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Real Estate Record

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

Vol. XI.

Montreal, May, 1898.

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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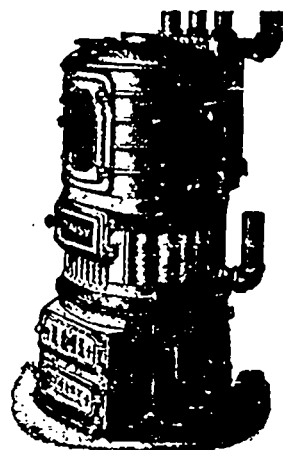
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41 ST. ANTOINE ST.,
MONTREAL.

Real Estate Record

Vol. 11.

MONTREAL, MAY 10th, 1898

No. 5:

THE
Real Estate Record

IS PUBLISHED MONTHLY

- AT -

181 St. James Street, Montreal.

J. CRADOCK SIMPSON & CO.

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ADVERTISING RATES furnished on application at this Office.

Monthly Review.

While there has been no improvement in the general state of the realty market this month the registry office returns show a fair average amount of recorded transactions in April, and the trend of inquiries is distinctly of an encouraging character. The war excitement is one of the adverse influences, and when this is disposed of, the tendency of the business situation will undoubtedly be towards better times. The largest transfer recorded during the month was that of the brewery plant of the Estate John Atkin in St. Louis ward for \$125,000, to the Union Brewery Co. In Westmount a good deal of business was done, but the element of exchange or trading is apparent in some of the transactions.

The spring renting season is over, and the number of houses and stores left vacant indicates that the result has not been satisfactory. In April, while the vacancies and resulting losses of income were still in the threatening stage, owners were generally willing to make all sorts of concessions to get and retain tenants, but the supply of houses in the city and suburbs, and the habit of summer migration, tend to depress the city renting business, and owners of city properties. It must be said however, that the spring renting season is not so important as it used to be, and it may happen before many years that the first of October will be the principal moving-time, and house-hunting will be done in August and September.

It is understood that a special committee of the City Council is considering the question of a by-law

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restricting the height of buildings. Sky-scrapers are not wanted here, and now is the time to prevent their erection. Not over ten stories, and not exceeding one hundred feet high, should be the maximum limit.

The following statement of the sales and loans during the first four months of each year since 1888 shows that figures favor the general impression that the corner has been turned, and that an early improvement in the real estate market can be counted upon.

First four Months of	No. of sales.	Amount.	Loans.
1888.....	787	\$2,485,518	\$1,386,217
1889.....	084	3,058,141	1,114,990
1890.....	736	2,625,921	1,054,768
1891.....	668	3,228,900	1,266,485
1892.....	654	3,827,482	1,815,828
1893.....	658	3,516,128	2,054,199
1894.....	603	2,964,878	1,372,885
1895.....	512	2,845,821	1,450,894
1896.....	516	2,668,476	1,326,155
1897.....	091	3,297,090	1,715,840
1898.....	693	3,486,194	1,652,888

The sales recorded during the month of April in the under-mentioned suburban municipalities amount to \$73,710, and are as follow:—Maisonneuve, \$5,500; De-Lorimier, \$780; Mile End, \$1,992; Montreal Annex, \$18,810; Outremont, \$9,157; Cote des Neiges, \$14,350; St. Cunegonde, \$17,350; and St. Henry, \$5,771.

There were 135 real estate transfers in the city wards and Town of Westmount recorded at the registry offices during the month of March, the particulars of which are given in other columns, amounting to \$312,966.77.

St Antoine Ward	15	\$193,781.16
St Ann's Ward.....	3	6,250.00
West Ward.....	1	550.00
St James Ward.....	21	105,915.00
St Louis Ward	12	157,470.00
St Lawrence Ward.....	12	75,247.89
St Mary's Ward	10	56,050.00
East Ward	1	2,750.00
St. Jean Baptiste Ward..	22	70,448.92
St. Denis Ward.....	12	24,681.80
St. Gabriel Ward	2	10,050.00
Hochelega Ward.....	2	1,730.00
Westmount	22	168,097.50

185 \$812,966.77

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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.)

MANCE STREET.—First class stone front cottage; extension kitchen, five bedrooms, well built and in thorough repair. Price, \$7,400. (280-B.)

SOUVENIR STREET.—A stone front two story cottage, 24 ft. x 40 ft., heated by hot water furnace, in good state of repair. Price only \$5,500. (890A-3.)

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

BISHOP STREET, No. 268.—One of the handsomest modern terrace houses in the city, specially built for and by Mr. R. Wilson, contractor. It comprises all the modern features of a house of its class, and includes two flats of bedrooms. Excellent stable, coach house, and man's quarters attached. Lot 23 x 129. Price \$15,500. (885-3)

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

BISHOP STREET.—A cosy stone front cottage, extension kitchen, hot water furnace with all improvements, nice order. Price \$9,250. (72-B)

During the corresponding month of last year, 169 transfers were recorded amounting to \$809,908.64.

The real estate mortgage loans recorded during the month of April in the registration division of Montreal West, amount to \$198,925. Of this amount \$9,500 was placed at 4½ p.c.; \$74,500 at 5 p.c.; \$2,000 at 5½ p.c.; \$41,800 at 6 p.c.; \$1,000 at 7 p.c.; \$500 at 8 p.c.; and \$67,625 at a nominal rate.

The 4½ p.c. loan was in one amount of \$9,500; and the 5 p.c. were in eleven amounts of \$2,500, \$4,500, \$2,000, \$3,000, \$6,000, \$11,000, \$1,000, \$12,500, \$1,000, \$30,000, \$1,000.

The lenders were:

Estate and Trust Funds.....	\$18,500
Insurance Companies.....	52,000
Local Institutions.....	76,000
Building & Loan Companies.....	9,825
Individuals.....	40,600

\$ 198,925

In Montreal East the loans recorded amount to \$131,727. Of this amount \$25,500 was placed at 4½ p.c.; \$42,500 at 5 p.c.; \$11,185 at 5½ p.c.; \$45,113 at 6 p.c.; \$3,163 at 7 p.c.; \$400 at 8 p.c.; and \$3,866 at a nominal rate.

The 4½ p.c. loans were in two amounts of \$9,000, \$18,500, and the 5 p.c. were in six amounts of \$10,000, \$2,000, \$21,300, \$4,200, \$1,000, and \$4,000.

The lenders were:

Estate & Trust Funds.....	\$18,718
Insurance Companies.....	4,000
Local Institutions.....	25,800
Building & Loan Companies.....	12,500
Individuals.....	71,214
	<hr/> \$131,727

NOTICE.

The *Real Estate Record* will be delivered free of charge, to every man or woman 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.

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

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

BURNSIDE PLACE.—A large pressed brick residence, corner of Guy street, built three years ago by owner for his own occupation; has all modern conveniences, plumbing and drainage exceptionally good; electric light throughout. Call or send for permit to view. (753-3)

CADIEUX STREET.—A 1½ story brick cottage, nine rooms, in good order, situated near Prince Arthur street. Price only \$2,600. (895a-3)

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CATHEDRAL STREET.—Two old wooden buildings, present rental \$360 per annum—would be sold at price of vacant land. (220-B).

CATHEDRAL STREET.—Cut stone front double house, near Dominion Square, heated by Daisy furnace, gas fixtures and electric light wires throughout, bathroom tiled, exposed plumbing; cemented basement. (861-3)

CHARLEVOIX STREET.—A block of brick encased tenements, corner of Ryde street, containing eleven dwellings and one shop, on lot 90 feet front. (72-B)

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 comfortable brick cottage with extension kitchen, all newly done over this spring, 10 rooms. Price \$2,900. (192-B)

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

COMEDY STREET—Stone front cottage, ten rooms, hot water furnace, in good order. Price only \$4,500. (533-3).

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

HUTCHINSON STREET—A two storey stone front cottage, extension kitchen, cellar basement, with servants w. c., stationary wash tubs, coal room and pantry, basement entrance, five bedrooms on one floor. Built and occupied by owner. (923-3)

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

CRESCENT STREET, NO. 116.—One of those red stone houses near Sherbrooke Street. Modern in every respect with good accommodation for a small family. Everything on two floors. (350B).

This is the month for home seekers in the country, and we take this means of inviting inquiry into our list of most desirable places.

We have this spring several exceptionally fine properties to offer, which have never been in the market before.

Some close at hand and convenient to the city, others more distant and secluded, but all offering peculiar attractions to suit the various tastes. And we find that there are few things on which tastes differ so materially as in the location and description of a country home.

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

DORCHESTER STREET—A modern stone front cottage with deep extension; specially built for present owner, and containing ten rooms, five on each flat, with high roomy cellar, basement entrance, etc. Price, \$9,250. (288-3)

We have some beautiful photographs of the various properties, which it will be a pleasure to show, either as works of art or for business purposes.

We guarantee to give the best value and the easiest terms in this particular line.

We would also call the attention of those having vacant city lots or built property to the fact that we are in a position to exchange several of our best country properties on favorable terms.

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

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

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

LOBNE AVE.—A stone front tenement containing two dwellings, heated by hot water furnace, in good order throughout. Price \$5,500. (875-3)

DORCHESTER STREET—A large terrace house west of St. Matthew st., with a good stable and lane in the rear. Lot 26 x 153, outlook and surroundings the very best. House in perfect order and recently decorated. Has handsome library or dining room extension. (188-B)

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

J. CRADOCK SIMPSON & CO.,
181 St. James st.

Notes.

Why should the general post office be so dirty? No decently managed office of any business concern would be allowed to remain in the condition which seems to be the normal state of our post office. Surely the appropriations for this office allow for some pretense of cleanliness. The ancient dirt and dust to be seen is not attractive. Is it a heritage of the late conservative Government? If so where is the new broom. Let it be used with a "liberal hand." Let some of the "sunny ways" of the new adminis-

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

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

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

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

MCTAVISH STREET—A handsome semi-detached residence, on lot 45 ft x 75 ft., first-class stable and coach house. Situation, opposite McGill College Grounds, is unexcelled.

yards of Logan's Park, six rooms, bath and w. c., cellar, etc. Price only \$4,500 for the three, or would be sold separately on easy terms. (128-B)

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

DUROCHER STREET—An attractive cottage, near Sherbrooke. Nine rooms, heated by hot water furnace. Price \$5,000. (28-B)

HERMINE STREET—A block of wooden tenements and shop on lot 35 x 75 ft., rented for \$750 per annum. Price \$7,500. (849-3)

MAGREGOR STREET—Two red Scotch sandstone houses, each 35 ft. by 61 ft., including extension, 18 rooms all on two flats, cemented cellar with laundry, coal room, wine cellar, larder, &c. Reception hall finished in quartered oak, with oak floor, mantel and gas grates; bathroom and w.c. is floored and wainscoted with tiles. Everything finished in the best possible manner. Possession of one can be given this spring. (216-B).

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

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

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

MARIN STREET, ST. HENRY.—Brick encased 8 dwellings, lately built, rent \$336 per annum. Price \$8,500. (221-B).

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

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

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

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

METCALFE STREET, above Burnside.—A full sized stone front house with all modern conveniences and in good order, well rented. Possession May 1899. 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, above St. Catherine—Those elegant and highly finished pressed brick houses adjoining the residence of Mr. Ayer, and overlooking the handsome grounds of Mr. Melghen's residence. No expense has been spared to make these houses models of convenience, taste and comfort. The halls, stairways, dining rooms, bath rooms and dressing rooms are special features which will repay inspection. Containing six to seven bedrooms each they afford ample accommodation for a full sized family. For prices and particulars call at the office. (341-B)

tration be let into this place of public resort. If we cannot make the public service godly let us make it at least clean.

So the "Star" has joined the up-town procession. This is progress and a sign of the times. They have secured too, probably the best corner in the city, and their bulletins from this time on will be a feature of the afternoons and evenings at that busy corner. This will become of practical value to all the retail men in that vicinity for wherever the crowd is gathered together, there the harvest of trade is reaped.

The Grand Trunk people are gradually settling down to their bearings and casting anchor on the predestined spot at the foot of McGill street. They are still asking for more than they are entitled to and more than they expect to get, but they must not be blamed for that. They have been brought up that way.

We are receiving numerous inquiries regarding the large bodies of Americans supposed to be pouring into Montreal and the surrounding country from the threatened sea coast to the south of us. We can only say that these panic stricken hosts have not yet shown up in our office as apparently they have in the office, of a friendly competitor who is vigorously advertising for quarters to accommodate them. We have thus far been able to supply the demand for furnished houses both for home and foreign consumption. Whether we shall be able to do so when the mysterious Spanish fleet appears off the coast remains to be seen.

How little we hear of the Yukon and the Chilcoot pass and the Edmonton route now-a-days! and yet probably more lives may be lost in this struggle with nature than in

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. (130-B)

PARK AVENUE.—A handsome full sized family house extra wide and roomy, and in perfect order, fitted with all modern conveniences, will be sold at a reasonable price as owner has bought a larger property. (251B).

PARK AVENUE, Montreal Annex—Solid brick house on stone foundation, ten rooms, heated by hot water furnace. Price, \$5,000. (281-B)

PARK AVENUE—Stone front tenement, well built and nicely laid out, heated by Daisy furnace, in thorough order throughout. A good investment property. (848-3)

PARK AVENUE—A handsome stone front apartment house 27 feet front by 92 feet deep, containing three dwellings, one on each flat, heated by hot water furnaces, has all modern conveniences, material and workmanship first-class. Is a splendid investment property, easily rented to good class of tenants. Would exchange for desirable building lots. (811-8)

PEEL STREET, above St. Catherine—A stone front house, suitable for a doctor or dentist; containing basement and three flats; will be sold at a moderate price, or would be exchanged for a more expensive property. (240-B)

PEEL STREET—Three storey stone front house, bay window, hot water furnace; in good order throughout; basement entrance; twelve rooms. Good modern stable in rear. (218-B)

PEEL STREET—That fine cut stone house, 28 feet wide; lot 180 feet deep with lane in rear. Situated just on the rise of the hill and in the best part of the street. Everything in perfect order. This is one of the best values as a family house we have on our hands. Price \$14,000. (819-3)

PEEL STREET.—A 2½ storey, stone front house, above Sherbrooke St., in good condition throughout; first class locality. Price only \$9,000. (215 B).

PEEL STREET—A full sized cut stone house, below Sherbrooke street, well situated and in good order, heated by hot water furnace. Lot 24x116ft, a thoroughly comfortable family house. Price only \$11,000. (661-3).

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

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

PINE AVENUE—A handsome stone front house, on lot 24 by 100 feet, extension kitchen, three flats, six bed-rooms. Daisy furnace, all improvements. Moderate price. (71-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. (208-B).

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

PRINCE ARTHUR STREET—A first-class stone residence; corner house; none better built in Montreal; containing sixteen rooms; equipped with modern conveniences; handsome drawing-rooms and library; two baths; extra cupboard room, pantries, stone laundry tubs; drainage perfect; first-class stable and coach-house in rear. Terms low to prompt buyers. (223-B)

PRINCE ARTHUR STREET—A comfortable stone front house, with all improvements, Daisy hot water furnace, new plumbing throughout, extension kitchen and dining-room; in good order. Price \$7000. (595-3)

SANGUINET AND VITRE STREET.—A small property 50 x 80, comprising two dwellings and a shop. Price \$3,700. (248-B).

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

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

SHERBROOKE STREET WEST—A handsome corner house, containing all modern improvements, and in perfect order from top to bottom. A splendid position for a doctor, and in every way a comfortable and elegant house. Price only \$16,500. (815-8).

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. (798-8).

SHERBROOKE STREET—A full size stone front residence, on lot 26½ feet by 120 feet, solidly built and in first-class condition throughout. Particulars at office. (40-B)

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

the great war on the high seas. Certainly more gold is being spent in the struggle than will be taken out of the Yukon country for many years to come, and yet we have seen greater crowds around the bulletin boards during the progress of a prize fight or a yacht race.

In spite of the feverish state of the stock market and the rocket like rise in wheat the condition of the market for real estate is steadily improving. There is less hesitation and more spontaneous movement than has been experienced for some time past. We are far from a state of boom or boil or bubble, but we have reached a time when one can invite a customer to buy a property without meeting the stony stare of the past few years. We are actually selling properties for speculative purposes. Strange as this may seem and we have positively known of cases where profits were made on such transactions

These are signs of the times.

The passing of Mussen's old store is surely worthy of a note in a real estate paper. This old land mark and pioneer of former days is a whole chapter of real estate history in itself. It has seen this city grow from a small military town to a big city. It has seen the changing currents of trade which carried it up from the lower levels flow past its doors and leave it high and dry on the beach.

Its window dressing for some years past has been a curiosity, and the compound interest on the cost of the goods carried over must have exceeded many times the value of the goods themselves. But it has had an honorable history and we bid it farewell as to an old friend embarking on the long voyage whence no traveler returns.

The City Treasurer's report is a calm business-like document, setting forth in plain intelligible English

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

SHUTER STREET—Two very pretty stone front cottages, close to Sherbrooke street, one having a small conservatory in rear; in good order throughout, heated by hot water furnaces. Will be sold at city valuation. (248-B)

SHUTER STREET—Two double tenements, stone front, in good order and well rented. A first-class investment property; will be sold cheap to close an estate. (244-B)

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

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

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

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

ST. ANTOINE STREET—A full size stone front house, in good order, contains fourteen rooms. Lot 31½ 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 (885c 3).

ST. CATHERINE STREET — A comfortable stone front house, near Bleury street, 12 rooms, hot water furnace, in thorough order. Price only \$6000. (705-3)

ST. CATHERINE STREET—That valuable corner property of the First Baptist Church, having a frontage of 86 feet 4 inches on St. Catherine Street and 137 feet 10 inches on City Councillor street. The immediate vicinity of Phillips Square, which is now established as an important business centre, is rapidly coming into demand for business purposes. This property is the first corner east of Morgan's and on the same side of St. Catherine Street. Price and particulars at this office. (873-8)

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

ST. CATHERINE STREET — A good stone front house, near Fort street, in good order; would be a good investment property. (152-B)

ST. DENIS STREET—A cut stone front double tenement house, situated in the upper part of St. James ward, in good order; upper tenement rented, and lower tenement occupied by owner. Price \$4,800. (B-19B)

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

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

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

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

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

ST. FAMILLE STREET—A very handsome stone front house, very tastefully laid out, extension kitchen, high basement cellar, with laundry and servants' accommodation. Up to date in every respect. (819-8)

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

ST. HYPOLITE STREET—Brick enclosed tenement, two dwellings and shop, rented for \$378 per annum. Price \$4,800. (887-3).

ST. HYPOLITE STREET—Two good brick cottages, in good order, rented to good tenants for over \$800 a year. Price for the two only \$2,800 (887-3)

ST. LOUIS SQUARE—A full sized stone front house, 27 x 40 feet and extension, heated by hot water fur-

the state of affairs of the Civic Finances. There are no bewildering or mysterious phrases so dear to the professional accountant. We have received so much and spent so much and that is the end of it. We have changed the old record of alarming deficits and established at last an equilibrium between revenue and expenditure. What we cannot change is that solemn large debt of twenty-five millions of dollars. But then very few people realize what a million dollars mean so it makes very little impression. Unfortunately too a million dollars makes too little impression on many aldermen. They simply treat it as thirty to forty thousand dollars annual interest and what is that when you come to figure up an assessment roll. But posterity may have something to say to this.

The overwhelming vote in favor of the Westmount Park loan after careful and lengthy consideration and discussion speaks well for the progressive character of the town. The vigorous and respectable opposition to the scheme reminds us of the records which came under our notice recently of the similar opposition of a pessimistic few of our best citizens when the acquisition of Mount Royal park was under discussion many years ago, and yet how many of those men would stand by their votes against it. A good vigorous opposition is a good thing however. It creates discussion and discussion results in wisdom.

CONCERNING WALLS AND CEILINGS.

It is beyond dispute that in the treatment of the walls and ceilings lies much of the success or failure in the outcome of a room. If it be warm and bright, the room will surely be so also; while if, upon the other hand, the coloring be in neutral tints, afraid to say its say, the room will have a dingy, faded look which nothing in the furniture can recompense.

The architect of old devoted so much time to decorating walls that little work was left to do for those who followed him, and "form" was everything. Today, the builder leaves the room bare of all decoration, susceptible of any change, and open to almost any treatment.

nace, dining-room, and small conservatory on ground floor, 9 bedrooms; carefully planned and well built for owner's occupation. Price moderate. (895-3)

ST. LUKE STREET—Two story stone front house, with two story extension. Larder, laundry, servants' room and w. c. in basement. Daisy furnace. In first-class order throughout. Price \$6,600. (857-3)

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

ST. MARK STREET—A good stone front corner house, in good order, well rented, heated by furnace. Would be sold at a very low figure. (158-B)

ST. MARK STREET — A stone front double cottage, 80 feet wide, heated by hot water furnace, has all modern conveniences. (875-a)

ST. MATTHEW STREET — Two 1½ story stone front cottages, near Sherbrooke street, well built and comfortable, nine rooms each, Daisy furnace, in good order. Price \$5,250 and \$5,600. (165-B)

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

ST. 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. (768-3)

TORRANCE STREET—A two-story 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 60 ft. by 100 ft., with two story extension, fitted with all modern improvements, ground floor contains drawing rooms, dining room, library, kitchen and bed rooms, parlor. Upper floors contain eight bedrooms; w. c. on each bedroom flat. (871-1)

TOWER STREET—A well built stone front house, ten rooms, Daisy furnace, in good order. Price only \$4,500. (884-B)

Business Properties And Building Lots FOR SALE

—BY—

J. CRADOCK SIMPSON & Co
Real Estate Agents.

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

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

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

BEAVER HALL HILL.—Choice lot of land, with small wooden building, occupied by C. Marfotti, Esq. Particulars at office. (98-B)

BEAVER HALL HILL AND LAGAU-CHETIERE STREET.—The large centrally situated warehouse lately occupied by Messrs. E. A. Small & Co. one of the best business premises in the city and vacant lot adjoining, occupied by C. Marfotti, Esq., with small wooden building. Also a good cut stone front house on Lagachetiere Street, near Beaver Hall Hill, and the buildings known as the "Waverly House," all centrally situated and fine revenue producing property. Would be sold en bloc or separately. Full particulars at office. (161½-B)

BLEURY STREET.—A fine block of land above Ontario street, will eventually form the corner of Concord street; frontage about 150 feet, area 24,000 feet, with large cut stone house. A good property for development and speculation. (888-A)

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

CEDAR AVENUE.—A magnificently situated block of land for villa residences, over 800 feet frontage, commands a view of all the western part of city. (7-3)

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

It may be, as is often stated, that most of us have more feeling for color than for form, and depend more on it for our good effects. Yet in the arts a perfect eye for color is much a rarer thing than judgment as to line and curve and shape. And so, having no form given to it by its architects, and no coloring dared by its decorators, the house becomes a gloomy vault of drabs and fawns and other such like tints. I would have color in every room, bright, strong, cheering color, that should make sunshine on the darkest day, warmth on the coldest, and cheer on the saddest.

There are, of course, palaces in which the walls are of marble. No doubt, in the climate of Italy this is good, but such things are so unsuitable for us that it is unnecessary to describe them. Our walls will be either of wood or of plaster, or of the two combined.

The excellence of wooden walls and ceilings cannot be overstated. There is a solidity and dignity which comes otherwise with the use of stone only, yet having much more of the qualities of home than this. Finished in natural colors, if the quality allows, age and the passing years can only add new beauties and bring out new charms. In many old houses, where the better grades of wood were not affordable, pine has been employed and painted many coats, until at last, all defects covered, it has stood the test of years in triumph. Beautiful, stately backgrounds for furniture and pictures are these old paneled rooms, now sadly much disused.

In smaller country houses, where mahogany or fine grained oak, or any of the better woods may not be used, a clever use of painted yellow pine will give a good effect, and the cost of painting, it must be remembered, when once accomplished in a perfect way, has not to be redone except at long intervals.

It is quite frequent, nowadays, to panel up a dining-room some five feet from the floor, then plaster to the ceiling, which is of wood again. This is unexceptionable, and in a city house, where window light is scarce, gives frequently the opportunity for lighter effects, it being very clear that an all-wood room, unless painted white, requires great windows on two sides at least. There can be no law more certain than that which teaches that if one cannot afford to have a thoroughly good thing of an expensive kind, it is better to have a thoroughly good thing of a cheaper variety. So that, if one cannot have good hardwood paneling, one may not rightly, under any circumstance, have pine grained or painted in imitation of a hardwood, but must resort to paint or plaster. The only exception being that plain oak may be stained either a green, a dark brown, or a fine, deep red, as long as it does not imitate or pretend to be anything else.

Plaster the most universal of modern wall treatments, may be in form, rough or sanded, or smooth. The first two are of special use in library, hall, and dining-room, where massive effects are striven for. They may be calcimined or painted in any shade, and may be properly used with heavy furniture and strong

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

UNIVERSITY STREET.—A stone-front full sized family house, just below Sherbrooke street. Ground floor contains double parlor and extension dining room. In perfect order throughout. Owners anxious to sell. (858-8)

UNIVERSITY STREET.—A stone-front corner house, beautifully situated on the best part of the street, heated by hot water furnace; all modern improvements. (791-9)

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

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

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

VICTORIA STREET.—Solid brick three story house, 10 rooms, newly painted and papered throughout. New Daisy furnace. Price only \$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.—Stone front house, in good order and well built; will be sold at a low figure to close an estate. (195-B)

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

WELLINGTON STREET.—A good brick house, near the subway; heated by hot water furnace, and in good order throughout. Only \$3,800. (879-6)

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

CRESCENT STREET—Three fine building lots on the best part of this street, each lot 20 ft. front x 109 ft. deep. Low price to a prompt buyer. (182-B)

DORCHES'ER STREET—A vacant lot 80 feet by 110 feet, just west of the Windsor, the only one for sale in the vicinity. Particulars and price at office. (779-3)

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

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

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)

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

FULLUM STREET—A block of land near Ontario street, 188 feet by 217 feet, suitable for factory site. (869-8).

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

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

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

McGILL STREET—That fine block of land having four frontages, McGill, Grey Nun, Common and Yguville streets, and containing an area of over 46,000 feet. Suitable for warehouses, cold storage, or public buildings. Reasonable offers solicited. (125-B)

HUTCHISON STREET, MONTREAL ANNEX.—Building lot, 50 ft. x 100 ft. Price \$800. (261-B.)

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

NOTRE DAME STREET (East)—A large block of land with harbor frontage as well, containing 22,000 feet of land, with substantial building thereon. Owner anxious to sell. (241-8)

colors. The smooth plaster is, of course, frequently used, simply calcimined, and though very frail, easily rubbed or chipped, and not to be recommended on that account, it still seems often almost the only cheap way to secure the color effects desired. It is usual to calcimine only in tints, and the process is commonly called "tinting." This is very objectionable and little better than the plain white walls, as the colors secured are so weak, so insipid, as to in no wise create a warm and pleasing effect. Besides, the bad wearing qualities of process, the desperate difficulty of matching properly any color desired, make it exceedingly annoying. The workmen usually are unaccustomed to mixing strong colors, and these change so completely in drying that one is often driven to the verge of madness by the trouble and time demanded. Its cheapness is its best recommendation. More warmth, beauty, and apparent decorative value can be put into a room for two and a half dollars by a persistent and intelligent effort with calcimine, than for fifteen or twenty dollars otherwise expended. Over this smooth plaster can be pasted or hung the various papers and stuffs which are to be had. It would be hard to say why the decoration of walls should have a fashion and one that will fluctuate from year to year, but it is true that papers to be secured one year are not obtainable the next, though they be so irreproachable as never to be excelled. It is difficult, therefore, to lay down any fixed rules for papers, as one must, in reason, buy what there is to buy. But of these there are a few general principles which should always be allowed to sway.

The paper on small rooms should not be too large or showy, nor on large rooms too neat and trivial; this must be obvious. It is not good decoration to use a strong pronounced design on walls upon which pictures, especially delicate pictures, such as etchings and water colors, are expected to hang. The wall-paper design distracts from the pictures and the latter simply cut up and ruin the continuous effect of the wall design. The wall should be plain—of calcimine or of cartridge paper, if the hangings are of ornate figure design.

Borders have gone to a well-merited oblivion; they never were more than a weak imitation of the paper, with only enough change in the design to confuse the eye. It is well to run the wall-paper up to the picture moulding and let the ceiling come down to it, or to set the moulding here to the surbase or wainscoting, if there be any. Such cornices are very effective in adding to the symmetry of a room and in removing the angularity of the square corners, besides making an ostensible support for the ceiling.

It is almost the universal custom to have upon the walls a designed paper and upon the ceiling a plain tint, usually in a lighter shade than that of the walls. This is so universal as to cause a cry of protest if any other course is suggested, and yet I have seen some excellent effects and dare recommend them to the world at large.

NOTRE DAME STREET—A good stone front warehouse, near McGill street, 80 feet front, splendid situation for any kind of wholesale business. (688-8)

NOTRE DAME STREET—Twelve building lots each 80 feet front in the best part of St. Henry. (611-3)

NOTRE DAME STREET.—Nos. 792 to 800, three brick houses of three stories, and two frame houses, valued by the city at \$10,000, would be sold on easy terms. We believe this property has a good future. (250B).

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)

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.)

ROBERVAL STREET, HOCHELAGA.—A number of fine lots immediately adjoining the bridge works and the Canadian Pacific Railway. Suitable for workmen's dwellings or a factory site. A low price will be taken. (99-3)

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

RICHMOND STREET, corner of Basin Street.—A large property with two street frontages and lanes on the other two sides containing an area of 14,000 feet, including a corner building suitable for office, dwelling or tenements. Splendid factory property with light on four sides. Will be sold to close out a mortgage. Call for particulars. (255-3)

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

SHAW AND GAIN STREETS.—A block of lots on to 80 feet deep, very valuable of lots only 52 to 80 feet deep, very favourable for building, will be sold cheap en bloc or separately. Price 30c per foot upwards. (247B).

SIMPSON STREET.—A fine villa lot, 50 feet by 140½ feet, with a small brick building thereon; delightfully situated, adjoining the Trafalgar Institute. Moderate price. (435-A)

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

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-ROUGE.—A vacant lot, 35 ft. x 110 ft., will be sold for \$825, cash to a prompt buyer. (260-B.)

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

ST. CATHERINE, corner St. Matthew Street—One of the best situated corner lots in the street, 25 feet 4 inches in front, by 120 feet deep, with a brick house on St. Matthew St. No waste ground, just the right size for a shop, lane in rear. (807-A)

ST. CATHERINE STREET—A lot of land in vicinity of Peel Street, 58 feet by 102 feet 6 inches with two-story brick encased building in rear and two brick shops in front, rented for \$1450 per annum. A choice speculative property. (489-3)

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

ST. CATHERINE STREET, corner of Mackay street—A very suitable lot, 128 feet by 111 feet 9 inches. Area 13,745 square feet. (235-a)

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 110. (885B-3).

ST. CATHERINE STREET.—That exceptionally fine property forming the corner of Stanley street and comprising four large stores well rented to good and permanent tenants and producing a revenue of \$7,400. The lot has a frontage of 125 feet on St. Catherine street and a depth of 120 feet with 18 foot lane in rear. Total area 15,000 square feet. This is one of the best purchases on the street to-day. We invite inquiries and offers. (230B).

ST. CHARLES STREET—A good building lot, 50 feet x 110 feet, near Napoleon St. Would be sold cheap to a prompt buyer. Close to Centre Street cars. (105-B)

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 stone building, east of St. Lambert Hill, occupied as offices, area 1533 feet; will be sold at a moderate figure, owner must sell. (759-3)

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

ST. JAMES STREET.—Corner of St. Lambert Hill; one of the finest pieces of investment property (at the price) in the street, 115 feet 9 inches frontage on St. James street; about 68 feet on St. Lambert Hill, and about 118 feet on Fortification Lane. Area 10,164 feet. Within 100 yards of the New York Life Building; sure to increase in value. (236-a)

ST. JAMES STREET.—The magnificent Bank premises and office building of the most modern description, is offered for sale definitely at a low price, affording an opportunity for a Bank or insurance company to acquire suit-

When, as has been said, the hangings are figured and the walls necessarily are plain, it is well to use a large figured paper upon the ceiling. This must not be heavy in appearance, nor represent anything which, falling on one's head, would be of dangerous weight, but flowers and leaves and fruit are things we all have witnessed hanging over us, and surely without unpleasant feelings at their sight.

A dining-room with solid walls of yellow cartridge paper, upon which the china in its racks and shelves showed out to best effect, had for a ceiling a paper covered with leaves and bunches of the most alluring grapes.

A bedroom with old rose walls had for a ceiling a sprawling flower design, leaves and full blown roses scattered here and there, making in effect a veritable bower.

It will be claimed with truth that this will bring the ceiling down—often one wishes to do so, the ceilings of our modern houses are generally too high. Surely it is not as "heavy" as a wooden ceiling, supported by beams; and, is it not a simple revival, on a modest scale, of the frescoed ceilings of the great houses of the past? Much better than they, it seems to me, for one would rather eat or sleep in a bower of roses or an arbor of grapes than beneath allegorical fancies or fitting cherubs.

It is curious to note in many old wall papers still to be found in New England, what would now be called Morris designs. They have the same conventional aspect and the same size and dash. Many of the "Morris" papers are more than attractive, but they usually demand larger rooms than they are apt to secure, and when upon the walls must have them to themselves—pictures hung upon them fade into awkward patches. They are thus truly decorative—often too much so for the completeness of the room and for the restfulness and repose which in all but a hall are chief essentials.

One of the most curious of all wall decorations, an imitation probably of the tapestry idea, was that frequently to be found in old colonial houses in New England. The walls were completely painted with large landscape designs; trees, rivers, mountains, houses, and the figures of men and animals were reproduced, while the walls faded away at the ceiling into a light blue to represent the sky. Nothing could be much less appropriate for house decoration, nor a worse background for furniture or pictures. This same idea is much in evidence in Italian and French decoration, an effort to simulate outdoors and to hide the feeling of being within. All pretense is of necessity bad art, and why one should want to pretend to be outdoors on a blustering night in winter is not quite apparent.

Of the various fabrics, burlap is at present most used. There can be no question of its effectiveness and wearing qualities. nor of the solid substantial look it gives a room. Frequently for country houses its natural color is all that may be desired, while when stained it takes a glossy finish which is unexceptionable. Grass cloth is another fabric which comes in the most beautiful colors, and which, being lighter in weight, is more suitable than burlap for drawing-rooms,

able quarters at a fraction of the cost. Plans and particulars at our office.

ST. JAMES STREET, LITTLE ST. ANTOINE AND CRAIG STREETS.—The property formerly largely occupied by The Witness and having a frontage on St. James street of 89 feet, on Little St. Antoine street of 68½ feet and on Craig street of 91 feet, with commercial and manufacturing buildings yielding a good revenue. Will be sold at a great sacrifice either en bloc or subdivided as far as practicable. Inquiries and offers solicited.

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

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

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

ST. PAUL STREET.—A substantial stone warehouse, forming the corner of a lane 28½ feet front, suitable for any sort of wholesale business. Particulars at office. (38-B)

ST. PAUL STREET.—A good business site, 28½ feet by 121 feet, with the brick building thereon used as a workshop. Price \$4,500. (831-3)

REDPATH STREET.—One of the finest building sites in the market above Sherbrooke street. Frontage 46 feet, depth 145 feet, surroundings of lots only 52 to 80 feet (p, very the very best. (257B).

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

About 90,000 feet of land fronting on Pine Avenue, immediately east of Cote des Neiges Road. There is hardly any property of this kind for sale. From its beautiful scenery, healthy situation and ease of access must, in the near future, especially for villa purposes, become the most desirable and valuable property in the city.

About 100,000 feet of land fronting on Cedar Avenue and surrounded by Mount Royal Park, delightfully situated and easy of access. The line of Street Railway when complete will go within a few yards of this property.

Buildings, 28 and 30 Hospital street, and 13 St. John street. Also large warehouse in rear of 28 Hospital street. Immediate vicinity of Board of Trade Buildings. In perfect order and well let; a perfectly secure first class paying investment with an almost certainty of a very large increase in values.

Corner of Mount Royal and Papineau Avenues, 90 lots, balance of 240 lots offered for sale last summer. The Christian Brothers recently purchased a block of 116 lots adjoining the above for the purpose of building a large college. The improvements going on immediately surrounding offers a very large profit to present purchasers. The above properties will be sold at very low prices and on easy terms.

Houses and Building Lots

FOR SALE

-AT-

WESTMOUNT.

J. CRADOCK SIMPSON & CO.

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

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

CAMPBELL STREET—Two very desirable lots each 68 feet by 175 feet; fine situation. (109-B)

COTE ST. ANTOINE ROAD, corner of Victoria Avenue—A fine block of land, having a frontage of 135 feet on Cote St. Antoine Road, and about 250 feet on Victoria Avenue. This is one of the finest villa residence lots in the Cote; it commands magnificent views which cannot be interfered with. (288-2)

COTE ST. ANTOINE ROAD, Corner McQuinn Avenue—A splendid block of land, 54 feet front by about 150 feet deep, well situated for a villa residence, and surrounded by some of the best properties in Cote St. Antoine. (487-3)

COTE ST. PAUL—Corner of Upper Lachine Road—A fine block of land, situated at the junction of these two main thoroughfares. Offers solicited. (224-a)

DORCHESTER STREET—A modern stone front house, heated by hot water, fronting Wendale Park; the rear view commanding the whole mountain side, a minute's walk from one of our prettiest city squares. Price only \$7,500. (457-3)

DORCHESTER STREET—Two handsome stone front houses, just west of Greene Avenue, each 26 feet front, with all modern improvements, kitchens on ground floor. (798-3)

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

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

DORCHESTER STREET—Two 2½ story grey cut stone houses, just completed, each 25 feet x 45½ feet, and extension 15 feet x 32 feet, full height; cemented cellar, basement contains furnace, coal storage, laundry and servants' w. c. Principal floor, drawing, dining and breakfast rooms and kitchen; five bedrooms separate bath and w. c. Sanitary and plumbing work of the finest description. Vestibule has mosaic floor and Tennessee marble dado. All front windows are of heavy plate-glass. All material and workmanship of the very best, electric bells, wired for

reception-rooms and boudoirs. Both burlap and grass cloth are now made with good designs printed upon them. The hanging of walls with other stuffs than these is hardly to be recommended from the standpoint of healthfulness, with the exception of English chintz, which has a surface glaze, which prevents it from holding dust and dirt.

The ceilings may be paneled off in squares, or broken into rectangles, one within the other, but all these are purely decorative effects and never as truly good as where the beams of an upper floor are made to be an ornament while actually serving a necessity of the construction.

It cannot be overlooked that the wainscoting should be of the same height as some other feature of the room, a mantel or built in bookcase, for example. If this is not high enough, run it to the top of the doors and windows; this to the end that the wall space should have certain well defined horizontal lines and be not cut up into zigzags up and down

Leather has also been used to decorate chimney-breasts, and even in the greater houses, walls and ceilings as well. Some very good effects are obtainable in this way, but it seems like a perversion of use, as leather is hardly an architectural material—neither is paper, it is true, but printed paper is a recognized substitute for frescoed and stenciled walls, sanctioned by good use and by its effectiveness at small expense. Leather is expensive, and the money it costs might better be spent on beautiful paneled woodwork.

A wooden cornice or one of plaster at the joint of the ceiling and walls is frequently a great addition; the same effect is somewhat obtained by a "coved" ceiling, which joins the walls with a gentle curve, and not at right angles. Here a moulding of wood or plaster is frequently run around the room about twelve inches from the wall.

The subject is a very broad one, and the allowable variations quite infinite; but the ease with which an entire room may be absolutely ruined by bad wall treatment, makes it one that cannot be approached too carefully.—From "The House Beautiful."

OLIVER COLEMAN.

BUSINESS MAXIMS.

Do not wait for trade; hustle—go after it.

Push in busy seasons, and in dull seasons still push.

Have enough system to aid your business, not to cripple it.

Keep courteous clerks; be kindly and courteous yourself.

A pleasant word will often bring back a straying customer.

Be honest from principle as well as from policy.

Pay promptly, and collect as promptly as you pay.

Be ambitious without limit, other than the ability to pay.

Make your advertisements absolute truths; they will reap gold dollars.

electric light. Anyone wanting a first class residence at a moderate price should inquire about these houses. (888-3)

ELM AVENUE—A choice building lot, having an area of about 2,700 feet; moderate price to a prompt buyer. (208-B)

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

ELM AVENUE—A choice cottage house near Sherbrooke street, with bay window on two floors. The ground floor comprises drawing room, dining-room, kitchen, pantry and conservatory. The upper floor has six bedrooms, bath, etc., with back stairs. There is a good cellar under the extension, and the back lot is tastefully laid out as a flower garden. Price only \$8,000. (709-3)

GLADSTONE AVENUE—A neat stone front cottage containing nine rooms, heated by hot water furnace, built three years ago, convenient to street cars. Price \$5,000. (880-A)

GREENE AVENUE—A rough stone 1½ storey cottage, nine rooms, in good order; a nice, comfortable house for a small family. (235-B)

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

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

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

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

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. (738-3)

MOUNT PLEASANT AVENUE—Two story red stone front house, with extension kitchen. Daisy furnace, three mantels and grates in house; finished in cottonwood throughout. Lot 50 by 105 ft. (868-3)

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

MOUNTAIN AVENUE—Just above Cote St. Antoine Road, pine nicely situated building lots, each 50 feet front by about 115 feet deep, with in two or three minutes walk of street cars. (180-B)

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

ROSEMOUNT AVENUE—Several choice villa lots well situated on the best part of this avenue; situation unexcelled in Westmount. Lots run through to Mountain Ave., and have a frontage of from 88 ft. to 91 ft., each. Reasonable price. (178-B)

ROSEMOUNT AVENUE—A substantial detached residence, fitted with all improvements, grounds have a frontage of 169 ft. on Rosemount and 184 ft. 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, and with an area of 86,894 feet. (178-B)

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

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

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. (98-B)

ST. CATHERINE STREET—A comfortable, well-built stone front cottage, with extension kitchen, Daisy furnace, and all improvements; five rooms on ground floor. Would exchange for a smaller house. Price only \$8,000. (888-3)

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

ST. CATHERINE STREET—Two building lots, near Metcalfe Avenue, about 44 feet 5 inches front by a depth of 170 feet to 174 feet each, (883 & 886-2)

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

TWO DETACHED HOUSES IN THE best residence section of Westmount, both built for owners' occupation. Each lot has a frontage of nearly one hundred feet, one commands a view from elevated land, the other is surrounded by magnificent trees. Particulars and permits at the office. Also a particularly handsome house 28 feet wide, beautifully furnished in oak on the main floor and contain-

Never misrepresent goods nor allow it to be done; it is fatal.

Keep the best stock, the cleanest stock, and turn it often.

Watch the leaks—they grow to well holes.

Let the other man sell at a loss, you at a profit.

Buy advertising as you buy goods—never overstock.

Don't let your business be a stranger in your house; know it thoroughly.

Advertise first, last, and all the time.—Iron Age.

LANDLORDS' PRIVILEGES.

Creditors of insolvent estates have been frequently surprised at the fying of landlords' claims for two or three years' rent unpaid, and if there remain less than four months to complete the year to the whole of the rent due and to the rent becoming due during the current year and the whole of the following year, when the lease is in authentic form. It not unfrequently happened that the landlord swallowed the greater part of the proceeds of the estate, and that the creditors receive little or no dividends. This has now been changed, an Act having been passed at the late session of Quebec Legislature providing that in the case of the liquidation of property abandoned by an insolvent trader who has made an abandonment in favor of his creditors, the lessor's privilege is restricted to twelve months' rent due, and the rent to become due during the current year, if there remain more than four months to complete the year; if there remain less than four months to complete the year, to the twelve months' rent due and to the rent of the current year and the whole of the following year. In order, however, to secure these advantages the lease must be in authentic form—that is to say, passed before a notary. In the case of other leases the privilege can only be claimed for three over-due instalments and for the remainder of the current year. Why this distinction should exist between the provisions affecting different forms of lease it is difficult to imagine. It seems to us that as a simple matter of justice the privilege as to rent to become due should be the same, and if the landlord in the one case is only entitled to claim for the remainder of the year, that in the other should not receive any greater consideration, inasmuch as he has the opportunity to relet the premises. The Act recently passed is one in the right direction, and we trust the succeeding sessions of the Legislature will see the propriety of reducing the privilege to not more than three months' rent due and three to become due, making six in all. The creditors, whose goods urish the store, should not have to suffer the loss of two or three years' rent, while the landlord, to whose carelessness the accumulation of rent unpaid is due, loses nothing. When a loss is sustained by creditors the landlord, we believe, should be made to share it when he has failed to observe proper diligence in the collection of his rent. The change, small as it is,

ing special features throughout. Will be sold at a reasonable price. (178-B)

UPPER LANSDOWNE AVENUE—We call special attention to the fine blocks of lots laid out on the St. Germain property. They are laid out in frontages of 60 feet with a depth of 110 to 115 feet. The situation is the most accessible of all the hillside property and commands a magnificent view. Price from 12½ cents upwards. (289-A)

WESTERN AVENUE—About 80 yards west of Metcalfe avenue, a very desirable piece of land, 48 feet front by 100 feet deep, to a 20-foot lane in rear. (182-B)

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

WESTERN AVE.—Two new houses in pressed brick with stone trimmings of latest design and thoroughly well built, adjoining red stone house corner of Elm Avenue. A very convenient locality. Inspection and offers solicited. (781-3)

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

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

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

FOR SALE OR TO LET—At Weredale Park, Dorchester West, corner Atwater avenue; by Street Railway about 15 minutes from City Post Office, a large very fine house, stables, &c. &c., lately occupied by Mr. Seargeant of Grand Trunk Railway. Has all modern improvements, conservatory, vinery, tennis courts, lawns, kitchen-garden with very best of small-bearing fruits, beautiful scenery, and a most desirable gentleman's residence. Will be sold en bloc or in separate parcels at a great bargain, or let for a term of three years at a nominal rental.

At Weredale Park—Lots 3, 4, 5, 6, 7, 11, 12, 14, 15 and 17. These are among, if not the finest, building lots in the beautiful suburb of Westmount, being on the line of city limits, easy of access, fine drainage, water and all other city improvements.

Suburban Properties

FOR SALE BY

J. CRADOCK SIMPSON & COY.

BAY VIEW—Neat frame house, fronting on the lake; ten rooms, large gallery, front and side; good shade trees; partially furnished. Price only \$1,900. Very easy terms. (289-B)

MONTREAL WEST—A charming frame cottage specially well built by owner for his own use, and is finished throughout in a very superior manner; heated by hot water furnace, hot and cold water throughout, bath, w.c., electric light. (281-B)

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

BEAUREPAIRE—A charming cottage on the Lake front, built for owner's occupation, two stories, galleries on three sides, large lot. (188-B)

CHAMBLY BASIN—A fine residence property, containing 28 arpents, of which five arpents are beautifully wooded. River frontage on two sides: about one mile from Richelleu station, (C. V. R.). Solid stone three story house, fifty feet square; hot water furnace; large stable and coach house and other out-buildings; good boating and fishing; telephone in house; only 1½ hours' drive from Longueuil. Moderate price. (119-B)

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

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

DIXIE, now called SUMMERLEA—We have some choice villa lots within three minutes' walk of the railway station, and within two minutes' walk of the River St. Lawrence with boating privileges, varying in price from 5 cents a foot up. And there are also a few choice lots on the river front for sale at 25 cents a foot. A few pretty cottages, substantially built with stone foundations and extension kitchen with cellar, for \$2,500, including 7,500 feet of land on the principal avenue. Terms easy. (64-B)

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

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

will be welcomed, as it will prevent the fying of claims for several years' overdue rent, as has heretofore been done in many cases, due, probably, to collusion between landlord and tenant.—*Shareholder.*

COMMON HONESTY IN BUSINESS.

PROFESSOR C. R. EVANS*

We are living in an age of intense competition and rivalry. It permeates business, politics, education, society; and as an institution, as an association, we must continue our forward movement, ever zealously maintaining that high plane of commercial integrity of which our founder was himself a noble exemplar. There is a call to-day for the good old-fashioned "common honesty between man and man." I mean by "common honesty" that wherein the seller, on the one hand, *gives* one hundred cents' worth for a dollar, and wherein the buyer, on the other hand, *expects* no more than that. This principle will apply to all things comprehended in the term "commodities." A man will not need an extensive knowledge of economics to enable him to suspect that herein lies much of the real difficulty of those grave questions which are constantly agitating capital and labor. Then, too, the reforms now demanded in the administration of municipal government call loudly for the enforcement of this principle. "Common honesty between man and man" is but a lower form of application (in one direction, at least), of that golden rule which is destined to bring men everywhere into proper relations with each other and with their Creator, thus revolutionizing and regenerating business, politics, education, society, and, possibly, religion itself.

It must be said that there is too much of the "something for nothing" idea abroad in the land. This idea affects even educational lines. There are many among you who have already achieved an honorable success in a business career, and others are in a fair way to do so. Now, upon *you*, as well as upon us who instruct for business, devolves the responsibility of helping to raise and unfurl everywhere that standard upon which I have this evening inscribed the significant expression: "Common honesty between man and man." Then shall come to pass the words spoken by all true prophets of commercial education: "The word must be as good as the bond." That brilliant Englishman, John Ruskin, in his lecture on "Traffic," says: "The entire object of *true* education is to make people not merely *do* the right things, but *enjoy* the right things—not merely industrious, but to love industry; not merely learned, but to love knowledge; not merely pure, but to love purity; not merely just, but to hunger and thirst after justice."

* Portions of an address delivered before the Alumni Association of Peirce School, Philadelphia, December 8, 1897.

OTTERBURN FARM—Belonging to the Estate of the late Sir Joseph Hickson, contains about 2300 acres of which 225 acres are under cultivation. The property is situated on the river Madawaska about 4 miles south of Lake Temiscouata, and is reached by the Temiscouata Railway which runs through the property at about half a mile from the house. The distance from Riviere du Loup on the St. Lawrence is 65 miles, and about 17 miles from Edmunston, St. Johns River, the junction of the Temiscouata and Canadian Pacific Railways. Cleared land produces large crops of hay, oats, peas, wheat and potatoes, well fenced. The uncleared land contains fine timber, principally cedar, pine, ash and tamarac, which produces some revenue without depreciating the value of the property. Considerable stock has always been kept on the farm, and there are large barns, sheds and outhouses in first-class condition. Good dwelling house and a farmer's house, also outhouse, blacksmith's shop, carts and farm implements. There is good trout fishing throughout the whole of this district, the toulida being abundant in Lake Temiscouata. Partridge and hares are also plentiful. Other particulars at this office. (186-B)

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

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

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

STE. ANNE DE BELLEVUE—A frame cottage situate on Grand Trunk Ave., 8 rooms, lot 200 by 150. (178-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 verandah 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 feet by 200 feet, extension kitchen, heated by hot water furnace. Ground laid out with fruit trees, &c. (129-B)

ST. HILAIRE—23 arpents of land, all in choice orchard and garden, with frame-house; beautifully situated for summer residence. (159-B)

ST. JOHNS, QUE.—Three solid brick cottages with extensions, well situated on Champlain street, facing Richelleu River; nine rooms, bath and w. c. in each. Area of lot about 16,700 feet. Price only \$3,000 (205-O)

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

Country Properties

FOR SALE BY

J. Cradock Simpson & Co.

BROME, P. Q., SMALL FARM FOR SALE.—About 50 acres, beautifully situated, and with frame dwelling house, good stables and other out-buildings. Farm about half a mile from "Brome Corner," and about four miles from Knowlton, a fashionable summer resort, and Brome lake, with its well known fishing grounds; only a few minutes walk from good stores, telephone and telegraph offices, church and post office. Also close to cheese factory, wheelwright and blacksmith's shop, and furniture factory. Sugar bush, orchard and garden, etc. on the farm. Price \$2,750.

BROCKVILLE, ONT.—A handsome white pressed brick villa residence, with Ohio sandstone facings, with grounds of about three acres, having a frontage of 80 feet on the best residential street in the town, and a frontage of 250 feet on the River St. Lawrence, with stable, coach and boat house; the house is two stories and mansard, and fitted with all modern conveniences. Photos at office. (154-B)

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

DRUMMONDVILLE, QUE.—A farm of about 100 acres, near the centre of the town, partly divided into building lots; the house is 30 x 40 ft., with wide verandah on all sides, heated by furnace, and in good order. The property is situated within 15 minutes' walk of the Intercolonial and Canadian Pacific Railways. Plan and further particulars in office. (263-B).

GRIMSBY, ONT.—A charming modern homestead in the finest fruit section of the garden of Canada, in perfect order within and without. A small earthly paradise. Price \$8,000. (259 B).

ISLAND GEM OF THE RICHELIEU.—Charming country home on the historic Richelieu River, near Montreal, known as "Ile aux Cerfs." Late residence of Colonel DeMontigny. About 70 acres, one half beautifully wooded, balance under cultivation. A tower water service, most complete, distributes over the island. Outbuildings, stables, barns, ice-house, lodge, vegetable and fruit gardens. Good fishing and boating. A beautiful steam yacht, forty feet long, twelve miles an hour, will be included if desired. The property is for sale on account of death in the family, and will be sold at a bargain, and on terms to suit the purchaser. (264-B.)

THE PREVENTION OF RUST IN IRON AND STEEL STRUCTURES.

The advent of the age of iron and steel in the arts of building and manufacturing brought in an element of decay which scarcely existed in the age of stone. For while we are able to build on a grander scale, and combine the new material in daring forms which the primitive ages merely dreamed of and never attempted, we cannot look upon our finished works with the same assurance of their permanence that filled the builders of the Egyptian pyramids or the temples of Greece and Rome. Often when the stone was hewn from the quarry and exposed in a building to the wear of the elements it hardened under the exposure. Nature was thus the friend of the architect, and dealt kindly with his work. The very winds and weather which colored it with the mellow tints and peculiar beauties of age gave it strength as lasting as that of the hills themselves.

But the iron and steel of modern construction are as perishable as they are strong. The action of the elements, which sometimes prolonged the endurance of an ancient structure, commences to destroy our modern works in iron and steel from the very first moment of contact. Unless some thorough system of protection be adopted, it is certain that the life of the skeleton steel buildings, for instance, which are multiplying so fast in our cities, will never be measured by centuries. The dangers of decay are serious indeed, even in the case of such ironwork as is open to inspection; for in certain climates the oxidation is so rapid that it takes a comparatively brief time to reduce the section of the metal, so that it is brought perilously near to the breaking point and far below the proper margin of safety. Notable instances of rapid decay may be found in some of the more neglected parts of the viaducts and bridges of this city, where, for the want of thorough and frequent painting, the ironwork is being eaten away under the combined attack of the moisture and salt air of our climate.

But although structural ironwork is open to the attack of an alert and ever present enemy, it is well understood that so long as its parts are open to inspection and may be reached by the paint brush, its life may be indefinitely prolonged. If they are carefully cleaned, and coated with good paint at the time of erection, subsequent inspection and repainting systematically carried out will render our iron and steel structures practically imperishable.

The introduction of the skeleton system of building, however, has brought with it new and comparatively untried problems. The methods of construction which are

KNOWLTON, "BROMELAWN."—The property of a lady living in Brooklyn, a large brick house of twelve rooms heated by furnace, running water in kitchen, etc. The grounds contain over three acres with good lawn-tennis court, garden and pasture, summer-house stable, etc. Convenient to railway and near Brome Lake. Price \$4,000. (249B).

LACHINE LOCKS.—A fine modern house on ample grounds, situated on the high land on the finest part of the road. Would be sold or exchanged for city property. (254B).

LACHUTE, P.Q. FARM FOR SALE.—170 acres, of which about 40 acres are in cultivation; 50 acres in pasture, and about 40 acres in bush; ¾ mile from railway station; five minutes' walk from church and school; good water supply; large sugar bush; good dwelling house, barns and outbuildings. Price \$4,500.

ST. ANNE'S.—Handsome residence and grounds fronting on the Lake of Two Mountains; grounds containing over three arpents. House one of the most tasteful summer residences of moderate cost on the island, suitable for winter occupation. Hot water furnace; hot and cold water; nine bed rooms; everything in perfect order; photos and particulars at the office. (164-B.)

ST. ANNE'S.—That unique property formerly known as Beckers Island. One of the most picturesque spots in the vicinity of Montreal, comprising a large island in a high state of cultivation, completely walled, beautiful lawn shade trees, gardens, fruit trees, etc. A handsome residence completely furnished, wharf, boat house, and out-buildings. Splendid train service, satisfactory reasons for selling. Price only \$7,000. (81-B)

ST. HUGHES.—Domain of 159 arpents, with small wooden house and large barn; a beautiful situation for a country house, magnificently wooded, fencing in perfect order. Price only \$8,200. (56-B)

SEIGNIORY FOR SALE.—A fine seigniorial property, beautifully situated, within twenty miles of Montreal; comprising the Manor House on six arpents of land laid out with ornamental trees and shrubs. The house contains twenty rooms, heated by hot water, and there is excellent stabling. There is also a well wooded domain of 150 arpents; a grist mill; water power; water works and aqueduct; three islands, etc. The total revenue is about \$3,750. This is an exceptionally good opportunity for a capitalist or a well-to-do politician to acquire a fine country residence, within an hour's ride of Montreal, with all the advantages accompanying the position of Seignior. (47-B)

STRATHMORE, P.Q.—A beautiful summer residence, 40 ft. square, and extension kitchen. Lot 120x166 ft., situated on the lake front. Prize flower garden. Will be sold at less than cost. (262-B.)

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

WINDSOR, ONT.—A choice piece of ground, 150 ft. x 250 ft., on Ouellette Ave., the principal street in the town, would exchange for Montreal or lake front property. (258-B.)

WINDSOR, ONT.—A block of 150 feet frontage on the main avenue of this thriving town, would be exchanged for city property. (253B).

TO LET

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

J. CRADOCK SIMPSON & Co
181 ST. JAMES STREET.

REAL ESTATE INVESTMENT.

We have been instructed by the owner to offer for sale that fine block of handsome cut stone front houses, forming the south-east corner of

Sherbrooke and Mackay Sts.

comprising six houses on Sherbrooke street and two semi-detached houses on Mackay street. All occupied by first class tenants. The best situation in the city for renting purposes. For particulars and terms apply to

J. CRADOCK SIMPSON & CO.,
181 ST. JAMES STREET.

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

used to insure the integrity of the steel work are radically different; for whereas, the bridge builder is careful to leave all the parts of his structure exposed, the builder of the "skyscraper" is just as careful to cover them up. This concealment is rendered necessary in the case of the columns that carry the outside walls by the demands of construction, and the interior columns and floor girders are inclosed in the endeavor to secure a fireproof construction. The nature of this covering varies but little. It usually consists of stone or common brick, or some form of fire brick, and when the steel members are once sealed up from sight, the question of their actual condition as the years pass by is a matter for speculation, but never a matter of certainty.

It is true the columns and girders are treated to a coat of paint at the shops, and no doubt, in many cases, there is an attempt to do this work thoroughly and with a good quality of paint; but there are thousands of tons of material that go into the buildings with the work carelessly or cheaply done. And even where the steel has been honestly painted at the shops, the subsequent handling in transportation and in erection at the building does more or less damage to the paint, rubbing it off and exposing the metal. Nevertheless, there is no effort made to repair the damage, and the girder or column, as the case may be, is shut up within a porous and not always an air light casing, in which the rusting of these exposed surfaces is free to go on unseen and unchecked.

It is unfortunate that we have very few facts to go upon in estimating the behavior of inclosed steel or iron work. This style of construction is so modern that there has not been sufficient lapse of time for any reliable data to be gathered; and such cases as have been quoted for or against the permanence of walled-in iron work are few in number and stand good only for the particular circumstances that surround them. If a column which had been built into an interior wall was found free from rust at the end of a certain number of years, it would be no proof that another column built into an outside wall and on the weather side of the building would be equally secure. And we must not argue that, because there was no oxidation of a structure in the dry air of the city of Denver, five or six thousand feet above the sea, a similar structure in the moist atmosphere of a sea coast city would escape injury.

The painting which the steel work receives at the shops should, at least, be repeated when it has been erected in place, so that any spots where the paint has been chipped or rubbed off, exposing the metal, may be protected from the action of the air.

In its way, this question of the rusting of covered iron work is as important as that of fireproofing; but it is not likely that it will receive the same careful attention; for the reason that, while the latter question is one of ever present, vital importance, the former is slow in its action and affects a more or less remote posterity. And yet, if there are duties which we owe to posterity, surely this is one. If, by a little reasonable care, and an expense only slightly greater than that which is at present incurred, the costly buildings of to-day may be saved from a possible ultimate collapse, the care should certainly be taken and the expense incurred.—*Scientific American.*

HOW TO FIND OUT IF A ROOM IS DAMP.

To ascertain whether or not a room is damp, a kilogramme of fresh lime should be placed therein, after hermetically closing doors and windows. In twenty-four hours it should be weighed, and if the kilogramme has absorbed more than ten grammes of water (that is, more than one per cent.), the room should be considered damp and classed as unhealthy. The question of the dampness of dwellings is a frequent cause of dispute between landlord and tenant, and is naturally solved in the negative by the former. The question can be settled in the future by the test of the hydration of lime, which will give irrefutable proof of the validity of such complaint.—*New York Dietetic and Hygienic Gazette.*

SHAW and GAIN STREETS ST. MARY'S WARD.

We have now for sale a number of shallow building lots on

SHAW STREET

AND ON

GAIN STREET,

both above Ontario Street and below Ontario Street,

TO CLOSE OUT AN ESTATE

these lots will be sold at a moderate price and on easy terms.

J. Cradock Simpson & Co.,

181 St. James Street,

REAL ESTATE TRANSFERS RECORDED IN APRIL, 1898.

MONTREAL EAST

STREET AND No.	WARD.	CAD. No.	SUB. No.	DIMENSIONS.		AREA.	PRICE PERFOOT	BUILDINGS.	TOTAL PRICE.	REMARKS
				FRONT	DEPT.					
St. Christophe, 215-217	St. James	855	I	18 6	64 6	1193		Buildings	2200 00	
Montcalm, 319-321	"	1011		40	53	2120		"	1800 00	
Sherbrooke	"	1200	I	35	irreg.	5052	\$1.97	Vacant	10000 00	
Notre Dame, 1385-1389	"	137		29 4	irreg.	2002		Buildings	9325 00	Sheriff's sale
Sherbrooke	"	1200	2, 3	55	irreg.	6888	1.16	Vacant	8000 00	
Beaudry, 521	"	1085		39	97	3910		Buildings	1500 00	
St. Denis, 769-771	"	1202	26	25	95	2375		"	3800 00	
Dorchester, 273	"	618		38 6	77 6	2682		"	175 00	and other consideration
Rivard, 67-73	"	1202	98, 99	40	71 4	2852		"	4000 00	
Amberst, 395-397	"	974		21	83	1743		"	1800 00	
Beaudry, 521	"	1085		30	97	2910		"	1500 00	
Visitation, 252-256 1/2	"	1076		21	97	2010		"	9000 00	
St. Hubert, 222-224	"	846	N. E. Pt.	69 10	80 7	5623		"	3950 00	
Cherrier, 37-37D	"	1207	pt. 10 & 11	24 8	153 10	3744		"	14000 00	
St. Timothée, 331-337	"	939	214 to 217	60	100	6000		"	5300 00	
Montana	"	1211	S. E. part	40	72 4	2873		"	5500 00	
Berri, 771-781	"	1203	65	25	106	2650		"	15000 00	
Notre Dame	"	18	211 & 212	50	109	5550		"	565 00	Sheriff's sale
Dorchester, 406-424	"	431	S. W. pt.	irreg.	irreg.	932		"	1000 00	rights in.
Oherrier, 390-398	"	1207	15 to 22	irreg.	irreg.	12897		"	6500 00	rights in.
Dorchester, 406-424	"	431	211	25	100	2500		"	1000 00	
St. Albert, 22	St. Mary's	1499	15 to 22	irreg.	irreg.	12897		"	1000 00	
St. Albert	"	1498	pt. 10	irreg.	irreg.	6800		"		
Shaw, 260-276	"	583 to 585	7 & 8	35 6	120	2860		Factory	15000 00	
Dufresne, 201-203	"	1359		112 6	76	8550		Buildings	18000 00	
Visitation, 331-333	"	977	38, 39	79	80	6120		"	3500 00	
Plessis, 318	"	1009	pt.	44 7	123	5483		"	2300 00	
Champlain	"	1089		38	101	3838		"	3000 00	
Ontario, 1015-1021	"			40	103	4120		"	2550 00	
Ontario, 1027-1029	"	1101	34	45	96 6	4027		"	3000 00	
Champlain, 220	"	870		40	113	4520		"	2200 00	
Plessis, 145-147	"	687		40	113	4520		"	4700 00	
Nonancourt	"							"		
Dufresne	St. Louis	1359	69 to 71	irreg.	73 6	8269		"	1800 00	
St. Hypolite, 46	"	841		30	74 6	2237		"	2000 00	
St. Emery, 30-32	"	715	pt.	22	81	1804		"	1900 00	
Dorchester, 467-471	"	374	S. W. pt.	24 6	99	2425		"	4825 00	Sheriff's sale.
Cadieux, 185	"	326		20	82	1640		"	1000 00	
Laval, 19	"	900	25	22 6	105	2362 6		"	6250 00	
Cadieux, 420	"	768, 779, 780						"		
Drolet, 8-10	"	770, 785	pts.	irreg	irreg.	13742		Brewery Plant	125000 00	
Sanguinet, 121-123	"	9-2	70	24	72 5	1738		Building	1685 00	other consideration.
St. Elizabeth, 166	"	392		18	irreg.	1572		"	1800 00	
St. Dominique, 649-657	"	480		41 9	81	3382		"	3860 00	Sheriff's sale
City Hall Ave, 235	"	1053		40	72	2880		"	3900 00	
St. Elizabeth, 166	"	350		31 6	irreg	2132		"	1250 00	Sheriff's sale.
Plateau	St. Lawrence	480	A.	41 9	81	3382		"	4000 00	
St. Urbain, 92	"	275	pt.	48 4	94 7	4588		"	3418 00	
St. Chas. Borromée, 94	"	572	N. W. pt.	67 0	204 4	13255		"	12000 00	
Church	"	602	9 & 10	21	71	1491		"	1900 00	
Sherbrooke, 586	"	168		50	83	4000	.85	Vacant	3500 00	
Putchison, 138	"	154		irreg.	irreg.	3548		Buildings	9700 00	
St. Famille, 64-66	"	44	161	25	82	2550		"	7000 00	
Sherbrooke, 600	"	76	pt.	25	89	2225		"	4000 00	
St. Chas. Borromée 470-472	"	168	Pt. 30	irreg.	irreg.	9618		"	16500 00	
Mance, 8-18	"	107	5	20	85	1700		"	1145 00	
Balmoral, 9	"	264		21 8	67	1450		"		
St. Urbain, 477	"	19	94 A.	17 3	123	2142		"	9634 89	
St. Urbain, 477A	"	19	Pts.	17 3	123	2142		"	3250 00	
Champ de Mars, 119	"	19						"	3200 00	
St. Louis, 106	East	143	N. E. 1/2	irreg.	irreg.	1835		"	2750 00	rights in.

Houses to Let

TOWN HOUSES

COUNTRY HOUSES

FURNISHED and UNFURNISHED, AT ALL PRICES

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

J. CRADOCK SIMPSON & Co.,

181 St. James Street, - - MONTREAL

MONTREAL WEST.

STREET AND NO.	WARD	CAD. NO.	SUB. NO.	DIMENSIONS		AREA.	PRICE PER FT.	BUILDINGS.	TOTAL PRICE.	REMARKS.
				FRONT.	DEPTH.					
Dorchester, 947	St. Antoine..	1536	parts 14 & 15	23 3	120	2790	.....	Buildings	10000 00	
Metcalf, 117	"	1423	5-A 6	28	105	2940	.....	"	10500 00	
Dorchester, 1128 to 1130	"	1621	20 & 21	45 2	135	6075	.....	"	11250 00	
St. Luke, 66	"	1654	74	26 2	99 3	2581	.....	"	7720 66	
Metcalf, 113	"	1423	7-A 4	28	105	2940	.....	"	12000 00	
Sherbrooke, 858	"	1414	.....	27 6	118 6	3259	.....	"	14200 00	
Craig, 791 to 793	"	1034	.....	21	88	1848	.....	"	5955 00	
St. Martin, 234	"	361,362	Part	18 10	102 3	1925	.....	"	1800 00	
St. Felix, 99	"	696	.....	64 06	36 03	2338	.....	"	1300 00	
Gaudry, 20 to 22	"	1637	parts 33 & 34	irre	gular.	1759	.....	"	5000 00	
Gaudry, 12 to 16	"	1637	parts 33 & 34	irre	gular.	2294	.....	"	5000 00	
Cedar Avenue	"	1722	4	irre	gular.	78625	30	Vacant	22587 50	
Fine Avenue	"	1819	18	24	irreg.	2743	90	"	2468 00	
Dorchester, 902	"	608	Part	37 6	105	3937	.....	Buildings	16000 00	
Plymouth Grove, 62 to 68	"	1636	17 & 18	48	90	4320	.....	"	8000 00	
St. Paul, 255 to 257	East	96	.....	47 06	irreg.	2573	.....	}	550 00	Rights in a réméré.
St. Paul, 504 to 510	West	25	.....	irreg.	irreg.	5943	.....		
Commissioners 317 to 319	St. Ann's...	497	S. W. part.	25	100	2500	.....	"	1050 00	
Brittannia, 99 to 101	"	1681	.....	96 3	93	9432	.....	"	4000 00	And other considera-
Shannon, 106	"	1622	N. W. prt.	45	90	4050	.....	"	1200 00	tion.15.

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

STREET AND NO.	WARD.	CAD. NO.	SUB. NO.	FRONT		DEPTH	AREA.	PRICE PER FT.	BUILDINGS	TOTAL PRICE	REMARKS
				FRONT.	DEPTH.						
St. Urbain & Duluth	St. Jean Bap.	435-436-437	parts	87 7	irreg.	6507	70	Vacant	4226 60		
Boyer	"	8	parts	102	100	10200	20	"	2030 00		
St. André	"	11	39 & 40	44	94	4136	25	"	1000 00		
Marie Anne	"	6	149	24	100	2400	25	"	600 00		
Seaton	"	1	253	25	103	2575	.....	Buildings	832 32	
St. Dominique, 649-657	"	336	.....	40	72	2880	.....	"	3900 00	
Berri, 1069-1091	"	15	parts	100	80	8000	.....	"	20000 00	
Berri, 886-888	"	15	pt. 135	25	70	1750	.....	"	2150 00	
Breboeuf, 149	"	7	48	25	80	2000	.....	"	810 00	
Chambord	"	6	133 to 136	96	70	6720	.....	"	50 00	Sheriff's sale
Berri, 972-974	"	15	197	20	70	1400	.....	"	2000 00	
Marie Anne, 516-526	"	35	.....	45	69	3105	.....	"	2300 00	
Duluth, 326	"	84	S. E. pt.	37	70	2590	.....	"	.....
City Hall Ave., 1215-1221	"	15	1138 to 1140	54	64	3556	.....	"	1800 00	
St. Hubert	"	15A	9, 10, 11, 12,	77	60	4620	84 1/2	Vacant	3900 00		
Mitcheson, 153-159a	"	12	pt. 186	22 6	44	990	07	"	700 00		
St. André, 950-952	"	419	part	48	80	3840	.....	Buildings	12000 00	
Sydenham, 702-706	"	10	134	24	94	2256	.....	"	600 00	
Sanguinet, 728	"	1	200	25	103	2575	.....	"	4250 00	
Marie Anne, 86	"	15	949	20	72	1440	.....	"	1800 00	
Chamord, 85	"	1	167	26	100	2600	.....	"	1800 00	
LaSalle	"	6	55	24	70	1680	.....	"	345 00	
Perrault	"	6	112, 113	48	69	3312	.....	"	3350 00	
Rivard, 600-602	St. Denis.	225	199	23	85	1955	.....	"	500 00	
Massue and St. André	"	162	54 to 159	132	70	9240	.....	"	5400 00	
Chambord, 509	"	325	parts	46	165	7590	26 1/2	Vacant	2000 00		
St. Hubert, 1525-1527	"	331	168	50	86	4300	08 1/2	"	374 52		
St. André	"	7	129	25	87	2175	.....	Buildings	700 00	
Butler	"	7	518	25	87	2175	07	Vacant	141 38		
Berri	"	3399	7	25	90	2275	48	"	500 00		
Perrault	"	162	79 to 82	88	70	6160	80	"	4915 40		
St. André	"	325	195 to 201	165	85	14025	.....	} 15 1/2	2700 00	
Labelle	"	325	225, 226	43	75	3225	.....			
St. Etienne	"	7	290	25	110	2750	90	"	2500 00		
Resther	"	324	44	20	84	1680	.....	Buildings	900 00	
Dezery	"	325	16	24	72	1728	.....	"	4900 00	
Moreau	Hochelaga.	54	parts	52	100	5200	30	Vacant	1600 00		
Charlevoix, 330	"	80	parts	irreg.	irreg.	67322	.....	"	130 00	Sheriff's sale
Charron, 335-337	St. Gabriel	3399	61 pt. 62	irreg.	90	2778	.....	Buildings	6700 00	
	"	3221, 3222	.....	44	87	3828	.....	"	3350 00	

WESTMOUNT (COTE ST. ANTOINE)

STREET & NO.	WARD.	CAD. NO.	SUB. NO.	DIMENSIONS		AREA	PRICE PER FT	BUILDINGS.	TOTAL PRICE	REMARKS.
				FRONT.	DEPTH					
Greene Ave.....	Per. Montreal	384	111	irre	gular	2912	.....	Bui dings.....	5000	
St. Catherine.....	"	1434	16	26	100	2600	70	Vacant.....	1320	
Western Ave.....	"	299	1	irre	gular	4880	65	"	3172	
do.....	"	299	1	irre	gular	4880	78	"	3804	
Arlington Ave.....	"	230	Part of 28	25	Irreg	2884	.....	Buildings.....	7000	
St. Catherine.....	"	215	63, 64 & 65	irre	gular	13512	.....	"	40000	
Greene Ave.....	"	384	9, 10 & 11	22	6 89 3	2006	.....	"	5000	
Elm Ave.....	"	375	148	25	110 6	2762	.....	"	6000	
etcalle Ave.....	"	264	1, 2 & 3	irre	gular	19300	58	Vacant.....	11366	
Bethune & Scotland.....	"	1434	1430 78& 81 J	irre	gular	121716	12½	"	14700	
Grosvenor Ave.....	"	219	104	50	107	5350	32½	"	1748	25
Elm Ave.....	"	374	parts of	70	101 2	7129	.....	Buildings.....	12500	
Clandeboye Ave. & Selby street.....	"	383	42 to 44, 57, 83, 84	irre	gular	24304	30	Vacant.....	7300	Sheriff's Sale
Clandeboye Ave.....	"	383	111 112 & 113	22	6 115	2549	25	"	637	25
St. Catherine 4850.....	"	215	57 to 60	irre	gular	12420	.....	Building.....	7350	
Lewis Ave.....	"	1434	45	19	4 95 3	1834	.....	"	3600	
Arlington Ave.....	"	230	22	37	6 112 6	4219	.....	"	2250	
Greene Ave.....	"	384	136 & 137	48	100	4800	.....	"	15300	A réméré
St. Catherine.....	"	251	Parts	107	2 147 6	15807	53½	Vacant.....	8500	
do 3125.....	"	275		irre	gular	75838	.....	Buildings.....	5000	Undivided 1-6 of
Argyle Ave.....	"	282	153 & 154	100	187 6	18750	.....	"	3600	
Lewis Ave.....	"	1434	43	19	4 95 3	1834	"	2750	
Clandeboye Ave.....	"	383	52 & 53	50	110	5500	50	Vacant.....		

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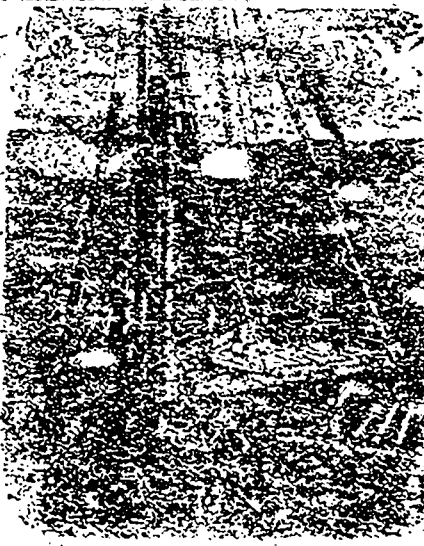
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