

Technical and Bibliographic Notes / Notes techniques et bibliographiques

The Institute has attempted to obtain the best original copy available for filming. Features of this copy which may be bibliographically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of filming, are checked below.

L'Institut a microfilmé le meilleur exemplaire qu'il lui a été possible de se procurer. Les détails de cet exemplaire qui sont peut-être uniques du point de vue bibliographique, qui peuvent modifier une image reproduite, ou qui peuvent exiger une modification dans la méthode normale de filmage sont indiqués ci-dessous.

- Coloured covers/
Couverture de couleur
- Covers damaged/
Couverture endommagée
- Covers restored and/or laminated/
Couverture restaurée et/ou pelliculée
- Cover title missing/
Le titre de couverture manque
- Coloured maps/
Cartes géographiques en couleur
- Coloured ink (i.e. other than blue or black)/
Encre de couleur (i.e. autre que bleue ou noire)
- Coloured plates and/or illustrations/
Planches et/ou illustrations en couleur
- Bound with other material/
Relié avec d'autres documents
- Tight binding may cause shadows or distortion along interior margin/
La reliure serrée peut causer de l'ombre ou de la distorsion le long de la marge intérieure
- Blank leaves added during restoration may appear within the text. Whenever possible, these have been omitted from filming/
Il se peut que certaines pages blanches ajoutées lors d'une restauration apparaissent dans le texte, mais, lorsque cela était possible, ces pages n'ont pas été filmées.
- Additional comments:/
Commentaires supplémentaires:

- Coloured pages/
Pages de couleur
- Pages damaged/
Pages endommagées
- Pages restored and/or laminated/
Pages restaurées et/ou pelliculées
- Pages discoloured, stained or foxed/
Pages décolorées, tachetées ou piquées
- Pages detached/
Pages détachées
- Showthrough/
Transparence
- Quality of print varies/
Qualité inégale de l'impression
- Continuous pagination/
Pagination continue
- Includes index(es)/
Comprend un (des) index
- Title on header taken from:/
Le titre de l'en-tête provient:
- Title page of issue/
Page de titre de la livraison
- Caption of issue/
Titre de départ de la livraison
- Masthead/
Générique (périodiques) de la livraison

This item is filmed at the reduction ratio checked below/
Ce document est filmé au taux de réduction indiqué ci-dessous.

10X	12X	14X	16X	18X	20X	22X	24X	26X	28X	30X	32X									
										✓										

Real Estate Record

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

Vol. X.

Montreal, Sept., 1897.

No. 9

The Liverpool and London and Globe INSURANCE CO.

Total Assets, over \$57,314,280 Invested in Canada, \$1,832,446 Losses paid, \$163,700,757

HEAD OFFICE, CANADA BRANCH:

16 PLACE D'ARMES, Corner of St. James Street, MONTREAL.

INSURANCE EFFECTED AT LOWEST CURRENT RATES.

G. F. C. SMITH, Chief Agent and Resident Secretary.

ALLIANCE ASSURANCE COMPANY

OF LONDON, ENGLAND

Head Office for Canada

Standard Life Building,

157 St. James Street,

MONTREAL.



Established 1824.
Capital \$25,000,000.

P. M. WICKHAM, Manager.
FRED'K T. BRYERS, Inspector.

ROYAL INSURANCE COMPANY.

Largest Fire Office in the World

QUEEN INSURANCE COMPANY of America.

Unlimited Liability.

Absolute Security.

GEO. SIMPSON, Manager. WM. MACKAY, Assistant Manager.
J. CRADOCK SIMPSON & CO., Agents.

LONDON & LANCASHIRE LIFE ASSURANCE COMPANY.

Head Office for Canada.

Place d'Armes MONTREAL.

POLICIES ISSUED ON ALL DESIRABLE PLANS. POLICIES WORLD-WIDE AND FREE FROM CONDITIONS.
LOW RATES. ABSOLUTE SECURITY.

ENDOWMENT ASSURANCE AT LIFE RATES A SPECIALTY.

SIR DONALD A. SMITH, G. C. M. G., M. P.

B. HAL. BROWN,

Chairman

Manager

J. A. CULVERWELL, Chief Agent Eng. Dept., Ground Floor, Temple Building, MONTREAL.

EDWARD MAXWELL,

ARCHITECT.

Removed from the Board of Trade Building Code.

BELL TELEPHONE BUILDING,

**ST JOHN & NORTH DAME STS.,
MONTREAL**

**EXPRESS WAGGONS,
CARTS, SLEIGHS, ETC.**

Repairs Quick, Cheap and Good.

J. BONHOMME, Maker,

**540 ST. JAMES STREET,
(Between Gray and Beaubien)**

Z. C. ST. AMOUR,

GRAVEL ROOFER,

870 Mullin Street.

Office: 2108 Notre Dame St.,
(Opposite Bessac)

MONTREAL. Telephone 8490.

Repairs and new work promptly executed at low Prices.

CHAS. HENDRICK,

Contractor & House Painter.

Paper Hanging, Tinting, Glazing, Etc.

WORK WRITTEN.

DECORATIVE AND HOUSE PAINTING A SPECIALTY.

Black Staining & Repainting. Sample work can be seen at Nos. 3480, 3482, 3484, 3486, 3488 St. Catherine Street, corner Stanley Street and St. Joseph Street.

2504 ST. CATHARINE STREET.

J. H. KERR, I.C.A. J. C. KERR

J. W. & E. C. HOPKINS

Architects & Valuers.

Members of Prov. of Quebec Ass. of Architects.

**143 D. DESOULIÈRE STREET MONTREAL.
TELEPHONE 982.**

If you want Work Done Reasonably
in the Line of Plumbing, Gas or Electric
Fitting etc.

FRANK T. TAYLOR,

Hardware, Paints and Oil, etc.

293 ST. ANTOINE ST.

Robert Neville, Jr.,

CARPENTER AND BUILDER.

Joining in all kinds promptly attended to.
Estimates given for all classes of work.

**1204 St. Antoine St. Near Windsor Street,
Telephone No. 458.**

Wm. McLean Walbank,

B.A.Sc., M.C.S., C.E.

Civil Engineer, Architect

and

Provincial Land Surveyor,

Office No. 214 St. James St.

Telephone No. 873

**REMARKS:—This act binds all holders of patents
of process, and those registered patents
from the Quebec Patent Office.**

**PLANNING—Specialization in Architecture for proposed street
plans and for improvement of existing buildings.
Street Estimates prepared in City or Suburbs.
Fire Losses adjusted.**

HOUSES TO LET

—AT—

REDUCED

RENTS.

CALL OR SEND FOR

PRINTED LIST.

J. Cradock Simpson & Co.,

181 ST. JAMES ST.

**William Swan
CARPENTER & BUILDER**

**117 ST. ANTOINE STREET
Tel. 3148**

Estimates promptly attended to.

W. M. BRIGGS,

**Sanitary Plumber, Gas and Steam-Fitter
and Hot Water Engineer**

Estimates for all kinds of high and low pressure Steam
and Hot Water Heating Apparatus.

**40 St. Antoine Street. - Montreal
Telephone No. 127.**

R. FERDY BARNES,

Architect * and * Valuator

Valuations for Mortgages, Etc.

TEXELS BUILDING,

180 St. James St. MONTREAL.

J. P. B. CASSEMIN,

Civil Engineer & Dominion Land Surveyor.

SUBDIVISIONS OF PROPERTIES A SPECIALTY.

160 St. James Street MONTREAL.

JAMES WILSON,

Architect and Valuator of Real Estate.

BRITISH EMPIRE BUILDING,

**1144 NOTRE DAME STREET,
Montreal.**

A. C. HUTCHISON,

ARCHITECT.

No. 181 St. James Street.

MONTREAL.

A. PRUD'HOMME

ARCHITECT.

238 St. James Street

JOHN MORISON & SON,

PLASTERERS

and Contractors.

NEAR 110 MANSFIELD ST.

Ref. Telephone 45

ESTATE REPAIRS

IN ALL BRANCHES

PERSONALLY ATTENDED TO

THOS. LIGHT

654 MARCEL STREET, MONTREAL.

AND 478 VICTORIA STREET, WILMINGTON.

CARPENTER AND JOINER

TELEPHONE 3935.

John B. Owens

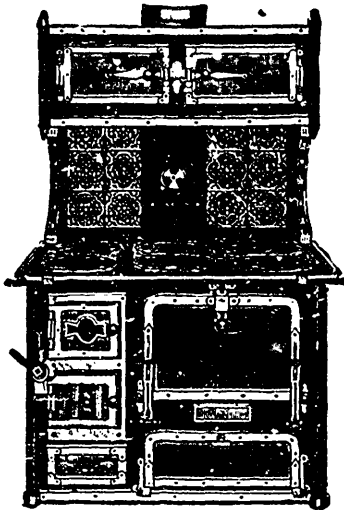
PLANNING & ARCHITECTURE
DECORATIVE
PAINTING
MASONRY

117 DUNDAS ST.

MONTREAL

TELEPHONE 7-1211

This
Cut
Given
You
An
Idea
How
Our
Ranges
Look.



Thous-
ands of
Peo ple
Who ar-
Using
Them
Can Tell
Better
How
They
Work.

WHERE OUR RANGES DIFFER FROM OTHERS.

PATENT ELEVATING GRATE make fire large or small to suit requirements, First class Workmanship and Fine Finish, our name and Guarantee with every Range.

KITCHEN OUTFITS, LARGE OR SMALL.

J. BURNS & CO.,
775 CRAIG ST.
Branch: Cor. St. Catherine and Guy.

HIRSCH BROS.,
Contractors Plasterers & Bricklayers,
Office and Yard: 213 Mountain St.
Bell Tel 5021

W. F. STANTON & CO.,
Carpenters & Joiners,
Store and Office Fittings, Counters, Shelving,
Partitions Tables, and Desks.
Blinds and Double Windows Painted, Repaired and Put up.
Jobbing of all kinds personally and promptly attended to.
DAMAGES BY FIRE ADJUSTED.
New and Second hand Desks always on Hand.
Telephone 2806. 79 11 ST. JOHN ST.

LUMBER and TIMBER
OFFICE: 512 LA GAUCHETIERE Street
MONTREAL
BELL TELEPHOEN 8678
D. PARIZEAU,
YARD
No. 3 Basin
LACHINE CANAL
Opposite OTTAWA Street.
BELL TELEPHONE 5303

ANDREW BAILE,
Has opened a Branch Office at
2312 St. Catherine St.
Bell Telephone 2500.
HEAD OFFICE :
69 MCGILL ST. - - Montreal.

C. E Fournier
ARCHITECT AND
VALUATOR
Room 4 Mechanics Institute
204 S JAMES STREET.
Merchants Telephone 944

John Morrison
CARPENTER AND BUILDER
Jobbing and
Attended to
Estimates Carefully
Prepared
125 BISHOP STREET.
BELL TELEPHONE } House 3172
SHOP 3630

C. WELLS
194 Bleury Street,
PAINTER and DECORATOR
Interior and Exterior Decoration of every des-
cription.
Sign Writing, Graining, Marbling.
GLAZING, TINTING, &C.

TELEPHONE No. 841
WM. WHYTOCK,
CARPENTER AND JOINER.
(SUCCESSOR TO R. WEIR & SON)
704 DORCHESTER STREET.

JOBBING PROMPTLY ATTENDED TO
Estimates for Complete Building
Contracts given when required.

D. Nicholson & Co,
GRAVEL, SLATE and METAL
Roofers
REPAIRS PROMPTLY ATTENDED TO.
Estimates Given.
41 ST. ANTOINE ST.,
MONTREAL.

Real Estate Record

Vol. 10:

MONTREAL, SEPTEMBER 10th, 1897.

No. 9

THE
Real Estate Record

IS PUBLISHED MONTHLY

— AT —
181 St. James Street, Montreal.

J. CRADOCK SIMPSON & CO.
Proprietors.

ADVERTISING RATES furnished on application
at this Office.

Monthly Review.

During the month of August dulness is usually expected in the real estate market, and these expectations have been realized, but there is a better tone to the market this year, and this is due to the general feeling that better times are surely coming, that business conditions of every kind are improving, and that renewed prosperity in business necessarily means more active dealing in real estate. An encouraging feature of the situation is seen in the small lot sales in the newer wards, and in the suburbs of the city. St. Denis Ward can take credit to itself this month of having the largest number, and the smallest amount of recorded transfers.

There has been a fair demand for houses to rent—both furnished and unfurnished—since the middle of August, and as owners are disposed to make concessions to meet the views of good tenants, houses are being taken pretty freely, although in some cases at low rents for the winter only. What every body would like to see now is a better demand for store and business property, which is still moving very slowly.

There has been no change in the mortgage loan market. Money is still plentiful at low rates of interest, and as stocks are high, the holder of idle money will be very apt to turn his attention to real estate investment at the present prices as being the safest course in sight.

The city assessment roll is ready for inspection up to 16th September, and this practically means that property owners have just about time enough to find out what their own properties are valued at for

"Mining Districts"

Maps of Rossland.....\$1.00
North Fork..... 1.50
and Trail Creek 1.50

IN BLUE PRINT,
BY

BUCK & BOUILLON.

Maps

Of all the Provinces, for Wall and Pocket, also The Cyclist's and Sportsman's Guide, with Map of the Island of Montreal and Suburbs. Price, 10cts.

MORTON, PHILLIPS & Co.

Publishers,

MONTREAL.

D. Gordon.

Chas. Manhiro

P. D. Gordon & Co., LUMBER and TIMBER.

Pine, Spruce,

Douglas Fir, Cedar,

Whitewood, Oak &c.

Agents for

WM. MASON & SONS

OTTAWA, AND

THE BRITISH COLUMBIA MILLS

TIMBER, & TRADING CO.

VANCOUVER, B. C.

OFFICE
ROOM 93

TEMPLE BUILDING.

Tel. 1847. MONTREAL

R. B. Hutcheson,

(Late of Butler & Hutcheson, Advocates.)

Notary Public, Conveyancer and Commissioner,

MECHANIC'S INSTITUTE,

204 St. James Street.

Telephone 2499.

THE
"Caledonian"

Oldest Scottish Fire Office

Temple Building, 185 St. James St.,

MONTREAL.

LANSING LEWIS, Manager.

J. H. Gardner & Bros.

PRACTICAL SANITARIANS

Plumbers, Gas and Steam Fitters. Hot water fitting a Specialty

673 Wellington St.

Point St. Charles

MONTREAL.

Bell Telephone No. 8340.

J. W. HUGHES, The Practical Sanitarian

Anti-Septic Plumbing, Heating,
General Jobbing.

Cor. of Craig & St. Antoine Street.
Telephone 548.

Lumber, Lath, Shingles,

Prepared Flooring, Sheeting,
Doors, Sashes, Mouldings, etc

BUILDING TIMBER.

Cedar Posts.

Whitewood, Oak and other Hardwoods,
Kiln-dried Birch Flooring, red or white.

JOHN GOW, 184 GUY ST.,
Telephone 8412

ROOFING AND ASPHALTING

Of Every Description.

Metal Cornices and Skylights,
Cement and Tile Floors,
Cement Wash Tubs,
REFRIGERATORS and OIL CABINETS.

CANADIAN AGENTS FOR

The Boston Hot Blast Heating

..AND..
Pneumatic System of
Conveying Mill Stock

GEO. W. REED & CO.,
785 Craig Street.

Bell Telephone 3805.

ISAAC LEWIS
Builder and Contractor

(Brick and Stone Work)

Residence: . . .

130 IRVINE AVENUE,
COTE ST. ANTOINE.

Special attention given to alterations and repairs

R. J. & N. Kendal
WAGGON MAKERS,
244 & 246 Richmond Street.

F. F. POWELL,
General Roofer

Asphalt and Cement Paving.
Copper and Galvanized Iron Work.
All kinds of repairing done. All work personally
superintended.

Office: 13 St. John Street. Tel. 1150

GEO. S. KIMBER,
House, Sign and Fresco
Painter

ALL KINDS OF PAPER-HANGINGS IN STOCK.

2466 ST. CATHERINE ST, MONTREAL
BELL TELEPHONE No. 3387.

taxation purposes. But the most important thing for the tax payer to know is, if the civic burden is evenly distributed - whether properties are assessed high or assessed low, would make little or no difference if all were treated alike. The cheapest and quickest way to equalize assessments is to have the roll published, so that every tax payer interested can study it up quietly at home, with the view of finding out if he is paying a portion of some other tax payer's assessments. These valuation rolls are published in other cities, and there is no good reason why they should not be issued in book form here. A printed copy of the city of Ottawa assessment roll for 1898 can be seen at this office.

The sales recorded in August in Maisonneuve, deLorimier, Mile End, Montreal Annex, Outremont, Cote des Neiges, Notre Dame de Grace, St. Henry, St. Cunegonde and Montreal West, (Junction), amount to about \$124,000—of which St. Henry contributed about \$50,000, Mile End about \$25,000, and Montreal Annex \$17,500.

There were 107 real estate transfers in the City wards and Town of Westmount recorded at the registry offices during the month of August, the particulars of which are given in other columns, amounting to \$501-896.31.

St Antoine Ward	13	\$ 104167 55
St Ann's Ward	5	20,201 00
West Ward	1	65,000 00
St James Ward	8	45,388 88
St Louis Ward	5	18,095 14
St Lawrence Ward	6	30,800 00
St Mary's Ward	8	67,136 10
St. Jean Baptiste Ward	18	46,954 60
St. Gabriel Ward	8	22,119 00
St. Denis Ward	22	14,033 85
Hochelega Ward	3	24,875 00
Westmount	10	42,770 19
	107	\$501,896.31

During the corresponding month of last year 98 transfers were recorded, amounting to \$308,403.42.

The real estate mortgage loans, recorded during the month of Aug. in registration division of Montreal West amount to \$195,775; of this amount \$10,000 was placed at 4½ per cent. \$150,000 at 5 per cent. \$13,500 at 5½ per cent. \$20,425 at 6

C. R. G. JOHNSON,
AGENT

Fire Insurance

BROKER

NEW CANADA LIFE BUILDING.

Cor St. James and St. Peter Street.

Contracts for Sprinklers. Lowest Current Rates.
Correspondence with Mill Owners solicited.

Bell Telephone 1907.

E. L. BOND,

30 Francois Xavier St.

INSURANCE FIRE, MARINE,
ACCIDENT AND
PLATE GLASS

TELEPHONE 1179.

THOS. BRETHOUR

PLASTERER

256 St. Antoine Street
MONTREAL.

Estimates given for new work—Plastering and cement work a speciality.

Tinting and Repairing
Promptly Executed.

THE CENTRAL LUMBER YARD.

ESTABLISHED 1871.

Corner DORCHESTER and
ST. CHAS. BORROMEE STREETS.

MAHOGANY,
QUARTERED OAK,
QUARTERED SYCAMORE
and ALL HARDWOODS.

Kiln-Dried Maple Flooring,
Dressed and Prepared Lumber of every Description

JOHN A. BULMER & CO.

Houses for Sale,

—BY—

J. CRADOCK SIMPSON & CO.,
Real Estate, Insurance
and Investment Agents
181 ST. JAMES ST.,
MONTREAL.

J. C. SIMPSON.

H. L. PUTNAM.

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-B.)

COURSOL STREET.—A comfortable brick cottage with extension kitchen, all newly done over this spring, 10 rooms. Price \$2900. (193-B.)

DUROCHER STREET.—A handsome pressed brick house, extension kitchen, finished in cottonwood; vestibule and bath room tiled, hot water furnace; good stable in rear, with coachman's dwelling above. (853-B.)

LAMBERT & SON

**CARPENTERS, JOINERS
and BUILDERS**

Estimates given at short notice for general repairs
357 BERRI STREET.
 Bell Tel. 6443. Merch't Tel. 255.

Chenery & Laver,

**Lock-smiths, Blacksmiths,
General Machinists.**

BICYCLES, MOWING MACHINES, &c.,
 Promptly Repaired.

First-class Workmanship. Lowest Prices.
305 St. Lawrence Main St

MACKAY STREET.—Two handsome stone front houses, 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.)

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: good tenant in A1 order will be sold... a bargain to a prompt buyer (195 B)

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

UNIVERSITY STREET.—A very comfortable family house, near Sherbrooke Street, with all modern improvements and in thorough repair. (850-B)

per cent. \$800 at 7 per cent.
 \$650 at 12 per cent.

The $4\frac{1}{2}$ per cent. loans were in one amount of \$10,000, and the 5 per cent in twelve amounts of \$7,000, \$38,500 \$3,600, \$7,500, \$25,000, \$16,000, \$3,000, \$8,000 \$5,000 \$2,000 \$28,000, and 7,000;

The lenders were:

Estate and Trust Funds.....	\$41,050 00
Local Institutions	63,500 00
Insurance Companies	22,000 00
Building & Loan Companies..	22,225 00
Individuals.....	46,400 00

\$ 195,775 00

In Montreal East the loans recorded amount to \$84,475, of this amount \$20,000 was placed at $4\frac{1}{2}$ per cent; \$28,781 at 5 per cent; \$8000 $5\frac{1}{2}$ per cent. \$25,750 at 6 per cent. 1500 at 7 per cent. 1000 at 8 per cent. and \$500 at 10 per cent. and \$144 at a nominal rate.

The $4\frac{1}{2}$ per cent. loans were in two amounts of \$10,000, \$10,000, and the 5 per cent. in five amounts of \$360, \$11,420, \$4000 \$7000 and \$6001.

The lenders were:

Estate & Trust Funds.....	4000 00
Insurance Company.....	10,000 00
Building & Loan Companies	23,520 00
Individuals	46,955 00

\$84,475 00

—0—

Notes.

The sale of the brick block on St. Catherine street, near Stanley street, announced in a recent issue, does not appear to have culminated for reasons best known to the culminated. We were informed positively by one of the principals best qualified to make the announcement, which we considered a good basis for a "note." Perhaps it partook of the character of the big deals announced on Great St. James street not long ago, which also did not culminate.

We understand that an effort on foot to push the widening of St. St. Lawrence street, above Sherbrooke street, Surely we have had enough of this at present. Give the poor city a rest and time to get its

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

AQUEDUCT STREET.—A pressed brick modern tenement, in perfect order; would be a good investment; always sure to rent. Price \$6,750. (577-3.)

BEAVER HALL HILL.—A stone front house on 'his popular thoroughfare, suitable to convert into a shop. Price \$10,000. (436-a.)

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

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, nice order. (73-B.)

BURNSIDE PLACE.—A large pressed brick residence, corner of Guy street, built three years ago by owner for

FOR SALE

725 Craig Street.

Vacant corner lot 81.4 x 210 ft.

Adjoining Victoria Sq. (East).

In whole or in part.

Apply on premises.

J. A. U. BEAUDRY.

**Civil Engineering, Land
Surveying & Patents.**

107 St. James Street. Tel. 1969.

his own occupation; has all modern conveniences, plumbing and drainage exceptionally good; electric light throughout. Call or send for permit to view. (753-3.)

BURNSIDE PLACE, corner University street.—A brick shop, with dwelling above, on the corner, and a good brick house adjoining, yielding a net revenue of \$1140 per annum. A good investment property. (72-B.)

CADIEUX STREET.—A comfortable pine-roomed brick cottage, in good order; walls all oil painted; marble mantel; gas fixtures throughout. Price only \$2,300. (117-3.)

CANNING STREET.—A block of four brick tenements containing twelve dwellings, rented to good tenants for \$1,858 per annum. A good investment property. (721-3.)

CHARLEVOIX STREET.—A block of brick encased tenements, corner of Ryde street, containing eleven dwellings and one shop, on lot 80 feet front (73-B)

CHERRIER STREET—A block of stone front tenements, corner of Berri street, heated by hot water furnaces, rented for \$1368 per annum. A good investment. (61-2B).

CHAMPLAIN STREET — Four solid brick cottages, and two tenement buildings containing six dwellings close to Ontario street car line. Lot 111 feet x 114 feet. Rear portion of lot could be built on. (5).

CHOMEDY STREET—Stone front cottage, two rooms, hot water furnace, in good order. Price only \$4,500. (830-3)

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. Price \$14,000. (40-B).

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

DELISLE STREET - A brick encased tenement property, contains four dwellings, rented for \$252 per annum. Price only \$3,000. (155-B.)

MONTREAL PHOTO. SUPPLY.

104

St. Francois Xavier cor. Notre Dame Sts

KODAKS.

Developing and Printing for Amateurs, Commercial and View Photography.

Telephone 6720.

W. J. RYAN,

Painter and Paper - Hanger.

Interior Decorator, Grainer, Gilder, Etc.

No. 145a Bleury Street
MONTREAL.

DESRIVIERES AVENUE — Two solid brick tenements, containing four dwellings, all occupied by good paying tenants, easily rented. Price \$4000. (177-1).

DORCHESTER STREET—A semi-detached three-story stone front house, with good stable and coach house, on lot 37½ feet front, situated on the best part of Dorchester street, near Drummond street. House has all modern conveniences. (54-B).

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).

DORCHESTER STREET—A stone front house on full sized lot west of Mountain street. Suitable for a young doctor. (665-3)

DORCHESTER STREET—A large terrace house west of St. Matthew street, with a good stable and lane in the rear. Lot 26 x 158 outlook and surroundings the very best. House in perfect order and recently decorated. Has handsome library or dining room extension. (188-B)

health again after the carnival of extravagance we have indulged in, and paid so dearly for. The men who are most anxious for this new work are men with hatchets to grind at the public grindstone; and they are not men who cannot tell a lie. Professing the good of the city, they know where they come in, and so unfortunately does the city. Let us give the city a chance now to grow in the good old fashioned way without the hotbeds and forcing houses of the expropriation process.

The new St. Stephen's Church, of Westmount, has broken ground at the corner of Dorchester street and Atwater avenue. We understand they do not intend to complete the permanent building at present, but like all sound institutions, let it grow a natural life, open to expansion and improvement in the future. It is always wise to leave something for posterity to do.

Westmount is making a good move in encouraging the opening of a first-class bowling green. Such institutions become the pride and glory of a municipality. It will make a good mate for the fine tennis grounds of Kensington avenue.

Tucker's new school on Guy street above St. Catherine street is being pushed rapidly to completion. Everybody seems to want to get West as fast and as far as possible. This ought to be a good centre for such an enterprise, although we have no doubt the old building will not seek long for a new tenant.

The Stanley apartments are taking on a finished look. To many the building appears to be turned inside out, showing the seamy side to the public, and keeping the smooth buff-cosy brick work the private view of the tenants. There

DORCHESTER STREET— A block of modern stone front cottages on the upper part of the street, all well rented, would be sold separately or en bloc. Owners anxious to sell on account of ill health. (243-A)

DRUMMOND STREET—A good brick terrace house, near Osage street, in good order, centrally situated. Price only \$8,760. (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—A first-class stone front tenement, heated by hot water furnace, in thorough repair. Will yield 7½ per cent. net on selling price. (583-3).

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

Doors, Sashes, Blinds, Mouldings, Turnings, Shaping and Joiners' Work.

F. TREMBLAY,

LUMBER MERCHANT,
PLANING AND SAW MILLS.

400 WILLIAM STREET,

Bell Telephone 8426. Merchants Telephone 628.

DUROCHER STREET—A good stone front tenement below Prince Arthur street, heated by hot water furnace, in good order; well rented. Price \$7750. (777-3).

DUROCHER STREET—Four very desirable stone front cottages, heated by hot water furnace, all conveniences at prices ranging from \$5250 to \$5600. (243-a).

ESPLANADE AVENUE—A handsome red stone front house, well built, new, with extension kitchen, hot water furnace; fine view facing the Park. Price \$6200. (111-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).

GAIN STREET—A block of brick tenements, containing eight dwellings, in good order, rented to good tenants. City valuation, \$9000. Annual rental \$960, Price \$8600. (747-3).

GUY STREET.—A corner house roomy and homelike close to Sherbrooke St. Outlook and surroundings first class in every respect. Price moderate and terms easy. (463-A) and (758-B)

HERMINE STREET.—A block of wooden tenements and shop on lot, 35 ft. x 75 ft. rented for \$780 per annum Price \$7,500. (847-3).

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 bedrooms on one floor. Built and occupied by owner. (823-3)

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

LATOUR STREET.—Two good brick houses, near Victoria Square, on lot 38 feet by 88 feet 9 inches. Price only \$5000. (68-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. (119 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.)

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 is sold en bloc to close an estate. Price and terms easy. (845-8)

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 only \$7000. (373-a).

McGILL COLLEGE AVE.—A stone front terrace house, in good order, very roomy, close to St. Catherine street. Price only \$7000. (138-B)

is much to be said for this system too, if such is the intention. On the other hand we are told by indisputable authorities, that we *must* admire the outer brick work for its own particular beauty. This, we are told, is the brick work of the future. Those mottled vitrified bricks are the Wagners of the architectural world—in fact these are the very stones which He of Avon wrote of each containing a sermon to the unenlightened. And we must confess that while the full effulgence of the new light has not yet reached us, we are at last getting a glimpse of its intended effects and hope in time to become fully reconciled.

Why cannot Montreal inaugurate a childrens brigade of volunteer street cleaners and guardians such as exists in New York with such good and growing results. This would seem to be an opportune season for such a beginning when we are possibly threatened by small-pox, which is essentially "a dirt disease." Apart from the actual benefit to be derived by the city, it is fine training for the young generation and will bear its fruit in cleaner cities in the next century if not in this. Let some of the leading daily papers take it up and give honorable mention and prizes to the young scavengers—or volunteer surveyors let us call them—"and see what will come."

It is hoped and believed that the rebuilding of the lower part of the St. James street property of Mr. Carsley may lead to extensive improvements of the upper part of the front which is no longer an ornament to the leading street in the city.

The new Fairman stores on St. Catherine street, are rapidly approaching completion. The Alexanders expect to get into their new restaurant and store about the mid-

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. (109 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, rented for \$500, heated by furnace. (171a-B.)

MACGREGOR 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 McGill College Grounds. Is unexcelled. (148-B)

MACKAY STREET.—A neat two story stone front house, modern conveniences. Daisy furnace. A bargain for any one wanting a small house in good locality. Offers solicited (817-3).

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 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.)

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. (136-B).

MOUNTAIN STREET.—A substantial stone self-contained house, and stone double tenement, near Osborne street. Would be sold at a bargain. (815-3).

NOTRE DAME STREET, ST. HENRY
—A block of brick tenements, on large lot, four dwellings, rented for \$456 per annum. Price \$5100. (148-B)

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. Present rental \$1,008 per annum. (347-a.)

OVERDALE AVENUE—A stone front tenement, in good order, well rented, and three self contained stone front houses. Very moderate prices, will sell en bloc or separately (S).

PARK AVENUE—Stone front tenement, well built and nicely laid out, heated by Daisy furnace, in thorough order throughout. A good investment property. (813-3.)

PARK AVENUE, ST. HENRY—A stone and brick tenement, with brick encased extension, containing two dwellings, rented for \$300 per annum. Would be sold on easy terms, small cash payment and balance by monthly payments. (140-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. 811-3.

311 PEEL STREET—That fine cut stone house, 28 feet wide; lot 130 feet deep, with lane in rear. Situates 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 is a family house we have on our hands. Price \$14,000. (818-3).

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. (116-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. (100-B)

dle of October. The Karn music hall being erected in the same building will be a beautiful small recital or concert hall, with a seating capacity of six hundred or eight hundred. A feature of the will be a fine Warren organ with an electric attachment for automatic recitals of a high order when not occupied by a musician. The dimensions of the hall are to be 100 x 40, with a ceiling height of 25 feet.

The new residence being built for Mr. John Auld on McGregor street, will be ready for occupation in November. It is built of olive sand stone from New Brunswick, treated in simple but elegant style. The dimensions are about 45 x 50 and the cost will be from fifteen to twenty thousand dollars. Mr. A. Dunlop, architect, is in charge of all the above operations.

OUR WATER GATE.

For the advancement of civic pride and confidence in the future of Montreal, our citizens should be compelled periodically, to enter the city by the water gate of Lachine rapids. We do not know of any more inspiring sight for the purpose. Time and place seem to conspire to make the scene imposing. The tourist hour is the early evening when the sunset makes a glorious back-ground for the city and its approaches. Then, added to the grandeur of the rapids, as nature's setting of the gun, we have two magnificent bridges to pass under, both perfect specimens of their kind and wonderful in their proportions. A new and imposing feature of the approach is the Lachine hydraulic works projecting its massive structure out into the rushing water to capture a fraction of the power so lavishly going to waste.

When this is passed, the city proper looms into sight, with its countless chimnies and its metropolitan cloud of smoke. It conveys the

PEEL STREET ABOVE SHERBROOKE.—A modern stone front house only a few years built—specially constructed for owners' occupation. This site is one of the best on the street, overlooking handsome grounds. The house is 28 feet wide and has the extra advantage of side lights. Price \$18000 (821-B)

PEEL STREET—A commodious stone front house, just above Sherbrooke street, the only medium priced house now for sale in this locality. Lot 24 ft. x 136 ft.; lane in rear; good brick stable. Easy terms. (153-B.)

PEEL STREET—Close to St. Catherine, a large house, specially laid out for a dress-making business, or for a professional man. Will be sold under pressing circumstances at a great bargain.

PEEL STREET—A full size stone house above Sherbrooke street, in good order, two story brick stable. Any one wanting a good family house should see this one. (757-3).

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. 669-3.)

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

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. (595-3).

SHUTER STREET—A well built stone front tenement, in good order, heated by hot water furnace, rented for \$516 per annum. Would be a good investment. (13-B).

SOUVENIR STREET—A handsome stone front cottage built three years ago for owners' occupation, has all conveniences, hot water furnace, etc. Only \$5750. (807-3).

RICHMOND SQUARE—A 2½ story solid brick house, on stone foundation, containing twelve rooms, in good order, heated by Daisy hot water furnace. Convenient to St. Antoine street cars. Low price. (641-3).

RICHMOND SQUARE—A nicely situated solid brick tenement house, heated by Daisy furnace, hoist for coal, etc., newly painted and papered and in good order throughout. Rental, \$504 per annum. (605-3).

SANGUINET STREET—A well built stone front tenement, near St. Louis Square, lower dwelling contains six, and the upper eleven rooms. Less than a year built, well rented. Price \$5800. (637-3).

SEYMOUR AVENUE—A handsome stone front cottage with extension kitchen, cemented cellar baser it, 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. (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. (815-3).

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. (793-3).

SHERBROOKE STREET—A full size stone front residence, on lot 26½ 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 139 feet with good stable in rear. Has all improvements, heated by Daisy furnace. Permits to view at office. (775-3).

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-B).

SHERBROOKE STREET—Two self-contained stone front houses, near University street would be sold at a very low price to a prompt purchaser. 110 B).

SHUTER STREET—A first-class stone front house, corner of Milton street, on lot 29½ x 114 feet; house is 29½ x 53 feet and two story extension, heated by Daisy furnace, has all conveniences and improvements, ten rooms on two floors, finished cellar basement. (166 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 STREET—A well built stone front tenement, in good order, and rented for \$540 per annum. A good investment. Price \$6775. 541-3).

impression very strongly of a well founded city, busy, prosperous, secure: undisputed in its supremacy and beautiful for situation. The inland character of the river is lost as we enter the harbor, and see chiefly the iron monsters of the open sea. No longer the dapper white lofty upper works of the inland vessel, but the sombre massive hulls and smoke stacks made to grapple with Atlantic storms. The "coup d'oeil" as the traveller passes up the harbor to the canal should be sufficient to impress upon the observer the importance and wealth of the city. Civic pride is no longer the local petty thing it once was, for in this case we feel that our city is the spokesman for our whole Dominion and we are proud to feel that it speaks in such grand tones.

A YOUNG MAN'S CHANCES OF SUCCESS.

Business is no plaything. Business is earnest. Business is real. Business is exacting. He who would win in it must fight; and fight a good warfare, too.

Competition was never as keen in the world's history as it is to-day. Under competition, illegitimate as well as legitimate, merchants are being forced out of business and clerks out of employment. And we sometimes wonder when the end will come.

Naturally much wailing and gnashing of teeth are heard over this condition of affairs. In moments of weakness, men, Elijah like flee into caves of inaction, and declare, by implication if not in words, that they would rather die than continue to persevere. And if they do not persevere they do die.

Inaction is sure to induce dry rot; and dry rot is sure to induce dissolution in business' life as well as in animal or plant life. Proof of this is in evidence every day.

Manufacturers as well as merchants, employers as well as employees, are failing in their respective avocations for no other reason than that they are unequal to the task, through inability or inaction, of surmounting difficulties which arise in their pathway. Some of these difficulties are extraordinary; frequently they are only ordinary.

Every business man, every clerk, every young man whatsoever, will find lions of more or less aggressive natures in his pathway, and unless he conquers them they will conquer him.

Getting around them will not suffice. That is only another way of giving them the victory. They must be grappled with until they are prevailed against. And with victory comes added

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. (705-3).

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 Councillor 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. (573-3).

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. (152-B.)

ST. CATHERINE STREET—A 2½ story rough stone front house, 25 feet by 38 feet, hot water furnace, 13 rooms, all in good order, good stable and coach house. Lot 25 feet by 150 feet. Price only \$9000. (723-3).

ST. CATHERINE STREET—Five tenements and shop near St. Denis street, well rented to good tenants for \$900 per annum. A good investment property. (701-3.)

ST. CHARLES BORROMME STREET. A brick building, forming corner of Laguchetiere 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. Something less might be taken if sold by 1st August. (B-198)

ST. DENIS STREET—A cut stone front double tenement, well situated, easily rented and in good order. Price only \$4,800. (193-B.)

ST. DENIS STREET—A well built stone front tenement, containing two dwellings, near St. Louis square. Price \$6,600. (841-3.)

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. DENIS STREET—A well built stone front tenement house, in first-class order, well rented to good tenants. Price only \$7000. (693-3).

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.—Two brick cottages and small brick one in rear, good yard and stabling; good investment for a master carter. (142-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. (819-3).

ST. FAMILLE STREET—A substantial stone front house, three stories, bay window, in good order throughout. Price only \$6000. (797-3).

ST. FAMILLE STREET—Two substantial stone front houses, one of them a corner, twelve rooms each, heated by hot water furnaces, every convenience and in good order throughout, always well rented. (40-B).

ST. LOUIS SQUARE—A full sized stone front house, 27 x 40 feet and extension, heated by hot water furnace, dining-room, and small conservatory on ground floor 9 bedrooms; carefully planned and well built for owner's occupation. Price moderate. (635-3.)

strength as well as a lessening of the forces of opposition.

The honey of satisfaction is to be found in the carcass of every obstacle lion that every man subjugates.

There is no head lion for the man who has not the courage to fight; but there is the live lion and the vinegar of non-success.

The pivotal point of success in life is the ability to rise equal to emergencies is attained only by the ability to gather reserve force.

In spite of the competition whose keenness we hear so much of to-day, there is room and to spare on top. And no intelligent young man whatsoever need despair of reaching it.

Let him begin right, keep right, and there need not be much question as to the outcome

The keener competition that obtains to-day only means that the meshes of the sieve of selection are smaller, thus preventing less dross than formerly getting through.

There is no crowding out of the best. It is only the survival of the fittest for business, for the professions, for the workshops, for the pulpits.

It is harder than ever for the man whom Nature designed to walk behind the plough to walk behind the counter, and vice versa.

But it is not harder for the man to be that in life which Nature designed he should be.

Ships that are built for river service it would be folly to place upon the Atlantic. Equally so is it folly for young men to connect themselves with avocations for which they are entirely unsuited.

Adaptability for a certain avocation does not necessarily mean genius. But after all, what is genius but the ability to do, to work, to attain?

Emerson says: "To believe your own thought, to believe that what is true for you in your private heart is true for all men—that is genius."

To believe that such and such is, that so, and so can be, and to acquire what you believe—that is genius.

The men who have engraved their names on the rocks of Time, the men who have set the world on fire, are men who have set a goal for their attainment and who have had the energy through rain and sunshine, through flood and drought, through ill and good report, to run with patience the race that was set before them.

The son of the most obscure of men need not despair of success.

It is not what a young man is that determines what he shall be. It is what he wills to be. In other words, every sane young man is the architect of his own destiny, "Work out your own salvation with fear and trembling," says the Good Book. And it applies with equal force to the material as well as to the spiritual life.

Young men must be serious. Life is a struggle, or it is not anything. Living is doing, not lulling. And doing means struggling.

To struggle well man must think well: Think for what he is best fitted; think how he can qualify himself for that which Nature appears to have designed him.

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.

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, 30 feet wide, heated by hot water furnace, has all modern conveniences. (375-a).

ST. MARK STREET—A well built 2½ story rough stone front house, with freestone trimmings, containing 11 rooms, store room, pantry, etc., two fire-places and marble mantels, heated by furnace; floors deafened throughout, drainage perfect. Fuel shed and stable in rear, with covered passage from house. Price only \$6500. (639-3).

ST. MARK STREET—A neat stone front cottage, containing 10 rooms, heated by hot water furnace, in first class order. Price only \$5500. (83-B).

ST MARTIN & MORLAND STREETS.—A block of stone cottages, making a compact and safe investment for a moderate capital. Would be exchanged for other suitable property. (283-A)

ST. MATTHEW STREET—Two stone 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. (131-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 23 feet by 100 feet. Good stables; moderate price. (763-3).

ST. URBAIN STREET—Two brick houses near Dorchester street, could be converted into four dwellings at very little expense, and would rent readily. (675-3).

TORRANCE STREET—A two-story solid brick house, extension kitchen, nice family house at a very low price, 6 bed-rooms, price only \$4,300. (769-3).

UNION AVENUE—One of the best positions in the city for a medical man; a fine cut stone front house, 30 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, semi-detached residence, well built and in good order throughout. Lot 37½ feet by 120 feet, running back to McGill College grounds. House is conveniently laid out, and would be sold for \$9000 to a prompt buyer.

UNIVERSITY STREET—A well built brick house, above St. Catherine street, on lot 24½ feet by 100 feet, in thorough order, extension dining room, hot water furnace, dumb waiter, etc., eight bed-rooms. (653-3).

UNIVERSITY STREET—A good stone front house, containing 12 rooms, combination furnace, in good order. (163-B).

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, 15 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 STREET—A good solid brick house, well rented, on lot 26 feet front. Low price to a prompt buyer. (S).

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

VICTORIA SQUARE—A fine business site now occupied as warehouse, well rented in the meantime. (24-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. (731-3).

If men do not think, they cannot be serious. Seriousness comes of thinking. Seriousness is thinking.

Half the men who are to-day in positions for which they are not suited, are where they are because they did not think at the proper time. They have drifted, not steered, to where they are now anchored. And because they are not successful, they are splenetic. And the splenetic man is shorn of half his ability to do. Those things he ought to do he does not, and those things he should not do he does. And there is no health in him.

The young man who is inattentive as to preparation for the struggle of living, cannot expect to have much strength when the struggle begins in earnest. Chesterfield has said that "there is no higher mark of a mind of meager intellect in the world than inattention." No truer words were ever spoken. Man must be attentive to win, and unless he thinks he cannot be attentive.

The highest office of our public schools, of our universities, is to teach people to think.

Idleness of mind as well as of muscle will prevent the success of any young man, no matter how richly he may be endowed with brains. He who lacks industry lacks the one thing needful. "Idleness," we are told, "is only the refuge of weak minds and the holiday of fools." This is strong language. But most certainly the young man who spends his days in idleness is a fool of fools no matter how much brains Nature may have packed into his cranium.

Many a man with large brains has, like small potatoes, gradually been worked to the great mass of humanity; because he would not toil, neither would he spin.

Have a goal in life. Train for it. Keep your eye upon it, even if now and then obstacles may cause you to swerve temporarily to the right or to the left. Keep running.

"Doing of one thing," wrote Lord Chesterfield to his son, "and thinking at the same time of another, or attempting to do two things at once, are the never failing signs of a little, frivolous mind."

Continuity and definiteness of purpose are stepping stones which will carry to success any and every young man who will use them. And these qualities, valuable as they are, are not like precious stones, attainable by the rich only. They are within the reach of all. And the price is the energy and earnestness spent in their cultivation.—*The Hardware and Metal Merchant.*

THE PRINCIPLES OF BUSINESS.

No calling requires a greater use of brain power than business, and few require a higher order of general ability. The great secret of success in business—the secret, in fact of success on a large scale—is to conceive of it as a matter of principle, not merely as a series of transactions. There are great merchants as there are great statesmen, and there are small merchants as there are small politicians, and the difference between the great and the small men is very much the same in both. The small politician

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).

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).

BOYER STREET, AMHERST PARK—A well situated lot of 25 feet x 118 feet. Price only \$250. (171-B).

GEDAR AVENUE—A magnificently situated block of land for villa residences, over 300 feet frontage, commands a view of all the western part of city.

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).

COLBORNE STREET—A vacant lot adjoining property of Munn Cold Storage Co. (168-B.)

COLLEGE STREET—Two lots near the corner of Duke street, on the south side, with brick building, renting for \$125. 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. (184 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

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).

DELSLE STREET—Forty vacant lots, suitable for building blocks of tenements or factory sites. (611-3).

DELOIRMIER AVENUE—The well known property, known as "The Kennels of the Montreal Hunt," comprising an area of 154387 feet of land with the buildings thereon erected viz: the Club House, Stables, Kennels, etc. Full particulars at office. (192-B)

DORCHESTER STREET (corner of Mansfield).—A splendid corner lot with a frontage of 32 feet on Mansfield street and about 103 feet on Dorchester street. A unique location, for price call at office. (113-2).

DRUMMOND STREET—Three choice building lots, above Dorchester St., 78 feet by 127½ feet, with lane at side and in rear; very low price. (103-B).

FRONTENAC STREET—A block of land with an area of 36,000 feet, with the three-story brick incased factory building thereon, 150 feet by 50 feet and 25 feet extension. First class factory property. (19-B).

FULLUM STREET—A block of land, near Ontario street, 188 feet by 217 feet, suitable for factory site. (359-3).

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. (442-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. (705-3).

works by the day, and sees only one opportunity before him; the small merchant does the same thing—he is looking for the next dollar. The statesman on the other hand, it master of the situation, because he understands the general principles which control events; this knowledge enables him to deal with large questions and to shape the future. The great merchant does the same thing. His business is not a mere money-getting affair, not a mere matter of barter, but a science and an art; he studies the general laws of trade, watches the general condition of the country, investigates present needs foresees future wants and adapts his business to the broad conditions of his time and place. He puts as much brains into his work as does the statesman, and he ends by being not a money-getter, but a large minded and capable man. An eminent successful man of the statesmanlike quality said the other day that the more he understood life the more clearly he saw that it was all done on business principles, by which he meant, not only that the universe is governed by unvarying laws, but that promptness, exactness, thoroughness, and honesty are wrought in every fiber. On these business principles all life is conducted—if not by men, at least by that Power which is behind man. It ought to be the ambition of every young man to treat his business from the point of view of the statesman, and not from the politician. —Exchange.

ARTISTIC ELECTRIC LIGHTING.

In an editorial on the numerous instances of incongruous and inartistic electric fittings in the *Electrical Engineer*, June 18, it is suggested that when electric lights are to be introduced into previously designed apartments, the designer of the decoration of such rooms should be consulted, or at least a person equally competent to design the electric-light fittings in accordance with the general design of the room itself. The point is illustrated by a reference to two notable instances, one of inartistic electric-lighting work and one of the opposite type, the effect in the latter being singularly pleasant. Pictorial reproductions are given which show that, with proper care and attention, a much more harmonious and satisfactory result can be obtained than is usual. The first instance cited, —namely, that of inartistic work,—in a room in the west end of London, "was one in which the artist and designer spent a great deal of time and trouble to produce a perfect specimen of an Empire drawing-room a year or so later the supply mains came along, with the certain result that the electric light had to be installed. The work was intrusted to a firm of electrical engineers of very high standing in the profession, but who doubtless, were more use to the foundry and erecting-shop than to the artistic adornment of a drawing-room. As a consequence their client was allowed to select what took his fancy, and the result was the spoiling of the room, from an artistic point of view, by the supplying of fittings of the 'Bensons' style,—fittings which in a modern 'Liberty' style of room would have looked perfectly in keeping,

GUY STREET—Three good building lots, above Dorchester street, each 25 feet 8 inches front; very few vacant lots left in this section. (207-A).

LE ROYER STREET—A very desirable building lot for warehouse, etc., 34 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 46,000 feet. Suitable for warehouses, cold storage, or public buildings. Reasonable offers solicited. (125-B).

GUY STREET—Several fine lots just above St. Catherine street. Frontages of various sizes and depth from 100 feet to 172 feet.

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. (32-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. (2413)

NOTRE DAME STREET—A lot of land near Mountain Street, 47½ feet front by 85 feet 8 inches deep, with the wooden buildings thereon occupied as shops. Price \$7000. (98-B).

NOTRE DAME STREET—Two stone front shops, with dwellings above; heated by hot water furnaces, dwellings have nine rooms each; newly built. City valuation \$12,000, will sell for \$10,500. (755-3).

NOTRE DAME STREET—Two very desirable lots in the best part of St. Henry, each 30 feet by 94 feet. Low price to a prompt buyer. (9-B)

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 38 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. (99-3).

ST. CATHERINE STREET—A lot of land in vicinity of Peel Street, 53 feet by 102 feet 6 inches, with two-story brick enclosed building in rear and two brick shops in front, rented for \$1450 per annum. A choice speculative property. (469-3).

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

ST. CATHERINE STREET, corner of Mackay street—A very suitable lot 123 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. (38-3).

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. (43-2).

BURTON AVENUE.—A good building lot, 50 ft. by 79 ft., would be sold very cheap. (166-B 1.)

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. (437-3).

but which under the circumstances, were most inartistic." A worse effect results in cases where the fittings has got into the hands of the manufacturers of gas fittings. "Their idea of electric fittings is simply to turn their old patterns upside down, overlooking the fact that with gas-fittings there is not much scope for artistic treatment, whereas with electric light its chief beauty is the easy manner in which it can be treated artistically." It is conceded, however, that the artistically designed and executed fittings are much more frequent now than they were a few years ago. The designing of such fittings is now something done by the designers of the decorations of the room, in cases where elaborately-decorated rooms, in accordance with some special idea or scheme, are constructed. This method of the only one by which to avoid incongruities such as are above set forth.

A GLOOMY OUTLOOK.

The remarks of the president of the Board of Assessors, as to the great depreciation in rentals attributed in part to the disgraceful condition of many of our streets, is, in as far as that explanation is correct, a sad and pointed commentary upon the general inefficiency of our civic administration. Rents on Notre Dame street west, the assessors point out, have especially suffered on account of the almost impassable condition in which it has been kept for years past. Had the city been too poor to have voted money to put this street in proper repair some excuse might have been made for the backwardness of the alderman in giving it their attention; but such was not the case. Over two years ago money was voted to pave it, but by a clever juggling of finances on the part of certain aldermen the money was diverted and squandered upon other projects. Rentals on St. Antoine street—all know the disgraceful state of its paving—are also shown to have depreciated unduly. It may be said that St. Antoine street has not yet undergone its 'permanent' improvement so much having been lavished elsewhere that the means were not forthcoming for its promised widening, and that Notre Dame street west is in this respect also in the future tense. The worst of it is, however, that where the money has been spent and where the 'permanent' improvements have been made these are in a sad state of decay, witness the billowy condition of the asphalt on upper St. Denis street, owing evidently to the imperfect laying of the structure beneath it; witness also the rugged surface of Craig street. The loan that was raised for these improvements was permanent, and Montreal people will have to pay interest on it forever, but, as the 'Witness' strongly protested at the time, there was no element of permanency about the improvements thus secured, which in any honest system of book keeping should be paid for out of revenue and not out of capital. Montreal is now paying interest to the extent of a million dollars a year, largely for ephemeral improvements which are long dead and gone. If any

RICHELIEU STREET—Thirty good building lots ranging from 20 feet to 30 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).

SIMPSON STREET—A fine villa lot, 50 feet by 140 1/2 feet, with a small brick building thereon; delightfully situated adjoining the Trafalgar Institute. Moderate price. (435-A).

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

ST. LAWRENCE STREET—That valuable lot forming the north-east corner of Ontario street, containing an area of 21,724 feet. Particulars at office. (187-B).

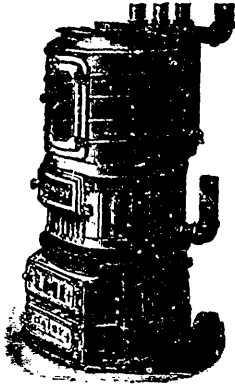
ST. ANTOINE, CORNER ST. GENEVIEVE STREET—A block of land forming corner of above streets, with the frame and brick buildings thereon. One of the best business sites on the street. About 100 feet square. (327-a).

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 only 75 feet deep, no waste ground, just the right size for a shop. (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).



MERIT ALONE
 HAS PLACED THE
DAISY
HOT WATER
HEATERS
 AT THE TOP.

Sales greatly exceed the combined output of all other HOT WATER HEATERS.

WARDEN KING & SON.
MONTREAL & TORONTO.

James A. Sadler,

Registered Practical Sanitary Plumber.

Gas & Hot Water Fitter, Tinsmith Roofer & Bell-hanger,

TELEPHONE 3155.

226 Bleury Street,
 Corner Berthelet, Street.

Corbeil & Leveille

Ornamental

Woodwork

SPECIALTY: Fine hardwood for interior and exterior, decorations Houses, Churches, etc.

TELEPHONE: BELL 6425
 MERCHANT 323

15 1/2 16 Josephat Lane,

PAPINEAU AVENUE

George Bradshaw & Co.

LUMBER MERCHANTS

PACKING BOX MANUFACTURERS
 AND SAW AND PLANING MILL.

Sawdust & Kindling Wood always on hand.

41 BASIN STREET, Bell Telephone 8016.

J. CRADOCK SIMPSON & CO.,

**Real Estate Agents and
 Real Estate Auctioneers,**

Make the management of properties and estates a leading feature in their business. The management of properties comprise the letting of houses, stores and land, and attending to improvements, repairs, fire insurance, civic assessments, collection of rents, new investments, etc., etc.

J. CRADOCK SIMPSON & CO. also collect interest on mortgages, stock dividends, and manage estates for those who are prevented by absence, want of time, or otherwise, from attending to those matters themselves.

Lawyers, executors and business men burdened with trusts can thus be relieved of the details incident to the care of such properties.

Offices and Sales Room—Ground Floor,

181 St. James Street,

← **MONTREAL.**

Real Estate Owners

Winter is Coming Have your roofs put into proper shape by giving charge of them to

JOHN TOWLE & CO.

→ 220 ←

DeLorimier Ave.,
 .. MONTREAL

Roofing Materials of all kinds always on hand.
 A Wool Felt.
 Asphalts,
 Granite Gravel,

—AND—
 Our Patent Victoria Cement a Specialty



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—Two handsome stone front houses, just west of Greene Avenue, each 26 feet front, with all modern improvements, kitchens on ground floor (799-3).

DORCHESTER STREET and COLUMBIA AVENUE—Choice corner lot 26 feet by 188 feet. Other lots 25 feet front and from 92 to 102 feet deep at 45 to 55 cents per foot. One of the best situations in the Cote, close to street cars. (447-a).

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

ELM AVENUE.—A handsome stone house on lot 50 ft. x 103 ft. heated by Daisy furnace, 10 rooms, in good repair. Price only \$8500. (851-3).

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. DENIS STREET, facing St. Louis Square—choice building lots, 100' x 40' deep. Among the best and most priced land on the market. (117-B).

ST. ELIZABETH STREET—Two building lots, each 24 by 76 feet, lane in rear. Price 30 cents per foot. (114-B)

ST. JAMES STREET—A good stone building, east of St. Lambert Hill, occupied as offices, area 1533 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. (236-a).

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. (38-B).

ST. PAUL—A good business site, 28½ ft. by 121 ft., with the brick building thereon used as a workshop. Price \$4,500. (831-8.)

say that we have no resources to meet such needs as those of street repairs out of of annual revenue, and that to make such a limitation would be simply to forbid any sort of pavement we reply by pointing to well governed towns such as Glasgow, which, though it is developing at least as fast in proportion as Montreal, is able to keep everything in apple pie order without taxing the citizens at all, while we who are paying extreme exactions have to see our property deteriorating owing to chaotic conditions caused by misgovernment.

—Daily Witness.

THE NEWEST IN WALL PAPER.

The latest development in wall paper shows neither flower, nor figure nor stripe, nor circle. It is simply on all over water, or moire ground, like a piece of silk or satin moire, and is brought out in all satisfactory tints and shades. Panels of this moire paper used perpendicularly on a calcimined wall surface, the panels defined with a narrow gilt moulding, afford an effective treatment for a drawing-room. A sample lately seen was in leaf green moire paper, put on in up and down panels three quarters of a yard wide on a wall surface tinted in a paler shade of green. The gilt moldings that edged the panels were chased and ornamented, and not even a close observer would have discovered that the moire was paper and not silk. Other new papers show the delicate exactness and finely wrought figures and flowers of the Louis XVI bouches and draperies, but most of the largely set up papers have large, bold patterns, either in scrolls or conventionalized designs. A new treatment for these large flowered paper is to have a very deep dado and frieze of narrow striped paper of the two main colors of the pattern. A room decorated in lavender paper, in which fleur de lis on an ivory ground formed the main coloring, had a very deep dado of lavender and cream-striped paper, marked by a white moulding and a frieze of the same striped lavender and white paper above. By using dados of either striped or plain colored cartridge paper the boldest potters in flowered or figured wall paper may be employed successfully without detracting from the size of the room.—*Journal of Commerce.*

LIME MORTAR IN FREEZING WEATHER.

There is a popular fallacy to which a great many masons adhere most tenaciously, that the addition of lime to cement mortar is desirable if the work is to be carried out in freezing weather. Upon what reasoning such a solution is based it is impossible to determine, though there seems to be a vague feeling that because that lime in slacking becomes very hot, it therefore must impart a certain portion of its heat to the mortar, and so retard any effect of freezing weather. This is not only illogical, but it is not warranted by facts. Lime is slacked in cold water, it is then mixed with cold

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.—One of the finest pieces of property in Westmont 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. (71-B)

ELM AVENUE—A handsome red sand stone house, beautifully finished, ground floor in oak and upper floors in cottonwood, natural finish, stained glass windows; Daisy furnace, workmanship and material unexcelled. (92-B).

ELM AVENUE.—Handsome grey stone front cottage; extension kitchen, all conveniences, Daisy furnace. For sale or would exchange. (162-B.)

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 conservatory. 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. (709-3).

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. (130-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).

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 13 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).

METCALFE AVE.—A new terrace above Sherbrooke Street, house finished in hard wood, embracing all modern improvements, extension, hot-water heating, electric light, etc. Owner anxious to sell. (181-B.)

MOUNT PLEASANT AVENUE—A very nice semi-detached cottage, close to Sherbrooke street, one of the choicest situations in the town. Hot water furnace and all conveniences. (112-B).

VT. 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. (156-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. (130-B).

OLIVIER AVENUE—A choice building lot, just above Western Avenue, with lane at side and in rear. Moderate price. (128-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. (128-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.

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.

SHERBROOKE STREET—A handsome pressed brick front house, lot 44 feet front, house 23 feet by 35 feet and extension just completed, contains all modern improvements. House and vacant lot, only \$8,000. (767-3).

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 bronze furnishing. Price \$11,000—149 B.

sand and cold cement, and is on ordinary building operations carried a long distance through the cold atmosphere, so that by the time it is actually laid up with the cold bricks in the cold wall all heat virtue has departed and the lime is absolutely inert in calorific. So much for theory. To determine the practical effect, tests were made last winter during the course of the construction of one of our largest buildings. Upon the coldest day of the winter, when the thermometer registered below zero, two eight-inch square brick piers were constructed under as near as possible the exact conditions which would obtain in a wall. The piers were a little over one foot high. One was laid up with mortar composed of one part lime and two parts cement, and four parts sand. The mortar of the other was composed of two parts cement and four parts sand. The piers were allowed to stand under cover which would protect them from beating storms, but they were exposed to alternate freezing and thawing effects of the temperature during a period of about three months. At the end of that time it was found that the mortar containing lime was considerably disintegrated, so that it could be crumbled easily between the fingers, while the cement mortar though somewhat injured by frost, was still reasonably firm and hard. The first pier was dropped to the floor through a distance of four or five feet, and was entirely destroyed, no bricks adhering to each other. Dropping the cement mortar pier through the same distance it broke in two pieces, and not until it had been violently dashed against the floor six times was it entirely destroyed. Even then some of the bricks broke before the mortar became dislodged.

The reason for this action of the two mortars is very apparent. The addition of lime to cement mortar tends to retard the setting. Consequently there would be a considerable period during which the cold weather could act disastrously upon the mortar. Furthermore, lime mortar sets by absorbing carbonic acid from the air, a process which takes a great deal of time. Cement mortar, on the contrary, sets by crystallization, and a few moments after it is in place in the wall the outer surface has taken a sufficient set to serve as at least a slight protection against the cold, while long before the lime mortar mixture would be hard, the cement mortar would be so completely crystallized that the cold would have comparatively little effect upon it. Consequently, the addition of lime to cement mortar is a positive detriment in every sense.—*The Brickbuilder*.

MAKING FLOORS WARM.

In sections of the country where a low degree of temperature is the rule rather than the exception during the winter months, warm rooms are very essential, and while the heating apparatus may be the prime factor to this end, a due regard to the construction of floors and walls will materially assist in accomplishing the object sought, and at the same time effect a sav-

ST. CATHERINE STREET—A good building lot, 80 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 house. Price only \$8,000. (863-3.)

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).

ST. CATHERINE STREET—Seven building lots each 27 feet by 100 feet, one of them forming the corner of Belmont Avenue. (82-B).

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).

ST. CATHERINE STREET.—A rough stone front double cottage, 84 feet front, contains ten rooms and cement cellar basement, heated by hot water furnace; all modern improvements; situated near Greene Avenue.

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.

UPPER LANSLOWNE AVENUE—We call special attention to the fine blocks of lots laid out on the St. Germain property. They are laid out in frontages of 50 feet with a depth of 110 to 115 feet. The situation is the most accessible of all the hillside property and commands a magnificent view. 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. (132-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 60 x 100. Price, \$10,000.

WESTERN AVENUE—Two fine building lots, corner of Elm Avenue, 27 ft. front x about 93 ft. deep, good lane in rear. These lots are exceptionally well situated, good view of the mountain, adjacent houses are all handsome, well built and occupied by owners. (176-B).

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.

WOOD AVENUE—A handsome new stone front house, conveniently laid out, in perfect order. All up-to-date improvements. Particulars at office (110-B).

Suburban Properties

FOR SALE BY

J. CRADOCK 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 28 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 ROAD.—Choice building lot, just above Sherbrooke street.—51 ft. 9 in. x 115 ft. deep. Price \$1.25 per foot. (184-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. (168-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).

ing in the amount of the fuel bills, says the *Industrial World*. One of the reasons why the floors of a frame dwelling are so frequently cold is due to the way in which the floors are built. In some cases when the joists are placed in position the spaces between them at the walls are left in such a way that the cold from the outer skin of the wall can readily enter between the ceiling and the floors. How to remedy this is described by a writer in one of our exchanges, who suggests that in all cases the spaces between the joists at the walls be lathed, and a strong coat of well-haired mortar applied before the ceilings are lathed. This precaution would make a house fifteen or twenty per cent. warmer than where it is neglected. In lower floors this method of dealing with the spaces, or some similar one, should never be overlooked or cold feet will be the rule with those who are obliged to remain over them for any length of time in the winter. A good way to avoid cold in the lower floor if the joists rest on a stone foundation, is to "brick fill" between the joists and made level with the floors, making the brick "filling" not less than four inches thick. The bricks should be laid in good mortar, well "flushed" up to the joists and made level with the top of the timbers. In stone or brick buildings "brick filling" is generally done on the lower floor, but often in the upper stories where the walls are left thinner by the set backs the joists rest on the steps formed by the set brick in many cases nothing being done to the wall between the joists, while the ceiling and floors are finished with nothing to prevent the cold penetrating through the thin walls to the spaces between the lath and the floor. Sometimes a careful workman will see that the brick walls between the joists are rendered with a heavy coat of mortar, which is very good in its way, and would be better if the furring ran down to the edge or step and the space lathed and plastered; but this is perhaps objectionable because of its forming places where mice or other vermin would find resting places. The better way is to brick fill, leaving a hollow space between the wall and the filling on the room side. If the projection of brick work receiving the joists is not more than four inches, the brick filling may overhang the walls and inch or so on the inside, so as to give a one-inch hollow space between the wall and the filling. As this projection would be between the joists it would be hidden from sight.

Scientific American.

SUNDAY BICYCLING.

"We are asked," says the *N. W. Christian Advocate*, (Meih.) of Chicago, "if bicycling does not increase Sabbath-breaking, and if the wheel does not, therefore, deserve discouragement. There is no room for doubt that the wheel encourages Sabbath-breaking—upon the wheel. Good roads also increase Sabbath-breaking. Horses in their day led to Sabbath-breaking. Good fishing does so. Yachting does so. The chief trouble, however, is in the man or woman who misuses the horse, the wheel, the yacht, the fishhook, or good roads. One may as well

GEORGEVILLE, P. Q.—One of the finest farms in the townships, containing 387 acres, with a frontage of 1¼ 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. (119-2)

MONTREAL JUNCTION—18 choice lots situated near the station, would be sold en bloc or separately. (183-a).

NORWOOD—A charming frame cottage, situated in one of the most commanding sites on the bank of the Beck 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. (423-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.

OLD ORCHARD, ME.—A charming seaside cottage, containing thirteen rooms, all well finished and nicely laid out, ample cupboards and closet accommodation. Piazza on three sides. Splendid view of beach and ocean. Photo and plans in office. Price only \$5700. (203-C)

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 Edmundston, 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 out-houses 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.

POINTE CLAIRE—A new frame house on avenue leading to lake on lot 120 feet by 165 feet. Price only \$2500. (97-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 plan 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-.)

STE. ANNE DE BELLEVUE—A frame cottage situate on Grand Trunk Ave., 3 rooms, lot 200 by 150. (174-B.)

ST. LAMBERT—A semi-detached brick encased cottage, extension summer kitchen, on stone foundation, containing eight rooms, water in house, three minutes' walk from station. (352-2.)

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. LAMBERT.—A very nice brick encased house on Victoria Ave., close to Station, heated by furnace, hot and cold water in house. Lot 90 by 174 feet. Moderate price. (157-B.)

ST. HILAIRE.—28 arpents of land, all in choice orchard and garden, with frame-house; beautifully situated for summer residence. (159-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 \$3000. (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-s)

discourage a fish diet or the making of good country or city roads as to open a campaign against the special instruments that facilitate Sabbath-breaking. There is no more immoral steel or rubber about a bicycle in use on Sunday than on Monday. A war upon the wheel as a wheel is sure to expose the warrior to ridicule. Such a campaign is useless. The only route to reform is through the intelligence and conscience of riders. It is easy to see that some men on wheels on Sunday may be in a better state of mind or soul or morals than some others who go about on foot. The sole test is in the intent and spirit of the rider. Every person can judge for himself, but is not a final and authoritative tribunal for others. Some people abstain from walking out on Sunday lest they should seem to identify themselves with others who 'do their own pleasure' on God's day. The Bible contains a prohibition for those who 'go with the multitude to do evil.' If a Christian man has legitimate errand of mercy on Sunday he is as much entitled to ride on the wheel as he is to walk."

ASSESSMENT ROLLS

—ON—

Real Estate

NOTICE is hereby given that the undersigned assessors of the city of Montreal have completed the roll of immovables or real estate, for all the wards of the said city, and that the same is deposited at their office, at the City Hall, where it can be seen and examined by all parties interested, until the 16th of September instant, (1897), and that the said assessors will meet at their office aforesaid, from 10 a.m. to 5 p.m., to revise the said roll and to hear and examine all complaints that may be brought before them respecting any entry in such roll, viz:

St. Antoine, St. Ann's, St. Louis and St. Mary' Wards, on Friday, the seventeenth of September.

St. James, St. Lawrence, St. Jean Baptiste and St. Gabriel Wards, on Saturday, the eighteenth of September instant.

Hochelaga, St. Denis, East, Centre and West Wards, on Monday, the twentieth of September instant.

J. T. DILLON, President,
P. H. MORIN,
J. W. GROSE.
GEO. B. MUIR,
L. J. LAMONTAGNE,
A. LANGEVIN,
C. E. A. PATTERSON,
J. HAMILTON FERNS,

Assessors.

ASSESSORS' OFFICE,
CITY HALL,
Montreal, 7th, Sept., '97

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. (32 by 30-B.)

LACHINE—A brick encased building, containing six dwellings; all rented; on a lot with a frontage of 52 feet on College street, 81 feet wide in rear by 100 feet deep; cost \$6000; would sell for \$4000 to close estate. (106-B.)

CACOUNA.—The cottage and grounds of A. F. Gault Esq., situated on the highlands of this favorite watering place. The grounds contain over three acres of land beautifully situated from the main road to the back. The surroundings of the cottage are the very best. The owner wishes to sell and would accept a moderate price.

SEIGNIORY FOR SALE.—A fine seigniorial property, beautifully situated within twenty miles of Montreal, large grounds, stabling, etc., also a well wooded domain of 150 arpents, grist mill and aqueduct, three islands, would yield a revenue of about \$3750 per annum. Exceptionally good opportunity for a capitalist. (47-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 \$3750. 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)

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.

ST. HUGHES—Domain of 159 arpents, with small wooden house and large barn; a beautiful situation for a country house, magnificently wooded, fencing in perfect order. Price only \$8200. (56-B).

NOTICE.

The publishers of the REAL ESTATE RECORD would like to get the correct address of any reader of the REAL ESTATE RECORD who has moved this spring.

SPECIAL.

Our bargain counter this month contains two properties which call for special mention and should attract the attention of bargain hunters.

One is a stone front tenement property in the west end, only built a few years and situated in good street, within a block of the cars, this property is forced to sale for benefit of the mortgagees will be sold \$3000 under cost. Terms easy.

The other is a large and well built stone front house in the neighborhood of Dominion Square, with extra deep extension suitable for business or professional purposes or as a first class residence. We are prepared to convince the most skeptical that this a bargain.

LAKE ST. LOUIS.

Farm for Sale.

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

IMPURE ICE.

Although unquestionably a step in the right direction, sanitarians were sceptical as to the adequacy of the bill presented last winter to the New York Legislature concerning the cutting of ice. The bill offered was to restrict such cutting within 1,000 feet of a sewer outlet, or within the limits of any city or town having more than 50,000 inhabitants. Scientists and experts unite in declaring that bacteria are not killed by freezing. The typhoid germ is particularly stubborn in this respect. It has been known to travel several miles underground along spring courses as well as overground without losing any of its power for evil. Such being the case, the distance prescribed by the bill, 1,000 feet, seems too small a limit. It is almost absolutely certain, says a sanitary authority, that rivers, brooks, or small streams lying within a fairly thickly populated district are not fit either to cut ice from or to use for drinking purposes. Nothing short of boiling will secure immunity, if disease germs are present. With, however, this menacing statement comes an encouraging secondary one. Experiments, long continued and elaborate in Europe, and more recent and restricted in our own country, have demonstrated beyond a doubt that it is possible to purify and keep pure any stream. Hamburg is the most often quoted illustration of this fact. Polluted water caused the frightful cholera visitation there a few years ago, and the same water purified stopped the epidemic, and it has continued to prevent its return and to raise very perceptibly the city's rank in the world's health-list. Only the lethargy of city fathers, says the authority above quoted, and indifference of the public at large are to blame for the constant defilement of beautiful streams and the shameful epidemics of typhoid and diphtheria which constantly play havoc in numberless families everywhere in the land.

A SCHOOL OF CHARACTER.

"It is necessary, unless the public school is to fail desperately in its good purpose, that it should be a school of character," says the N.Y. *Churchman* (P.E.). "To a certain extent, it is that easily and inevitably. It teaches promptness and punctuality and neatness; it brings children under a wholesome and salutary discipline. But it must do more, if it is to fulfil the purpose for which the community sustains it. It must not only compel them to do right, leaving the policeman to continue the compulsion, but it must so train them that they will desire to do right. And by what means? There has been a long debate in this country concerning the reading of the Bible in the schools. There is at present arising a debate in England as to the compulsory recitation of the Apostles' Creed in the schools. Neither will avail of itself. Character is formed neither by reading nor by recitation. Words will not make it. Character depends on character. It is com-

municated from one personality to another. It is formed in children by the good examples of their elders and associates. The Bible and the creed, to be brought effectively into the school, must come breathing and alive in the person of the teacher. Thus, the school waits upon the teacher. And the teacher, the trainer of the new and better citizenship, who shall shape the school to the accomplishment of its high purpose, waits upon the gracious personal influences of the Christian religion."

ENDURANCE OF MODERN BUILDING

Some architects are still afraid of the Chicago method, as the steel cage construction is called, and lean heavily when they can on their masonry, but for the lofty tower on a small base the steel cage is inevitable. No one can tell how long it will stand the test of time. There are 1,950 tons of steel in a building 370 feet high, which weighs in all 15,000 tons, and the metal will surely corrode; but how long before its sustaining strength will be vitiated to the danger point is a question that no one can answer empirically, and the present generation of builders is not likely to know how well or how badly it has builded.—J. Lincoln Steffens, in the July Scribner's.

SPECIAL.

Opportunity for a Gentleman

RETIRED FROM BUSINESS.

Residence with 3 Acres of Grounds

FOR SALE, - \$9,000

Circumstances compel the sale of a fine property, comprising three acres of land beautifully wooded, with flower and kitchen garden, lawns, fruit trees, stone stables and outbuildings. The house is substantially built of stone and is fitted with the most modern hot water heating, plumbing, &c., with ample accommodation for a moderate sized family.

This property is not in the vicinity of Montreal.

J. CRADOCK SIMPSON & CO.

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.

J. CRADOCK SIMPSON & CO

181 ST JAMES STREET.

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.

L. R. MONTBRIANT

ARCHITECT and
VALUATOR.

230 St. Andre Street
Montreal.

TELEPHONES :
Bell 6703. Merchants 297.

Bargains in Dimension Timber

SPECIAL LOT.

Having Bought END. METAYER & CO'S stock of Lumber at auction, we are able to offer Splendid Value from

**Bone Dry Selected Stock,
Pine, Spruce, Hemlock, &c.**
All Dimensions.

Laths, Shingles and all Building Materials.

A. PAUZE & SON,
469 William St., cor. Richmond.

Telephones { 8144.
2615.

Canadian Marble and Granite Works,

36 Windsor Street, MONTREAL.

T ROCHON & SON

Successors to

A. R. CINTRAT.

Manufacturers and dealers in all kinds of Granite, Marble and Stone Mantel-Pieces, Tile Mantels and Flooring, Brass Fenders, Fire Sets, Plumbers' and Furniture Tops, Etc.

BELL TEL. 2973. MERCHANTS' TEL. 755.

LUMBER—SPECIALS

We are able to make special offers of

Red Pine of all kinds and sizes.

Very dry **WHITE WOOD**—Four cars 1st Quality
White Pine Deals.

T, PREFONTAINE & CO.

Bell Telephone 8141.
Merchants " 716.

Montreal.

OFFICE,

Corner Napoleon and Tracey Sts.

Lumber and Dimension Timber all kinds and sizes,
Hardwood, etc.

NEW LUMBER YARD.

TWIDALE, DUNN & CO.

842 St. Catherine St.

PINE, SPRUCE, HEMLOCK,
Prepared Lumber.

FLOORING OF ALL THICKNESSES.

MOUNT BROS.,

MANUFACTURERS OF AND DEALERS IN

Electrical Apparatus

OF EVERY DESCRIPTION.

766 CRAIG STREET,

BELL TELEPHONE 1265.

Orders taken at 31 Cote St. Antoine Road WESTMOUNT.
TELEPHONE 3087.

TELEPHONES: { OFFICE, 1265
{ BRANCH OFFICE, 3087.

E. C. Mount & Co.,

**Plumbers, Gas and Steam Fitters,
Tinsmiths and Roofers.**

Practical Sanitarians, Drainage and
Ventilation, Electrical and Mechanical

Bells and Annunciators Fitted.

766 CRAIG STREET.

Branch: 31 Cote St. Antoine Road, Westmount.

REAL ESTATE TRANSFERS RECORDED IN AUGUST, 1897.

MONTREAL EAST

STREET AND NO.	WARD.	CAD. No.	SUB. No.	DIMENSIONS.		AREA.	PRICE PER FOOT	BUILDINGS.	TOTAL PRICE.	REMARKS.
				FRONT.	DEPT.					
Dorchester 164-166.....	St. Mary's...	254	.....	39	8	86	3415	.....	
Plessis 130-134.....	"	348	.....	50	irreg.	4970	.....	Buildings.....	Normal	
Maisonneuve 106-108.....	"	389	.....	23	irreg.	2585	.....	"	
Plessis 315-321.....	"	1020	.....	44	3	121 3	5365	"		
Fullum 66-70.....	"	1570	.....	37	irreg.	25245	.....	"	
		1486	.....						
Parthenais	"	1487	.....	irreg.	irreg.	62979	06	Vacant.....	3794 10	
		1488	.....					Buildings.....	300 00	Sheriffs Sale
Notre Dame 985-995.....	"	43 pt 44	.....	irreg.	irreg.	6144	.....	"	
Papineau 95-133.....	"	437 436	.....	irreg.	irreg.	121243	.....	"	
Gain 106.....	"	& pt 442	.....	irreg.	irreg.	19300	.....	"	49321 00	Sheriffs Sale
Gain 251.....	"	4443	.....	150	54	8100	.....	"	
Shaw.....	"	452,453 455	.....	40	80	3 00	.....	"	3000 00	"
Visitation 15.....	"	109	.....	irreg.	irreg.	4106	.....	"	5500 00	"
Craig 96-98.....	"	63 & 64	.....	42	127 1	5334	.....	"	5000 00	
Voltigeurs 42 44.....	"	063	.....	irreg.	irreg.	221	\$1	Vacant.....	221 00	Strip
Visitation 285.....	"	756	.....						
Craig.....	"	78	.....	83	93	7719	.....	Buildings.....	8478 88	
Craig 226-230 a.....	St. James....	78	.....	83	93	7719	.....	"	9000 00	A Reméré
Wolfe 33 1/2.....	"	78	.....	83	93	7719	.....	"	2710 00	Sheriffs sale
Craig 226-230 a.....	"	18	undivided 1/2	irreg.	irreg.	2464	.....	"	9000 00	Retrocession
Wolfe 33 1/2.....	"	346	.....	31	6	irreg.	4411	"	6800 00	
Notre Dame 1342-8.....	"	1202	4	25	95	2375	.....	"	1650 00	
Dorchester 244-258.....	"	925	.....	24	73	1742	.....	"	1300 00	
St Denis 665-667.....	"	849	188 & 59 a	17	10	50	891 6	"	6400 00	Sheriffs sale
St Timothee 391.....	"	99	N. E Pt. 110	irreg.	irreg.	3330	.....	"	5000 00	
St Christophe 214.....	"	44	170	24	5	2040	.....	"	4000 00	
Notre Dame 1313-1319.....	St. Lawrence	662	part	37	6	48 7	1888	"	Nominal	
Hutcheson 80-82.....	"	711,712,713	.....	irreg.	irreg.	1909	.....	"	8000 00	other consideration
St Chas Borromee 61.....	"	99	1	25	140 10	3522	.....	"	1200 00	
Lagaucheteiere 550.....	"	18	34 & 35	50	78 4	3912	.....	"	4800 00	
Jurors 66.....	"	99	51, 54, 55,	60	9	67 1	4074	"	5795 1	
Sherbrooke 601.....	St. Louis....	1049	.....	38	49	1862	.....	"	5000 00	
Arcade 25-27 1/2.....	St. Lawrence.	677	.....	30	75	2255	.....	"	1200 00	
St Hypolite 264-280.....	St. Louis....	971	7	22	80	1760	.....	"	5000 00	
Anderson 12-14.....	"	740	7	30	100	2600	.....	"	5000 00	
St Hypolite 148.....	"	902	117	26	100	2600	.....	"	1300 00	
Sanguin. 1305-305 a.....	"	1006 Pt 1007	.....	27	6	74	2136	"		
St Denis 556-558.....	"	903	Pts 16 1	25	72	1800	73	Vacant.....		
Pine Ave 172-178.....	"									
Sanguinet.....	"									

J. Cradock Simpson & Co.

SUPERIOR WAREHOUSES TO LET.

LARGE STORE, 231 ST. JAMES ST.

BUSINESS PROPERTIES and OFFICES TO LET.

HOUSES TO LET—Furnished and Unfurnished.

J. CRADOCK SIMPSON & CO.

181 St James Street, Montreal.

MONTREAL WEST.

STREET & NO	WARD.	CAD. NO.	SUB. NO.	DIMENSIONS.		AREA.	PRICE PER FT.	BUILDINGS.	TOTAL PRICE	REMARKS.
				FRONT.	DEPTH.					
Little St. Antoine 10-16.	St. Antoine.	935	part	irreg.	irreg.	3610	.....	Building	Nominal	
St. Antoine 54½ 56½	"	955	.....	45	9	6209	.....	"	7500 00	
St. James	"	953	part	47	96	4536	\$2 42½	Vacant	11000 00	
St. Catherine	"	1677	part	26	122	3172	25	"	800 00	Sheriffs sale
St. Catherine 2694 2696.	"	1625	.....	22	6	138	3105	Buildings	6000 00	
Drummond 103.	"	1471	6	25	124	3100	.....	"	10850 00	
Mackay 135.	"	1700	parts	22	6	114	2565	"	9000 00	
Dorchester 1145.	"	1629	.....	100	irreg.	20875	.....	"	31000 00	
Delisle 108-112.	"	14	S. W. part	26	80	2080	.....	"	2050 00	
Stanley	"	1461	20, 21, 22,	64	6	76	9 4902	1.26 Vacant	6187 50	
St. Felix 8 16.	"	752	.....	48	51	2448	.....	Buildings		
Notre Dame 2185-2191.	"	753	.....	51	109	5559	.....	"	7500 00	Sheriffs sale
St. Felix.	"	754	parts	47	6	76	3668	"	155 05	Strip
Canning	"	95	parts	0	4	35	6	Vacant	12125 00	
Sherbrooke 741 743.	"	1829	.....	irreg.	irreg.	8785	.....	Buildings	16000 00	
Queen 19 31.	St. Ann's	1561	.....	150	100	15000	.....	"	600 00	
Grand Trunk 27	"	675	.....	irreg.	irreg.	2980	20	Vacant	1 00	Strip
King 31	"	675	N. E. Pt.	5	27	135	.....	"	2500 00	
Magdalen 293	"	1568	S. E. ½	irreg.	irreg.	2861	.....	Buildings	1100 00	Sheriffs sale
St. John 4-30.	West.	199-200-201	parts	irreg.	irreg.	1823	.....	"	65000 00	
Notre Dame 1762	"	166 & pt 115	.....	irreg.	irreg.	3630	.....	"	

WESTMOUNT.

(COTE ST. ANTOINE)

STREET AND NO.	WARD	CAD. NO.	SUB. NO.	DIMENSION		AREA	PR. PER FT.	BUILDINGS.	TOTAL PRICE.	REMARKS.	
				FRONT.	DEPTH.						
Hallowell	Par Montreal.	1415	5	18	1	79	1428	Buildings	2710	Sheriffs Sale.
Wood Avenue	"	375	119	25	94	2350	.....	"	9000	
Selby	"	384	141	23	121	9 2800	.....	"	4506	Undivided ½ of
Dorchester	"	380	part of 20 & 21	24	6	100	2450	"	8800	
Elm Avenue	"	374-1	40	25	105	2625	.....	"	9000	
Victoria Avenue	"	215	part of 39	42	6	70	2975	50 Vacant	1487 50		
Claudeboye Avenue.	"	383	part of 15 & 16	21	4	110	4 2353	8 72½	1689 74		
Dorchester	"	383	37a	25	128	1	3203	90	2882 70		
Victoria Avenue	"	215	78	50	125	6250	27	"	1694 25		
Selby	"	383	69	25	3	85	2146	46½	1000		

Westmount House For Sale.

244 ELM AVENUE,

Near Western Avenue.

An attractive New House, 28 feet wide, up to date inside and outside, with bright and airy rooms; ground floor finished in oak; two upper floors in white wood; close enough to street cars for convenience, and just far enough away to avoid the noise. First-class plumbing and heating; ready for immediate occupation. Thorough inspection invited. Terms to suit purchaser. Key and particulars at this office.

J. CRADOCK SIMPSON & Co.

Real Estate Agents,

181 St. James Street.

MONTREAL.

HOHELAGA, 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
Duquette.....	Hochelaga.	76	8: to 90	129 6	96	12432	60	Vacant.....	7500 00	
Ontario.....	"	148	845, 826, 830 to 844	irreg.	irreg.	29655	57	"	17000 00	
Joliette.....	"	23	83	23	121	2783	13	"	375 00	
St. Hubert.....	St. Denis.	7	428	25	87	2175	06	"	140 00	
Dufferin 314.....	"	329	45	25	80	2000		Buildings.....	600 00	
Resther.....	"	325	12	24	72	1728	34 1/2	Vacant.....	600 00	
Huntley.....	"	8	606 S. 1/2	25	100	2500	10 1/2	"	262 50	
Amherst.....	"	6	198, 199	50	130	6500	15 1/2	"	1007 50	
Drolet 970.....	"	190	25	40	75	3000		Buildings.....	822 00	
Mount Royal Ave. 195 197	"	329	143	25	80	2000		"	1300 00	
Amherst.....	"	6	187	25	130	3250	12 1/2	Vacant.....	400 00	
St. Etienne.....	"	324	40	20	84	1680	1.07	"	1800 00	
St. Hubert.....	"	7	634	25	109 4	2733	05 1/2	"	149 87	
St. Hubert.....	"	7	128	25	87	2175	08 1/2	"	184 88	
Brebœuf.....	"	329	177	25	80	2000	17 1/2	"	350 00	
St. Hubert.....	"	7	777	25	109	2725	05 1/2	"	149 85	
Labelle.....	"	7	794, 795	50	110	5500	07 1/2	"	412 50	
Amherst.....	"	5 & 6	part	100	127 6	12750		"	5	& other consideration
Rivard 589.....	"	162	114 to 116	66	70	4620		Buildings.....	1600 00	
Perrault 127.....	"	5	383, 384	50	125	6250		"	500 00	
Amherst 3 1/2.....	"	232		38 6	80 6	3059		"	500 00	
St. Amable 7-9.....	"	325	16 to 22	166	72	11952	29	Vacant.....	3500 00	
Resther.....	"	7	290	25	110	2750	09	"	241 25	
Labelle.....	"	7	766	25	109	2725	04 1/2	"	112 50	undivided 1/2
St. Hubert.....	"	8	N 1/2 of 716	25	104	2600	11 1/2	"	300 00	
St. Patrick.....	St. Gabriel	2544	1 of 2543	90	80	7200		Buildings.....	5000 00	
Richardson 166-168.....	"	3032		48	106 6	5112		"	9000 00	
Knox 115.....	"	3336, 3392	parts of	16 7	69 6	1156		"	255 00	Sheriffs sale.
Manufacturer, 288.....	"	2509	S. W. 1/2	24	76 8	1836		"	800 00	
Chateauguay.....	"	2624		48	97	4656	23 1/2	Vacant.....	1099 00	
Centre 343.....	"	2885		48 9	111 9	5448		Buildings.....	3300 00	
Chateauguay 272-274.....	"	2634	N. 1/2	45	72 6	3262		"	1450 00	
Coleraine 221-229.....	"	3370	62	25 6	79 5	2025		"	1215 00	
St. Hypolite, 322-324.....	St. Jean Bap.	333	N. W. 1/2	21	75	1575		"	2000 00	
Rachel.....	"	8	106	25	100	2500	60	Vacant.....	1500 00	
Seaton 62-64.....	"	1	263	25	103	2575		Buildings.....	800 00	
Sydenham, 678.....	"	1	206	25	103	2575		"	600 00	
Laval 545-549.....	"	15	1097	20	75	1500		"	1900 00	
Chambord, 14-16.....	"	6	72	24	70	1680		"	2704 60	
St. Urbain.....	"	496		30	168	5040	62 1/2	Vacant.....	3150 00	
Carriere & Drolet.....	"	165	parts	irreg.	irreg.	10887		"		Cession
Marie Anne.....	"	1	272 & 272a	40	100	4000		Buildings.....	2600 00	
Montana 294-298.....	"	10	13 & 14	48	94	4512		"	1800 00	
" 328-330.....	"	10	20	23	94	2162		"	1300 00	
St. Lawrence, 1040-44.....	"	425		44 6	180	8010		"	4000 00	Sheriffs sale
LaSalle.....	"	1	27	25	91	2275	26	Vacant.....	600 00	
St. Hubert lane.....	"	12	S. E. 1/2 186	22 6	94	090		Buildings.....	1000 00	
Berri 847.....	"	15	88	40	irreg.	1600		"		
St. Hubert Lane.....	"	12	178	20	44	880		Buildings.....	3500 00	
Lasalle.....	"	1	16	25	91	2275	22	Vacant.....	500 00	
City Hall Ave, 1183a 1151	"	15	1149 to 1158	200	64	12800		Buildings.....	19000 00	
Montana, 290 292.....	"	10	12	24	94	2256		"	nominal	

MONEY TO LEND.

We have always money to lend on first mortgage on city real estate.

Low rates of interest for large amounts.

Expenses kept down in all cases.

Loans put through quickly when required.

J. Cradock Simpson & Co.

181 ST. JAMES STREET.

Steam Pile Driving

AND MATERIAL AT MODERATE RATES.

Nos. 57 & 59 Canning Street.

Steam Pile Drivers for Sale — adapted to land and river work — will drive Piles upright, or at any angle.

ALEX JEFFRY, Contractor.

J. BENJAMIN DAGENAIS,

.. General Contractor ..

210 Guy Street, - - MONTREAL.

WAREHOUSE OF

The Pedlar Metal Roofing Co.

In Stock: Metal Shingles, Corrugated Iron Metal, Brick, Stone and Clapboard, Eaves Troughs Conductor Pipe, Galvanized and Copper Ornaments. Metallic Laths, etc, etc. Designs and Estimates.

C. RIEPERT & CO.

Jobbing Carpenters

225 Inspector Street.

Bell Telephone.

TEES

E

BEST VALUE

IN

OFFICE, LIBRARY, BANK.

INSURANCE, RAILROAD.

E

DESKS AND

S

FIXTURES

—

TEES & CO.,

300 ST. JAMES STREET,

MONTREAL.

HOUSES FOR SALE

Of all descriptions and in
All parts of the City.

J. GRADOCK SIMPSON & CO.,

181 ST. JAMES STREET.

The Journal of Commerce,

PUBLISHED AT
MONTREAL, Canada.
 SUBSCRIPTION: \$2.00 PER ANNUM.

The Journal of Commerce has by far the largest and best business circulation in Canada. It is subscribed for by the merchants (wholesale and retail), manufacturers, and other business men in every Canadian city, town and village from the Atlantic to the Pacific.

The information in its pages is thorough and comprehensive. No business man should be without it.

ADDRESS:

The Journal of Commerce, Montreal. M. S. FOLEY, Proprietor.

MERCHANTS TEL. N^o 550.

Ed. TELEPHONE 8025.

THE EDWARD CAVANAGH CO.
 MANUFACTURERS AND IMPORTERS
 OF OILS, PAINTS, COALS,
 HARDWARE, ETC.
 (SHELF & HEAVY)
MONTREAL.
 2547 TO 2553 NOTRE DAME ST.
 COR SEIGNEURS ST.

Renting Houses.

Tenants AND Landlords

See that all the walls are properly decorated with the latest styles in . . .

WALL PAPERS.

Now is the time for landlords to attend to this. Remember first impressions are everything. Houses frequently rent at first sight when the artistic features in house decoration are properly attended to. Tenants, remember you have a right to look for a comfortable home. We have brought the best talent in the United States, Great Britain and Canada in Wall Papers right in the centre of Montreal. Thousands and thousands of rolls in Wall Papers to be seen at

G. A. Holland & Son's,
 2411 ST. CATHERINE ST.

J. CRADOCK SIMPSON & Co.

Real Estate. Insurance. Mortgage Loans.

ESTATES MANAGED. RENTS COLLECTED.
 VALUATIONS MADE.

SPECIAL ATTENTION TO INVESTMENTS FOR NON-RESIDENTS.

REFERENCES:

Rt. Hon. Lord STRATHCONA AND MOUNT ROYAL, President Bank of Montreal and High Commissioner for Canada in London.
 W. C. McDONALD, Esq., Montreal, and any of the Banks in Montreal.

181 ST. JAMES ST., MONTREAL.

Houses to Let

TOWN HOUSES

COUNTRY HOUSES

FURNISHED and UNFURNISHED, AT ALL PRICES

Specially prepared lists will be sent to any address on application to

J. CRADOCK SIMPSON & Co,

181 St. James Street, - - MONTREAL

ARTISTIC COLOR

Canada Engraving & Lithographing Co. Limited.

PRINTERS

ARTISTIC COLOR

Photo. Lithographing, Zinc Etching and Electroplating.

MONTREAL

Office and Works: 115 Laurier Street.

J. F. WILDMAN

Desks

Chairs

AND

CABINETS

1744 NOTRE-DAME ST. MONTREAL, Que.

ALEX MILLER, Manufacturer of

AWNINGS AND FRAMES

Flags

Tents

Tarpsauling

Old Horse Covers

Wagon Covers

Canvas Goods

AWNING STORAGE INSURED

AWNINGS STORED IN KILNS AND INSURED AT THE LOWEST RATES

45 St. Gabriel Street

J. Cradock Simpson & Co.

Real Estate Insurance & Financial Agents

REAL ESTATE SALES ROOM AND OFFICE

181 ST. JAMES STREET Telephone No. 714

REAL ESTATE

BOUGHT AND SOLD

No Commission charged to purchasers
The Management of Properties and Estates Under Rent Comprising the leasing of lots and buildings and attending to IMPROVEMENTS, REPAIRS, INSURANCE ASSESSMENTS, COLLECTION OF RENT, NEW INVESTMENTS, etc., etc.

Real Estate Auction Sales

Every Second Wednesday
Tuition of all lots attended to with care and expedition.

INSURANCE

Risks of all kinds placed at lowest rates in Best Class Companies
The interests of the insured insured by making advances to the description, wording and renewals of Fire Policies prompt, without charge.

FINANCE

Loans negotiated on First Mortgage on Real Estate, Interest, Insurance and Sheriff's Sales located after for mortgagor when required. Advances made and interest.

REFERENCES

ALBERT ROY, 100 St. James St. Montreal
JAMES WILSON, 100 St. James St. Montreal
MONTREAL

NESS, McLAREN & BATE,
 Electrical Contractors and Manufacturers,
 Electric Light Wiring our Specialty.

Some of the Buildings (Public and Private) that we have wired:

BANQUE DU PEUPLE. LAVAL UNIVERSITY.
 BANK OF TORONTO. MONTREAL COLD STORAGE.

PRIVATE DWELLINGS:

HENRY MUSSEN, JOHN HOPE, JOS. HUDON,
 And very many others.

Electric Light Fixtures and Shades at very low Prices,
 FOR REPAIR WORK TELEPHONE 1100.
**749 CRAIG STREET,
 MONTREAL.**

W. E. Potter & Co.,

Painters and Paperhangers

32 VICTORIA SQUARE. Telephone 1939.

26 ST. PHILLIP STREET. " 2875.

MONTREAL.

METAL ROOFERS

TEL. 130

SLATE ROOFERS

MANUFACTURERS OF

Galvanized Iron
 Skylights, Cornices, &c.

Bithulitic and
 Asphaltic Flooring.

Basement Floors made
 RAT and Damp Proof.

**Montreal
 Roofing
 Company**

OFFICE AND FACTORY:

Corner Latour Street
 and Busby Lane.

MONTREAL.

LOWEST PRICES FOR
 FIRST CLASS WORK.

It is wise economy on
 the part of Real Estate
 Owners and Agents to
 ask for our prices before
 placing their contracts.

GRAVEL ROOFERS

**ACTINOLITE & ROSIN
 CEMENT ROOFERS**

STEAM PILE DRIVING

Wm. HOOD & SON,

CONTRACTORS.

10 Richmond Square.

PILEING by our Improved Machinery is the Best and Cheapest
 and saves time.

PILEING by Steam Hammer makes the Best Foundation.

OUR Steam Hammer does not split and injure the piles, or shake
 existing walls as a drop hammer does.

WE do not point the piles, but drive them with square ends, thus
 giving a better bearing.

Bridge Building. Trestle Work.
 Store Fittings.

All kinds of Carpentry and Joinery.

J. CRADOCK SIMPSON and CO.,

Real Estate Agents,

181 ST. JAMES STREET,

MONTREAL.

Rent Houses, Manage Estates, Collect Rentals
 and Dividends, Make Investments.