence, with stable, coach and and mansard, and fitted with all modern conveniences. Photos at office. (154-B).

fice. (154-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).

KNOWLTON, "BROMELAWN." — The property of a lady living in Brooklyn. A large frame house of 12 rooms, heated by furnace, run-

ning water in kitchen, etc. The grounds contain over three acres with good lawn-tennis court, garden and pasture, summer-house stable, etc. Convenient to railway and near Brome Lake. Price \$4,000. (249-B). RIVER OUELLE, P.Q.—A beautiful summer resort on the St. Lawrence, about 80 miles below Quebec, The property consists of six acres with a large hotel, completely furnished, including plano, etc., all included in the selling price. Good fishing and shooting in season: mineral springs in the immediate neighborhood, make this an ideal resort for the invalid or pleasure seeker. Any enterprising man taking hold of this property could make it a very profitable enter-

prise. (330-B).

SEIGNIORY FOR SALE — A fine seignorial property, beautifully situated within twenty miles of Montreal; comprising Manor House on six arpents of land laid out with ornamental trees and shrubs. The house contains twenty rooms, heated by hot water, and there is excellent stabling. There is also a well wooded domain of 150 arpents; a grist mill; water power; water works and equeduct; three islands, etc. The total revenue is about \$3,750. This is an exceptionally good opportunity for a capitalist or a well-to-do politician to acquire a fine country residence, with in an hour's ride of Montreal, with all the advantages accompanying the

#### MONTREAL EAST

STREET AND NO.	WARD,	CAD. N	SUB, DIV	No. FR	ONT.	IONS, Drpth.	ARBA.	Pri Per F	ce oot.	BUII.DINGS.	TOTAL I	RICH. REMARKS.
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position of Seignior. (47-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 ft. square, and

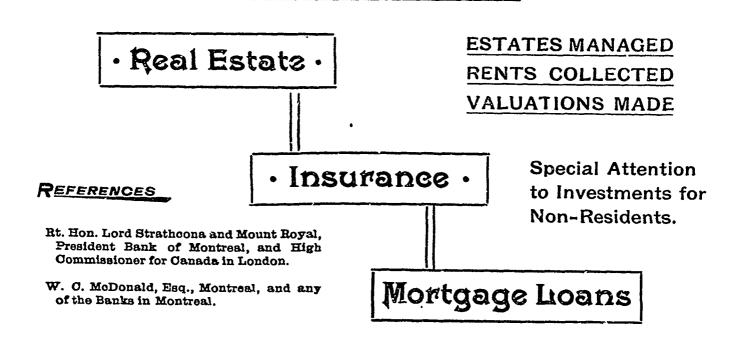
extension kitchen. Lot 120 x 166 ft., stuated on the lake front. Prize flower garden. Will be sold at less than cost. (262-B).

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

#### MONTREAL WEST

STREET AND NO.	WARD	CAD. NO.	SUB. DIV. No.		DEFTH	ARBA.	PRICE PBR POOT.	BUIL DINGS.	TOTAL PRICE	REMARKS.
Shuter, 1	St. Antolue.	1845	B 1	10	107	2033		Buildings	4400	
Drummond	44	1756	Part	20	107	1293	1.10	Vacant	1293	
Bishop	16	1708	25 to 27	65 1	103	6718	.82	"	5500	
Peol. 295	"	1784	• • • • • • • • • • • • • • • • • • • •	25 10	188	8486		Bulldings	12800	
Souvenir, 6	16	1639	81	24	irreg.				1.00	& other consideration
University, 182	"	1811	Part of	150	120	18000	<b></b>		Good const	derations.
Overdaie Avenue, 2	-6	1574	2	21	80	1680		·	1900	
Sherbrooke, 955	6	1759	1 & 2	64 5		9850			42500	
Dorchester, 1225	**	1642	Parts of	irieg.					17500	}
Notre Dame, 2075-77	**	784	Part	107		5577			25000	
Albert, 70 80	44	775	Part		irreg.	5860		, 16	18500	
Maple Avenue, 11-15	44	775	Part		irreg.			**	12500	
Mountain, 33-43	••	.787 to 789		133 6			}		28000	
Sherbrooke, 1013	44	1751		107	240 9				82200	
St Matthew, 114		, 1663	Part	20	94	880	<i>.</i>		50	Sheriff's sale.
Richmond Square, 27-29.	46	1609	Part	22 5	84 8	1885	1	i "	0000	
Workman, 83-91	**	147 to 150		120	80	(K)BQ	1	1 44	1 4000	]
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STRERT & NO.	WARD.	CAD. NO	SUB. DIV. No.		DEPTH	AREA	PRICE PER FT	BUILDINGS.	TOTAL PRICE	REMARKS
Belmont Place, 100-111. Victoria Avenue St. Catherine 4008 Roslyn Avenue  Argyle Avenue	. 14 14 14	1434 215 1434 219 219 282	179 & 178 10 3 & 4 56 57 Part of 126 & 127	37 50 17.6 50 50 82.6	111	6750 1750 5550 5550	.41		1000 4000 2275 2775	Sheriff's sale.
Selby, 161 Burton Avenue Windsor Avenue Arlington Avenue	16 61	384	117 & 118 474, 47n, 48a & 48n 4c, 4n & 5n Parts of 17-2 & 16 2 }	irreg. 50 98.10 25	79.8	4881 3962 10298 3050	.28	Vacant	1.09 911.26 4200	and other consi-
Prince Albert Avenue  Rurtubuise Avenue  456  St. Catherine  Abordeeu  St. Catherine, 4186	+6 +5	208 208 217 282 282 282 1434 \282 \282 379	25.2 & 25.4 3 30 & 40 Part of 125 & 120 Part of 140 Part of 125 190 & 200 37 & 38 Parts of 35 & 30 } Parts of 20 & 21	100 32.6 25 37.6 57 Irreg.	irreg. 187.6 112.6 187.6 100	2813.6	.28	Vacant Buildings  " " " " " " "	8266 8400.93 8500 8000 1.00	Rights in.

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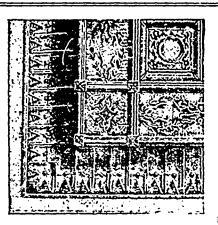
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