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Real Estate Record

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

Vol. XIII.

Montreal, May, 1900.

No. 5.

The Liverpool and London and Globe INSURANCE CO.

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

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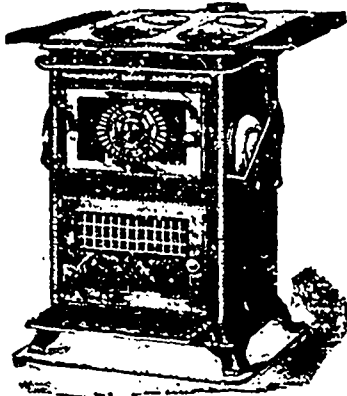
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Real Estate Record

Vol. 13.

MONTREAL, MAY 10th, 1900

No. 5.

THE
Real Estate Record

IS PUBLISHED MONTHLY

- AT -

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MONTHLY REVIEW.

The showing made by the real estate market in March was described in these columns as "encouraging." In the month of April the volume of transfers was even better, but notwithstanding this, the market is in a sluggish condition, and while there is some talk from time to time of important negotiations in progress, indicative of returning activity, real estate brokers generally are of the opinion that the market is not what it ought to be at this time of the year.

The sales recorded are of a varied nature, and the transactions cover a wide range in residential and business properties, building lots, and properties to be used for railway purposes. The investment feature is not yet in evidence, but on the whole the business done indicates healthy trading of the right sort, and we may look forward with some confidence to a more active market in the early fall.

The increased cost of building materials is another disturbing element in the situation, although this works both ways in the realty market. It stops speculative building, with its accompanying buying and selling, but it is better for buildings already completed, and will help the renting business a little later on.

The spring renting season of 1900 has been on the whole a disappointing one. The season opened out fairly well, and a good deal of house letting was done in the first half of February. The demand then fell off; there was little or nothing done in March, and the hoped for activity in April did not materialize. It is more evident than ever, from the nature of inquiries that owners of old or middle-aged houses must face the expense of putting in the newest plumbing and

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heating, and making the cellars or basements dry and rat-proof.

The following statement of the sales and loans (in the city and at Westmount) during the first four months of each year for the last eleven years, shows that there is a steady amount of business going on even in dull times, and that the real estate market has not been altogether neglected.

First 4 mos of	No. of sales.	Amount.	Loans.
1890	736	\$2,625,921	\$1,054,768
1891	668	3,224,900	1,266,435
1892	654	3,827,332	1,315,328
1893	653	3,516,126	2,074,199
1894	603	2,964,378	1,372,385
1895	512	2,315,321	1,450,891
1896	516	2,662,476	1,326,855
1897	691	3,297,690	1,715,840
1898	593	3,486,194	1,652,388
1899	649	3,170,503	1,521,672
1900	663	3,430,011	1,035,014

Real estate auction sales are still as dull and uninteresting as they have been for some years. The fault lies with intending buyers who do not realize sufficiently that bargains are often to be had at these public sales.

The sales recorded during the month of April in the undermentioned suburban municipalities amount to \$140,257, and are as follows: Maisonneuve, \$10,936; De Lorimier, \$3,000; Mile End, \$35,878; Cote des Neiges, \$9,280; Notre Dame de Graces, \$15,690; Montreal West (Junction), \$590; Verdun, \$6,375; Cote St. Paul, \$2,270; St. Henry, \$12,226; and Ste. Cune-gonde, \$14,102.

There were 177 real estate transfers in the city wards and Town of Westmount recorded at the registry offices during the month of April, the particulars of which are given in other columns, amounting to \$1,010,448.

St. Antoine Ward	76	\$466,593
St. Ann's Ward	8	16,843
Centre Ward	1	40,000
West Ward	1	275
St. James Ward	16	95,240
St. Louis Ward	11	40,547
St. Lawrence Ward	7	40,566
St. Mary's Ward	15	60,961
St. Jean Baptiste Ward	22	63,387

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SHERBROOKE STREET.

A well-built commodious Residence containing sixteen rooms, heated by hot water throughout, and fully equipped in every respect. The lot is 30 feet front, by about 189 feet deep, and the vacant lot adjoining of the same dimensions can also be had at a moderate price.

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Real Estate & Agency Co.

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

BERRI STREET.—A good revenue-producing property, being a well-built stone front tenement, with six dwellings; all in good order and yielding a revenue of \$720 per annum, which could be increased. Price, only \$8,500. (18-4).

BLEURY STREET.—Stone front building, two shops and dwelling above. Lot, 43½ ft. by 163 ft., just above St. Catherine st., well rented. (892-C3).

BEAVER HALL HILL.—A valuable property on this main thoroughfare to the west end. Sold at city valuation. (865-3).

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

BURNSIDE PLACE.—A 2½ storey stone front house, near University street; contains 11 rooms! in good order; good central locality, near street cars and centre of town. Price only \$3,100. (22-4).

CADIEUX STREET.—A 1½ story brick cottage, nine rooms, in good order, situated near Prince Arthur street. Price only \$2,600. (885a-3).

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

St. Denis Ward	24	54,830
St. Gabriel Ward	8	14,273
Hoehelaga Ward	12	25,628
Westmount	16	91,296
	177	\$1,010,448

During the corresponding month of last year 189 transfers were recorded, amounting to \$901,759.

The real estate mortgage loans recorded during the month of April in the registration division of Montreal West, amount to \$88,616. Of this amount \$10,000 was placed at 4½ per cent.; \$7,000 at 4¾ per cent.; \$48,304 at 5 per cent.; \$15,912 at 6 per cent., and \$7,400 at a nominal rate.

The 4½ per cent. loan was in one amount of \$10,000, the 4¾ in one amount of \$7,000, and the 5 per cent. were in seven amounts of \$11,704, \$1,600, \$20,000, \$3,000, \$2,000, \$8,000 and \$2,000.

The lenders were:

Estate and trust funds	\$4,600
Insurance companies	30,000
Local institutions	11,512
Building and loan companies ..	13,400
Individuals	29,104
	\$88,616

In Montreal East the loans recorded amount to \$284,820. Of this amount \$150,000 was placed at 4½ per cent., \$65,500 at 4¾ per cent., \$22,850 at 5 per cent., \$13,250 at 5½ per cent., \$2,500 at 5¾ per cent., \$27,612 at 6 per cent., \$558 at 7 per cent., \$2,150 at 8 per cent., and \$400 at a nominal rate.

The 1½ per cent. loans were in two amounts of \$100,000 and \$50,000, the 4½ per cent. in two amounts of \$53,000 and \$12,500, and the 5 per cent. were in nine amounts of \$1,000, \$2,000, \$1,500, \$4,500, \$3,000, \$2,500, \$850, \$3,500, and \$1,000.

The lenders were:

Estate and trust funds	\$20,650
Insurance companies	203,009
Local institutions	1,850
Building and loan companies ..	10,900
Individuals	48,420
	\$284,820

The stone front tenement house, No. 110 and 112 SHUTTER STREET,

CATHEDRAL STREET.—A block of wooden buildings on lot 78 ft. x 79 ft.; rented for \$38 per month. Good site to build a block of tenements or flats. Will be sold at value of land only. (28-C).

CHARLEVOIX STREET.—A block of brick encased tenements, corner of Ryde street, containing eleven dwellings and one shop, on lot 90 ft. front. (73-B).

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

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

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

COURSOL STREET.—A three-storey brick-encased tenement building, on stone foundation; in good order and well rented. A bargain for anyone wanting a small investment. (19-C).

CRESCENT STREET.—One of those red stone houses near Sherbrooke street. Modern in every respect with good accommodation for a small family. Everything on two floors. (250-B).

CRESCENT STREET.—A handsome semi-detached stone front house, hot water furnace, all conveniences, plumbing and sanitary arrangements perfect; 11 rooms and unfinished attic; this house was built by the owner for his own occupation and nothing was spared to make it attractive and comfortable; we can recommend it to anyone wanting a good family house. (899-3).

CRAIG CORNER SHAW STREET.—A block of brick houses and corner shop. All well rented; would make a good investment property. (388-B).

DORCHESTER STREET.—A handsome stone front cottage, with all modern improvements; hot water furnace, &c. Newly renovated. Price only \$5,000. (307-B).

DORCHESTER STREET.—A 2½ storey house, situated on the corner of one of the best West End streets, near the "Windsor" house is nicely laid out, and has been newly decorated, &c. Is suitable for a physician or family residence. Particulars at office. (2-4).

DORCHESTER STREET.—A large stone double residence, situated on the very best part of Dorchester street, with a frontage of 234 feet and an area of about 82,000 feet; grounds are nicely laid out, and there are a number of fine old trees, besides ornamental trees and shrubs; there are also gardener's house, vinerias, conservatory, stables, coach-house and other buildings. House was built and occupied, during his lifetime, by the late Andrew Robertson, and both house and grounds are in a thorough state of repair, making this one of the most desirable residential properties ever offered for sale in Montreal or could be advantageously subdivided having a private street at the side. This property is in our hands for positive sale, and at a price that ought to insure its sale. (22-C).

DRUMMOND STREET.—A good brick terrace house, near Osborne street, in good order, centrally situated. Price only \$6,750. (155-B).

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

DROLET STREET.—A desirable stone front cottage, near St. Louis Square, containing eleven rooms, in good order. Price, \$3,350. (283-B).

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

DROLET STREET.—A stone front cottage of nine rooms, heated by hot water furnace. Good stable in rear. Close to St. Louis square. Price, \$4,200. (896a-3).

ERNEST STREET.—Stone front three-storey tenement, containing six dwellings, all well rented; furnace in each flat; close to St. Louis square and St. Denis street cars; will always rent well. (17-4).

FORT STREET.—A well built solid brick cottage, on stone foundation, with extension, heated by Daisy furnace; newly papered and painted and in good order throughout; plumbing arrangements perfect. Price, \$5,500. (19-C).

FULLUM STREET.—A three-storey solid built tenement, contains three dwellings; well rented; all in perfect order. Owner forced to sell and is offered at a bargain. (36-C).

HUTCHISON STREET, MONTREAL ANNEX.—A stone front cottage of seven rooms, almost new. Would exchange for building lots. Price, \$3,000. (829b-3).

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

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

KNOX STREET.—Brick encased cottage, stone foundation; good order; extension kitchen. Price only \$1,250. (1-4).

LATOUR STREET.—A block of two brick tenements and one self-contained house, with a frontage of 133 ft. on Latour street, and 24 feet on St. Monique street. Good site for factory. (25-C).

LAVAL AVENUE.—A well built stone front house, close to St. Louis square, in good order, price only \$3,500. (319-B).

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

LAVAL AVENUE.—A well built three-storey tenement building, near St. Louis square, four dwellings heated by hot water furnace; built about three years ago, well rented to good tenants and always in demand. (25-4).

belonging to the Estate late W. B. HAMILTON, is to be sold By Auction at the real estate salesroom of THE J. CRADOCK SIMPSON REAL ESTATE AND AGENCY COMPANY, 181 St. James Street, on Wednesday, 23rd May, at 11.30 a.m.

Two fine building lots on Guy street (part of the Estate Major property), between Dorchester and St. Catherine streets, will be offered for sale immediately after the Shuter street house has been adjudged. Each lot has a frontage of 23 feet 2 inches, by a depth of about 150 feet. Both properties are being advertised as "Real Estate Bargains," and W. M. Kearns is the auctioneer.

NOTICE.

The REAL ESTATE RECORD will be delivered free of charge to any one interested enough in Montreal real estate to leave his or her address at this office. Those of our readers who have "moved" this spring, will oblige the publishers of the RECORD by stating their present address.

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We have always on our lists unfurnished and furnished houses, warehouses and offices to let. We shall be pleased to give any information to intending tenants.

TO REAL ESTATE BROKERS.

The J. Cradock Simpson Real Estate and Agency Co.'s list of properties for sale is open to all regular real estate agents who wish to get customers for the firm and receive one-half the commission. The sale in every case to be negotiated through this office.

TO PURCHASERS.

The J. Cradock Simpson Real Estate and Agency Co. are always ready to place their services at the disposal of any intending purchaser of real estate, who need have no hesitation in availing himself of them, it being the regularly under-

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

LINCOLN AVENUE.—A handsome stone front cottage, in first-class order and with all modern improvements. Price only \$3,000. (170-B).

LUSIGNAN STREET.—A neat brick cottage on stone foundation; containing nine rooms; in fair order; value, \$3,000; would be sold to a prompt buyer for \$2,200. (7-4).

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

MANCE STREET.—First-class stone front cottage; extension kitchen, five bedrooms, well built and in thorough repair. Price, \$7,400. (260-B).

MANSFIELD STREET.—A 2½ storey stone front house, contains 12 rooms, heated by hot water furnace. A bargain at \$3,000. (217B).

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

McGILL COLLEGE AVE.—A handsome cut stone front house, heated by Daisy furnace, plumbing and sanitary arrangements perfect; has just been put in perfect order; two-storey solid brick shed in rear. (897-3).

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

METCALFE STREET.—A well-built three-storey brick house; in good order, good situation, facing Dominion Square; could be profitably turned into shop or tenements. (365-B).

METCALFE STREET, above Burnside—A full sized stone front house with all modern conveniences and in good order, well rented. Price, \$10,000. (238-B).

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

MOUNTAIN STREET, Near SHERBROOKE.—A choice modern house, built for owner. Full size; extra deep; outlook and surroundings specially good. Ground floor contains drawing room, library, dining-room, pantry, kitchen, backstairs, etc. Upper floors, seven bedrooms and two servants' rooms. (136-B).

MULINS STREET.—Brick encased tenement, two dwellings, rented for \$12 per annum. Good stable in rear. Price, \$2,650. (8-c).

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

PARK AVENUE.—Stone front tenement, well built and nicely laid out, heated by Daisy furnace, in thorough order throughout. A good investment property. (843-3).

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

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

PEEL STREET.—A full sized cut stone house, below Sherbrooke st., well situated and in good order, heated by hot water furnace. Lot 24x116 ft., a thoroughly comfortable family house. Price, only \$11,000. (661-3).

PINE AVENUE.—A handsome stone front house, on lot 21 by 100 feet, extension kitchen, three flats, six bedrooms. Daisy furnace, all improvements. Moderate price. (71-B).

PINE AVENUE.—A new red Scotch sandstone, semi-detached house, extra well finished; basement (floor cemented), contains laundry, larder, bath, w.c., wash-tubs, coal 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).

PLATEAU STREET.—A solid brick house on stone foundation, containing twelve rooms. Good central situation. Five minutes walk from Post Office. Could easily be converted into tenements and yield a large revenue cost. Price only \$4,000. (327-B).

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

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

SHERBROOKE STREET.—A neat and substantial stone front cottage, cemented cellar, hot water furnace; built only three years by owner for his own occupation. Will be sold on very easy terms. Small cash payment and balance by quarterly or yearly payments. (30-C).

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

SEYMOUR AVENUE.—Two stone front cottages; extension kitchens, cemented basement. Daisy furnaces, four bedrooms. Price only \$7,000 each. Would exchange. (71-B).

SHERBROOKE STREET.—A handsome stone front house, on the best part of the street; extension kitchen, Daisy furnace, basement entrance, laundry, fuel cellar, and w.c., in basement; all modern improvements. (793-3).

stood custom in Montreal that the agent's commission is paid by the seller in the event of a sale.

REVERIES OF A BROKER.

The Broker was evidently disturbed. He arose from his desk, gave the paper on which he had been writing a vicious twist and consigned it to the grate. "If Smith handled his stock of merchandise on the same principle he does that house he wants me to rent, he would go into bankruptcy," mused the Broker. "I never could understand why some men, possessing ordinary business sense, seem to lose it all as soon as they take charge of a piece of property. There is a house worth \$10 per month for which Smith asked me to find a tenant. A lady called the next day looking for such a house in that part of the city. When she went to look at it, she found a lot of rubbish in the middle of the floor, left by the last tenant, a window broken and the ceilings grimy with smoke and dust, she went away disgusted and four other applicants viewed the premises with the same result.

"Smith says, 'Oh, I'll fix it up when I get a tenant.' It will cost just as much to make the repairs now and he is liable to lose six months' rent on account of his negligence. He doesn't run his store that way. If a clerk in his store showed a customer a soiled and dusty suit of clothes, saying, 'Oh, we'll brush them up if you buy them,' that clerk would be looking for a job the same day.

"There is a large class of Smith property owners who cannot realize that a few dollars spent in timely repairs will often save hundreds of dollars in rent. I have actually seen a house stand vacant for weeks because the owner was too penurious or too negligent, to hire a day's scrubbing done. The same class of people have houses to sell, too. There are houses on my sale list that I cannot sell because they look so dingy and forsaken from without. Fifty dollars spent for paint and repairs would in many cases add five hundred dollars to the selling price, but if you mention such a thing to the owner, he will put up his hands in horror and wail. 'I've lost too much money already on that house.'

"It is an old and true saying that 'First impressions are lasting,' but it is never more true than in the case of prospective tenants or purchasers of residences. While the shiftless and close-fisted owner loses most by this shortsighted policy, the real estate agent

SHAW STREET.—A solid brick two-storey tenement, in very good order; well rented; close to C.P.R. workshops. (21-4).

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

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

SHERBROOKE STREET.—A new stone house, carefully built under owner's supervision, on lot 25 feet by 130 feet with good stable in rear. Has all improvements, heated by Daisy furnace. Permits to view at office. (218-B).

SHERBROOKE STREET.—A four-storey stone front residence, (west of Peel street), with oriel windows on second storey, heated by hot water furnace, has all modern improvements; sixteen rooms, besides ample closets, wardrobes, linen and cloak rooms, &c., &c. This is a house specially suited to any one with a large family, or for entertaining. Adjoining lot 30ft. x 188ft. would be sold with house or separately. Permits to view at our office. (386-B).

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

SHERBROOKE STREET.—A very well built stone and brick house, in good order throughout; heated by hot water furnace; modern conveniences. Price only \$5,500. (30-C).

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

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

SOUVENIR STREET.—A stone front two storey cottage, 24 ft. x 40 ft., heated by hot water furnace, in good state of repair. Price, only \$5,500. (800A-3).

ST. ANTOINE STREET.—A substantially built house, containing three dwellings of one flat each. Nicely

- laid out; heated by hot water furnace. All conveniences. Well rented and yielding a good revenue. (900-E-3).
- ST. ANTOINE STREET.**—A two-storey stone front house, in good order, on the best part of the street; must be sold to close an estate. (900-B-3).
- ST. ANTOINE STREET.**—A full size stone front house, in good order, contains fourteen rooms. Lot 21½ ft. by 139 ft. Price \$6,000. (210-B).
- ST. ANTOINE STREET.**—A stone front corner house, self-contained, and a tenement house adjoining, would be sold at very moderate prices. (855c-3).
- ST. ANTOINE STREET.**—A substantial solid built house, near Guy st., in good order, heated by Daisy furnace, 16 rooms, moderate price. \$5,750. (194-B).
- ST. CATHERINE AND MARLBOROUGH STREETS.**—A block of four brick, two wooden tenements, and stone cottage, in good state of repair, on lot 125 ft. x 200 ft., rented for \$340 per annum. (390-B).
- ST. CATHERINE STREET.**—A first-class brick, double house, situated western part of the street, business is rapidly extending this way, and this property will rapidly increase in value. Lot, 58 ft. x 100 ft. Room for two large stores, building has all modern conveniences, 11 large rooms, would yield a good revenue in its present shape, until wanted for business purposes. (26-4).
- 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 brick block containing 6 dwellings and 2 shops, situate on the eastern part of the street. Rented for \$1,090 per annum. (891-3).
- ST. DENIS STREET.**—A first-class stone front tenement, containing six dwellings, each heated by hot water furnace, wired for electric light and piped for gas. Yields a revenue of \$1,260 per annum; is a really good investment property. (16-4).
- ST. DENIS STREET.**—A very attractive cut stone front tenement, containing two dwellings, near Sherbrooke street; nicely laid out; heated by hot water furnace; modern plumbing, &c.; in A1 order. (343-B).
- ST. DOMINIQUE STREET.**—A solid brick tenement, comprising two dwellings, and a solid brick cottage in rear. Would be sold at a moderate price. (148-B).
- ST. DOMINIQUE STREET.**—A solid brick tenement near Pine Avenue, two dwellings, lower heated by Daisy furnace and in good order, w^d. be sold at \$500 less than city valuation; also a small cottage adjoining above at a very low price. (128-B).
- ST. FAMILLE STREET.**—Two first-class stone front houses, one of them a corner; heated by hot water furnaces; all modern conveniences, open plumbing; in good order throughout. For sale at a low price to close an estate. (29-C).
- ST. FAMILLE STREET.**—A handsome stone-front house; kitchen and dining room on ground floor; heated by hot water furnace; in perfect order; built and occupied by owner. We can recommend this house to any one wanting a good comfortable home at a moderate price. Convenient to two lines of street cars; ten minutes' walk from business centre of the city. Price, only \$6,150. (34-C).
- 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. (815½-5).
- ST. FAMILLE STREET.**—A stone front full sized house, in good order, heated by furnace, good central situation, close to Sherbrooke street. Price, \$8,000. (242-B).
- ST. GEORGE STREET.**—Two brick houses, just below Dorchester street, well rented; owner has left the country and must sell. A prompt offer will secure them at a reasonable price. (339-B).
- ST. HUBERT STREET.**—A well-built stone front house, situated on the best part of the street, 28 ft. front, heated by furnace; modern plumbing, small conservatory in rear; in thorough repair. Lot 28ft. x 180ft. (15-4).
- ST. HYPOLITE STREET.**—Brick enclosed tenement, two dwellings and shop, rented for \$378 per annum. Price, \$4,300. (887-3).
- ST. LAWRENCE AND ST. CHARLES BORROMEE STS.**—A very desirable business property comprising two stores on St. Lawrence street, and 3 dwellings on St. Lawrence and St. Charles Borromee sts. Rented for over \$2,500 per annum. (285-B).
- ST. LOUIS SQUARE.**—A full-sized stone front house, 21 x 40 feet and extension heated by hot water furnace, dining-room, and small conservatory on the ground floor, 9 bedrooms; carefully planned and well built for owner's occupation. Price moderate. (835-3).
- ST. MARK STREET.**—A well built stone front house, in a good state of repair; plumbing and drainage system renewed last year. Twelve rooms. Price only \$6,300. (525-B).
- ST. MARK STREET.**—A good stone front corner house, in good order, well rented, heated by furnace. Would be sold at a very low figure. (153-B).
- ST. MARK STREET.**—A stone front double cottage, 30 feet wide, heated by hot water furnace, has all modern conveniences. (375-a).
- ST. MATTHEW STREET.**—A well-arranged and roomy stone front house, with two storey extension, heated by hot water furnace, in thorough order; good stable and coach-house. (131-B).
- ST. MATTHEW STREET.**—Two neat 1½ storey stone front cottages, containing nine rooms each; heated by hot water furnace; in good order throughout. Situated on the best part of the street; close to electric cars; both well rented to good tenants; possession can be given on 1st May. Will be sold to a prompt buyer for less than \$5,000 each. (18-C).
- ST. PATRICK STREET.**—A two-storey solid brick tenement; good-sized lot; suitable for a carter. Will be sold at a very low price. (23-4).

THE BATHROOM.

The past dozen years has shown a great development in the practical as well as in the artistic side of the residence, and comfort and convenience are now considered of far more importance than style and display.

One of the rooms essentially for the use of the inmates of the home, as contrasted with the parlor, a hall, or dining-room and yet one that should be made none the less beautiful—is the bathroom. How to give the most attractiveness to this room is the object of this article.

Practically every modern residence has a bathroom, but there are millions of people in these enlightened United States who are still without this important part of a home. People who have money for luxuries that give far less pleasure or comfort erroneously think a bathroom beyond their means. Perhaps a glance at the different phases may change these ideas.

The most serious difficulty is where there is no running water supply in the house or neighborhood. Depending on cisterns or wells for supply, it is necessary to pump water by windmill or a small engine or by hand. The first is easiest, the second is surest, and the last is cheapest.

If there be no sewerage system, it will be necessary to arrange for a series of distributing pipes, or a cess-pool, will answer for a small family in a rural district, provided the cesspool is frequently cleaned. The distributing system is much better, however.

The first thing to be decided is the size and position of the room. The former depends on the space you can spare, the number of fixtures to be used, and the amount of money you

ST. URBAIN STREET.—Brick encased tenement, on stone foundation, two dwellings, well rented. Reduced price, \$2,500. (316-B).

St. URBAIN STREET.—A brick encased cottage in good order. Price only \$2,200. (305-B).

ST. URBAIN STREET.—A comfortable, well built brick house, well situated in vicinity of St. Martin's Church, in good order, large garden. Would make a very nice family residence. (307-B).

St. URBAIN STREET.—Stone front tenement building, contains 5 dwellings in fair order. Rents for \$540 per annum. Price, \$6,250. (9-4).

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 owner's occupation. Lot, 25 feet by 100 feet. Good stables; moderate price. (763-3).

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

TORRANCE STREET.—A two-storey solid brick house, extension kitchen, nice family house at a very low price, 6 bedrooms. Price, only \$4,500. (769-3).

TOWER STREET.—A handsome pressed brick double house, on lot 50 ft. by 100 ft., with two story extension, fitted with all modern improvements; ground floor contains drawing rooms, dining room, library, kitchen, and bedroom, pantry. Upper floors contain eight bedrooms; w. c. on each bedroom flat. (571-3).

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

TUPPER STREET.—Stone front cottage, nine rooms, furnace, dumb waiter, etc., in good order, brick stable in rear. Price only \$4,800. Terms to suit purchaser. (205-B).

UNIVERSITY STREET.—A substantial stone front house, above Burnside Place—in good order—will be sold at a very low figure—\$500 less than city assessed value. (354-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).

UNIVERSITY STREET.—A stone front semi-detached residence, well built and in good order throughout. Lot, 37½ ft. x 120 ft., running back to McGill College grounds. House is conveniently laid out, and would be sold for \$5,500 to a prompt buyer. (36-C).

UNIVERSITY STREET.—A good three storey brick house, near Sherbrooke street; nicely laid out; kitchen on ground floor, hot water furnace. Price, only \$8,500. (301-B).

can afford for walls and floors, within reasonable limits, the larger the room the better, as there is usually insufficient space for moving around. It is most annoying when one must squeeze in a narrow space, or to reach over a wash basin or bowl to reach a cock in the bath tub. Then, too, the larger room allows most perfect cleaning.

The position of the bathroom usually depends upon the arrangement of the first floor, as it is more economical to place the bathroom over the kitchen. This saves in the plumbing, as there is little piping, from the boiler, and the waste pipes, or outlets, are in line with the one from the sink.

Being placed over the kitchen is an advantage in winter, owing to the warm noors that invariably are over the kitchen stoves. While not so desirable in summer, a warm bathroom is not such a misfortune as would be a bedroom so situated; one isn't in the bathroom very long.

Also, for architectural considerations, the bathroom is placed on the back or side of the house, allowing the front for the windows of larger rooms.

However, the convenience of the household should not be sacrificed. The room should be accessible from the main hall, and yet should not be placed that an open door will bring the fixtures into view from the main part of the house.

Do not, unless the bathroom is exclusively for your own use, have a door from your chamber to the bathroom. It is most annoying to visitors to find that there are two doors, and that two locks must be turned on entering and two bolts be drawn before leaving. Almost surely one lock will be open or closed at the wrong time, and mortification or anger will as surely result.

Of course, for a large house, it is most desirable to have a private bath for one's own use, but most of us cannot afford that luxury.

There should be at least one outside window, and preferably, for ventilation, two windows. These should have ground or frosted or stained glass, or else be covered with washable curtains. Stained glass in appropriate designs, such as birds flitting across a pond, etc., are most attractive, and are quite inexpensive.

Where it can be so arranged, a good substitute for curtains is a screen or network of growing vines. These may be trained to quite closely cover the lower half of the window, but the upper half should be left fairly clear, so that wind and sunshine may enter.

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

VALLEE STREET.—A 1½ storey wooden cottage, and dwelling in rear on a lot 35 ft. x 75 ft., for sale, at \$1,400. The price of the land only. Good situation for a carter. (20-4).

VERSAILLES STREET.—A neat self-contained house near St. Antoine st., in good order. Price, only \$2,250. (358-B).

VERSAILLES STREET.—A neat brick encased cottage just below St. Antoine street. House is built in rear of lot, leaving the front available for building. Price only \$2,200. (212-B).

VICTORIA STREET.—A 2½ storey stone front house, in good order, concrete basement; heated by hot water furnace. Lot, 23½ x 96 feet, 16 foot lane in rear. (171-B).

VICTORIA STREET.—Solid brick three storey house, 10 rooms, newly painted and papered throughout. New Daisy furnace. Price only \$4,000. (829-3).

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

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

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

VICTORIA STREET.—A good 3-storey stone front house, heated by hot water furnace; in good order, with brick shed in rear. Will be sold at a very low price to a prompt buyer. (28-C).

VICTORIA STREET.—A 2½ storey stone front house containing twelve rooms, in good order, brick fuel shed in rear. Easy terms. (32-C).

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

WELLINGTON STREET.—Four solid brick tenements on lot 54 feet by 145 feet. Would make a good investment for a master carter. Price \$4,500. (314-B).

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

CHOICE BUILDING LOTS IN CITY OF ST. HENRY.

We have for sale some very desirable building lots on the following streets, on very easy terms and small cash payments:—

Delisle, Albert and Richelieu sts., 40 to 45 cents per foot. Two lots on Richelieu st., at 35 cents per foot; Notre Dame st., 75 cents per foot.

St. James and St. Antoine street, 50c. and 55c. per foot. Brewster, Bel-Air Aves., and Rose de Lima st., 40c. to 45c. per foot.

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

Business Properties And Building Lots FOR SALE.

—BY—

The J. CRADOCK SIMPSON Real Estate & Agency Co. Real Estate Agents.

ST. JAMES STREET.—One or two centrally situated properties, between Post Office and McGill Street. Particulars at Office. (445-3.)

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

BISHOP STREET.—Two very desirable building lots in the very best part of the street, each 24½ ft. x 129ft 3 in. Very few lots remains unsold on this street. (384-B).

LIBRARY STREET.—A fine block of land above Ontario street, will eventually form the corner of Concord street; frontage about 150 feet, area 24,000 feet, with large cut stone house. A good property for development and speculation. (395-a).

CANAL AND BASIN STREETS.—A block of land 137 feet x 192 feet, with two storey brick buildings thereon, all in A1 order. A new American water wheel was put in May, 1895, with capacity of 100 horse power. This is an opportunity very seldom offered to secure a desirable factory site with cheap water power on the canal bank, good shipping facilities, both by water and rail. (324-B).

CEDAR AND PINE AVENUE.—A block of land 137 x 192 feet, with 161½ feet on Cedar Avenue. Delightful situation for villa residence commanding fine view, pure healthy air, easy of access, and only 50c per foot. Plan and particulars at our office. (355-B).

Next to be considered is the heating. The room must be warm in cold weather. There is nothing so discouraging as a cold bathroom. Cold conceals isn't half such an affliction. Have the temperature at or above 70 degrees, whether you bathe in hot or cold water, the room should be warm.

If you have a furnace or fireplace heater, place a radiator or register in this room, being sure that steam pipes are not exposed so that there is danger of bursting ones bared limbs.

If you use open fire places or stoves, place a register from the ceiling of the kitchen to the floor of the bath room. You will be surprised at the amount of heat that will come up from the kitchen.

The floor register is not possible in rooms where there are shower baths, as the water splashed on the floor will run into the register. I recall one fine residence, with all modern bathroom fixtures, and with a furnace register placed in the center of the tiled floor. It was to be used after the bath, the owner said, for warming and drying. But when the spray bath was used, the water ran down the furnace pipe, dripping in the butler's pantry, and eventually putting out the fire in the furnace.

Having the room located the next question is the finish for floor and walls. Undoubtedly the most sanitary and the most attractive thing to use is tiling. For the floor use "vitreous" or "vitrified" white tiles. These are almost like glass, in being very hard and non-absorbent, and yet they have not the shiny, slippery surface of the glazed tiles. Plain white three-inch hexagon tiles, with a narrow color band around the edge of the room as a border, is the most popular arrangement, though occasionally one sees an attractive floor of white octagons with small three-square dots in the corners, formed by the four octagons.

For the walls, use brick-shaped or square glazed white tiles, with a moulded cap and base. Color strips and a border in a shell or seaweed design greatly add to the appearance.

If one cannot afford tiling—the cost will be about \$130 for the floor and three-foot wainscoting in a room 6 x 8—if this seems extravagant, a very good substitute for the wall is a hard cement finish, lined off to represent tiling. Or for both floor and walls, use hardwood, thoroughly dried and laid in narrow strips. Linoleum of simple design for the floor, and a similar effect in paper for the walls, give a clean and charming finish at very low cost. White enamel woodwork is also attractive for walls.

MATHAM STREET.—A block of land with a frontage of about 125 feet and a depth of 105 feet on Hunter street; desirable manufacturing site. (81-B).

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

COLE DES NEIGES ROAD.—Choice building lot, just above Sherbrooke street, 51 ft. 9 in. x 115 ft. deep. Price, \$1.25 per foot. (184-B).

CRAIG STREET.—A block of brick stores well situated on the best business part of the street. Annual rent \$1,500. (310-B).

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

DELORIMIER AVENUE.—A fine block of land, 120 ft. front by 360 ft. deep; first class site for manufacturing purposes; low price. (290-B).

DELORIMIER AVENUE.—The well known property, known as "The Kennels of the Montreal Hunt," comprising an area of 154,367 ft., of land with the buildings thereon, erected, viz.: the Club House, Stables, Kennels, etc. Full particulars at office. (192-B).

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

DORCHESTER STREET.—A vacant lot 30 feet by 110 feet, just west of the Windsor, the only one for sale in the vicinity. Particulars and price at office. (779-3).

DORCHESTER STREET.—One of the finest blocks of land in the residential district of Montreal, having a frontage of 234 feet, on Dorchester street; and an area of about 82,000 feet, with a private street at the side; would be a very safe and profitable speculation, easily sub-divided; with a large stone residence, gardener's house, vieries, conservatory, stables, coach house, and other outbuildings. Price and particulars at office. (22-C).

DRUMMOND STREET.—Three choice building lots above Dorchester street, 75 feet by 127½ feet, with lane at side and in rear; very low price. (103-B).

GREY NUN STREET.—A block of land having a frontage of 144½ feet on Grey Nun street by a depth of 95 feet, with the stone buildings thereon, suitable for warehouse or manufacturing purposes. Wanted exchange. (443-3).

GREY NUN STREET.—A large substantial stone property comprising four warehouses. Would be sold at less than corporation valuation, to close an estate. Particulars at office. (765-3).

GUY STREET.—Three good building lots, above Dorchester street, each 25 feet 3 inches front; very few vacant lots left in this section. (341-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. (123-B).
- NOTRE DAME STREET.**—A very desirable building lot, near Sohmer Park, 32 ft. x 60 ft.; would be sold on very easy terms. (6-C).
- NOTRE DAME STREET.**—A large block of land on eastern part of this street, containing an area of 45,000 feet, with a large stone building thereon, would make a very desirable site for manufacturing purposes, as the proposed improvements to the harbor at the East End will probably make this more of a business and manufacturing centre. (336-B).
- NOTRE DAME AND ST. MAURICE STS.**—A good revenue producing block, consisting of two stone front shops and dwelling on Notre Dame street, and four brick encased dwellings on St. Maurice street, will be sold \$1,500 less than city valuation. (286-B).
- NOTRE DAME STREET.**—Nos. 792 to 800, a lot of land 107 ft. front by about 145 ft. deep, to the river front, area 15,125 ft., with three brick and two frame houses; nearly opposite Fulum street, and running back to the Harbor Commissioners' wharves. We believe this property has a good future, being situated in the neighborhood of the proposed harbor improvements. Low price to prompt buyer (256-B).
- NOTRE DAME STREET (East).**—A large block of land with harbor frontage as well, containing 22,000 feet of land, with substantial buildings thereon. Owner anxious to sell. (241-3).
- NOTRE DAME, CORNER BOURGET STREET.**—A very desirable building lot in this progressive locality; 90 ft. front, 75 ft. deep; no waste ground; all available for buildings. Terms to suit. (33-C).
- 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).
- PINE AVENUE.**—To close an estate a specially good lot on the south side near Oxenden avenue, with a mitoyen wall available. (297-B).
- REDPATH STREET.**—One of the finest building sites in the market above Sherbrooke street. Frontage 46 feet, depth 145 feet, surroundings the very best. (257-B).
- 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 block of tenements. (12-B).
- SHAW AND GAIN STREETS.**—A block of lots only 52 to 80 feet deep; very favorable for building, will be sold cheap en bloc or separately. Price 30c per foot upwards. (247-B).
- A bath rug, of white, is desirable for the floor, whatever may be the original covering, as bare floors feel "clammy" under wet feet. Japanese fibre rugs are also suitable for the space before the tub, but these cannot be washed as can the white cotton rug.
- Last, but by no means least in importance or in expense, comes the fixtures. These are usually a wash basin, a bath tub, and a water closet. The latter should, if possible, be put in a separate room.
- The style of these fixtures depends on one's taste, and more especially on one's finances. Whether the lavatory bowl be of decorated porcelain and whether the slab be of finest marble, or, on the contrary, of the cheaper materials, see to it that there are no imperfections in the finish or weights. Use no "seconds," and have all weights more than the average. Pipes in the room should be exposed, as there is always a musty smell where they are boxed in. A little thing, but of some importance, is to have the faucets project well over the bowl. It is most annoying to have the water run to the side of the bowl rather than into the middle.
- The tub should be on feet, and not enclosed in wood work. All grades of tubs are now made this way from light-weight "steel" (which sometimes is so thin one could call it "tin") to good copper-lined steel tubs, then iron enameled white, and finally real porcelain. The latter are plain white or elaborately decorated on the outside, and cost from a fraction of a hundred up into the thousands of dollars. J. Wilson, American Homes.

BUILDING INVESTMENTS.

"Skyscrapers" are built for three reasons: First, that an institution may secure advertisement by having a building of imposing dimensions; second, as a form of speculation; and, third, that an owner may obtain as much floor space as possible in a structure occupying an expensive parcel of ground, securing therefrom a good income in rentals.

It can scarcely be realized how much of an advertisement a skyscraper is to an institution of country-wide clientele, particularly to a life-insurance company. Beautifully designed calendars, booklets, and other forms of advertising, in which no expense is spared, form the background for the photographs of the tall structure, which is labelled the "Home Office of the Company." These advertising "tracts"

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

SHERBROOKE STREET AND LAVAL AVENUE.—A fine block of land forming the corner of the above streets, having an area of 43,000 feet, with handsome stone residence and stable. House and stable with 10,000 feet of land would be sold separately. (277-B).

SHERBROOKE, COR. ST. ANDRE ST.—A first-class block of land, 110 feet frontage on Sherbrooke street. Particulars and plan at office. (135-B).

SHERBROOKE STREET.—A fine property west of Park Avenue and coming over 30,000 ft. of land with a substantial residence thereon. A splendid block for an apartment house, church, college, or any other institution wanting a high-class residential site centrally situated. (B-382).

ST. AMBROISE, ST. JOHN, HARRISON STREETS AND LACHINE CANAL.—This valuable manufacturing site, having an area of 27,555 feet, could be easily sub-divided, having four frontages. Plan and particulars at office. (293-A).

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

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

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

ST. CATHERINE STREET.—A valuable corner property in the very best business section of the street, producing a substantial revenue. Suitable for a first-class well established business capable of paying a substantial price. Lot 32 x 119. (855-B-3).

ST. CATHERINE STREET, corner of this part of the street, has a frontage of 123 ft. on St. Catherine street, and 112 ft. on Mackay street; would be sold on terms to suit purchaser. (8-C).

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

ST. CHARLES STREET.—A good building lot, 50 feet x 100 feet, near Napoleon street. Would be sold cheap to a prompt buyer. Close to Centre street cars. (165-B).

ST. CATHERINE STREET—Between Amherst and Wolfe streets, cut stone front business property, containing three stores, all well rented. This building stands on lot about 42 feet front by 118 feet deep, and yields a net revenue between seven and eight per cent.—(27-4)

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

ST. JAMES STREET.—That valuable Lancashire Life Building, and temporarily occupied by the "Star"; the building lot adjoining the London & only lot on the street, is now offered for sale at the extremely reasonable price of \$18.50 per foot. The adjoining corner lot sold for \$24 per square foot. Any corporation or person intending to build on St. James street, can now secure a choice lot without having to pay for expensive buildings to pull down. (19-4).

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

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

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

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

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

ST. PAUL STREET.—A substantial stone warehouse, forming corner of a lane 25½ feet front, suitable for any sort of wholesale business. Particulars at office. (36-B).

ST. PAUL STREET.—A good business site, 38½ feet by 121 feet, with the brick building thereon used as a workshop. Price, \$4,500. (831-3).

ST. PAUL STREET.—Stone warehouse, forming corner of St. Vincent street, well rented, in good business part of the street. (363-B).

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

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

ST. SACRAMENT STREET.—That fine stone warehouse forming the corner of St. Peter street, Lot 50 feet by 70 feet, all built on. A chance for a prompt buyer. (309-B).

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

are sent broadcast throughout the country, perhaps into other countries, and the picture is seen and admired on the Pacific slope and in other remote parts of the United States. Many who see it immediately imagine that the entire building is occupied by the company, which must be a great and strong one; therefore a good one in which to have a policy. In addition to this advertising the company gets the rent of a floor free and perhaps 4 per cent. on the investment besides, so institutions are naturally in favor of skyscrapers.

The scheme of constructing buildings of abnormal height for speculative purposes exists in a mild form to-day, but it is a pretty expensive experiment to try, and with the remembrance of the failure of individuals engaged in such an enterprise still fresh in the public mind, it is a scheme which is approached with great caution. Of course, when it is perpetrated on credulous individuals it is accomplished, first, by putting up an attractive building on a piece of ground which, by reason of its non-central location, is comparatively reasonable in cost; second, by securing, by hook or crook, a good supply of tenants, that a "good proposition" can be presented, and, lastly, by funding the enterprise, to the enrichment of its promoters, and often to the annoyance and loss of the buyers of the stock and bonds.

The astounding values of real estate at the lower end of Manhattan Island, coupled with the inability—because of congestion—to spread out, have made it necessary, according to the theory of many owners, to build the skyscraper type of structure, for by so doing, and only by so doing, they argue, can a fair return be derived from a building investment in the office district.

The earning capacity of a tall building depends upon many things, most of which apply to any building investment. In the first place, the location must be such as to attract a number of tenants sufficient to absorb the available floor space, then, the elevator service must be rapid and safe (too great stress cannot be laid on this point), and assuredly the building must be well kept and well run, which means that the janitor service must be good. Money is wasted in janitor service, just as too much economy is practised in this direction, and it is the aim of an agent that his building shall be "conservatively run."

The questions of maintenance and of running expenditure naturally affect vitally the income-producing capacity

Houses and Building Lots

FOR SALE

—AT—

WESTMOUNT.

The J. CRADOCK SIMPSON
Real Estate & Agency Co.

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

ARLINGTON AVENUE AND COTE ST. ANTOINE ROAD.—A most desirably situated block of land, fronting on Arlington Avenue, and on Cote St. Antoine Road. Will be sold en bloc, with a two-storey brick house and outbuildings; or would be divided and sold in lots. These are some of the best lots in Westmount, and at the price asked should not remain long in the market. Particulars at office. (13-4).

ARGYLE AVENUE.—Three choice building lots; well situated on this popular avenue, commanding a magnificent view; owner has left the country, and will sell them at a bargain, to a prompt buyer. (434-B).

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

ARGYLE AVENUE.—A very desirable building lot, 50 ft. front, commands a fine view of the surrounding country. (26-C).

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

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

COTE ST. ANTOINE ROAD, MOUNTAIN AND CLARKE AVENUES.—A magnificent block of land, fronting on above streets, containing an area of over 136,000 feet. There is no better block of high class residential lots than these in Westmount. We offer this en bloc at a figure which should tempt speculators. (3-C).

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

CLARKE AVENUE.—A solid brick house, on stone foundation, 40 feet square, with extension; grounds 97 ft x 130 ft.; nice lawn, apple trees, &c.; good stable and coach house. House is nicely laid out, has large drawing room full depth of house, library, dining room, kitchen, and pantries, on ground floor. Price very reasonable. (900-3).

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

COTE ST. ANTOINE ROAD, corner of Victoria Avenue—A fine block of land, having a frontage of 135 ft. on Cote St. Antoine Road, and about 250 feet on Victoria Avenue. This is one of the finest villa residence lots in the Cote; it commands magnificent views which cannot be interferred with. (280-2).

COTE ST. ANTOINE ROAD—A block of land with a frontage of 103 ft. on Cote St. Antoine Road and 230 ft. on Claremont ave.; fine situation; good view, could be divided advantageously. (298-B).

COTE ST. ANTOINE ROAD, corner Mountain Avenue—A splendid block of land, 64 feet front by about 150 feet deep, well situated for a villa residence, and surrounded by some of the best properties in Cote St. Antoine. (437-3).

COTE ST. ANTOINE ROAD—Three magnificent building lots, facing Lansdowne Ave.; one of the finest sites in the town. (267-B).

DORCHESTER STREET—Two handsome stone front houses, just west of Greene Avenue, each 20 feet front, with all modern improvements, kitchens on ground floor. (799-3).

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

DORCHESTER STREET—Six stone front 2 1-2 storey well built family houses, containing five bedrooms, large drawing and dining room, library, kitchen, etc., ample cupboard accommodation. Splendid value for \$5,500 each. (287-B).

4140 DORCHESTER STREET, (Westmount)—A well situated, comfortable, medium-sized, stone front house. The accommodation comprises large dining room, drawing room, reception room, five bedrooms upstairs, and one in basement, kitchen, store rooms, large cupboards and pantries. Owner anxious to sell. Price this month under \$6,000. (336-B).

DORCHESTER STREET—A fine block of land at corner of Gladstone Avenue, Westmount. Has 75 feet frontage on Dorchester street, and about 114 feet on Gladstone Avenue. Area 7,848 feet. A good site for self-contained houses or for an apartment house. Moderate price. (275-B).

ELM AVENUE—A 2-story brick house on stone foundation. All living rooms on two floors. Extension kitchen. Lot, 25 ft. by 116½ ft. to lane in rear. No furnace; 8 rooms. Price, \$4,500. (394-B).

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

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

of a building, enterprise, but both are variable quantities. Under the first head, comes repairs and improvements, comes the outlay on taxes, and with some buildings assessed at 10 per cent. of their actual value, and others at the rate of 50 per cent., the cost of maintenance varies, and without reason in different structures. And the running expenses differ widely, also owing to the amounts devoted to janitor service. It is said, therefore, that in figuring on a building project, it is well to designate 40 per cent. of the gross rental as the amount which will be eaten up by maintenance and running expenses. After this amount is paid, if the building returns 5 per cent. upon the capital invested, those interested should be satisfied, and if an institution gets its rent free and 4 per cent. additional, the shareholders ought not to complain.

The wisdom of erecting skyscrapers is not only questioned but is denied by several representatives of estates and certain individuals, all of whom are noted for their astuteness and conservatism as regards realty investments. One such property-holder has recently erected an eight-storey building in lower Broadway, where the majority of owners would have built a skyscraper. But the conservative owner of the site prefers a "well-balanced real estate investment."

In such an investment as is referred to the improvement must cost less than the land on which it is to stand. For instance, if the value of the ground is \$100,000, then only \$50,000 must be expended upon a building—provided a "well-balanced investment" is wanted. The reason for this is, that if the final investment represents more in building and less in land the depreciations in the structure will swallow up the increment attendant on high-class real estate in New York.

The depreciation of a building is of two sorts; first, the loss due to wear and tear; and, second, the loss caused by a decline in the price and hence the value of materials necessary in the construction. This last form of depreciation may seem insignificant at the present time when the cost of building materials is abnormally high, but if one period of ten years is compared with its predecessor a decline is certain to be shown, due to the decrease in the cost of manufacture, the result of improved machinery.

Therefore, in a "well-balanced investment," the depreciation from both sources naturally amounts to less than in an investment which is "top-heavy" or which has more money invested in building than in land; and hence the

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

GLADSTONE AVENUE—A neat stone front cottage, containing nine rooms, heated by hot water furnace, built three years ago, convenient to street cars. Price, \$5,000. (356-A).

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

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

GREENE AVENUE—A fine class two-storey cottage, with every modern convenience, porcelain bath, stationary wash tubs, Daisy furnace, asphalted basement, extension kitchen, 5 bedrooms. Price \$5,250. (287-B).

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

GREENE AVENUE—A rough stone 1½ storey cottage, heated by hot water furnace, 9 rooms; in good order, a nice comfortable house for a small family. Price, \$5,000. (325-B).

GREENE AVENUE—Two well situated building lots, each 25 ft. x 102 ft. no waste ground, only 55 cents per foot to a prompt buyer. (296-B).

FALLOWELL AVENUE—A good stone front tenement, well situated close to Electric cars; in good order, heated by hot water furnace; good modern plumbing; moderate price. (24-4).

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

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

LANSDOWNE AVENUE—Six good building lots, near Cote St. Antoine Road, each 21 feet x 62 1-2 feet. (307-B).

LANSDOWNE AVENUE—A charming brick cottage on large lot forming the corner of Sherbrooke street. Heated by Daisy furnace, 8 rooms. Price moderate. (869-3).

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

MELBOURNE AVENUE—Handsome modern, detached cottage in this favorite locality, recently built for owner's occupation. Lot 50 by 100, house 38 by 42. Owner leaving city. Price \$7,500. (733-3).

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

MOUNT PLEASANT AVENUE—Two storey red stone front house, with extension kitchen, Daisy furnace, three mantels and grates in house; finished in cottonwood throughout. Lot 50 by 105 ft. (303-3).

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

MOUNTAIN AVENUE—Just above Core St. Antoine Road, nine nicely situated building lots, each 50 feet front by about 115 feet deep, within two or three minutes walk of street cars. (130-B).

OLIVIER AVENUE—A modern stone front cottage, with extension, double roof. Daisy furnace, open plumbing; close to street cars; is in first-class condition throughout. Price, \$5,750. (22-C).

PROSPECT STREET—Two new two storey cottages, every convenience, close to Greene avenue, fine view, etc., well built in every respect. Price only \$4,250. (287-B).

PROSPECT AVENUE—Two storey dwelling, situated on lot about 22 feet front, has hot water heating, open plumbing, and both electric light and gas. This house is nearly new and is in good order, owner would exchange for suitable country property not too far from Montreal.—(39-C).

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

ROSEMOUNT AVENUE—Several choice villa lots well situated on the best part of this avenue; situation 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 109 feet on Rosemount and 134 feet on Mount Pleasant avenue, by a depth of about 140 feet. 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, with an area of 30,894 feet. (178-B).

owner of a building of medium height, though receiving less in gross rentals, will have a greater benefit from the increased value of his ground, which, in the long run, is pretty certain to make his net return from his building investment greater than it would have been had he erected a skyscraper.—The Evening Post.

HOME OWNERS OR TENANTS— WHICH?

During the past few years, while rents have been abnormally low, the pernicious doctrine, that "it is cheaper to rent than to own a home" has won many adherents and become a common belief with many who only give the matter a superficial glance. Viewed in the most mercenary light, leaving out of the question all the nobler aims of life and counting only the actual dollars involved, as the miser counts his hidden coin, and the proposition even then is only true in certain localities and at certain times. It ought never to be true. The owner of dwellings should always receive an amount in rental that will net him more than the prevailing rate of interest upon his investment, because the repairs and depreciation of rented dwellings exceed those upon houses occupied by the owner. With the advance in rents which is being made all over the country this year, the supposed truth quoted will doubtless lose much of its popularity.

The question of home ownership has a far broader significance than the mere dollars and cents involved. The important question is not one of cheapness, but one of character. We have no hesitation in saying that as a class, home owners are better citizens than those whose home depends upon the moving van, and whose address is changed in every edition of the city directory. The home owner is more directly interested in good government, in an honest and economical administration of municipal, state and national affairs. He is more vitally concerned in the preservation of order and in all public improvements in his locality. A population of home owners is more stable, more permanent, more public-spirited than one composed of tenants. There is an inducement to improve and beautify the premises, ever appealing to the permanent resident more strongly than to the transient.

If the above conclusion be the correct one, another phase of the matter is at once presented. If the home owner is a better citizen he is also a better

ROSEMOUNT AVENUE—A handsome stone front residence; lately built and replete with every convenience, Daisy furnace, laundry, etc.; five bedrooms. (889-3).

SHERBROOKE STREET—A well situated lot, just east of Westmount Park. 50 ft. x. 104½ feet deep; no waste depth. (124-B).

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

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

SHERBROOKE STREET—A very handsome cut stone corner house, near Greene Avenue, 26ft. front by 72ft. deep; kitchen on ground floor; Daisy furnace; cellar basement. This house was built for owner's occupation, and is warranted first-class in every respect. Two lots adjoining, each 25ft. x 125ft., would be sold with house or separate. (380-B).

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

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

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

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

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 \$5,000. (833-3).

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. (328 & 386-2).

SUMMERHILL AVENUE—A choice building lot, 25 ft. x 100 ft.; fine situation; magnificent view. Reasonable price. (37-C).

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. (269-A).

VICTORIA AVENUE.—Good building lot, 50 ft. x 132 ft.; situated above Sherbrooke street, (35-C).

WESTERN AVE.—Two new houses in pressed brick with stone trimmings of latest design and thoroughly well built, adjoining red stone house corner of Elba Avenue. A very convenient locality. Inspection and offers solicited. (731-3).

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).

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

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

WINDSOR AND PRINCE ALBERT AVENUE.—A well situated block of land, 150 ft. x 146 ft.; forming corner of above streets; would exchange for small house. (38-C).

Suburban Properties

FOR SALE BY

The J. CRADOCK SIMPSON
Real Estate & Agency Co.

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

BEAUREPAIRE.—A charming cottage on the Lake front, built for owner's occupation; two storey; galleries on three sides, large lot. (183-B).

BORDEAU, SAULT AU RECOLLET.—An attractive 1½ storey stone front house, close to C.P.R. station, about a

workman. He is more industrious, more reliable, more temperate, his interests are more closely identified with those of his employer. When the time of trial comes, when strikes threaten and mobs form and discontent seems to fill the very air, it will be found that the home owner is the conservative force which stands for order and for a peaceful solution of whatever differences may have arisen between the employer and the employee. The agitator, the leader of the mob, the inciter to riot, and violence, will generally be one with nothing to lose, a mere transient.

There are some large employers of labor who encourage their employees and even lend material assistance to them in obtaining homes. We believe they are wise and such an investment may prove the very best insurance for the future safety and stability of their business. It is only surprising that the example is not more generally emulated. It will pay every large employer, especially in industrial enterprises, to study this question carefully and see if it is not for his advantage to encourage his workmen to become home owners. If he does, he will probably discover that the real estate agent, who is ready to sell his employee a neat cottage on easy terms, is a friend not an intruder.

The 1890 United States census reveals some interesting facts regarding home ownership. While some changes have doubtless occurred since that compilation was made, it is not probable that the relative standing of different localities is materially affected. The figures will surprise many who have Philadelphia heralded far and wide as the "City of Homes." As a matter of fact, only 23 families of each 100 in Philadelphia were home owners, slightly above one-half the percentage in Detroit, Milwaukee, and Rochester. New York only showed six families to the hundred owning their homes, but Greater New York, with its wonderful suburban expansion, will make a much better showing.

Throughout the entire country, including both city and rural districts, it is found—disregarding fractions—that 48 families out of every 100 own the homes where they reside. The highest proportion of home owners is found in the north central states, where 58 families out of every 100 own their homes. In all sections it is found that the higher proportion of home owners is in the country and the lower proportion in the cities. Of the 28 cities possessing over 100,000 population, Rochester stands at the head, with 44

mile from electric cars; contains 7 rooms and extension kitchen. Lot about 87 feet x 169 feet; price \$3,500; or would exchange. (362-B).

BOULEVARD ST. GERMAIN, ST. LAURENT.—Three lots each 25 feet x 121 feet, near the Park and Island Ry. Price \$475 for the three lots. (303-B).

CHAMBLY.—A very desirable country residence, situated in the best part of Chamblly. Large frame house and extension, coach-house and stable; all in good order; grounds contain four acres; low price to prompt buyer. (356-B).

CHAMBLY BASIN.—A fine residence property, containing 23 arpents, of which five arpents are beautifully wooded. River frontage on two sides; about one mile from Richelieu station (C.V.R.). Solid stone three-storey house, fifty feet square; hot water furnace; large stable and coach house and other outbuildings; good boating and fishing; telephone in house; only 1½ hours' drive from Longueuil. Moderate price. (110-B).

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

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

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

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

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

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

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

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

OUTREMONT.—A beautiful villa situated on the St. Catherine Road, just outside the limits of Outremont, five minutes' walk from electric cars. Ground nearly five acres in extent, is mostly in orchard, containing a large variety of apples, pears and plum trees, several hundreds of currants, gooseberries, and grape vines, all in full bearing. House is built, in AI style. Has all city conveniences. Daisy furnace, hot and cold water, bath, w.c. etc. (322-B).

RICHMOND, P.Q.—A delightfully situated residence, built for summer and winter occupation, on the banks of the St. Francis River; one acre of ground nicely laid out, in kitchen garden, fruit trees and lawn, with a handsome brick house, two storeys; heated by furnace; electric light, water in house; ample cupboards; good large cellar; has wire doors and window screens for summer. Property has been lately fenced. Good stable, coach-house, shed, summer kitchen, etc. This house was built by the late Principal Howe for his own occupation and is a model country home. Further particulars at office. (31-C).

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

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

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

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

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

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

Country Properties

FOR SALE BY

The J. CRADOCK SIMPSON
Real Estate & Agency Co.

COTE ST. LUKE ROAD.—A splendid piece of land, 283 ft. x 383 ft., with a nice frame house, stable and shed. Ground laid out in garden, orchard, etc. (4-4).

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

families in every 100 owning their own homes. Detroit and Milwaukee come next, each with 42, St. Paul and Buffalo next, with 40 families to the 100 who pay taxes instead of rent, and Cleveland follows one point behind.

The ratio of home owners to the entire population of any city is determined largely by the condition of the wage earner. The wealthy and middle classes naturally, own their homes, but it requires more sacrifices upon the part of the laboring man to secure the title of his modest cottage.—The American Register.

WALL PAPER FOR COTTAGES.

A departure from the conventional rules for wall papering is admissible in cottages that serve only as summer homes. The reason is apparent when one gives a thought to the comparatively short period of time in which the houses of this kind are occupied, the coming and going of different guests, and the absence of the permanent decorations of the city residence. These three elements, then, are the guide to a choice of certain daring color effects and striking designs, a combination that conduces in a great measure to unique finishing, says the New York Sun.

The wall hangings and wood finish, to be happily united, must be planned while the house is in the hands of the builder. Situation, environment, use and artistic merit may then receive their due value with a greater certainty of reaching ideal results. As a preparation for the right selection of wood, the wall papers themselves may be turned to as teachers, and among the unnumbered varieties made nowadays some are distinctive enough to suggest their own accompaniments of wood-work and furniture.

Backgrounds, in general, make their own plea for a duplicate setting of wood-work. White paint is demanded by flowered designs printed upon white ground. A quiet-toned paper applied to a room flooded with sunlight, or exposed to a glaring water view, requires a soft, dull paint on window casings and doors.

Southern pine rubbed down with shellac is often adopted for the interior finish of cottages. To offset its monotonous appearance the wall papers should be chosen with due regard to the tone of their setting. Different shades of yellow—cream, buff, canary, buttercup—may be united with blue or green, and the latter color used alone. Reds need to be avoided.

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

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

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

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

Picture papers carry a decorative charm that will pleasantly characterize the walls of the summer cottage. "The Troubadour" in its white and green printing makes a cool, fresh and comfortable-looking wall hanging for a music room. For accessories it suggests white wood-work, muslin curtains, a green carpet, and willow furniture.

As a contrast to the heat of summer and the pervasive outdoor greens, there is winter landscape in deep blue and white that speaks for white enameled furniture in a bedroom. For the dining-room a high dado could be made of a Dutch landscape showing windmills. A plain paper above would graphically outline some pieces of china. A novel design of the favorite pine cone motive is made in brown and blue, and incites the use of the two colors in oak furniture and azure window draperies. A pear blossom pattern on a light green groundwork can be applied to bedroom walls, and the blossoms adopted also upon the toilet china and bureau linen.

For a north room a good choice is one of the full-blown red roses on a white ground. Curtains for bed covers and chair cushions can be matched in color and design with excellent effect. Two flower papers vivid with summer loveliness, and novel in conception, are those of pink poppies and daisies, and purple lilies. An entertaining wall covering for a reception room is a reproduction of colonial

REAL ESTATE TRANSFERS RECORDED IN APRIL, 1900.

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

STREET AND NO.	WARD.	CAD. No.	SUB. DIV. No.	DIMENSIONS.		AREA.	PRICE PER FT.	BUILDINGS	TOTAL PRICE	REMARKS.
				FRONT	DEPTH.					
Chambord, 858-71.....	St. Denis...	880	71 to 74	96	70	6720	.....	Buildings	500	Sheriff's sale.
		885	8 to 18	180	188 6	19260	} 12½	Vacant	5501	
Papineau Av.....	"	886	1 to 8	144	138	19848		} 16	"	1000
"	"	887	1 & 2	42 6	187 8	5348	} 7½		"	204.87
St. Hubert.....	"	888	6 & 7	46	irreg.	6827		} 2175	Buildings	900
St. Andre.....	"	7	814	25	109	2725	} 3175		"	5000
	"	7	180	25	87	2175		} 2000	"	1100
St. Denis, 1472-1476.....	"	309	6-8 & 6-1	} 25	} 127	} 3175	}		}	} 5000
Dufferin, 212.....	"	196	92					25				80	2000	} 6850	New Buildings.....	9600
	"	329	11	25	80	2000	}	"	1100	
St. Denis.....	"	209	Pts. of 33	} 50	} 127	} 6850		}	}	} 12150
" 1286-1290.....	"	196	142 & 148				} irreg.					} irreg.	} 5880	} .....	} Buildings .....	} 700
Carriere, 81A.....	"	165	A-7	} 40	} 78 5	} 2988		} .28½	} Vacant.....	} 2500
Rivard.....	"	198	1				} 175				} 112	} 19600	} .19½	} " .....	} 1250
Christopher Columbus...	"	328	213 to 219	} 50	} 127	} 6850		} .19½	} Buildings	} 450
	"	209	S. E. ½ 22				} 25				} 103 11	} 2599	} .....	} " .....	} 141.88
St. Denis.....	"	196	120	} irreg.	} irreg.	} 8159		} .15½	} Vacant	} 500
St. Hubert, 1961.....	"	7	677				} Pt. A				} 28	} 94 6	} 2174	} Buildings .....	} 8000
St. Andre, 1778.....	"	7	515	} Pt. A	} 28	} 94 6		} 2174	} "	} 3250
	"	386	8				} ½ of 498				} 25	} 100	} 2500	} Vacant .....	} 182
Papineau Av.....	"	387	1	} 20	} 84	} 1680		}	} Buildings.....	} 460
	"	168	Pt. A				} 25				} 80	} 2000	} .....	} " .....	} 800
St. Denis, 1275.....	"	162	206	} 14 to 17 &	} Pt. 18 & 18	} 103 9		} 84	} 8715	} .....						} 8000
" 1275.....	"	168	Pt. A				} 25				} 110	} 2750	} .11	} Vacant .....	} 300
Huntley.....	"	162	206	} 22	} 72	} 1584		} .25	} Buildings	} 2000
Pontiac, 71-73.....	"	88	½ of 498				} 44				} 70	} 3080	} .....	} " .....	} 4550
Dufferin, 217.....	"	824	22	} 40	} 75	} 3000		}	} "	} 4200
Pontiac, 83 95.....	"	829	97				} 26				} 108	} 2575	} .27	} Vacant.....	} 700
	"	824	14 to 17 &	} 50	} 130	} 6500		}	} Buildings.....	} 9500
	"	7	Pt. 18 & 18				} 20 8				} 77	} 1590	} .....	} " .....	} 2000
Labelle.....	"	163	972	} 35	} 75	} 2625		}	}	} 16958
Berri.....	"	162	86 & 87				} 29				} 75	} 2175	} .....	} " .....	} 16958
	"	162	86 & 87	} 74	} 75	} 5550		}	}	} 528
St. Lawrence, 937-943.....	St. Jean Bap	347				} 20				} 75	} 1500	} .....	} Vacant .....	} 760
Laval Ave, 519A & B.....	"	15	1090 & 1091	} 24	} 69	} 1656		} .81½	} Buildings.....	} 1050
Boyer, 9-13.....	"	8	128				} 25				} 80	} 2090	} .....	} " .....	} 875
Durham.....	"	1	172	} 17 8	} 72	} 1942		}	} Vacant.....	} 2000
Christopher Columbus...	"	8	72 & 73				} 23				} 98 4	} 2274	} .29½	} Buildings .....	} 1800
St. Lawrence, 1207-1207A	"	388	.....	} 20	} 100	} 2000		}	} "	} 2700
St. Dominique, 751-757.	"	326				} irreg.				} irreg.	} 1480	} .....	} .....	} 1.00
Duluth Ave, 371-375.....	"	827	.....	} 75	} 100	} 7500		}	} "	} 1700
St. Dominique, 723-735.	"	883				} 26				} 100	} 2600	} .....	} Vacant .....	} 350
" 768.....	"	858	S. E. Pt.	} 24	} 69	} 1656		} .21	} Buildings	} 2165
Chambord.....	"	6	50				} 25				} 80	} 2090	} .....	} " .....	} 1800
Brebœuf, 18.....	"	7	182	} 20	} 72	} 1942		}	} Buildings.....	} 2850
Cadieux, 1093.....	"	20	5				} 20				} 100	} 2000	} .....	} Vacant.....	} 675
St. Andre.....	"	11	90	} 23	} 98 4	} 2274		} .29½	} Buildings	} 2000
Marie Anne, 66 68.....	"	1	278				} 20				} 84	} 1904	} .....	} " .....	} 2100
St. Hyppolite, 503.....	"	174	.....	} 60	} 100	} 6000		}	} Buildings	} 5700
Mentana, 380-382.....	"	10	21,22, & Pt. 23				} irreg.				} irreg.	} 5084	} .....	} " .....	} 8000
Marie Anne, 68 60.....	"	1	275, 282 & 283	} 56	} 75	} 7500		}	}	} 1.00
" 68-78.....	"	1	287				} 75				} 100	} 2600	} .....	} " .....	} 1700
" 47-49.....	"	1	22	} 26	} 100	} 2600		}	} Vacant	} 350
Lasalle.....	"	6	22				} 24				} 69	} 1656	} .21	} Buildings .....	} 4500
Laval Ave, 280-82.....	"	15 A	3 & 4	} 42	} 75	} 3150		}	} "	} 2165
Lasalle, 89-22.....	"	6	20				} 24				} 69	} 1656	} .....	} " .....	} 1800
Berri, 1034.....	"	15	217	} 20	} 70	} 1400		}	} "	} 2850
Durham, 29-33.....	"	1	182				} 25				} 103	} 2575	} .....	} " .....	} 2100
St. Andre, 1186.....	"	11	80	} 20 8	} 94	} 1904		}	} "	} 5700
Notre Dame, 284-292.....	Hochelaga.	72	Part				} 60				} 100	} 6000	} .....	} Buildings .....	} 2435
" 312-322.....	"	72	Part	} 70	} irreg.	} 6300		}	} "	} 8000
Harbour.....	"	159	298 to 303				} 132				} irreg.	} 11878	} .....	} Vacant .....	} 287.50
Cuvillier.....	"	29	459	} 25	} 95	} 2875		} .10	} "	} 212.50
Joliette.....	"	29	1020				} 25				} 85	} 2125	} .10	} " .....	} 1243
St. Catherine.....	"	29	42 & 43	} 55	} 110	} 6050		} .20½	} "	} 500
Havre.....	"	166	259				} 44				} 67 11	} 2988	} .....	} " .....	} 1950
Frontenac.....	"	166	415 & Pt. 414	} 41	} 80	} 3280		}	} Buildings	} 4500
Dezery, 148-150.....	"	54	Pts. of 15-16				} 28 6				} 55	} 1677	} .....	} " .....	} 1800
Notre Dame, 270-272.....	"	70	W. ¼	} 21 9	} 60	} 1740		}	} "	} 2850
Darling, 28.....	"	81	98 & 100				} 44				} 162	} 4483	} .....	} " .....	} 600
Moreau.....	"	80	Pt. of 185	} 16	} 75	} 1200		}	} Vacant	} 250
Frontenac.....	"	166	387				} 22				} 80	} 1760	} .14	} Buildings .....	} 2850
Charron, 374-382.....	St. Gabriel..	3239	Part 193	} 33 6	} 70	} 2845		}	}	} & other considerations
	"	3833	7				} 50				} 78 8	} 4091	} .25	} Vacant .....	} 1022.50
Ryde.....	"	3834	5	} 11 & 12	} 1 & 2	} 8311		}	} Buildings	} 2500
	"	3838	11 & 12				} 1				} 5	} 3810	} .....	} " .....	} 3001
Rushbrook, 98-104.....	"	3839	1 & 2	} 44 7	} 80 6	} 3581		}	} Buildings	} 700
Mullins, 666-672.....	"	2075	1				} irreg.				} irreg.	} 6888	} .....	} " .....	} 2200
Manufacturers, 204-206..	"	2797	8 & 9	} 50	} 117	} 5850		}	} "	} 600
Chateauguay, 192.....	"	2711				} 24				} 98	} 2804	} .....	} Vacant .....	} 1400
Parls.....	"	3239	S. W. ¼	} 22 6	} 80	} 1800		} .38	} Buildings	} 1400
Grand Trunk, 461.....	"	2915	145				} 45			

MONTREAL EAST

STREET AND No	WARD.	CAD. No.	SUB. DIV. No.	DI. NME FRONT.	SIONS. DEPTH.	ARRA.	Price Per Foot.	BUILDINGS.	TOTAL PRICE.	REMARKS.
gan, 108.....	St. Mary's..	1863	20 & 21	60	70	4200	.....	Buildings.....	4540	
in, 436-442.....	"	1158		50	81	4050	.....	"	2400	
ire Dame, 1107-1111..	"	72		88 5	57 6	2175	.....	"	1000	Undivided seventh of.
ron.....	"	509	17	25	80	2000	12½	Vacant.....	250	
elneau, 80-82.....	"									
Rose, 8-10.....	"	417, 418, 419.		Irreg-	ular.	28898	.....	Buildings.....	80000	
port, 214-218.....	"	1E 2	Part 9	88	86 10	8800	.....	"	2850	
thonals.....	"	1578		815	164 9	51888	.....		
" 60.....	"	1574		881	178	65918	.....		
re Dame, 812.....	"	1578	Part	25 6	178	4422	.....	"	1.00	
resne, 149.....	"	1579		60 4	148	8628	.....		
Montigny, 641-43.....	"	1586		186 5	181	17861	.....		
Bonneuve, 867-875.....	"	1859	8	40	100	4000	.....	"	2000	
ron.....	"	409	6	24	81 78	1981	.....	"	1525	
Bonneuve, 200.....	"	1101	70 & 71	76	119	8588	.....	"	4800	
este, 110-110A.....	"	508	18	24	80	1920	18	Vacant.....	250	
" 85-89.....	"	820 & 821	Parts of	84	80	2720	.....	Buildings.....	8900	
" rear of 144.....	"	844		24	100	2400	.....		
Chester, 13-19.....	"	803		50	101	5050	.....		4800	
St Avenue.....	St. Lawrence	48	Rear part	40	8	120	.....	Strip.....	150	
Lawrence, 26-28.....	"	829	40	25	104	2300	.....	Buildings.....	8635	
rchison, 119.....	"	44	180 to 182	75	89	6675	.....	New house in erection	4000	& other considerations.
Urbain, 150A 152.....	"	385		32 6	68	2118	.....	Buildings.....	1870 88	do.
rbrooke, 664.....	"	170	A2	23	118 2	2400	.....	"	2500	Cession.
ic, 505-576.....	"	799		94	100 6	9447	.....		5350	
Urbain, 5A-7.....	"	800		51 9	103 6	6950	.....		7525 92	Vendor's rights n.
arlo, 1838-1841.....	"	170	Q. R. & S.	Irreg-	97	7184	.....		15569 61	
rbrooke, 217-223.....	St. James...	1210	Part.	80	64	5120	.....		
ire, 397-401.....	St. Gabriei..	2752		48	111 0	5864	.....	"	22510	Sale a remérs.
berst, 450.....	St. James...	968		24 0	77	1887	.....	"	1700	
Denis, 436-439.....	"	1199	20	25	80	2000	.....	"	5200	Sheriff's sale.
est, 19-23.....	"	1200	34A	24	71 8	1720	.....	"	6000	Sale a remérs.
Timothée, 74-74B.....	"	268		82 8	47 6	1582	.....	"	5400	
elle.....	"	471		18 3	53 9	981	.....	"	1780	
Denis, 431-433.....	"	1199	21	25	80	2000	.....	"	4000	Sheriff's sale.
gal's Park W., 288-244	"	1211	114	25	114	2600	.....	"	10700	
André, 225-29.....	"	542	Part	40	85	8400	.....	"	5000	
ri, 170.....	"	434		25	95 9	2898	.....	"	4000	
rier, 69-71.....	"	1207	210	29	100	2900	.....	"	8000	
André, 806-872.....	"	1207	68 & 69	48	94	4512	.....	"		Hypotheets.
" 867-872.....	"	1207	68 & 69	48	94	4512	.....	"	6000	
" 828A-830.....	"	1207	60 & 61	48	94	4572	.....	"	4750	
Denis, 431-433.....	"	1199	21	25	80	2000	.....	"	5200	
chana, 137-141.....	"	1211	65	25	108	2650	.....	"	5000	
oleon.....	"	904	24 to 27	60	75	4500	.....	"	
del de Ville Avenue } St. Louis ...		904	28 to 32	105	60	6800	.64½	Vacant.....	7000	
" 601.....	"	897	Part 18	19	60	1140	.....	Building8.....	800	
ieux, 61-67.....	"	114		Irreg-	ular.	4458	.....	"	2787 27	Vendor's rights.
rbrooke, 896.....	"	746	17	25	96 8	2408	.....	"	7500	
" 398.....	"	746	17	25	96 8	2408	.....	"	4700	
Lawrence, 705-709.....	"	1058		28	78	2249	.....	"	8200	
ce Arthur, 53.....	"	964	Part.	28 10	188	3158	.....	"	3260	
zainet, 527.....	"	903	178	20	72	1440	.....	"	1900	
rg, 409 411.....	"	22		20 9	Irreg-	1762	.....	"	5000	
del de Ville Ave., 532..	"	755	Parts.	18	81	1458	.....	"	2700	
" 235.....	"	350		31 6	Irreg-	2132	.....	"	1700	

ences, and for the dining-room the English hunting scenes. For the single chambers of a cottage there is a call for a paper with a fine, almost indistinguishable figure. The armure printed in two tones of one color, meets most closely this special need, or, for a substitute, a small geometrical design made for ceilings. The picturesque outlines of the sharp-pointed roofs of a cottage offer a distract-

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Irving Avenue 102-104..	"	1486	59	88.6	95.8	8191	"	4000	& other consider'n
Albert.....	"	1484	88 & part 84	88	92	8036	.53	Vacant	1811	
Western Avenue.....	"	214	47d and 48	50	100.9	5087.6	Buildings	4710	Sheriff's sale.
Bruce Avenue, St.....	"	941	Part 831	25	92	2800	"	4450	
Western Avenue.....	"	255	5	29.8	104.4	8095	"	9000	
Chesterville Avenue....	"	208	23d and 24-1	irreg.	ular.	8591.0	"	5100	
Windsor Avenue.....	"	208	18A	87.0	100	8750	"	7500	
Western Avenue.....	"	255	4	29.8	104.2	8090	"	8000	
Prince Albert Avenue...	"	214	17-8 and 16-8	irreg.	41	2058.6	"	5400	
Prince Albert Avenue...	"	{ 214	17-1 and 16-1 }	irreg.	ular.	8728	"	5800	
Grosvenor Avenue.....	"	219	25-1 and 25A-2 }	100	111	11100	Vacant	4400	
Dorchester.....	"	941	25 and 26	26	irreg.	3621	"	2800	
Elm Avenue.....	"	874	294	25	105	2625	Buildings	8750	
Metcalf Avenue.....	"	284	1-45	34	155	5270	"	9250	
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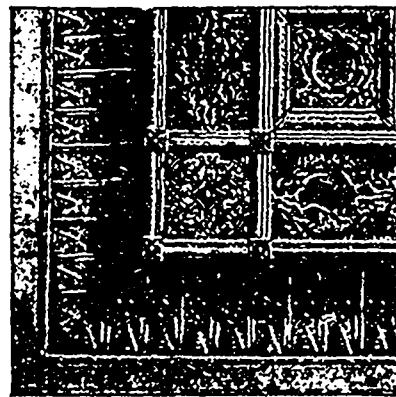
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