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Real Estate Record

Entered according to Act of the Parliament of Canada in the year 1893 by James Cradock Simpson and Henry Lister Putnam at the Department of Agriculture.

Vol. XI.

Montreal, February, 1898.

No. 2

The Liverpool and London and Globe INSURANCE CO.

Total Assets, over \$58,553,908 Invested in Canada, \$2,110,000 Losses paid, \$169,017,187

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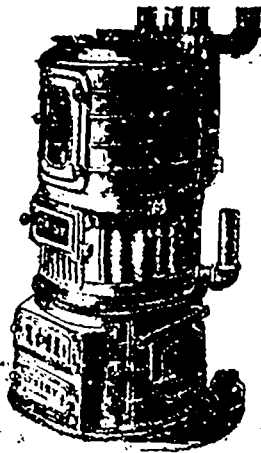
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41 ST. ANTOINE ST.,
MONTREAL.

Real Estate Record

Vol. II.

MONTREAL, FEBRUARY 10th, 1898.

No. 2;

THE
Real Estate Record

IS PUBLISHED MONTHLY

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Monthly Review.

Although the realty transactions recorded in January show a fair amount of business, there is no denying that the real estate market is still dull, the encouraging feature of the situation being that every one is confident that it is only a matter of a short time when a marked improvement in the buying and selling of real estate must take place. There is a decided improvement in other lines of business, and indications are not wanting to show that the realty market is working quietly out of the depression and stagnation of the last few years, and that by the end of the present year it will probably be well on its way to a condition of healthy activity. That it has not reached that point already is due to the nature of the commodity and the manner of dealing in it. It takes time to effect these important changes. The people upon whose operations the market chiefly depends for its activity have been waiting for evidence that the danger of a decline in values is past. They are likely to be influenced very largely by example, and are usually cautious where large sums of money are involved, as in the purchase and improvement of real estate.

Another favorable feature of the situation is that there is plenty of money seeking investment in realty loans at low rates of interest. Money is freely offered at 4½ per cent. in large amounts, (from \$20,000 and upwards,) on first-class mortgage loans, and up to sixty per cent. of the present cash values of the properties. This means that the lenders have confidence in the security of

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the market and the prospective value of Montreal real estate

The spring renting season is now on, and although it is too soon to form a conclusive judgment, an improved demand is perceptible for houses of medium rent, and for offices of the better class. Property owners are still inclined to continue the policy of making concessions to retain good tenants, but short leases are granted when the rents are considered low.

The sales recorded during the month of January in the under-mentioned municipalities amount to \$74,450, and were as follows:—
Maisonneuve, \$3,980; DeLorimier, \$597; Mile End, \$1,317; Montreal Annex, \$21,641; Outremont, \$2,324; Notre Dame de Grace, \$245; St. Henry, \$52,356, and St. Cunegonde \$11,990.

There were 133 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 \$717,897.46.

St Antoine Ward	24	\$207,748.65
St Ann's Ward	4	8,508.57
St James Ward	14	51,751.00
St Lawrence Ward	6	18,250.00
St Louis Ward	6	49,800.00
St Mary's Ward	17	194,462.20
East Ward	1	1,200.00
St. Jean Baptiste Ward	19	31,025.80
St. Denis Ward	14	52,180.64
St. Gabriel Ward	4	6,784.96
Hochelaga Ward	3	1,236.00
Westmount	21	94,951.64
	133	\$717,897.46

During the corresponding month of last year, 154 transfers were recorded amounting to \$896,038.81.

The real estate mortgage loans recorded during the month of January in the registration division of Montreal West amount to \$119,773.50. Of this amount \$11,873.50 was placed at 4 p.c.; \$29,000 at 4½ p.c.; \$56,000 at 5 p.c.; \$1,200 at 5½ p.c.; \$13,000 at 6 p.c.; and \$8,700 at 7 p.c.

The 4 p.c. loans were in two amounts of \$3,373.50 and \$8,500; the 4½ p.c. in three amounts of

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MONTREAL.

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CATHEDRAL STREET—Two old wooden buildings, present rental \$360 per annum—would be sold at price of vacant land. (225-B).

DRUMMOND STREET (Upper)—The residence and ground of the late Alex. Ewan. This is one of the finest residence sites in the city. The grounds have a frontage of 137ft and a depth of 162ft, with fine trees and beautiful surroundings. The house is comfortable and homelike, with good accommodation for a moderate size family. A price will be accepted which will interest purchasers of property of this class permits to view on application. (206-B)

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MANSFIELD STREET—A 2½ storey stone front house, contains 12 rooms, heated by hot water furnace. A bargain at \$8,000. (217-B).

MARIN STREET, ST. HENRY.—Brick encased 3 dwellings lately built rent \$3.36 per annum. Price \$3,500. (221-B)

MCGREGOR STREET—Two red Scotch sandstone, each 35 ft. by 61 ft., including extension, 13 rooms all on two flats, cemented cellar, with laundry, coal room, wine cellar, larder, &c. Reception hall finished in quartered oak, with oak floor, mantel and gas grates; bathroom and w.c. is floored and wainscoted with tiles. Everything finished in the best possible manner. Possession of one can be given this spring. (216-B).

PEEL STREET—Three story stone front house, bay window, hot water furnace; in good order throughout; basement entrance; twelve rooms. Good modern stable in rear. (213 B.)

\$15,000, \$6,000 and \$8,000 and the 5 p.c. in nine amounts of \$3,500, \$4,000, \$1,500, \$25,000, \$4,000, \$5,500, \$2,500, \$5,000 and \$5,000.

The lenders were :

Estate and Trust Funds.....	\$28,000.00
Local Institutions	1,600.00
Insurance Companies	52,800.60
Building & Loan Companies..	1,200.00
Individuals.....	38,278.50
	\$ 110,778.50

In Montreal East the loans recorded amount to \$146,502. Of this amount \$8,000 was placed at 4½ p.c.; \$65,834 at 5 p.c.; \$7,500 at 5¼ p.c.; \$29,500 at 5½ p.c.; \$23,478 at 6 p.c.; \$3,150 at 7 p.c.; and \$1,100 at 8 p.c.

The 4½ p.c. loan was in one amount of \$8,000, and the 5 p.c. loans were in seven amounts of \$11,000, \$7,000, \$6,000, \$16,000, \$15,334, \$2,000 \$8,500.

The lenders were :

Estate & Trust Funds.....	\$17,834.00
Local Institutions.....	12,740.00
Insurance Companies.....	16,500.00
Building & Loan Companies	20,800.00
Individuals.....	79,188.00
	\$146,502.00

REAL ESTATE OWNERS who wish to offer their properties for sale by Auction are hereby requested to communicate with

J. Cradock Simpson & Co.,

Real Estate Auctioneers.

181 St. James Street,

MONTREAL.

Notes.

"That tired feeling" that so long has hung over the business community, seems to be dispersing. A man was not actually poor he felt poor, by hearing everybody else talking poor. But now the whole current is flowing the other way—courage and hope have returned. Men no longer shrink from ordinary business risks but believe that the future has something good in store for them. We even hear of rash

PEEL STREET.—A 2½ storey, stone front house above Sherbrooke street, in good condition throughout; first class locality. Price only \$9000. (215 B).

PEEL STREET.—A full sized cut stone house below Sherbrooke street, well situated and in good order, heated by hot water furnace. Lot 24 x 110ft a thoroughly comfortable family house. Price only \$11,000. (661-8)

PRINCE ARTHUR STREET.—A 2½ story solid brick house on stone foundation, in good order. Plumbing is in A1 order; small cottage in rear, with entrance on St. Dominique st. (208-B)

PRINCE ARTHUR STREET.—A good stone front house, near University street; fourteen rooms all in good order. Price \$10,000, (214 B.)

ST. AUGUSTIN, ST. HENRY.—Two story brick encased tenement, four dwellings, well rented Price only \$26,00. (221-B)

ST. ANTOINE STREET.—A full size stone front house, in good order, contains fourteen rooms, Lot 21½ ft x 139 ft. Price \$6,000 (210-B).

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ST. HYPOLITE STREET.—Brick encased tenement, two dwellings and shop, rented for \$3.78 per annum. Price \$4,300. (887-8).

TUPPER STREET.—Stone front cottage, nine rooms, furnace, dumb waiter, etc, in good order, brick stable in rear. Price only \$4,400. Terms to suit purchaser. (205-B)

VERSAILLES STREET.—A neat brick encased cottage just below St. Antoine st. House is built in rear of lot, leaving the front available for building. Price only \$2,200. (211-B.)

VICTORIA STREET.—A good stone front house, in perfect condition, on lot 20 ft. by 96 ft.; lane in rear; new Daisy furnace; plumbing all new. Price \$5,200. (219-B)

AQUEDUCT STREET.—A pressed brick modern tenement, in perfect order; would be a good investment; always sure to rent. Price \$6,750. (577-8).

BEAVER HALL HILL—A valuable property on this main thoroughfare to the west end. Sold at City valuation. (865-8).

BISHOP STREET, No. 268.—One of the handsomest modern terrace houses in the city, specially built for and by Mr. R. Wilson, contractor. It comprises all the modern features of a house of its class, and includes two flats of bed rooms. Excellent stable, coach house, and man's quarters attached. Lot 28 x 129. Price \$15,500. (886-8).

BISHOP STREET—A handsome stone front house, 29 feet front, near St. Catherine street; has all modern improvements, in perfect order. (887-3)

BISHOP STREET—A cosy stone front cottage, extension kitchen, hot water furnace with all improvements, nice order. Price \$9,261. (72 B).

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

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

BISHOP STREET—A cosy stone front cottage, extension kitchen, hot water furnace with all improvements, investment property. (40-B)

BURNSIDE PLACE—A large pressed brick residence, corner of Guy street, built three years ago 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. (752-3).

CHARLEVOIX STREET—A block of brick encased tenements, corner of Ryde street, containing eleven dwellings and one shop, on lot 90 feet front (78-B)

CATHEDRAL STREET.—Cut stone front double house, near Dominion Square, heated by Daisy furnace, gas fixtures and electric light wires throughout, bathroom tiled, exposed plumbing; cemented basement.(861.8

COURSOL STREET.—A comfortable brick cottage with extension kitchen, all newly done ever this spring, 10 rooms. Price \$2900. (198. B).

CHOMEDY STREET—Stone front cottage, ten rooms, hot water furnace, in good order. Price only \$4,500. (899-8

COURSOL STREET—A block of solid brick tenements on stone foundation containing twelve dwellings, all in good order; easily rented; is a good investment property. (40-B).

purchases of land for speculation and new subdivisions. This is an unheard of advance. We may even expect to see the festive barbecue and "the foaming wine of eastern France" spread like the net of the fowler in the open field, for the feet of the unwary. Then, indeed, we will know that summer has come again, and the long "winter of our discontent" is over until the next time. All roads appear now to lead to the Yukon, but Montreal is a good half way house and seems to be taking on some of that Western happiness and spunk of which she has been long in need.

Much sympathy is expressed with the management of the Lachine Rapids Electric Co. in their loss by fire, and great admiration is shown of their energetic grappling of the difficulty. The emergency was certainly a serious one and seemed for a moment to imperil the success of the great undertaking, which we have come to look upon with a certain municipal pride. Such emergencies call out the best as well as the worst elements of the commercial world, and help us to realize that we are all bound up as a community in one bundle of life.

We reprint some figures giving the municipal budget of New York the greater, which ought to interest us by way of comparison. One of the striking features of the comparison is that while the annual expenditure of New York is seventeen times greater than that of Montreal the interest on the funded debt is only five or six times as great.

The snow problem this winter is a serious one and must be dealt with promptly and efficiently. We cannot afford to have claims for damages for flooding and obstruction of traffic. Montreal is probably the best equipped city in the world for

COURSOL STREET—A brick encased building containing shop and three dwellings in good order; good renting locality. (40-B).

DESRIVIERES AVENUE—Two solid brick tenements, containing four dwellings, all occupied by good paying tenants, easily rented. must be sold. (177-B).

DORCHESTER STREET.—A large terrace house west of St. Matthew street, with a good stable and lane in the rear. Lot 26 x 163 outlook and surroundings the very best. House in perfect order and recently decorated. Has handsome library or dining room extension. (188-B)

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).

DUROCHER STREET. close to Sherbrooke —A handsome modern cottage home, with side lights, specially built for present owner and comprising all modern approved features. Living rooms specially fine. Tiled bathroom and vestibule. Excellent stable, coach house and man's house attached. Price \$12,000. Offers solicited. (853-3)

DUROCHER STREET—An attractive cottage, near Sherbrooke. Nine rooms, heated by hot water furnace. Price \$5000. (28-B).

FORT STREET—A very comfortable stone front house, heated by hot water furnace, in good order. Lot 25 feet by 184 feet. Stable in rear. Price only \$6500. (4-B).

HERMINE STREET.—A block of wooden tenements and shop on lot, 85 ft. x 75 ft. rented for \$780 per annum. Price \$7,500.(849-3).

HUTCHISON STREET—A well built stone front house, forming corner of Milton street, 25 feet x 40 feet, heated by Daisy furnace, has five bedrooms; built and occupied by owner. Price \$3,500. (201-B).

HUTCHISON STREET—A handsome well built and conveniently arranged cottage, with all modern improvements, in thorough order. First-class opportunity for anyone wanting a good house for their own occupation. Price \$6,500. (152-B.)

HUTCHESON STREET—A two story stone front cottage, extension kitchen, cellar basement, with servants w. c., stationary wash tubs, coal room and pantry, basement entrance, five rooms on one floor. Built and occupied by owner. (828-8)

LAGAUCHETIERE STREET—A full size stone front house near Beaver Hall Hill, in good order. Price \$5,000. (98-B).

LATOUR STREET—A four-story 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 AVE.—A handsome stone front cottage, in first-class order and with all modern improvements. Price only \$5,000. (170-B.)

LORNE AVENUE—A comfortable stone front house, with extension kitchen, hot water furnace, etc. Price only \$4250. (118-B.)

LORNE AVENUE—A stone front tenement containing two dwellings, heated by hot water furnace in good order throughout. Price \$5,500. 875-B.)

LUSIGNAN STREET—A good stone front tenement near St. Antoine street, on lot 24 feet by 100 feet, brick fuel sheds in rear. Rent, \$408 per annum. Price only \$4700. 74-B.)

MAGREGOR STREET, No. 20.—The handsome detached residence of the late Mr. Fairman, occupying one of the finest sites in the city. The house was built by Mr. Dunlop, architect, and is admittedly one of the finest designs both for exterior and interior. The main floor is finished in polished oak, and the house throughout is in keeping with its design and requirements. Lot 75 x 220. Please call at our office for price and particulars. (881-3.)

MAYOR & BERTHELET STREET.—A fine block of property situated in this most central position consisting of two handsome stone houses on Berthelet street, and some smaller buildings on Mayor street. The whole be sold en bloc to close an estate. Price and terms easy. (845-3)

MCGILL COLLEGE AVENUE—A substantially built house, 28 ft. wide, in first-class order, heated by steam, on the best part of the street. Price (878-a).

MCGILL COLLEGE AVE.—A stone front terrace house, in good order, very roomy, close to St. Catherine street. Price only \$7000. (188-B)

MCGILL COLLEGE AVENUE—A large and convenient residence 27 feet front in the portion of this street likely to become business property at a very early date. In the meantime the building is in good order as a residence. Anxious to sell. (191-3).

MCGILL COLLEGE AVENUE—A three story front house, near Burnside Place, heated by furnace; 1½ story brick shed in rear. (171½-B.)

MCGILL COLLEGE AVE.—A stone front three story house, adjoining above rented for \$500, heated by furnace. (171a-B.)

the handling of a great snow fall, and we must utilize these facilities to the utmost. As milder weather approaches, the situation will become dangerous to health and comfort unless timely measures are adopted to prevent it reaching the acute stages. This is one of the occasions when economy cannot be practiced, or rather when the truest economy consists in a liberal appropriation.

MAGREGOR STREET—A handsome modern residence, semi-detached, sandstone front; the lot is 75 feet by 220 feet, and is one of the finest residence sites on the island. The house was built under owners' supervision and for his own occupation; finished throughout in hardwood, ground floor in oak. Permits and particulars at the office. (795-3).

MCTAVISH STREET—A handsome semi-detached residence, on lot 45 ft. x 145 ft., first class stable and coach house. Situation, opposite Mc Gill College Grounds, is unexcelled. (148-B)

MACKAY STREET.—A handsome stone front house, near Sherbrooke Street, in thorough repair and having all conveniences. A bargain to anyone wanting a house for their own occupation, must be sold to close an estate. (195-B).

MACKAY STREET—Two good houses above St. Catherine Street, in good order, nicely laid out: good value for anyone wanting a medium priced house. Price only \$7,000.—(195-B).

MACKAY STREET—A full sized stone front house with extension kitchen, bay window, hot water furnace &c. Built for present owner. All in good order, owner anxious to sell. Price \$9,500. (798-3).

MANSFIELD STREET—A well built stone front house near Sherbrooke Street, heated by hot water furnace and with and with all conveniences. (195-B)

MANSFIELD STREET.—A good stone front house, well rented to good tenant in Al order will be sold at a bargain to a prompt buyer (195 B.)

MANSFIELD STREET—A three story cut stone front house, above St. Catherine street, in thorough order, new hot water furnace, all improvements. (689-3).

MANSFIELD STREET—A stone front terrace house, above St. Catherine street, heated by hot water furnace, all conveniences. Price only \$8750. (697-3).

METCALF STREET—Stone front full sized house, 29½ ft. front, with good stable and coach house, in good order. (847-3.)

METCALFE STREET.—Stone front full size house, in good order throughout, heated by Daisy furnace, has all conveniences, would make a comfortable family residence. (205-B)

MOUNTAIN STREET, NEAR SHERBROOKE—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. (186-B).

REAL ESTATE

The following Houses will be sold

BY AUCTION

AT OUR ROOMS, 181 ST. JAMES ST.,

WEDNESDAY, FEB. 16,

At 11 O'Clock a.m.

947 DORCHESTER STREET,

with immediate possession; and

111 UNIVERSITY STREET.

Possession 1st May, or sooner if required.

370 GREENE AVENUE,

A comfortable stone front house, lot 20 ft. by 135 ft., to lane in rear.

THESE HOUSES MUST BE SOLD.

J. CRADOCK SIMPSON & CO.,
Real Estate Auctioneers.

SPECIALS.

OUR BARGAIN COUNTER

STE. FAMILLE STREET.

PRICE, \$5,500.

A lady owning a comfortable stone front house in this street will accept a low price for a prompt sale. It contains three flats and basement and is heated by hot water furnace.

LORNE AVENUE.

A cheap house on this street for quick sale.

WESTMOUNT — ELM AVENUE.

A double stone cottage on a 60 foot lot, with stable and lane in rear. Hot water heating. \$7,750.

ONTARIO STREET—Two solid brick double tenements on the best part of this street, a few yards from the Bleury street electric cars, and one of the best renting properties in the city, no trouble to secure tenants. In first-class order throughout. (347-A.)

PARK AVENUE—Stone front tenement, well built and nicely laid out, heated by Daisy furnace, in thorough order throughout. A good investment property. (842-B.)

PARK AVENUE—A first-class stone tenement house in thorough order, heated by hot water furnace, all modern conveniences. Drainage and ventilation in perfect order. A good investment. (84-B.)

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-B.

PEEL STREET — That fine cut stone house, 28 feet wide; lot 130 feet deep, with lane in rear. Situated just on the rise of the hill and in the best part of the street. Everything in perfect order. This is one of the best values as a family house we have on our hands. Price \$14,000. (819-B.)

PEEL STREET (Special)—A well built stone front house with bay window and deep extension a short distance above St. Catherine street, will be sold cheap. Suitable for private residence or for a medical man. Would also make a specially good stand for a milliner or dressmaker. This property is worth looking into. It is on the bargain counter. (115-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 owners' occupation, and is filled with every convenience; has stone steps, basement entrance, electric light; good stable in rear. (190-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 cellar 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. 689-B.)

PINE AVENUE—A handsome stone front house, on lot 24 by 100 feet, extension kitchen, three flats, six bedrooms. Daisy furnace, all improvements. Moderate price. (71-B.)

THE PERFECT HOUSE.

People who know my house come to like it a little; people who merely glance at it see nothing to call for comment, and so pass on..... My house not being a fine house, nor a costly house, nor what people call an elegant house what is here in it to describe it—O. B. Bunce, *My House*.

I make no claim that the house wherein I dwell is a perfect one; it is my first house—a fledgling. One must build at least thrice, it has been truly observed, to obtain the perfected dwelling, and still there will remain room for improvement. So many things go to make up the ideal house, it is beyond human possibility to combine them all; while even during the process of construction one's tastes are liable to change or become subject to modification.

To the most of mankind a single venture is sufficient; only architects build more than once for a pastime. For the sole office of the architect is to plan; the province of the builder to delay. The asylums teem with victims to the vexations of house-building. Having money to make and not to disburse, with no further care than to complete the work in hand with the utmost leisure, the architect and builder pass through the ordeal unscathed, and remain to lure new victims. One exception I recall. Picturesquely situated on the eastern coast, within hearing of the surge and rising amid the forest-growth, stands an untenanted villa. The imposing exterior is of massive stone, and all that unlimited wealth and taste could contribute has been lavished upon the interior. The mansion was completed within the specified time, but during its construction architect and builder both died; the owner living only three days after its completion. From the placing of the foundation-stone to the prospective fire in the hearth—from commencement to completion—who may foresee the possibilities? Ever man proposes while Fate disposes.

Plans look so feasible on paper, and building seems so delightfully facile in theory—so much time, so much money, and your long-dreamed-of castle in Spain is a reality. But, like the quest of a German professor I once knew who was searching for a wife who must be rich, beautiful, young, angelic, and not afraid of a mouse, the perfect house is difficult to attain; while plans often resemble the summer excursions one takes with the mind during winter, apparently so easy to carry out and yet so unfrequently realized. We forget the toilsome climb up the mountain where we arrive, perchance, to find the view shrouded in mist; or a cold spell sets in when we reach the seashore; or heavy rains render the long-contemplated angling trip a dismal failure.

If we leave the house to the architect, he builds merely for himself—he builds his house, not yours. You must be the idealist of your own ideal. "Our so-called architects," says Richard Jefferies, "are mere surveyors, engineers, educated brick-layers, men of hard, straight ruler and square, mathematically accurate, and utterly devoid of feeling. You call in your practical architect, and he builds you a brick box. The princes of Italy knew better; they called in the poet and the

PRINCE ARTHUR STREET. A first-class stone residence; corner house; none better built in Montreal; containing sixteen rooms; equipped with modern conveniences; handsome drawing-rooms and library; two baths; extra cup-board room, pantries, stone laundry tubs; drainage perfect; first-class stable and coach-house in rear. Terms low to prompt buyers. 222-B.

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 \$7000. (595-B.)

SEYMOUR AVENUE—A handsome stone front cottage with extension kitchen, cemented cellar basement, stationary wash tubs, Daisy furnace. Finished in cottonwood, natural color. Price only \$7250. (80-B.)

SEYMOUR AVENUE—Two stone front cottages extension kitchens, cemented basement, Daisy furnaces, four bed-rooms. Price only \$7000 each. Wanted exchange. (71-B)

SHERBROOKE STREET WEST—A handsome corner house, containing all modern improvements, and in perfect order from top to bottom. A splendid position for a doctor, and in every way a comfortable and elegant house. Price only \$16,500. (815-B.)

SHERBROOKE STREET—A handsome 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 improvements. (793-B.)

SHERBROOKE STREET—A full size stone front residence, on lot 26 1/2 feet by 120 feet solidly built, and in first-class condition throughout. Particulars at office. (40-B.)

SHERBROOKE STREET—A new stone house, carefully built under owners' supervision, on lot 25 feet by 189 feet with good stable in rear. Has all improvements, heated by Daisy furnace. Permits to view at office. (218 B.)

SHERBROOKE STREET—A very comfortable stone front house, substantially built and in thorough order. Lot 25 feet x 128 feet. Price, only \$9,000. (120-P)

SHERBROOKE STREET—A handsome well built stone front house, recently renovated for owner's occupation and fitted with every modern convenience; separate bath and w. c., also servants' w. c., in basement; grates in drawing, dining room and principal bedroom; plumbing is modern and in perfect order. Brick stable and coach house. Lot 27 1/2 feet front x 180 feet deep to a 20 foot lane in rear. We can confidently recommend this house to any one wanting a comfortable family residence, the owner, who is leaving the City, having spared no expense to make the house first-class in every respect. Price very reasonable. (877 B.)

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

SOUVENIR STREET—A handsome stone front cottage built three years ago for owners' occupation, has all conveniences, hot water furnace, etc. (907-B).

ST. ANTOINE STREET—A well built stone front tenement, in good order, and rented for \$540 per annum. A good investment. Price \$6775. 541-B).

ST. ANTOINE STREET—A 2½ story stone front house in best part of the street, in good order, will be sold on very easy terms, small cash payment down. Price only \$4000. (85-B).

ST. ANTOINE ST.—A substantial solid built house, near Guy Street, in good order, heated by Daisy furnace, 16 rooms, moderate price \$8,750.—(194-B)

ST. ANTOINE STREET—A substantially built 3½ story solid stone house, 29 feet wide by 40 feet deep with 30 foot extension; the lot is 29 feet by 140 feet, with good stable and coach-house, wide lane in rear. House is very strongly built and suitable for an institution, factory, etc. Price only \$6,500. (129-B).

ST. CATHERINE STREET—A comfortable stone front house, near Bleury street, 12 rooms, hot water furnace, in thorough order. Price only \$6000: (705-B).

ST. CATHERINE STREET—That valuable corner property of the First Baptist Church, having a frontage of 86 feet 4 inches on St. Catherine Street and 137 feet 10 inches on City Councilor street. The immediate vicinity of Phillips Square, which is now established as an important business centre, is rapidly coming into demand for business purposes. This property is the first corner east of Morgan's and on the same side of St. Catherine Street. Price and particulars at this office. (578-B).

ST. CATHERINE STREET—A handsome stone front cottage, opposite Douglas Church, 9 rooms, hot water furnace, all improvements, in thorough order; well built and nicely laid out. Price only \$6,500. (150-B).

ST. CATHERINE STREET—A good stone front house, near Fort street, in good order; would be a good investment property. (162-B).

ST. CATHERINE STREET—A 2½ story rough stone front house, 25 feet by 88 feet, hot water furnace, 13 rooms, all in good order, good stable and coach house. Lot 25 feet by 150 feet. Price only \$9000. (728-B).

painter, the dreamers, to dream for them." How the penetrating insight of Montaigne pierced the mask of the architect: "The Merchant thrives not but by the licentiousness of youth; the Husbandman but by dearth of corn; and the Architect but by the ruin of houses!"

Perhaps the easiest way out of the difficulty is to secure a house already constructed that will meet your requirements as nearly as may be. But the mere building, the foundation, construction, architectural details, and interior arrangement are only a small part of numerous vital factors that should enter into the question of the house and home. There are equally the considerations of situation, neighborhood, accessibility, and a score of like important features to be seriously meditated on. One can not afford to make mistakes in building or in marrying. "In early manhood," says Cato, "the master of a family must study to plant his ground. As for building, he must think a long time about it." The external construction is, indeed, the least part of building—there is still the decorating and the furnishing.

Wise is he who weighs and ponders ere he decides upon the location of his house, especially if he would be near the town. For in the ideal home I would unite many things, including pure air, sufficient elevation, pleasant views, the most suitable exposure, good soil, freedom from noise, and the natural protection from wind afforded by trees. "Let our dwelling be lightsome, if possible; in a free air and near a garden," is the advice of the philosopher, Pierre du Moulin. Very apposite are old Thomas Fuller's directions for a site—"Chiefly, choose a wholesome air, for air is a dish one feeds on every minute, and therefore it need be good." And again: "Light (God's eldest daughter) is a principal beauty in a building, and a pleasant prospect is to be respected." In the chapter of the Essays, on Smells and Odors, the author pertinently observes: "The principal care I take, wheresoever I am lodged, is to avoid and be far from all manner of filthy, foggy, ill-savouring, and unwholesome airs. These goodly Cities of strangely seated Venice and huge-built Paris, by reason of the muddy, sharp, and offending savours which they yield; the one by her fennie and marish situation, the other by her dirtie uncleanness and continual mire, do greatly alter and diminish the favor which I bear them."

All these desiderata are well-nigh impossible to unite in the city. There all manner of nuisances necessarily exist—manufactories which discharge noxious smoke and soot, the clangor of bells and whistles, an atmosphere more or less charged with unwholesome exhalations. This more particularly in summer; in winter I grant the city has its charms and advantages. Wealth may sometimes combine the delights of urban and rural life, as when a large residence plot is retained in a pleasant neighborhood of the town. But even unlimited means can rarely procure a place of this description, which comes by inheritance rather than by choosing, and in the end becomes too valuable to retain.

ST. CATHERINE STREET—Five tenements and shop near St. Denis street, well rented to good tenants for \$900 per annum. A good investment property. (701-B).

ST. CHARLES BORNOMME STREET. A brick building, forming corner of Lagauchetiere street, suitable for retail shop, and dwelling above. Lot 37½ feet by 48 feet. Price \$7000. (59-B).

ST. DENIS STREET.—A cut stone front double tenement house situated in the upper part of St. James ward, in good order; upper tenement rented, and lower tenement occupied by owner. Price \$5000. (B-198)

ST. DENIS STREET—A handsome and well built stone front tenement property, facing St. Louis Square, heated by hot water furnace, gas and electric light throughout. (199-B).

ST. DENIS STREET—A well built stone front tenement, containing two dwellings, near St. Louis square. Price \$6,600. (841-B).

ST. DENIS AND ONTARIO STREET. A fine property comprising a first-class stone house on St. Denis street and two apartment buildings on Ontario street, the latter just completed under the supervision of one of our best builders. Dwelling for seven families, great opportunity for an investment of a small capital, as present owner acquired the property under mortgage and does not wish to hold as he lives abroad. Less than cost would be accepted. Call for particulars, Terms easy. (121-B).

ST. DENIS STREET—A first-class stone front tenement forming corner of Roy street; four flats and good cellar, all modern conveniences, stable and coach-house heated by hot water furnace; specially built to suit medical man. Low price and easy terms. (111-B).

ST. DOMINIQUE STREET—A solid brick tenement near Pine Avenue, two dwellings, lower heated by Daisy furnace, in good order, will be sold \$500 less than city valuation; also small cottage adjoining above at a very low price. (128-B).

ST. DOMINIQUE STREET—A solid brick tenement, comprising two dwellings, and a solid brick cottage in rear. Would be sold at a moderate price. (148-B)

ST. FAMILLE STREET—A very handsome stone front house, very tastefully laid out, extension kitchen, high basement cellar, with laundry and servants accommodation. Up to date in every respect. (819-B).

ST. FAMILLE STREET—A substantial stone front house, three stories, bay window, in good order throughout. Price only \$6000. (797-B).

ST. HYPOLITE STREET—Two good brick cottages, in good order, rented to good tenants for over \$800 a year. Price for the two only \$8,300. (867-8)

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. (885-8.)

ST. LUKE STREET—Two story stone-front house, with two story extension. Larder, laundry, servants room and w. c. in basement. Daisy furnace. In first-class order throughout. Price \$6,500. (857-3)

ST. LUKE ST.—Two stone-front apartment houses close to Guy Street, costing over \$12,000 rented (at low rentals) for \$900; will be sold for the mortgage and charges amounting to \$9,500. An opportunity for a small capital — only \$3,000 cash required. (575-3)

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.)

ST. MARK STREET—A stone front double cottage, 80 feet wide, heated by hot water furnace, has all modern conveniences. (375-a.)

ST. MATTHEW STREET—Two story front cottages, near Sherbrooke street, well built and comfortable, nine rooms each, Daisy furnace, in good order. Price \$5,250 and \$5,500. (165-B.)

ST. MATTHEW STREET—A well-arranged and roomy stone front house, with two story extension, heated by hot water furnace, in thorough order; good stable and coach-house. (181-B.)

ST. MAURICE STREET—The centrally situated property forming corner of St. Henry street. Lot has a frontage of 80½ feet on St. Maurice and 44 feet on St. Henry street, with the solid brick buildings thereon, suitable for warehouse or any business purpose, would be sold at city valuation. (175-B.)

ST. URBAIN STREET—A well built stone front cottage, with extension kitchen, heated by Daisy hot water furnace; everything in first-class order. Built for owners' occupation. Lot 25 feet by 100 feet. Good stables; moderate price. (763-3).

TORRANCE STREET—A two-story solid brick house, extension kitchen, nice family house at a very low price, 6 bed-rooms, price only \$4,500. (769-8).

Besides, however fine the ancestral trees and endeared the homestead, it must still lack the repose of the country, the free expanse of sky, the unlettered breadth of the fields.

When I look about me I find the combination I would attain a difficult one to secure in almost any city. If I build in the suburbs, upon the most fashionable avenue, its approaches may be disagreeable and the surrounding landscape flat and uninviting. The opposite quarter of the suburbs the main northern residence avenue, will be windy during winter. If I locate westward there may be factories and car shops to constantly offend the ear; if I move eastward unsavory odors may assail, and if I select a site in yet another neighborhood that commends itself or its elevation and pleasant society, there may be the smoke and soot of neighboring chimneys to defile the air and intrude themselves unceasingly into my dwelling. The country-seat sufficiently removed from town, and yet comparatively accessible, alone may yield, during the greater portion of the year, all the desired qualifications of the ideal home. Does not Béranger truly sing—

*Cherchons loin du bruit de la ville
Pour le bonheur un sûr asile.*

Seek we far from the city's noise
A refuge safe for peaceful joys.

And have not all the poets before him apostrophized the delights of a country life?

Why not the town-house, and also the country-seat—a hibernaculum for the winter, and a *villeggiatura* for the summer? Unfortunately, this would involve constructing two houses, meeting a double building liability, harboring two sets of worries; and, moreover, one's library, however modest, can not well be disarranged or periodically shifted from one place to another.

The old Latins were distinguished as we well know for their love of the country. Virgil, Ovide, Tibullus, and Terence all had their country-seats. Horace, in addition to the Sabine farm, possessed his cottage at Tivoli, and longed for a third resort at Sorrento. Pliny the Younger, and Cicero rode seventeen miles from Rome to Tusculum daily to gain repose. Pliny's letters attest his intense fondness for rural surroundings. The holder of numerous country-houses, he has described two of them very minutely, his descriptions giving to posterity the most reliable and truthful account of the old Roman villas. Of all his villas, including those at Tusculum, Præneste, Tibur, several on Lake Como, and his Laurentine and Tuscan resorts, the two latter were his especial favorites, whose fascinations he never tires of recounting. Especially attractive is his account of Laurentium: the apartments so planned as to command the most pleasing views; the dining room built out into the sea, ever washed by the advancing wave; the terrace before the gallery redolent with the scent of violets; the gallery itself so placed that the shadow of the building was thrown on the terrace in the forenoon; and at the end of the gallery "the little garden apartment" looking on one side to

TOWER STREET—A handsome pressed brick double house, on lot 50 feet x 100, with two story extension, fitted with all modern improvements, ground floor contains drawing rooms, dining room, library, kitchen and bedrooms, pantry. Upper floors contains eight bedrooms; w. c., on each bedroom flat. (871-1).

UNION AVENUE—One of the best positions in the city for a medical man; a fine cut stone front house, 80 feet wide, with bay window and stone steps, all conveniences, steam-heating; in perfect order. Call at office for permit to view and particulars. (411-A).

UNIVERSITY STREET—A stone-front full sized family house, just below Sherbrooke street. Ground floor contains double parlor and extension dining room. In perfect order throughout. Owners anxious to sell. (859-3)

UNIVERSITY STREET—A stone front corner house, beautifully situated on the best part of the street, heated by hot water furnace; all modern improvements. (791-3).

UPPER UNIVERSITY STREET—A magnificent residence property situated at the corner of Pine Avenue and comprising an area of over 200,000 feet, cut stone residence and other buildings thereon. This property is specially adapted to subdivision purposes, and there is money in it for any enterprising capitalist or sub-divider. A splendid site for an institution. Particulars at this office. (B-67).

VICTORIA STREET—A 2½ story stone front house, in good order, heated by hot water furnace, concrete basement. Lot 23½ feet x 96 feet, 18 foot lane in rear. (171-B.)

VICTORIA STREET—Solid brick three story house, 10 rooms, newly painted and papered throughout. New Daisy furnace. Price only \$4000. (829-3)

VICTORIA SQUARE—Two stone front stores with dwellings above, rented to good tenants; in very good order. (17-B).

VICTORIA STREET—Stone front house, in good order and well built; will be sold at a low figure to close an estate.—(195-B.)

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

WELLINGTON STREET—A good brick house, near the subway; heated by hot water furnace, and in good order throughout. Only \$3,500. (879-8).

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 Office and McGill Street. Particulars at Office. (445-3.)

ALBERT STREET.—Thirty lots, some of them fronting on G. T. R. track, would make excellent manufacturing sites. Only 40 cents per foot. (611-8).

ANN & SHANNON STREET.—A fine piece of land having a frontage on Ann street of 121 ft and on Shannon st 147 ft, with stable buildings in good condition. This property is offered at a very low price en bloc. Call for prices and particulars.

ATWATER AVENUE, corner St. Patrick street.—A block of land with a frontage of 100 feet on two streets, suitable for factory sites. (133-A).

BEAVER HALL HILL.—Choice lot of land, with small wooden building, occupied by C. Mariotti Esq. Particulars at office. (96-B).

BEAVER HALL HILL AND LAGAUCHETIERE STREET.—The large centrally situated warehouse occupied by Messrs E. A. Small & Co. one of the best business premises in the city and vacant lot adjoining, occupied by C. Mariotti Esq. with small wooden building. Also a good cut stone front house on Lagauchetiere Street, near Beaver Hall Hill, and the buildings known as the "Waverly House", all centrally situated and fine revenue producing property. Would be sold en bloc or separately. Full particulars at office. (181½-B)

BLEURY STREET.—A fine block of land above Ontario street, will eventually form the corner of Concord street; frontage about 150 feet, area about 24,000 feet, with large cut stone house. A good property for development and speculation. (388-A).

BLEURY STREET.—A very favorably situated block of land, near Sherbrooke street, suitable for business and residence purposes; 79 feet front and about 80 feet deep. (388-A).

CEDAR AVENUE.—A magnificently situated block of land for villa residences, over 300 feet frontage, commands a view of all the western part of city. (7-3).

CHATHAM STREET.—A block of land with a frontage of about 125 feet and a depth of 105 feet on Hunter street; desirable manufacturing site. (8-B).

CHURCH STREET.—Two building lots, each 25 x 80 ft., well situated. Price \$1.00 or less on easy terms. (197-B)

the terrace, on the other to the sea; his elaborate bath-rooms and dressing-rooms, his tennis-court and tower, and his own sleeping room carefully constructed for the exclusion of noise. "My house is for use, and not for show," he exclaims; "I retire to it for a little quiet reading and writing, and for the bodily rest which freshens the mind." One side of the spacious sitting-room invited the morning, the other the afternoon sun. One room focused the sunlight the entire day. In the walls of this his study was "a bookcase for such works as can never be read too often."

The Tuscan villa was on a still more extensive scale, the house facing the south, and adorned with a broad, long colonnade, in front of which reposed a terrace embellished with numerous figures and bounded with a hedge of box from whence one descended to the lawn inclosed with evergreens shaped into a variety of forms. This, in turn, he states, was fenced in by a box-covered wall rising by step-like ranges to the top, beyond which extended the green meads, fields, and thickets of the Tuscan plain, tempered on the calmest days by the breeze from the neighboring Apennines. The dining-room on one extremity of the terrace commanded the magnificent prospect, and almost cooled the Falernian. There, too, are luxurious summer and winter rooms, a tennis court, a hippodrome for horse exercise, shaded marble alcoves in the gardens, and the play of fountain and ripple of running water. The long epistle to Domitius Apollinaris, descriptive of the Tuscan retreat, he concludes by saying: "You will hardly think it a trouble to read the description of a place which I am persuaded would charm you were you to see it."

It was the delightful situation and the well cared for gardens of Pliny's country-seats, it will be seen, no less than the refined elegance and the conveniences of the splendid houses themselves, of which Pliny was mainly his own architect, that rendered them so attractive. Assuredly he must have been a most accomplished house builder and artist-architect; for, in addition to the many practical and artistic features, he has enumerated with such precision, he specifies a room so contrived that when he was in it he seemed to be at a distance from his own house. But even Pliny's wealth and inventive resources, much as they contributed to his comfort, could not combine everything. He could not bring Laurentium to him; he must needs go to her. The daily ride of seventeen miles and back to the city must have been irksome during bad weather; and even amid all his luxury and beauty of scenery he bewails the lack of running water at Laurentium. Luxurious and convenient as were the old Roman villas, they were built with only one story, in which respect at least the modern house is an improvement upon the house of the ancients; and there yet remain other beautiful sites than those along the Tyrrhenian sea or in the vale of Ustica.—(To be concluded.)

From *The Story of My House.*

COLBORNE STREET.—A vacant lot adjoining property of Munn Cold Storage Co. (108-B.)

COTE DES NEIGES ROAD.—Choice building lot, just above Sherbrooke street.—51 ft. 9 in. x 116 ft. deep. Price \$1.25 per foot. (184-B)

COLLEGE STREET.—Two lots near the corner of Duke street, on the south side, with brick building, renting for \$425. Suitable for light manufacturing or other business purposes. (510-3).

CRESCENT STREET.—Three fine building lots on the best part of this street, each lot 20 ft. front x 100 ft. deep. Low price to a prompt buyer. (182-B)

DORCHESTER 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. (770-B).

DRUMMOND AND MOUNTAIN STS.—A block of land with a frontage of 150 feet on each of these popular residential streets, 130½ feet deep to a lane in rear, and adjoining the residence of Lord Mount Stephen, almost the only piece of ground in the vicinity, suitable for building high class residences. Particulars at office. (97-B).

DELISLE STREET.—Forty vacant lots, suitable for building blocks of tenements or factory sites. (611-8).

DELORIMIER AVENUE.—The well known property, known as "The Kennels of the Montreal Hunt," comprising an area of 154867 feet of land with the buildings thereon erected viz: the Club House, Stables, Kennels, etc. Full particulars at office. (192-B)

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)

DRUMMOND STREET.—Three choice building lots, above Dorchester St., 78 feet by 127½ feet, with lane at side and in rear; very low price. (108-B).

EDGEHILL AVENUE.—One of the best lots in the west end, 40 x 160 ft.; unobstructed view. Would be sold to a prompt buyer for 80 cents per foot. (197-B)

FULLUM STREET.—A block of land, near Ontario street, 188 feet by 217 feet, suitable for factory site. (369-3).

GREY NUN STREET.—A block of land having a frontage of 144½ feet on Grey Nun street by a depth of 98 feet, with the stone buildings thereon, suitable for warehouse or manufacturing purposes. Wanted-exchange. (443-A).

GREY NUN STREET.—A large substantial stone property comprising four warehouses. Would be sold at less than corporation valuation, to close an estate. Particulars at office. (765-8).

GUY STREET.—Three good building lots, above Dorchester street, each 25 feet 3 inches front; very few vacant lots left in this section. (297-A).

LE ROYER STREET—A very desirable building lot for warehouse, etc.. 84 feet by 60 feet. No waste ground. (79-B).

McGILL STREET—That fine block of land having four frontages, McGill, Grey Nun, Common and Youville streets, and containing an area of over 40,000 feet. Suitable for warehouses, cold storage, or public buildings. Reasonable offers solicited. (125-B).

MILTON STREET—A choice piece of land near University street having a frontage of 110 feet by a depth of 124 feet. Will be sold free of special tax at a reasonable price. 82-B).

NOTRE DAME STREET (East)—A large block of land with harbor frontage as well containing 22000 feet of land, with substantial building thereon. Owner anxious to sell. (241-3)

NOTRE DAME STREET—A good stone front warehouse, near McGill street, 30 feet front, splendid situation for any kind of wholesale business. (688-3).

NOTRE DAME STREET—Twelve building lots each 30 feet front in the best part of St. Henry. (611-3).

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

PARTHENAIS STREET—Nine good building lots, near Ontario, each 88 feet front, 15 cents per foot. (112-B).

ROBERVAL STREET, HOCHELAGA—A number of fine lots immediately adjoining the bridge works and the Canadian Pacific Railway. Suitable for workmen's dwellings or a factory site. A low price will be taken. (90-3).

RICHELIEU STREET—Thirty good building lots ranging from 20 feet to 80 feet front. Price 50 cents per foot. (611-3).

RICHMOND 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 be sold to close out a mortgage. Call for particulars. (255-3).

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

SPECULATIVE BUILDING.

However considered, speculative building is risky, not only for the principal operator, but more particularly for the sub-contractors. Some persons go as far as to characterize speculative building as a species of systematic thievery. So much of scandal attends speculative operations, that the characterization is sometimes richly deserved. The methods that are resorted to by which the sub-contractor and the material men are handicapped and cheated are too numerous to mention in detail. Reference to a few of the leading features however, will not be without interest to our subscribers.

While sometimes an operation begun in perfect good faith, but little wisdom, falls into a form of liquidation, similar to that which is employed by the tricksters in the building business, in the majority of cases the operation is begun with the deliberate intention to cheat and defraud as many people who can be drawn into it as is possible. Some of the firms engaged in building-loan operations and real estate operations in New York city are notorious as swindling operations. There are others, however, who are only a little less daring and audacious as swindlers, but who are less known to the public. Frequently a swindle is operated as follows:

There is purchased a vacant plot or old property for improvement. It is taken over at a grossly inflated valuation by some builder with a loan for its improvement, which is secured by a mortgage. The foreclosure of this mortgage at some stage in the operations when the builder has become involved in debt to sub-contractors, workmen and material men, is the broad plan upon which the various liabilities are wiped out. By this foreclosure, unless the creditors are able to step in and buy the property and afterwards sell it for as much as or more than they paid for it, all the security of the creditors except their personal recourse against the builder, is wiped out.

In an operation of this kind, the builder must, of course, be utterly irresponsible. Indeed, responsible builders do not go into such operations, because creditors would have recourse to them and they would be the losers. The course of dishonest building, however, has run so long in this city that there is now no lack of men who will answer the requirements of the case, even though they do it under fictitious names. The intended victims are wary, for most of them have had their fingers burned in former experiences; but competition in their own ranks, honeyed if non-committal replies from the mortgagees, and the strenuous desire to do business, lead them in the end to extend important credits, hoping always against their better judgment that in this case it will be all right.

The following description of operations of this kind from a man of many years' connection with the building business, will be of interest to our readers: "The material men are often the victims of their eagerness to do business. They are constantly changing salesmen in the belief that all that is necessary in a salesman is a hustler who will bring in the orders.

SIMPSON STREET—A fine villa lot, 50 feet by 140½ feet, with a small brick building thereon; delightfully situated adjoining the Tratalgar Institute. Moderate price. (483-A).

SHERBROOKE, corner ST. ANDRE STREETS—A first-class block of land, 110 feet frontage on Sherbrooke street. Plan in office. (135-B).

ST. ANTOINE, CORNER ST. GENEVIEVE STREET—A block of land forming corner of above streets, with the frame and brick buildings thereon. One of the best business sites on the street. About 100 feet square. (327-a).

ST. AMBROISE, ST. JOHN, HARRISON STREETS AND LACHINE CANAL—This valuable manufacturing site, having an area of 27,555, could be easily sub-divided, having four frontages. Plan and particulars at office. (298-A).

ST. CATHERINE STREET, corner Marlborough street, a fine lot with a frontage of 100 feet on St. Catherine Street, by a depth of 40 feet on Marlborough. (117-B).

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 house on Matthew St. no waste ground, just the right size for a shop, lane in rear (307-A).

ST. CATHERINE STREET—The block forming the corner of Stanley street, having an area of 15,000 feet, with the new brick shops. Total frontage on St. Catherine street of 125 feet. Would be divided; for full particulars apply at our office. Terms easy and price moderate. (44-B).

ST. CATHERINE STREET—A lot of land in vicinity of Peel Street, 58 feet by 102 feet 6 inches with two-story brick encased building in rear and two brick shops in front, rented for \$1450 per annum. A choice speculative property. (469-8).

ST. CATHERINE STREET—Three choice lots on the north side of the street, near Chomey street, 25 feet by 102 feet. (417-A).

ST. CATHERINE STREET, corner of Mackay street—A very suitable lot 128 feet by 111 feet 9 inches. Area 13,745 square feet. (285-a).

ST. CATHERINE ST.—A very desirable revenue producing property S. south-east side of St. Catherine street between Bleury and St. Alexander streets, and extending through to St. Edward street. Frontage 48 feet 6 inches and area 5,235 feet. Comprises two shops and dwellings on St. Catherine street and two first-class dwelling houses on St. Edward street. Easy terms. (83-3).

ST. CHARLES STREET—A good building lot, 50 feet x 110 feet, near Napoleon St. Would be sold cheap to a prompt buyer, close to Centre St. cars. (165-B).

ST. ELIZABETH STREET—Two building lots, each 24 by 76 feet, lane in rear. Price 80 cents per foot. (114 B)

ST. JAMES STREET—A good stone building, east of St. Lambert Hill, occupied as offices, area 1538 feet; will be sold at a moderate figure, owner must sell. (759-3).

ST. JAMES STREET—A 3 story stone front building, comprising two stores and dwelling, well rented to good tenants. Lot 28½ x 105 feet. Would be sold at corporation valuation—\$14,000. (827-3.)

ST. JAMES STREET—Corner of St. Lambert Hill; one of the finest pieces of investment property (at the price) in the street; 115 feet 9 inches frontage on St. James street; about 66 feet on St. Lambert Hill, and about 118 feet on Fortification Lane. Area 10,164 feet. Within 100 yards of the New York Life Building; sure to increase in value. (286-a).

ST. JAMES STREET—The magnificent Bank premises and office building of the most modern description, is offered for sale definitely at a low price, affording an opportunity for a Bank or insurance company to acquire suitable quarters at a fraction of the cost. Plans and particulars at our office.

ST. JAMES STREET, LITTLE ST. ANTOINE AND CRAIG STREET—The property formerly largely occupied by The Witness and having a frontage on St. James street of 89 feet, on Little St. Antoine street of 69½ feet and on Craig street of 91 feet, with commercial and manufacturing buildings yielding a good revenue. Will be sold at a great sacrifice either en bloc or subdivided as far as practicable. Inquiries and offers solicited.

ST. HENRI, CANAL BANK AND ST. AMBROISE STREET—This large and splendidly equipped foundry property recently built on the most modern plans, with substantial buildings and plant suitable for manufacturing business. Will be sold as a whole or in parts at a fraction of its cost. Inspection and offers are solicited. Plans and details on file at our office.

ST. LAWRENCE STREET—That valuable lot forming the north-east corner of Ontario street, containing an area of 21,724 feet. Particulars at office. (137-B).

ST. LAWRENCE STREET—Choice blocks of land on this and cross streets, will be sold in single lots or on block. Suitable for dwellings, stores, factory sites, etc; electric cars pass through the property. Sidings can be had from C.F.R. (199-B).

An experienced man soon becomes acquainted with the builders who are not deserving of credit, and learns to avoid them even when he finds them operating under new aliases. But a fresh salesman anxious to increase his commissions, will avoid scrutinizing a man's credit too closely, and if the firm receives the order from a new name, though it may conceal an old swindler, they will take the chance, hoping, if their proper fears are realized, that they may at last find security in a mechanics' lien. If they make inquiries of the mortgagee, he usually tells them the property was sold for a sum far above the amount of the mortgage; that the owner will have a very valuable equity in the property; that the building loan is payable in installments as the work progresses, and that in his or their opinion they will run no risk of a loss. This satisfies the average material man, and he goes on furnishing materials and labor until time comes for payment on account. Most of the time there is a prompt first payment on account, and the material man is lulled into perfect security. He goes on with his work, though the second payment is tardy and deficient, and finally, when the building is nearly completed and he has gone far beyond his original intention in the credit line, fails to get any response to his duns.

"About this time he learns that other material men, sub-contractors and mechanics, are similarly involved with himself. Perhaps the builder declares that there is money due him from the mortgagee and he cannot compel payment. The mortgagee replies that the builder has not complied with his contract. The contract has been drawn with special view to this pinch, and is harder and sharper than a steel strap. The mortgagee orders the builder to proceed with his contract, the builder refuses or is unable to do so, for the limit of his credit has been reached, and in a little while the mortgagee begins foreclosure proceedings. Then the victims find that the mortgage debt is greater than the value of the property. It was made so by the fraudulent character of the sale to the builder.

"The builder in such a case goes in, fully knowing that he will fail in the operation, and that somebody is going to be swindled. He only knows that he is going to get all out of it that he can. This is done when one or other of the partial payments is made on his loan. He receives the money, and if the operation had not been conceived in iniquity, he would pay it to his creditors. If, also, the mortgagee did not know from the beginning that the builder was going to get his profit out of the transaction and leave his creditors in the lurch in this way, he would require him to produce receipted bills from his supply men and sub-contractors or to give drafts to pay his bills to them. But the mortgagee's concern is only to know that more material and labor have gone into the building than have been paid for, and that if the job should stop and the mortgage be foreclosed, he would have more by some thousands in the

ST. PAUL STREET—A substantial stone warehouse, forming the corner of a lane 28½ feet front, suitable for any sort of wholesale business. Particulars at office. (88-B).

ST. PAUL—A good business site, 28½ ft. by 121 ft., with the brick building thereon used as a workshop. Price \$4,500. (881-8.)

WILLIAM STREET, INSPECTOR STREET & ST. PAUL STREET—The old foundry property with frontage on three of the leading streets of the central manufacturing district of the city. Will be sold en bloc or in suitable sections. Plans and prices at the office.

Houses and Building Lots

FOR SALE

—AT—

WESTMOUNT.

J. CRADOCK SIMPSON & CO.

ARLINGTON AVE.—A pressed brick cottage, extension kitchen, finished in white wood. Price \$7,500. (169-B.)

ARGYLE AVENUE—Three very desirable building lots, each fifty feet front, on the best part of the avenue. (51-B).

ARGYLE AVENUE—Three good lots with a frontage of 50 feet each in this fine Avenue. (48-2).

BURTON AVENUE.—A good building lot, 50 ft. by 79 ft., would be sold very cheap. (156-B).

CAMPBELL STREET—Two very desirable lots each 63 feet by 175 feet; fine situation. (109-B).

COTE ST. ANTOINE ROAD, corner of Victoria Avenue—A fine block of land having a frontage of 135 feet 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 magnificent views which cannot be interfered with. (286-2).

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. (487-3).

COTE ST. PAUL—Corner of Upper Lachine Road—A fine block of land, situated at the junction of these two main thoroughfares. Offers solicited. (221-a).

DORCHESTER STREET.—A modern stone front house heated by hot water fronting Weredale Park; the rear view commanding the whole mountain side, a minutes walk from one of our prettiest city squares. Price only \$7,500. (457-8).

DORCHESTER STREET—A modern stone front house heated by hot water, fronting Weredale Park; the rear view commanding the whole mountain side, a minute walk from one of our prettiest city squares. Price only \$7500. (457-3).

DORCHESTER STREET—Two handsome stone front houses, just west of Greeno Avenue, each 26 feet front, with all modern improvements, kit chens on ground floor (799-3).

DORCHESTER STREET—Three choice lots near Clandeboye Avenue, each 25 feet front. (205-A).

DORCHESTER STREET.—One of the finest pieces of property in Westmount for speculative and residence purposes situated close to the city limits. House and grounds in perfect order, will be sold for less than the price of the land. Terms, one third cash, balance at 5 per cent. (75-B)

DORCHESTER STREET—A handsome corner stone front house, in first-class order, all conveniences, hot water furnace, a comfortable family house, vacant lot adjoining would be sold if desired. (61-B).

DORCHESTER STREET—Two 2½ story grey cut stone houses, just completed, each 25 feet x 45½ feet, and extension 15 feet x 82 feet, full height; cemented cellar, basement contains furnace, coal storage, laundry and servants' w. c. Principal floor, drawing, dining and breakfast rooms and kitchen; five bedrooms, separate bath and w. c. Sanitary and plumbing work of the finest description. Vestibule has mosaic floor and Tennessee marble dado. All front windows are of heavy plate glass. All material and workmanship of the very best, electric bells, wired for electric light. Any one wanting a first-class residence at a moderate price, should inquire about these houses. (883-3.)

ELM AVENUE.—A choice building lot having an area of about .2,760 feet; moderate price to a prompt buyer.— (203-B).

ELM AVENUE.—A double detached stone-front cottage, near Sherbrooke street. 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 choice cottage house near Sherbrooke street, with bay window on two floors. The ground floor comprises drawing room, dining-room, kitchen, pantry and con-

servatory. The upper floor has six bedrooms, bath, etc., with back stairs. There is a good cellar under the extension, and the back lot is tastefully laid out as a flower garden. Price only \$8000. (709-8).

property than was represented in his mortgage debt.
 "Of course, it is possible for a merchant or contractor to avoid serious loss in these swindling operations, but it is only by keeping out of them; and so many tricks are resorted to, so many promises made, so many alluring prospects held out to them, that they are led in almost before they know it. And in the end they place their trust in the mechanic's lien law, hopeful that the "owner" may be something more than a myth or than the mere confederate of a mortgagee, whose mortgage is like charity in one respect at least, that it "covereth (up) a multitude of sins." Very often, however, he finds that just when the lien law ought to be a protection to him it fails, and that is the general experience. It "works" where there is no necessity for it, against honest men who mean to pay their debts anyway, and it fails to work against dishonest men, because they can circumvent it by the excessive mortgage and collusive scheme that has been described."—*Sanitary Plumber.*

MUNICIPAL REFORMS.

The dominant and absorbing subject of the day in this country is reform in municipal government, says the Minneapolis Times. And the reason of this is that city government is the source of political and civic misrule and corruption. It is here that the poison of official dishonesty is generated, and from this central ganglion is circulated through the entire body politic. A trite, but always pertinent, saying is that the way to secure municipal reform is for us all to "be good citizens." Yet it may with propriety be suggested that this is suspiciously like the good old advice, "Don't go near the water till you have learned how to swim." If we were all "good citizens," in anything like the full meaning of the term, we should not only not need any municipal reforms, but we should not need any government to speak of.

It is precisely because we are not "good citizens" that reform is needed. Some of us desire it but we can never get it by urging others to think as we do on certain aspects of the "proprieties." Before they will be persuaded to do that, we must convince them of the advantage of so thinking. In this regard as in so many others, "it is a condition and not a theory that confronts us." The not good citizen has learned to make his advantage out of corrupt practices, springing out of "making a business of politics." That is the condition. To drop into slang, "it is no trick at all" to get good government out of good men. The civic problem before us is to get it out of such material as men are.

The first step to be taken in convincing men of the advantages of good government—to the governing agents as well as to the governed—is to penetrate men with a conviction of the disadvantages of corrupt practices, and to keep that conviction actively present before their consciousness. The theory of law and government is all right, now. The first duty before those

servatory. The upper floor has six bedrooms, bath, etc., with back stairs. There is a good cellar under the extension, and the back lot is tastefully laid out as a flower garden. Price only \$8000. (709-8).

GLADSTONE AVENUE—A neat stone front cottage containing nine rooms, heated by hot water furnace, built three years ago, convenient to street cars. Price \$5000. (380-A).

HILLSIDE AVENUE—A desirable block of land 90 feet deep, adjoining the corner of Metcalfe Avenue. (180-B).

KENSINGTON AVENUE—A handsome brick house, with all modern conveniences, on lot 100 feet by 112 feet, nicely laid out. Would make a good family residence. (108-B).

IRVINE AVENUE.—Two 2 story solid brick cottages, extension kitchens, heated by hot water furnaces, in good order, seven rooms in each. Price \$8,850 each. (204-B).

LANSDOWNE AVE—A charming brick cottage on large lot forming the corner of Sherbrooke street. Heated by Daisy furnace. 8 rooms. Price moderate. (800-3).

MELBOURNE AVENUE—Handsome modern, detached cottage in this favorite locality, recently built for owners occupation. Lot 50 by 100 house 38 by 42. Owner leaving city. Price \$7500. (733-3).

MELBOURNE AVENUE—A handsome solid brick house of 18 rooms, good cellar, hot water furnace, sanitary arrangements perfect, electric light and gas in the house, gas grate in parlor. Lot 50 feet front by 100 feet on Murray Avenue projected). Price \$10,000. (74-B).

MOUNT PLEASANT AVENUE—Two story red stone front house, with extension kitchen. Daisy furnace, three mantels and grates in house; finished in cottonwood throughout. Lot 50 x 105 ft. (863-3)

MOUNT PLEASANT AVENUE—A magnificent villa lot, 126 feet by 175 feet, forming the corner of Campbell St., commands the finest view on the island. (107-B).

MOUNT ROYAL VALE.—Three building lots in Molson Avenue, each 40 feet front. Price, only six cents per foot (150-B).

MOUNTAIN AVENUE—Just above 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. (180-B).

ROSEMOUNT AVENUE—A detached brick residence on lot 87½ ft. x 156 ft. fitted by all modern improvements, 8 bedrooms; in good order throughout. Particulars at office. (178-B).

ROSEMOUNT AVENUE—Several choice villa lots well situated the best part of this avenue situation unexcelled in Westmount; Lots run through to Mountain Ave. and have a frontage of from 33 ft. to 91 ft. each. Reasonable price. (178-B).

ROSEMOUNT AVENUE—A substantial detached residence, fitted with all improvements, grounds have a frontage of 169 ft. on Rosemount and 134 ft. on Mount Pleasant avenue, by a depth of about 140 ft. Also three good brick houses, two on Rosemount Ave. and one facing on Mountain Ave., all well rented to good tenants, on lot fronting on both avenues and with an area of 36,894 ft. (178-B)

ROSEMOUNT AVENUE.—Handsome stone front residence; lately built and replete with every convenience, Daisy furnace, laundry, etc, five bed rooms. (885-3).

SHERBROOKE STREET—Two 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 friends. Both houses have side lights and one is a corner house and commands a fine open view. (124-B)

SHERBROOKE STREET.—A handsome modern house ready built for a leading architect with land adjoining, situated in the heart of the best section of the town. Everything in perfect order, comprising large drawing room, dining room, ante room kitchen and pantry, black room—on the main floor—with five good rooms on the next floor—Wood work on main floor hand polished—with solid bronzo furnishing. Price \$11,000—149 B.

SPRINGFIELD AVENUE.—Three handsome pressed brick cottages, just completed extension kitchen, cemented basement, with stationary wash tubs. Daisy furnaces. Ground floor finished in oak, all wood-work finishes in natural colors; four bedrooms. Price only \$4,000. Easy terms; interest 5 p.c. (196-B)

ST. CATHERINE STREET—A stone front cottage on lot 26 x 110 ft; well built and in good order throughout. Lane at side and rear. Price \$7,000. (211-B)

ST. CATHERINE STREET—A good building lot, 30 feet front on St. Catherine street, with a frontage of 160 feet on Metcalfe 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 one. Price only \$8,000. (833 3.)

ST. CATHERINE STREET—A lot of land just west of Metcalfe Avenue, with a frontage of 88 feet 10 inches first-class locality for building. Price only 75 cents per foot. (85-B).

who seek reform is to make those who violate that theory to pay the penalty, and to do that, not spasmodically, in paroxysms of passion, but systematically and inexorably. It is a trite, but far-reaching, truth that we do not so much need new forms of law, as fearless and impartial administration of those we now have.

The shortest, surest and most enduring way to convert into "good citizens" those who are not such now, is to prevent them from reaping advantage from being otherwise. When they have been, for a reasonable time, forced to act as if they were good citizens, they may actually become so. And if they do not the community will have the benefit all the same.

MUNICIPAL EXPENDITURES.
NEW YORK.

It will cost nearly Fifty-two Million Dollars to run the city the present Year.

The municipal expenditures are naturally enormous, but not excessive when the vastness of the metropolis and its many needs are taken into consideration. The amount appropriated for this year is \$51,443,643.94, as against \$49,486,297.17 for 1897. The budget for this year as adopted by the Board of Estimate at its meeting last month, is appropriated for the various city departments, as follows:—

Department.	1898.
Mayorality.....	\$42,155 00
Common Council.....	90,000 00
Finance Department.....	360,988 21
Interest on city debt.....	6,126,801 14
Redemption of city debt....	3,352,139 85
State taxes.....	5,704,871 81
Rents.....	186,021 33
Armories—rents.....	2,750 00
Judgments.....	250,000 00
Public Administrator.....	17,390 00
Law Department.....	212,550 00
Department of Public Works....	3,745,700 15
Department of Public Parks.....	1,440,025 00
Department of St. Improvements, 23rd and 24th wards.....	1,010,275 00
Department of Charities.....	1,364,608 00
Department of Correction.....	488,100 00
Department of Health.....	653,770 00
Police Department.....	7,051,630 12
Bureau of Elections.....	312,000 00
Department of Street Cleaning....	2,999,002 40
Fire Department.....	2,608,753 00
Department of Buildings.....	340,785 00
Department of Taxes and Assess- ments.....	170,720 00
Board of Education.....	6,962,145 92
College of the City of New York..	175,000 00
Normal College.....	150,000 00
Printing and stationery.....	220,000 00
Civil Service boards.....	30,000 90
Coroners.....	57,700 00
Commissioners of Accounts.....	60,000 00
Sheriff.....	130,982 00
Register.....	129,250 00
Armories—wages.....	103,995 00
Jurors' fees.....	75,000 00
Preservation of records.....	46,520 00
Street and park openings.....	734,568 86
Libraries.....	163,800 00
Salaries—city courts.....	397,500 00
Salaries—judiciary.....	1,560,610 00
Charitable institutions.....	1,578,517 00
Miscellaneous.....	337,019 06
Total.....	\$51,443,643 64

The municipal debt of New York is nearly \$175,000,000, but her bonds are in great demand.

ST. CATHERINE STREET—Two building lots, near Metcalfe Avenue, about 44 feet 5 inches front by a depth of 170 feet to 174 feet each. (382 & 386-2).

The Prudhomme farm situated close on the borders of Westmount just west of the Mackay Institute. Comprising an area of about 827,000 square feet exclusive of streets which are all laid out and the lots sub-divided. This property which stretches from the Upper Lachine road to the level of Cote St. Antoine road offers one of the most tempting speculations in land on the Island of Montreal. No better investment could be made by a large capitalist willing to safely place a sum of money where it would produce a maximum of profit with a minimum of care and oversight

TWO DETACHED HOUSES IN THE best residence section of Westmount, both built for owners occupation. Each lot has a frontage of nearly one hundred feet, one commands a view from elevated land the other 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 price. (178-).

UPPER LANSLOWNE AVENUE—We call special attention to the fine blocks of lot 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. Price from 12½ cents upwards. (289-A).

VICTORIA AVENUE—A good lot on the best part of the avenue, just above Sherbrooke street, facing Chesterfield avenue. Owner having left the city, would sell at a low figure. (43-B).

WESTERN AVENUE—About 60 yards west of Metcalfe avenue, a very desirable piece of land 48 feet front by 100 feet deep, to a 20-foot lane in rear. (182-B).

WESTMOUNT PARK—A handsome solid brick house, 13 rooms and a fine cellar, Daisy furnace. Sanitary arrangements perfect. Electric Light and gas in house, gas grate in parlor. Corner lot with 100 feet frontage on the beautiful new Park. Size of lot 50 x 100. Price, \$10,000. (74-B).

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. (781-3).

WOOD AVENUE—A three story red stone front, semi-detached house, with two story extension; cemented cellar with laundry, store-room, Daisy furnace, etc. Seven bed-rooms, ample cupboard accommodation, four fire places, electric wires and gas throughout; hardwood floors on ground and 1st floor. Interior finished in cotton wood. Particulars at office. (209-B)

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

WESTMOUNT—A magnificent corner property on the uplands, with grounds containing over 100,000 feet, with a substantial three-story solid brick house, heated throughout by hot water furnace, and contains seven bed-rooms, besides other ample accommodations. This is a good opportunity to combine the purchase of a home with a speculation, as the price is about the value of the land. Would be sold in lots if required. 25-3.

Suburban Properties

FOR SALE BY

J. GRADOCK SIMPSON & CO'Y.

BEAUREPAIRE—A charming cottage on the Lake front, built for owners occupation, two stories, galleries on three sides, large lot. (183-B)

CHAMBLY BASIN—A fine residence property, containing 23 arpents, of which five arpents is beautifully wooded. River frontage on two sides; about one mile from Richelieu station, (C. V. R.) Solid stone three story house, fifty feet square; hot water furnace; large stable and coach house and other out-buildings; good boating and fishing; telephone in house; only 1½ hours drive from Longueuil. Moderate price. (119-B)

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

DIXIE—Several choice lots at this popular summer resort. Easy terms to suit purchasers. (168-B).

DIXIE, now called **SUMMERLEA**—We have some choice villa lots within three minutes walk of the railway station, and within two minutes walk of the River St. Lawrence with boating privileges, varying in price

from 5 cts a foot up. And there are also a few choice lots on the river front for sale at 25 cents a foot. A few pretty cottages, substantially built with stone foundations and extension kitchen with cellar, for \$2,500, including 7500 feet of land on the principal avenue. Terms easy. (64-B).

GEORGEVILLE, P. Q.—One of the finest farms in the townships, containing 387 acres, with a frontage of ¼ miles on Lake Memphremagog, and only a short distance from the Owl's Head Hotel. First-class House and suitable out buildings. A charming situation for summer residences. (206-C.)

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

MONTREAL JUNCTION—18 choice lots situated near the station, would be sold en bloc or separately. (188-a).

NORWOOD—A charming frame cottage, situated in one of the most commanding sites on the bank of the Back River, convenient to both C.P.R. Station and electric road. Cottage contains nine rooms and summer kitchen, good stable and coach house. Area of grounds about 60,000 feet. Photo and particulars at office. (428-a).

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

OTTERBURN FARM—Belonging to the Estate of the late Sir Joseph Hickson, contains about 2800 acres of which 225 acres are under cultivation. The property is situated on the river Madawaska about four miles south of Lake Temiscouata, and is reached by the Temiscouata Railway which runs through the property at about half a mile from the house. The distance from Riviere du Loup on the St. Lawrence is 65 miles, and about 17 miles from Edmunston, St. Johns River, the junction of the Temiscouata and Canadian Pacific Railways. Cleared land produces large crops of hay, oats, peas, wheat and potatoes, well fenced. The uncleared land contains fine timber, principally cedar, pine, ash and tamarac which produces some revenue without depreciating the value of the property. Considerable stock has always been kept on the farm, and there are large barns, sheds and outhouses in first class condition. Good dwelling house and a farmers house, also boathouse, blacksmiths shop, carts and farm implements. There is good trout fishing throughout the whole of this district, the toulida being abundant in Lake Temiscouata. Partridge and hares are also plentiful. Other particulars at this office. (186-B).

SHERBROOKE, P.Q.—Some choice factory sites with water power (about 500 horse power at present available) adjoining the Grand Trunk line. Call at office for plans and particulars. (288-A).

SAULT AU RECOLLET—BACK RIVER—A farm of about 150 arpents, with a frontage of six arpents on the river, main road also runs through farm; close to electric cars. Divided up into building lots. An opportunity to purchase a good lot at this charming suburb cheap. Good car service. Call at office to see plan and get particulars. (94-B)

STRATHMORE—Four handsome frame cottages at this popular summer resort, nicely laid out, large lot, and convenient to railway. Moderate price. (100-B).

STE. ANNE DE BELLEVUE—A frame cottage situated on Grand Trunk Ave., 8 rooms, lot 200 by 150. (173-B).

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

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

ST. HILAIRE—23 arpents of land, all in choice orchard and garden, with frame-house; beautifully situated for summer residence. (169-B).

St. JOHNS, QUE.—Three solid brick cottages with extensions, well situated on Champlain street, facing Richelieu River; nine rooms, bath and w. c. in each. Area of lot about 16700 feet. Price only \$1000. (205-C).

VAUDREUIL—Beautiful river point of five arpents of level land, nicely wooded; deep water, convenient to both railways. Low price. (101-B). price. (154-a).

Country Properties

FOR SALE BY

J. Cradock Simpson & Co.

BROCKVILLE, ONT.—A handsome white pressed brick villa residence, with Ohio sandstone facings, with grounds of about three acres, having 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 boat house; the house is two stories and mansard, and fitted with all modern conveniences. Photos at office. (154-B.)

A COUPLE OF FARMS on the Lake front, suitable for sub-divisions, choice location for summer residences. Particulars at office. (82 by 80-B.)

LACHINE—A brick encased building, containing six dwellings; all rented; on a lot with a frontage of 52 feet on Collège street, 81 feet wide in rear by 100 feet deep; cost \$6000; would sell for \$4000 to close estate. (108-B.)

ST. ANNES—That unique property formerly known as Beckers Island, One of the most picturesque spots in the vicinity of Montreal, comprising a large island in a high state of cultivation completely walled, beautiful lawn shade trees, gardens, fruit trees, etc. A handsome residence completely furnished, wharf, boat, house and out-buildings. Splendid train service, satisfactory reasons for selling. Price only \$7000. (81-B.)

ST. HUGHES—Domain of 150 arpents, with small wooden house and large barn; a beautiful situation for a country house, magnificently wooded, fencing in perfect order. Price only \$8200. (66-B.)

SEIGNIORY FOR SALE—A fine seigniorial property, beautifully situated within twenty miles of Montreal; comprising the 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 aqueduct; three islands, etc. The total revenue is about \$8750. This is an exceptionally good opportunity for a capitalist or a well-to-do politician to acquire a fine country residence, within an hour's ride of Montreal, with all the advantages accompanying the position of Seignior. (47-B.)

TO LET

We have a large list of desirable houses in our books to rent and intending tenants would do well to call for a printed list.

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181 ST JAMES STREET.

LA BANQUE DU PEUPLE

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FOR SALE

En bloc or Sub-divided.

We beg to inform our readers that the valuable properties in the hands of this bank are now placed with us for disposal in whole or in part.

They embrace properties on

**St. James Street,
William Street,
St. Henri,
Notre Dame de Grace**

We are prepared to receive any reasonable offer and will make easy terms to reliable purchasers.

LAKE ST. LOUIS.
Farm for Sale.

With good lake frontage, situated between Dorval and Pointe Claire. Would sell a part to the river front, which is one of the best points between Dorval and Pointe Claire. (32-B)

THE REAL ESTATE RECORD is published by the proprietors, J. Cradock Simpson and Henry Lester Putnam, No. 181 St. James Street, Montreal and is printed for the proprietors by M. S. Foley, No. 171 St. James Street, Montreal.

J. Cradock Simpson & Co.*Real Estate Agents, and**Real Estate Auctioneers.*

OFFICE AND SALESROOM—GROUND FLOOR,

181 St. James St., MONTREAL.

MONTREAL WEST.

STREET & NO.	WARD.	CAD. NO.	SUB. NO.	DIMENSIONS		AREA	PRICE PER FT.	BUILDINGS.	TOTAL PRICE	REMARKS.		
				FRONT.	DEPTH							
Mackay, 133	St. Antoine.	1700, 1701	parts of	22	6	114	2508	Buildings..	8500			
Belmont, 16-24	"	1146	"	109	205	22345		"	25000			
St. Genevieve, 25-27	"	1100	Part.	36	1	78	6	2840				
Redpath,	"	1758	S. E. Pt. B	53	130	5	6912	1 00	Vacant..	2500		
Plymouth Grove,	"	1637	18	24	63	1515	33		"	6912		
Seymour Ave, 2	"	1641	Parts	irreg.	irreg.	1409			Buildings..	500		
Prince Arthur, 347-353	"	1822	Pt. 8	48	9	54	3632		"	5600		
Prince Arthur, 347-353	"	1822	Pt	48	9	54	3632		"	7000		
Beaver Hall Hill, 61.	"	1157	"	25	100	2500		"	"	11000		
Wellington, 21-29 1/2	St. Ann's	1594	" " " " "	irreg.	irreg.	7927						
King, 87												
Dorchester,	St. Antoine & Par. of M't'l.	1639	75	24	110	2640	72	Vacant..	1900	and other valuable considerations.		
Macgregor,	St. Antoine	386	218									
Victoria, 70	"	1733	Pt.	40	130	5200	1.34	"	7000			
Plymouth Grove, 50-84	"	1309	S. E. Pt. 3	18	8	95	6	1779	Buildings..	3200		
Dorchester,	"	1636	14 to 22	215	6	90	19395	"	17250			
Drummond, 66.	"	1639	56, 57, 70	72	110	7920	90	Vacant..	7128			
Quesnel, 74.	St. Antoine & Par. of M't'l.	408-409	8 0 12	121	130	6	15790		Buildings..	40000		
												68
Victoria, 70.	St. Antoine	1309	S. E. 1/3	18	8	95	6	1767	"	4200		
Tupper,	"	1653	Parts.	53	9	irreg.	5378	90	Vacant..	2700		
St. Antoine, 16-22.	" " "	946	" " " " "	41	5	irreg.	4537		Buildings..	19000	Sheriff's Sale.	
Craig, 805-811												
Mountain,	"	593	25	20	9	87	6	1816	4	59	Vacant..	1075
Richmond, 400-414	"	394	"	44	163	6	7172		Buildings..	19400		
St. Matthew, 90-92	"	1663	14, S.E. Pt. 15	40	94	3760						
Mansfield,	"	1109	5	32	1	52	3326	2.30	Vacant..	8000		
Lorne Ave., 21-21a.	"	1822	48	22	82	1804			Buildings..	4000		
Common,	St. Ann's	1570-1573	parts of	irreg.	irreg.	1900	1 25	Vacant..	2381	57		
St. Maurice, 136	"	1807	N. E. Pt.	17	83	1411		Buildings..	1000			
Richardson, 73-75	"	757	"	29	9	96	2856		"	1400		
Notre Dame, 2204.	"	1259	"	23	6	105	6	2480	"	3725		

HOUELAGA, ST. GABRIEL ST JEAN BAPTISTE, and ST. DENIS.

STREET AND NO.	WARD.	CAD. NO.	SUB. NO.	FRONT	DEPTH	AREA.	PRICE PER FT.	BUILDINGS	TOTAL PRICE	REMARKS	
											Cadieux, 1099	St. Jean Bap.	20	2	17	72	2	1232	Buildings	1 00	Undivided 1/4 of
Laval Ave., 596	"	16	pt 10	25	65		1625	"	1500 00		
St. Dominique, 981-987	"	212	"	22	68		1496	"	3075 00		
St. Audre	"	11	46	22	84		2068	25	Vacant..	325 00	
St. Hypolite, 367-359	"	120 & 121	"	42	74		3108		Buildings..	1600 00	
Mount Royal, 224-226	"	7	69	25	80		2000		"	1800 00	
St. Urbain	"	458	SE pt 11 NWP 10	23	110		2530		"	7000 00	
Berri, 846-848	"	15	126	20	70		1400		"	1680 00	
St. Hubert Lane	" " "	12	232, 233, 234	72	44	3168	34	Vacant..	1074 80	Sheriff's sale	
St. Hypolite, 469-473											
LaSalle	"	164	W 1/2 231, pt 235	40	72	2880		Buildings	1100 00		
Berri	"	6	16	24	69	1656	20	Vacant..	345 00		
Drolet, 497	"	15	259	20	72	1440		Buildings	650 00		
Chambord	"	15	630	20	72	1440		"	540 00		
Hotel de Ville, 1058-1062.	"	6	165 to 168	24	70	1680	44	Vacant..	740 00		
Mount Royal	"	52	"	96	70	6720	44	"	2960 00		
Chambord, 38-44	"	7	56	30	70	2100		Buildings	35 00	Rights in	
St. Andre	"	6	77-78	27	80	2160	09	Vacant..	200 00		
Reading, 12	St. Gabriel	3399	179	48	70	3360		Buildings..	6000 00		
Bourgeois, 500-504					23	94	2162	18	Vacant..	400 00	
Charron, 323-323a	"	3203-3204	"	23	90	2070		Buildings	1400 00		
Centre, 449-457	St. Denis.	2759	" " " " "	44	87	4828		"	2800 00		
Resther					22	87	1914		"	800 00	
Breboeuf	"	325	13	48	111	9	5364		"	1784 96	
Resther	"	329	135, 136	24	72	1728		"	2500 00	Sheriff's sale	
St. Hubert	"	325	16 to 22	50	80	4000		"	1200 00		
Carriere, 283-285	"	7	440	166	72	11832		"	28000 00		
Drolet	"	284	"	25	87	2175	06 1/2	Vacant..	141 37		
St. Hubert, 1470-1480	"	168	19, 20	40	125	3	5010		Buildings	2500 00	
Chambord, 441-443	"	7	28, 29	23	4	95	9	560	25	Vacant..	560 00
Drolet	"	331	W 1/2 142	50	90	4500		Buildings	1900 00		
Carriere, 208-216	"	168	22	25	73	6	1837	6	"	500 75	
St. Hubert	"	214	part of	21	3	95	7	2032	"	75 00	
Drolet, 704	Hochelega.	7	327	122	4	263	5	32243		10000 00	
Carriere, 92					25	109	2725	07 1/2	Vacant..	204 27	
Drolet, 182	"	167	30	35	75	4125		Buildings	300 00		
Duquette	" " "	202	45 pt. 46	irreg.	irreg.	3046		"	3400 00		
Hochelega					irreg.	irreg.	6912		"	900 00	
Hochelega	"	23	102	23	100	2300		"	16 00	Sheriff's sale	
Chicago Ave	"	23	283	23	110	2530		"			
Ontario	"	80	243-8	21	74	1554	32	Vacant..	500 00		
	"	148	1166	24	120	2880	25	"	720 00		

WESTMOUNT

(COTE ST. ANTOINE)

STREET AND No.	WARD	CAD. NO.	SUB. No.	DIMENSION- FRONT. DEPTH		AREA.	PRICE PER FT	BUILDINGS.	TOTAL PRICE	REMARKS.
Selby	Par Montreal.	383	68	24	91	2184	65	Vacant	1426	
Western Avenue		208	59, 59c.	100	120	12000	30	"	3600	
Grosvenor Avenue	"	214	41, 42 & 43a	25	111	2775	.....	Buildings	5500	
Believeu & Argyle Avenues,	"	219	part of 105	25	110	2790	60	Vacant	2341 40	
Clandeboye Avenue	"	282	195 to 198	25	110 3	2771	61	"	1656 90	
Clandeboye Avenue	"	383	pt of 14 & 15,	25	110 5	6100	.....	Buildings	1689 79	
Arlington Avenue	"	323	part of 16 & 17	25	110 5	2150	.....	" .....	15000	
Belmont Place	"	230	13 & B 13	irregular		2150	.....	" .....	3800	
Metcalfe Avenue	"	1434	180	irregular		2650	.....	" .....	9000	
Metcalfe Avenue	"	261	9-5 & 10-5	25	106	2650	.....	" .....	9000	
Metcalfe Avenue	"	261	9-5 & 10-5	25	106	13249	25	Vacant	3300	
Victoria Avenue	"	215	104 & 105	irregular		5500	60	"	3300	
St. Antoine	"	384	162 & 163	50	110	2150	.....	Buildings	3500	
Belmont Place	"	1434	180	irregular		2875	36 1/2	Vacant	1047 17	
Wood Avenue	"	374	3-26	25	115	3910	.....	Buildings	9000	
Selby	"	384	128 & 129	46	85	6250	.....	Vacant	700	Undivided 4-12 of
Victoria Avenue	"	215	82	50	125	2700	.....	Buildings	11250	
Wood Avenue 240 to 244.	"	375	88 & pt. of 87	25	108	5500	70	Vacant	3850	
St. Antoine	"	384	164 & 165	50	110	2332 9	70	"	1700	
Chesterville Avenue	"	214	11a	23-3	100 4	2875	80	"	2300	
Wood Avenue	"	374	3-9 & 3-10	25	115	6327	31 1/2	"	1990 38	
Roslyn Avenue	"	219	188 & pt 136, 137	57	111					

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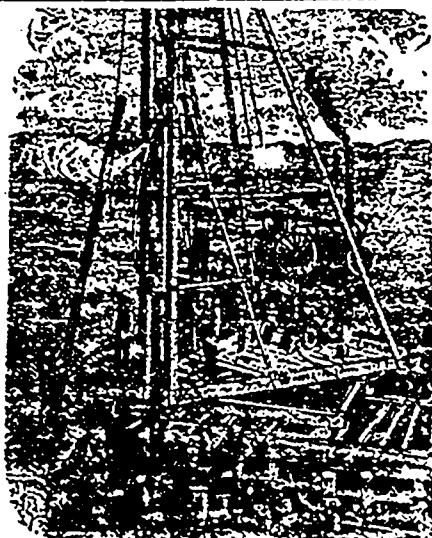
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