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Real Estate Record

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

Vol. XIII.

Montreal, December 1900.

No. 12.

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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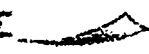
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THE Real Estate Record

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MONTHLY REVIEW.

There was but little change in the situation regarding Montreal real estate during the month of November, and the sales and trades that have taken place are devoid of significance. Perhaps the elections, both Federal and Provincial, may have had something to do with the dull and uninteresting condition of the realty market, and if any other reason is sought, it can be found in the weather. Of the city sales recorded St. Denis Ward displayed the most activity, the majority of the transfers being cheap building lots. In Westmount there were two transfers of property to the Town of Westmount, amounting altogether to \$160,796, for 718,239 superficial feet of land, which now forms a portion of the Westmount Park, but which has previously been held under option of purchase.

There are not many good houses to let and the chances are that next season more building will be done. The demand for down-town business properties is better than it has been, and the inquiry for good building lots in the city and at Westmount is sufficient to indicate that more active dealing may confidently be expected after the holidays. The recent sale of a property on Place d'Armes to the Liverpool and London and Globe Insurance Company, and of the Ontario Bank property to the Royal Insurance Company, will tend to stiffen down-town properties eligible as sites for banks and insurance companies, and the fine buildings which will doubtless be erected will give a handsome finish to one side of Place d'Armes.

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properties which will probably lead to a stiffening in rents, and from other indications leading brokers are generally of the opinion that an improvement in the condition of the real estate market may be looked for within the next month or two. The prices of properties offered for sale are in most cases very low, and the chances of making money in real estate are about as good as they have been at any time.

The sales recorded during the month of November in the undermentioned suburban municipalities amount to \$110,934, and are as follows:—Maisonneuve, \$20,571; DeLorimier, \$1,190; Mile End, \$24,870; Outremont, \$900; Cote des Neiges, \$10,990; Notre Dame de Grace, \$1,615; Montreal West (Junction), \$500; Verdun, \$508; Cote St. Paul, \$300; St. Henry, \$29,189; and Ste. Cunegonde, \$20,301.

There were 151 real estate transfers in the city wards and Town of Westmount recorded at the Registry Offices, during the month of November, the particulars of which are given in other columns, amounting to \$710,050.

St. Antoine Ward	19	\$150,803
St. Ann's Ward	1	6,536
St. James Ward	20	108,208
St. Louis Ward	8	25,200
St. Lawrence Ward	4	218
St. Mary's Ward	10	62,802
St. Jean Baptiste Ward	18	39,585
St. Denis Ward	35	43,803
St. Gabriel Ward	8	12,747
Hochelaga Ward	10	38,359
Westmount	18	221,789
	151	\$710,050

During the corresponding month of last year 192 transfers were recorded amounting to \$1,355,782.65.

The real estate mortgage loans recorded during the month of November in the registration division of Montreal West amount to \$334,240; of this amount \$87,500 was placed at 4½ per cent.; \$44,000 at 5 per cent.; \$8,000 at 5½ per cent.; \$38,300 at 5½ per cent.; \$22,560 at 6 per cent.; \$100,000 at 7 per cent.; and \$33,880 at a nominal rate.

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

BRONSDON LANE. — Two tenement houses containing two dwellings each, rented to May next. Full particulars on application. (34-4).

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

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

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

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

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

CRESCENT STREET. — A handsome semi-detached stone front house, hot

The 4½ per cent. loan was in one amount of \$87,500, and the 5 per cent. were in six amounts of \$11,000, \$10,000, \$14,000, \$4,000, \$3,000 and \$2,000.

The lenders were:

Estate and Trust Funds	\$29,000
Insurance Companies	87,500
Local Institutions	135,000
Building and Loan Companies.	33,000
Individuals	49,740
	<hr/>
	\$334,240

In Montreal East the loans recorded amount to \$150,867; of this amount \$2,500 was placed at 4 per cent., \$78,614 at 5 per cent., \$39,050 at 5½ per cent., \$26,455 at 6 per cent., \$400 at 7 per cent., \$2,000 at 8 per cent., \$1,548 at 10 per cent., and \$300 at a nominal rate.

The 4 per cent. loans were in two amounts of \$1,000 and \$1,500 and the 5 per cent. were in ten amounts of \$7,000, \$11,500, \$7,500, \$2,000, \$3,000, \$18,000, \$5,000, \$5,000, \$5,000, and \$14,614.

The lenders were:

Estate and Trust Funds	\$3,550
Local Institutions	30,000
Building and Loan Companies.	19,640
Individuals	97,677
	<hr/>
	\$150,867

INVESTORS and SAVING BANK DEPOSITORS

should note the fact that good revenue-producing real estate can now be bought at lower prices than they will probably ever see again. We shall be pleased to furnish any information or particulars to inquirers at this office. THE J. CRADOCK SIMPSON REAL ESTATE & AGENCY CO.

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TO REAL ESTATE BROKERS.

The J. Cradock Simpson Real

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

CRESCENT STREET. — Stone front house in best of repair, modern open plumbing, hot water heating, Basement contains servants' room, laundry, store-room and larder. First flat has large hall, double drawing-rooms, dining-room, breakfast room, pantry and large extension kitchen. Second flat has 4 bedrooms, sitting-room, bath, and c. This house would make a very desirable family residence. (25-4)

DORCHESTER STREET. — A handsome stone front cottage, with all modern improvements; hot water furnace, &c. Newly renovated. Price only \$5,000. (367-B).

DORCHESTER STREET.—A large stone double residence, situated on the very best part of Dorchester street, with a frontage of 234 feet, and an area of about 82,000 feet; grounds are nicely laid out, and there are a number of fine old trees, besides ornamental trees and shrubs; there are also gardener's house, vineries, conservatory, stables, coach-house and other buildings. Can be advantageously subdivided, having a private street at the side. (22-C).

DORCHESTER STREET.—Red stone front residence on lot 25 feet wide by 120 feet deep. Has concrete basement finish for laundry, store-rooms, etc. 1st floor—Drawing room, dining-room, pantry, kitchen. Second floor—Five bedrooms, bath, etc. The house is finished in cotton wood, wired for electric light, has hot water heating, modern plumbing. This residence should attract the attention of anyone wanting a family home. (3-C).

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

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

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

DROLET STREET.—Brick encased tenement property, containing two dwellings of 4 and 5 rooms respectively. This building is in good repair. Lower dwelling has hot water heating, bath, etc. (31-4).

EMILY STREET, between St. Urbain and St. Lawrence above Pine Avenue, three self-contained, medium-sized,

two-storey brick houses, well situated for renting purposes. Would be sold at city valuation. (60-C).

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

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

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

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

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

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

MANCE STREET.—A 3-storey house, containing twelve rooms, heated by hot water. Price \$4,500. (43-C).

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

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

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

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

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"The Dark Days Before Christmas"
—Value of Children in Neutralizing Their Gloom—Hope and Expectation Light the Way that Leads to the Festival.

This year especially, with the severity of midwinter standing at the very threshold of the cold season, these short, dark days seem pregnant with depressing influences. Visions of sinking ships and wreck-strewn coasts, of struggling men and women lost in snow; of frozen cattle and forlorn sheep found huddled in death; in close pressed heaps, linger about us after the day's newspaper is laid down, and the day seems scarcely on its way before the level beams of the sun slant in from the west and we have to seek an artificial light to finish our tasks. The death of nature this year seems like a terrible tragedy; the lovelines of a resigned and beautiful decline has been lost to us; the growth and glory of the fields and hills seem to have been strangled and choked before our eyes.

That kind of introspection which numbers our losses and fails to count our gains, that sense of impotence which creeps over the boldest hearts in the face of the furious aspect of storm and tempest, stills the ambi-

deep; outlook and surroundings specially good. Ground floor contains drawing room, library, dining-room, pantry, kitchen, backstairs, etc. Upper floors, seven bedrooms and two servants' rooms. (136-B).

MOUNTAIN STREET.—Solid brick house, on stone foundation, standing in lot about 85 feet wide by 73 feet deep, and being about 65 feet back from street. The house has high basement, well lighted, and two full stories and a half. Basement: Kitchen, servants' rooms, pantry, wine cellar, furnace, etc. 1st Floor: Large drawing room, dining room, parlor, library and pantry. 2nd Floor: Sitting room, 3 bedrooms and bathroom. Upper story: Billiard room, and four bedrooms. (50-C).

MULLINS STREET.—Brick encased tenement, two dwellings, rented for \$192 per annum. Good stable in rear. Price, \$2,650. (8-c).

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

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

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

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

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

PINE AVENUE.—Large stone front house, with hot water heating, and electric light. Basement is finished with laundry, larder, store-rooms, wine cellar; ground floor: Drawing-room, Dining-room, Pantry, Kitchen; second floor: Three Bedrooms, with Dressing-room; servants' room; bath, and the floor above has 4 bedrooms and bathroom. (55-C).

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

- PRINCE ARTHUR STREET.**—A comfortable stone front house, with all improvements. Daisy hot water furnace, new plumbing throughout, extension kitchen and dining-room; in good order. Price, \$7,000. (595-3).
- QUESNEL STREET.**—Two brick houses of two storeys each, on lot about 37 feet 8 inches wide, by about 76 feet 8 inches deep. Two storey frame shed in rear. Low price to a cash buyer. (62-C).
- RUSHBROOKE STREET.**—A neat and substantial stone front cottage, cemented cellar, hot water furnace; built only three years by owner for his own occupation. Will be sold on very easy terms. Small cash payment and balance by quarterly or yearly payments. (30-C).
- SEIGNEURS STREET.**—A two-storey brick encased double tenement, on stone foundation, containing two dwellings, of 5 rooms each. These houses are in first-class order and well rented; owner would exchange for a property in Westmount. Price \$6,000. (7-C).
- SEYMOUR AVENUE.**—Two stone front cottages; extension kitchens, cemented basement. Daisy furnaces, four bed-rooms. Price only \$7,000 each. Would exchange. (71-B).
- SHERBROOKE STREET.**—A handsome stone front house, on the best part of the street; extension kitchen, Daisy furnace, basement entrance, laundry, fuel cellar, and w.c., in basement; all modern improvements. (793-3).
- SHAW STREET.**—A solid brick two-storey tenement, in very good order; well rented; close to C.P.R. workshops. (31-4).
- SHERBROOKE STREET.**—One of the handsomest semi-detached stone residences in the city, situated in the vicinity of St. Denis street, built by a wealthy contractor for his own use, who died before the interior was finished; will be sold in its present condition, with plans and specifications for interior finish, at a good reduction from cost. Lot is 50 x 160 ft., with 18 ft. lane in rear; house is 41 x 47 ft. and 17 x 34 extension. Copper double roof. Photo and further particulars at office. (21-C).
- SHERBROOKE STREET.**—A four-storey stone front residence, (west of Peel street), with oriel windows on second storey, heated by hot water furnace, has all modern improvements; sixteen rooms, besides ample closets, wardrobes, linen and cloak rooms, &c., &c. This is a house specially suited to any one with a large family, or for entertaining. Adjoining lot 30ft. x 188ft. would be sold with house or separately. Permits to view at our office. (386-B).
- SHERBROOKE STREET.**—A very well built stone and brick house, in good order throughout; heated by hot water furnace; modern conveniences. Price only \$8,500. (30-C).
- tions of men and the frivolities of women. What are the boasted forces of steam and electricity and all the long catalogue of mighty things which we have trammelled and tamed and put in harness, before the wrath of the sea which tosses our great ships as if they were cockle-shells, and the majesty of a gale blowing eighty miles an hour!
- Even the small aggravations of discomfort which slush and mud and biting cold produce send a man home in a bad humor, and make a woman feel that all her plans are futile. As the father turns his latch-key in the lock and stamps his chilled feet upon the soiled mat, he is rarely a joyous figure; nor is the face a cheerful one which he turns to the world as he tries to shake off the snow from his umbrella. But let him hear the rush of his children's feet as they come down the stair to meet him and feel their young arms about his neck, and he is an altered man. In ten minutes he is smiling over their excited account of the figure of Santa Claus which they have seen in the window of their favorite toy-shop.
- Nothing daunts their childish ardor, nothing robs their visions of the glory which is born in them; the material has no influence on what is made up of imagination and desire. What is it to Alice that the snow lies heaped in sodden, disfigured piles before the door? It is bright and pure and sparkling in the country where Kris Kringle dwells, and just what he needs to make his sleigh run easily and animate his reindeer. What does "laughing Allegra" care about signals of distress and great hulls grinding upon rocks? Her world is bounded by the measure of a "baby-house," which she covets and furnishes in her eager mind a dozen times a day. Little thought has "Edith with golden hair" about the long hours in dull offices. Into which the hurrying sun scarcely peeps, while clerks are summing up the product of a losing business year. Radiant images of dream-dolls dance before her eyes, and her father leans back in his arm-chair and forgets it all—stress of weather and strain of tightening markets—and laughs and grows young.
- The sense of expectation, of something sweet and tender and lovely and embellishing to our lives, enters into our hearts; whether we will or whether we resist, in some way Christmas is bound, to bring us some joy. The clearly materialized wish of the child's heart is not ours. We may even know that our share of the festival will not take the form of gifts
- SHUTER STREET.**—Stone front house, standing on lot about 21 feet 6 in. wide by 82 feet deep. It has hot water heating, and is in good order throughout; contains 9 rooms, bath, and w.c. Would make a pleasant family home. (32-4).
- SUMMERHILL AVENUE.**—A handsome stone front house, with two storey extension; cellar basement asphalted; hot water furnace and all modern improvements, plenty of closet accommodation. (855-3).
- SOUVENIR STREET.**—A stone front two storey cottage, 24 ft. x 40 ft., heated by hot water furnace, in good state of repair. Price, only \$5,500. (890A-3).
- ST. ANTOINE STREET.**—A substantially built house, containing three dwellings of one flat each. Nicely laid out; heated by hot water furnace. All conveniences. Well rented and yielding a good revenue. (900-F-3).
- ST. ANTOINE STREET.**—A two-storey stone front house, in good order, on the best part of the street; must be sold to close an estate. (900b-3).
- ST. ANTOINE STREET.**—A full size stone front house, in good order, contains fourteen rooms. Lot 21½ ft. by 139 ft. Price \$6,000. (210-B).
- ST. ANTOINE STREET.**—A stone front corner house, self-contained, and a tenement house adjoining, would be sold at very moderate prices. (885c-3).
- ST. CATHERINE AND MARLBOROUGH STREETS.**—A block of four brick, two wooden tenements, and stone cottage, in good state of repair, on lot 125 ft. x 200 ft.; rented for \$240 per annum. (390-B).
- ST. CATHERINE STREET.**—A good stone front house, near Fort street, in good order; would be a good investment property. (152-B).
- ST. CATHERINE STREET.**—A brick block containing 6 dwellings and 2 shops, situate on the eastern part of the street. Rented for \$1,000 per annum. (891-3).
- ST. DENIS STREET.**—A very attractive cut stone front tenement, containing two dwellings, near Sherbrooke street; nicely laid out; heated by hot water furnace; modern plumbing, &c.; in A1 order. (343-B).
- ST. DOMINIQUE STREET.**—A solid brick tenement near Pine Avenue, two dwellings, lower heated by Daisy furnace and in good order, will be sold at \$500 less than city valuation; also a small cottage adjoining above at a very low price. (128-B).
- ST. FAMILLE STREET.**—Two first-class stone front houses, one of them a corner; heated by hot water furnaces; all modern conveniences, open plumbing; in good order throughout. For sale at a low price to close an estate. (29-C).
- ST. FAMILLE STREET.**—A handsome stone-front house; kitchen and dining room on ground floor; heated

by hot water furnace; in perfect order; built and occupied by owner. We can recommend this house to any one wanting a good comfortable home at a moderate price. Convenient to two lines of street cars; ten minutes' walk from business centre of the city. Price, only \$6 150. (34-C).

ST. FAMILLE STREET.—A very handsome stone front house, very tastefully laid out, extension kitchen, high basement cellar, with laundry and servants' accommodation. Up to date in every respect. (818½-3).

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

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

ST. HUBERT STREET.—A well-built stone front house, situated on the best part of the street, 28 ft. front, heated by furnace; modern plumbing, small conservatory in rear; in thorough repair. Lot, 28 ft. x 189 ft. (15-4).

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

ST. LAWRENCE AND ST. CHARLES BORROMEE STS.—A very desirable business property comprising two stores on St. Lawrence street, and 5 dwellings on St. Lawrence and St. Charles Borromee sts. Rented for over \$2,500 per annum. (285-B).

ST. LOUIS SQUARE.—A full-sized stone front house, 27 x 40 feet and extension heated by hot water furnace, dining-room, and small conservatory on the ground floor, 9 bedrooms; carefully planned and well built for owner's occupation. Price moderate. (835-3).

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

ST. MARK STREET.—A stone front double cottage, 30 feet wide, heated by hot water furnace, has all modern conveniences. (375-a).

ST. MARTIN STREET.—Self-contained house of 7 rooms, in good state of repair. Would be sold at a bargain, as the owner is leaving city. (32-4).

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

ST. MATTHEW STREET.—Two neat 1½ storey stone front cottages, containing nine rooms each; heated by hot water furnace; in good order

of any sort. Yet there is light ahead, which we cannot shut out, and if it is only an added warmth of caress, a more than ordinary lingering in a greeting kiss which enriches us, they do their work, and the knowledge that they lie before us acts as an illumination to the dull atmosphere of the dying year.

There is a strange subtle force in the far-reaching spirit of Christmas which is inexpressibly touching and delightful; it carries not alone in the dwelling of the rich or the happy, but finds its cheerful way into the dreariest places and creeps into the narrow entrances of sunless alleys, and brightens the eyes of hungry children who somehow believe good is on its way, though they know of no full hand from which to look for blessing. It is delightful to realize that the small bare feet which traverse the slippery pavements are less tired because of this anticipation, and that scantily covered little ones hug closer together on cold nights and forget the possibilities of light and warmth and feasting of eyes and mouths on the way to them in these dark days. I doubt if there is a "slum" in our great town in which the children are not acting as torch-bearers in these gloomy days and nights, and waking in the dull brains of their parents thoughts of something hidden in the future which shall bring joy.

A truck loaded with cruelly lopped fast-bound young trees which will soon be so gayly dressed will kindle whole settlements of grimy children into enthusiasm, and they catch up the broken bits about the markets as precious treasures and wave them in triumph as they run towards home. No Hosanna is familiar to their tongues, but they are the heralds of "good will on earth" towards suffering men, and are happier than at any other time in the whole year.

We cannot be cynical even in the pandemonium of the toy-shops which at any other time would be unbearable, and unless in what a good German friend calls "the last despair," we will not be infuriated even by the rudeness which snatches the thing we hesitate over, from under our nearly closing hands or pushes between us and a long-fought-for goal. If our pet loses that especially curly white-wooled dog, some other brown-eyed little one will hug it to sleep on Christmas night; it is all for the children.

And when, in houses whence the minstrels are banished, and in which the yearning of sorrow grows more intense with remembrance of "happier things," the spirit of Christmas

throughout. Situated on the best part of the street; close to electric cars; both well rented to good tenants; possession can be given on 1st May. Will be sold to a prompt buyer for less than \$6,000 each. (18-C).

ST. MATTHEW STREET.—A two and a half storey stone front house on the best part of the street. The house is in good repair and contains nine rooms and has a garden lot in rear of about 63 ft. by 70 ft., which also can be had. Particulars at this office. (42-C).

ST. PATRICK STREET.—A two-storey solid brick tenement; good-sized lot; suitable for a carter. Will be sold at a very low price. (23-4).

ST. URBAIN STREET.—Four dwellings on St. Urbain street, near Dorchester street, rented to 1st May next. Permits to view at this office. (34-4).

ST. URBAIN STREET.—Brick encased tenement, on stone foundation, two dwellings, well rented. Reduced price, \$2,800. (316-B).

ST. URBAIN STREET.—A brick encased cottage in good order. Price only \$2,200. (265-B).

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

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

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

SUSSEX AVENUE.—Stone front tenement building, in good repair. Lower dwelling has hot water heating, and sanitary conditions are perfect. Both dwellings are well rented and should invite inspection. (28-4).

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

TORRANCE STREET.—A two-storey solid brick house, extension kitchen, nice family house at a very low price, 6 bedrooms. Price, only \$4,500. (763-3).

TOWER STREET.—A handsome pressed brick double house, on lot 50 ft. by 100 ft., with two story extension, fitted with all modern improvements; ground floor contains drawing rooms, dining room, library, kitchen, and

bedroom, pantry. Upper floors contain eight bedrooms; w. c. on each bedroom flat. (871-3).

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

TUPPER STREET.—Stone front cottage, nine rooms, furnace, dumb waiter, etc., in good order, brick stable in rear. Low price. Terms to suit purchaser. (205-B).

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

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

UNIVERSITY STREET.—A stone front semi-detached residence, well built and in good order throughout. Lot, 37½ ft. x 120 ft., running back to McGill College grounds. House is conveniently laid out, and would be sold for \$8,500 to a prompt buyer. (36-C).

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

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

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

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

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

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

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

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

stands hesitating at the door, let him but find a child to lead him by the hand and shadows will fly before him. 'O how many a grandmother and grandfather the sudden entrance of a jolly boy or girl is like the coming of a deliverance from bondage. The droll little figures, muffled and eggined and bundled and "happed," rushing in with glowing cheeks and noisy voices, bring back the days of long ago, the dear memories of the departed, the missing, the separated, and the old warmth kindles in their hearts and the old delight in "making the children happy" asserts itself, and they also see visions of drums and rocking-horses and dolls and baby-houses, and forget that an hour ago life had seemed narrowed to a retrospect.

For the dreams and longings of th-grown folk we may have misgivings; they are rarely realized, and to the young girls and lads on the threshold of manhood such intense reality appertains to their desires that no "almost the same thing" fills their need. What impossible wishes sometimes enter the unreflecting minds of girls of sixteen and seventeen! But the child-heart is so easily, uncritically happy over so little that we can never fear that we cannot make at least one little soul blissfully satisfied. The blessedness of caring for little things, of treasuring trifles, is one of the joyous qualities of childhood. Our youngsters may all shout for joy and yet leave us something to carry down into the dark places where their less fortunate brothers and sisters find ecstasy in the discarded bit of gilt paper from last year's tree and clap their hands over a string of colored glass balls.

If the children's expectation of receiving and dreams of acquisition are thoughtful to their dear hearts and keep them on a sort of mental tip-toe through these gloomy weeks, surely the making ready to gratify them, which is our share is the better half of all this vivifying, cheering preparation.

There are old women, I know one very intimately, who absolutely enjoy the beauty of a sweet-faced doll and take the keenest pleasure in examining the dainty clothing and delicate fineness of detail which should always enhance its charm. An instinctive gesture of protection and care will arise in even a grandame's heart as she fancies how her namesake of the second generation will cuddle her baby in her round arms, and sees a vision of

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

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

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

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

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

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

Business Properties

.. AND ..

Building Lots FOR SALE

—BY—

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

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

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

ATWATER AVENUE, Cor. ST. PATRICK STREET.—Block of land, comprising about 120,000 feet, suitable for factory or business purposes. (49-C).

ATWATER AVENUE.—Fine block of land comprising 4 building lots and having an area of about 11,000 feet. Full particulars at office. (47-C).

BISHOP STREET.—Two very desirable building lots in the very best part of the street, each 24½ ft. x 123 ft. 5 in. Very few lots remain unsold on this street. (384-B).

BISHOP STREET.—Choice lots suitable for residential purposes on this street. Full particulars at office. (45-C).

BISHOP STREET.—Two building lots about 21 and 25 ft. wide respectively, with a depth of about 103 feet. (45-C). Westmount.

BLEURY STREET.—A vacant lot of about 86 feet by 70 feet, suitable for business purposes on this busy thoroughfare. (43-C).

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

CANAL AND BASIN STREETS. — A block of land 137 feet x 192 feet, with two storey brick buildings thereon, all in A1 order. A new American water wheel was put in May, 1898, with capacity of 100 horse power. This is an opportunity very seldom offered to secure a desirable factory site with cheap water power on the canal bank, good shipping facilities, both by water and rail. (324-B).

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

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

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

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

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

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

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

DELOIRIER 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

the soft cheek laid against dolly's flaxen curls.

I rememebrr well seeing two fathers, men of affairs, known well in New York's busiest places of struggle, who, after a happy hour spent in dressing a tree for a family of boys, sat down upon the floor of a stately hall and played marbles with many a reminiscent word about "alleys," and long-forgotten terms of the game. Something so vital had come to them in handling and admiring and labelling these toys that they were children again for the moment and believed in Santa Claus in the old heart-warming way. Keen sportsmen both, they raised air-guns to their shoulders, and ran a sharp glance down the barrels, and smacked whips and admired toy soldiers and were at the mercy of the ruling spirit of the night.

What shall take us out of ourselves? Alas, how seldom does such a blessed power arise and control us. Here it is now coming fast upon us, though the heavens are dark, and the wind is cold, and the sun comes late and leaves early; there must be a hard crust of selfishness and a bitter spirit of discontent to build a barrier that can stay its progress. To one who is not absolutely world-hardened there is this one chance in the year to be "out of it all" and in touch with joy and gratitude, and to kindle by the flame of the Christmas candles warm fires of happiness and comfort in strange places where they were never felt before.

It was said of old in a vision of perfect peace that "a little child should lead them," and if we would feel the essence of the Christmas joy it must be through the touch of children's hands and in unison with their happy hearts. Perhaps the radiance of the face of Him who was "in a manger laid," is yet reflected in their innocent eyes.—New York Evening Post.

DAY OF THE HOME BUYER.

The Suburbs Rapidly Filling Up Under His Influence.

Facilities Such as Were Never Offered Before for Purchasers in the City's New Boroughs — Brooklyn Being Settled Fastest—New Methods in Land Selling Over There.

This is the day of the home builder in this city. He is populating the suburban districts at a rate unprecedented in the history of New York suburbs: he is tightening his grip on adjacent Jersey at a scarcely less rapid rate, and particularly he is filling up Brooklyn. The land development companies which bought up the old

street, 40 x 100 ft. Price only 40 cents per foot. (196-B).

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

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

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

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

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

MCGILL STREET.—That fine block of land having four frontages, McGill, Grey Nun, Common, and Youville streets, and containing an area of over 46,000 feet. Suitable for warehouses, cold storage, or public buildings. Reasonable offers solicited. (126-13).

MULLIN STREET, Point St. Charles.—Block of land having front of about 300 feet on Mullins street, and an area of 45,000 square feet. The property is at present in use as coal yard, but immediate possession could be given. (30-4).

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

NOTRE DAME STREET.—A large block of land on eastern part of this street, containing an area of 45,000 feet, with a large stone building thereon, would make a very desirable site for manufacturing purposes, as the proposed improvements to the harbor at the East End will probably make this more of a business and manufacturing centre. (338-B).

NOTRE DAME AND ST. MAURICE STS. — A good revenue producing block, consisting of two stone front shops and dwelling on Notre Dame street, and four brick encased dwellings on St. Maurice street, will be sold \$1,500 less than city valuation. (256-B).

NOTRE DAME STREET.—Nos. 792 to 800, a lot of land 107 ft front by about 145 ft. deep, to the river front, area 15,125 ft., with three brick and two frame houses; nearly opposite Fulum street, and running back to the Harbor Commissioners' wharves. We believe this property has a good future, being situated in the neighbor-

hood of the proposed harbor improvements. Low price to prompt buyer (256-B).

NOTRE DAME STREET (East).—A large block of land with harbor frontage as well, containing 22,000 feet of land, with substantial buildings thereon. Owner anxious to sell. (241-3).

NOTRE DAME, CORNER BOURGET STREET.—A very desirable building lot in this progressive locality; 90 ft. front, 75 ft. deep; no waste ground; all available for buildings. Terms to suit. (33-C).

NOTRE DAME STREET.—Large block of land, corner Notre Dame and Delinelle streets, having an area of about 114,476 square feet. Has frontage on Grand Trunk Railway of 380 feet, well situated for manufacturing, building or storage purposes. (58-C).

PAPINEAU AVENUE.—A block of land with a frontage of about 200 feet by a depth of 155 feet on Lafontaine street. Splendid manufacturing site. (441-3).

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

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

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

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

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

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

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

Brooklyn farms before the boom and got down to business in earnest then are making fortunes now, and the stream of their clients shows a steady increase all the time. Yet this is only the beginning, so real estate men say. Middle-class New Yorkers are waking up to their opportunities, but they have grown used to crowded town life and they like it, so in the matter of developing its suburbs New York is still behind smaller cities like Boston, Philadelphia, and a score or more in the West, and the full awakening is not yet.

"Why," said an enthusiast to the Sun reporter, "if the people of New York as a whole only knew what can be done with \$4,000 in the way of home buying, even by borrowing the \$4,000 or the greater part of it, there would not be a Brooklyn lot left in the market in a month hence and the other suburbs wouldn't be far behind. There isn't another place in the world where such chances are being offered as there are here just now. If Western real estate speculators had any idea of what is being done in the outlying parts of New York city they would buy up every lot there is in the market here: yes, sir, and stand to make money on the deal when folks here have their eyes opened.

If it has taken New Yorkers a long time to realize these opportunities, however, they are taking advantage of them now. In reality the chances are not of such long standing after all, for it is only in the last few years that the installment system of selling lots and houses in the suburbs has developed to any extent, and it is that system which has given to the majority of home buyers their chance to move out to the suburbs with advantage to themselves. Suburban land development and selling have been reduced to a science in the last few years. There are now more than a score of wealthy real estate corporations selling lots and houses in the suburbs, chiefly to wage-earners employed in the city, and practically all the sales they make are on the installment plan. Many of these companies employ canvassers, and the present boom in suburban real estate—for it is really a boom—is largely due to this and similar methods.

Real estate experts predict that the installment companies will absorb practically every purchaser of suburban lots in the next few years, and in that case the entire future of the city's suburbs is in their hands. At present they are prepared to sell lots alone, lots with houses on them,

ST. CATHERINE STREET, MAISON-NEUVE.—A vacant lot, 35 feet x 110 feet, will be sold for \$825 cash, to a prompt buyer. (200-B).

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

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

ST. CATHERINE STREET.—A valuable corner property in the very best business section of the street, producing a substantial revenue. Suitable for a first-class well established business capable of paying a substantial price. Lot 32 x 119. (585-B-3).

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

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

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

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

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

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

ST. JAMES STREET.—A good building lot, 56 ft. 6 in. x 99 ft., on the western part of the street, and a good locality for good paying retail shops. (333-B).

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

ST. LAWRENCE STREET.—A good revenue-producing property, consisting

of two stores, forming corner St. Lawrence and Ontario streets, with dwelling above, yielding a revenue of \$1,700 per annum. This property has always been well kept up and is in first-class order. Good stable and coach-house in rear. (13-C).

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

ST. PAUL STREET.—A substantial stone warehouse, forming corner of a lane 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).

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

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

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

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

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

HOUSES

.. AND ..

Building Lots

FOR SALE

- AT -

WESTMOUNT.

The J. CRADOCK SIMPSON
Real Estate & Agency Co.

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

ABERDEEN AVENUE, westerly corner of Montrose street.—Stone and brick dwelling house detached; old English style; situated on lot having an area of about 28,511 square feet. The house is well laid out, having basement, concrete cellar, laundry,

lots on which they will build houses, at little more than cost, according to the purchaser's plans, and this will be done, if the company is satisfied with the purchaser, with the payment of only a small part of the purchase price down, sometimes without payment at all except by the installments, which begin when the home buyer takes possession of his property. In a few years he can take the deeds and give a mortgage to the vendor for the balance of the purchase price. Yet experts assert that this is only a first principle in the installment business as it is now carried on. It won't be long before non-forfeitable lots will be offered on installments. One real estate man whom the reporter saw is prepared not only to offer a building lot free of taxes but he expects to come out presently with a proposal which will read something like this:

"Buy a lot on our property. Pay nothing down for it. Pay only \$2 a week, say. You need pay no taxes at all. And five years hence, if you have kept up the payments and wish to surrender your property, we will give you back the purchase money, and will pay you a 10 per cent. premium on it in gold.

This offer, the man says, who proposes to make it in behalf of a suburban real estate corporation, will have the strongest financial backing to secure it, and it will pay. Other experts who were asked about it said that there is no reason why it should not. The installment paid home which carries with it an insurance policy securing the property to the purchaser's family in the event of his death is already a reality in Homewood, the estate of the City and Suburban Homes Company in Brooklyn, and it has imitators in private companies which have not the semi-philanthropic character of that undertaking. This idea in installment land selling, moreover, is capable of indefinite extension, and it will undoubtedly be generally utilized and extended.

To the activity of lot canvassers is due in a great measure the success of the suburban land movement. Expected lot buyers are canvassed just as expected book buyers have been for years, and the companies seem to find employing them profitable. The president of one of the installment companies told the reporter that the number of lots sold per man by his canvassers had increased nearly 50 per cent. in the last year, and he was so much impressed by this fact that he called the canvassers together and asked their opinion of the cause. It

larger, store room and coal cellar. Ground floor has large square hall, drawing room, dining-room, kitchen, pantry and has dumb-waiter to upper flat. Second floor has 4 bedrooms, dressing room with shower bath, etc. Third floor, 4 bedrooms, trunk room, bath, etc. The house is wired for electric light, and would make an ideal family residence. (55-C).

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

ARGYLE AVENUE.—Three choice building lots; well situated on this popular avenue, commanding a magnificent view; owner has left the country, and will sell them at a bargain, to a prompt buyer. (134-B).

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

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

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

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

CLANDEBOYE AVENUE.—A two-storey stone front cottage on lot 22 feet by 112 feet, with lane in rear. The cottage is heated by hot water, and the plumbing is first-class. First floor, drawing room, dining room, kitchen and servants' room, and five bedrooms on the second floor. Price, \$5,500; terms to suit purchaser. (40-C).

CLARKE AVENUE.—A solid brick house, on stone foundation, 40 feet square, with extension; grounds 97 ft x 139 ft.; nice lawn, apple trees, etc.; good stable and coach house. House is nicely laid out, has large drawing room full depth of house, library, dining-room, kitchen, and pantries, on ground floor. Price very reasonable. (900d-3).

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

COTE ST. ANTOINE ROAD.—A magnificently situated building lot, 100 ft. front by 135 ft. deep on Metcalfe Avenue; also a lot adjoining above 45½ ft. x about 125 ft. deep. (349-B).

COTE ST. ANTOINE ROAD, MOUNTAIN AND CLARKE AVENUES.—A magnificent block of land, fronting

on above streets, containing an area of over 136,000 feet. There is no better block of high class residential lots than these in Westmount. We offer this en bloc at a figure which should tempt speculators. (3-C).

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

COTE ST. ANTOINE ROAD.—A block of land with a frontage of 103 ft. on Cote St. Antoine Road and 238 ft. on Claremont ave.; fine situation; good view, could be divided advantageously. (298-B).

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

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

DORCHESTER STREET.—Two handsome stone front houses, just west of Greene Avenue, each 28 feet front, with all modern improvements, kitchens on ground floor. (789-3).

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

DORCHESTER STREET. — Six stone front 2½ storey well built family houses, containing five bedrooms, large drawing and dining room, library, kitchen, etc., ample cupboard accommodation. Splendid value for \$5,500 each. (287-B).

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

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

DORCHESTER STREET, cor. BRUCE AVENUE.—Lot about 25 feet front by 123 feet deep. (45-C).

ELM AVENUE.—A 2-storey brick house on stone foundation. All living rooms on two floors. Extension kitchen. Lot, 25 ft. by 110½ ft. to lane in rear. No furnace; 8 rooms. Price \$4,500. (394-B).

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

ELM AVENUE.—Fine block of land forming the south west corner of

was partly good times, they said, but it was more because New Yorkers were willing to listen now than they used to be to the suggestion of living in the suburbs, and this was because the suburbs, by more systematic development, had become more desirable places to live in.

Brooklyn was the borough first seized upon for exploitation by the suburban real estate companies, and it is in that borough that the greatest progress in development has been made. A great point in its favor is that it is at present most easily accessible of the four new boroughs surrounding Manhattan, and of this advantage the lot vendors have made the most. The result is seen in the great increase in the home owning population in the borough. The spot, which is most rapidly developing in all the greater city just now is the region immediately south of Prospect Park, where the companies had a free field. The borough, as a whole, is growing now in population at the rate of from 50,000 to 60,000 a year, so real estate men say, and houses are not being built sufficiently fast for this increase in population. Eighty per cent. of the houses available two years ago are now occupied. In another year land experts say that there won't be a house to be had in the borough and the builders will not be able to turn out creditable structures fast enough for the population.

Apart from the greater activity in land selling the improvement in the methods of managing suburban building operations are responsible in no small degree for the movement to the suburbs. Most of the companies operating in suburban real estate not only sell the lots on the installment plan now but they have a building plan attachment to the installment scheme, and under the purchaser's orders will erect the kind of house he chooses on the lot he buys, taking payment on the same system adopted in selling the site. The result is a saving of from 10 to 25 per cent. to the purchaser in the cost of construction, since it is obvious that it is cheaper to erect half a dozen houses in one neighborhood than it is to put up a single one, and he has the advantage of expert advice in building it. As the realty company wishes him to retain the house the advice is likely sound, and as the company wants to sell his individual taste will be carefully consulted.

So far as artistic merit in these new homes is concerned the improvement in the exterior of suburban houses is noticeable to any one who will take a

Western Avenue and having an area of about 12,689 feet. Good residential property. (47-C).

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. (380-A).

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

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

GREENE AVENUE.—A valuable building lot, forming corner of Prospect Ave., 90 ft., by 73 ft., only 42½ cents per foot. (237-B).

GREENE AVENUE.—A rough stone 1½ storey cottage, heated by hot water furnace, 9 rooms in good order, a nice comfortable house for a small family. Price, \$5,000. (235-B).

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

HALLOWELL AVENUE.—A good stone front tenement, well situated close to Electric cars; in good order, heated by hot water furnace; good modern plumbing; moderate price. (244).

HIGH STREET, cor. Elm Avenue. — Block of land, comprising five lots each about 25 feet wide, by 116 feet deep. Particulars at office. (46-C).

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

IRVINE AVENUE.—Two 2-storey solid brick cottages, extension kitchens, heated by hot water furnaces, in good order, seven rooms in each. Price, \$4,000 each. (204-B).

LANSDOWNE AVENUE.—Six good building lots, near Cote St. Antoine Road, each, 21 feet x 62½ feet. (307-B).

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

LANSDOWNE AVENUE, Cor. COTE ST. ANTOINE ROAD.—Large block of land, forming the corner of these streets; can be had at a bargain. (48-C).

LANSDOWNE AVENUE.—Vacant lot about 22 feet wide by 128 feet deep; well situated on this residential avenue. (59-C-B).

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

MITCHESON STREET. — Solid brick two and a half storey dwelling on stone foundation, with frame shed in rear. Also tenement house adjoining containing two dwellings, and well rented to May next. Owner wishes to sell quickly. (61-C).

MONTROSE STREET, facing Churchill Avenue, block of land having an area of 9,902 feet, with residence thereon. One of the best positions in Westmount. (35-C-3).

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

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

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

OLIVIER AVENUE.—A modern stone front cottage, with extension, double roof. Daisy furnace, open plumbing; close to street cars; is in first-class condition throughout. Price, \$5,750. (22½-C).

PRINCE ALBERT AVENUE. — Two stone front, semi-detached new houses, with extensions. All living rooms on two floors. Concrete cellar basement. Hot water heating. Would be sold separately or together, or would exchange for well-situated Westmount land. Price, \$7,000 each. (60 C).

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

PROSPECT AVENUE.—Three story dwelling, situated on lot about 22 feet front, has hot water heating, open plumbing, and both electric light and gas. This house is nearly new and is in good order, owner would exchange for suitable country property not too far from Montreal. (59-C).

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

ROSLYN AVENUE.—A semi-detached pressed brick and Ohio sandstone house, on lot 30 feet front by 111 feet deep. This house has all modern conveniences, hot water heating; concrete basement, plumbing new and open; main halls finished in oak; sidelight. Ground floor contains drawing room, dining room (oak sideboard), extension kitchen, mantels in drawing and dining rooms, upper floors four rooms. Particulars at this office. (41-C).

ROSLYN AVENUE. — A semi-detached pressed brick and stone house on lot 27 feet wide by 111 feet deep. The house consists of nine rooms and is modern in every respect; hot water heating; extension kitchen; concrete basement, open plumbing and first-class drainage system. Price \$7,500. (41-C).

ROSEMOUNT AVENUE.—Several choice villa lots well situated on best part of this avenue; situation unexcelled

walk to the newer settlements around the city. In the interior it has been even greater. For anywhere between \$3,000 and \$5,000 there are several companies now operating in the suburbs which undertake to sell a purchaser an eight or nine-roomed cottage, planned artistically outside and in, with tiled bathroom, hot water or steam heat, and parlor fire, with a lot from forty to fifty feet frontage, and from 100 to 150 feet deep, thrown in. He need pay only a part of price down, sometimes he need pay none. In Brooklyn these advantages are offered with a five-cent car fare to Manhattan, and the house can be obtained within thirty minutes' ride of the City Hall in Manhattan.

Such a business proposition as this would have been deemed insane ten years ago. Yet millions are being made in just such bargains now and the vendors are each year more anxious to add to the inducements to purchasers to undertake them. Particularly they have learned that the suburbanite will no longer tolerate muddy roads and oil-blt houses and their properties are not offered for sale until equipped with well-paved roadways, asphalt sidewalks, and the other advantages of urban residence.

Though the Brooklynites say they offer all the present advantages in the race for suburban developments the advocates of The Bronx and nearby Westchester say that the first place will be theirs very soon. "When the tunnel is built," is their slogan. Realty experts say that there is no doubt that rapid transit will change conditions of competition between the boroughs to the advantage of The Bronx and that the near section of Westchester county will benefit even more. Whether the three districts will compete for home builders on equal terms in the matter of land values is a question no one can decide yet, and in which the real estate operators dealing with each locality are warmly divided. The installment land sellers have so far not taken up the territory above the Harlem so eagerly as the land in Brooklyn, however, for the reason the real estate speculators who look for bigger game were before them, and land costs more up there. Staten Island, handicapped as it is by its dependence wholly upon ferry traffic, comes next, and Queens is developing scarcely less rapidly, because in both land values are low, and the exporters of both territories can make the financial inducements they offer great in proportion.

in Westmount. Lots run through to Mountain Ave., and have a frontage of from 33 ft. to 91 ft. each. Reasonable price. (178-B).

ROSEMOUNT AVENUE.—A substantial detached residence, fitted with all improvements, grounds have a frontage of 109 feet on Rosemount and 134 feet on Mount Pleasant avenue, by a depth of about 140 feet. Also three good brick houses, two on Rosemount Ave., and one facing on Mountain Ave., all well rented to good tenants, on lot fronting on both avenues, with an area of 30,894 feet. (178-B).

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

SHERBROOKE STREET.—A well situated lot, just east of Westmount Park. 50 ft. x 104½ feet deep; no waste depth. (337-B).

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

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

SHERBROOKE STREET. — A very handsome cut stone corner house, near Greene Avenue, 26ft. front by 72ft. deep; kitchen on ground floor; Daisy furnace; cellar basement. This house was built for owner's occupation, and is warranted first-class in every respect. Two lots adjoining, each 25ft. x 125ft., would be sold with house or separate. (360-B).

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

ST. ANTOINE STREET, Cor. GREENE AVENUE.—Large block of land forming this corner is now for sale. Full particulars, etc., at office. (49-C).

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

ST. CATHERINE STREET.—A stone front cottage on lot 28 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, 60 feet front on St. Catherine street, with a frontage of 160 feet on Metcalfe Avenue, a splendid location for shops or residence. (93-B).

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

ST. CATHERINE STREET.—Two building lots, near Metcalfe Avenue, about 44 feet 5 inches front, by a depth of 170 feet to 174 feet each. (328 & 336-2).

ST. CATHERINE STREET.—Lot of land about 89 feet front by 150 feet deep; just west of Metcalfe Avenue. Suitable for residential or business purposes. (48-C).

UPPER LANSLOWNE AVENUE.—We call special attention to the fine blocks of lots laid out on the St. Germain property. They are laid out in frontages of 80 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. (259-A).

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

WESTERN AVE.—Two new houses in pressed brick with stone trimmings of latest design and thoroughly well built, adjoining red stone house corner of Elm Avenue. A very convenient locality. Inspection and offers solicited. (731-5).

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

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

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

WESTERN AVENUE.—Four lots of about 27 feet each having an area of about 12,569 feet. These lots are situated corner of Elm Avenue and should attract the attention of anyone wanting residential property. (47-C).

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

There isn't any danger of all New York's moving to the suburbs under the blandishments of real estate canvassers, because there is a large part of the city's population which wouldn't live outside the boundaries of the central borough if a house and lot were given to each for nothing, just as there are other city workers who were content to make for Lonelyville in the evening and sad to leave it in the morning, even under the old conditions of suburban life. So long as families grow and times are prosperous, however, people who have lots to sell in the outlying territory, where it is not necessary to cover land with gold to buy it, count on an increasing movement in their direction which every improvement in transportation serves to increase. The only complaint the developers of suburban properties have is on account of the same transportation. The railway companies, steam and trolley alike, they say, don't encourage patronage. They want the population to grow before they provide facilities to carry it to work in the city, which is unnatural.

Despite these complaints the fact that the trolley companies are alive to their own interests and the public's is seen in the general extension just now of these roads in Westchester and The Bronx, where the population is still sparse, no less than in Brooklyn, practically every part of which is now well served in the matter of communication. And with railroad lines rapidly extending, good suburban lots of even at \$400 and some way below that, with money cheap, the cost of building materials low, and land development companies competing eagerly for a clientele among thrifty wage earners, as realty speculators never competed here before, this is a boom time for the city's suburbs.—The New York Sun.

THE VALUE OF TACT.

Tact is the silk lining of business talent, and no man's commercial equipment is complete without it. Its warp and woof are patience and unselfishness. These threads of character are not very common, and the peculiar weave of them called tact is still most rare. But its value never shrinks, and scarcely any price is too high for the merchant to pay for it. The more tact he has in his own person, in his salesmen, and in all those around him, the more certain is the merchant of doing a steady and prosperous business at all seasons, and in bad times or good.—Geyer's Stationer.

river; contain five bedrooms each. Lots comprise an area of over 45,000 feet. Arrangements will be made to show them to any intending purchaser. (20).

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

BROME COUNTY.—Township of Brome, one and a half miles from West Brome, a small village, sixty miles from Montreal, containing two churches, school, post office, saw and grist mill, butter and cheese factory, and C.P.R. station. Farm contains 120 acres of good land in a good state of cultivation, never failing supply of water, running through pasture; also well in house and one in barn. One-third of farm in timber; birch and maple. Comfortable buildings in good repair, situated on high ground near splendid summer and winter road. Farm ready for occupation. Sugaring and heavy farm implements, and about one half of everything raised on this place this year included in the purchase price. (Folio 210).

BORDEAU, SAULT AU RECOLLET.—An attractive 1½ storey stone front house, close to C.P.R. station, about a mile from electric cars; contains 7 rooms and extension kitchen. Lot about 87 feet x 109 feet; price \$3,500; or would exchange. (352-B).

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

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

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

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

CHURCH STREET, Cote St. Paul.—brick encased house, standing on lot 60 feet front by about 131 feet deep, containing two dwellings, both well rented. These houses contain parlor, dining room and kitchen on first floor and 3 bedrooms on second floor, same arrangement applying to each house. (63-C).

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

COUNTRY

.. AND ..

Suburban Properties

FOR SALE BY

The J. CRADOCK SIMPSON
Real Estate & Agency Co.

BEAUREPAIRE.—Two handsome semi-detached frame houses, in good order throughout, large frontage on the

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

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

DORVAL.—The beautifully situated residence and fine grounds formerly occupied by the late Henry E. Murray—large frontage on Lake St. Louis. This is one of the most desirable suburban properties about Montreal. Price, \$25,000. Particulars at this office. (C-55).

DORVAL.—Some fine building lots and blocks of land belonging to the estate of the late Henry E. Murray. (C-55).

LACHINE.—Splendid lot of land, measuring about 50 feet in width and 121 feet in depth; and situated near the depot. (54-C).

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

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

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

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

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

OUTREMONT.

BRICK-ENCASED HOUSE. containing 10 rooms, hot water heating and in good order throughout. This house stands in lot having an area of about 126,986 square feet and can be had at a bargain by a quick buyer. (52-C).

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

BLOOMFIELD AVENUE.—Large block of land having an area of 23,250 feet. This is one of the most promising spots in Outremont. (46-C).

OUTREMONT.—A beautiful villa situated on the St. Catherine Road, just outside the limits of Outremont, five

DIVISION OF INCOMES.

At the recent Lake Placid conference "Standards of Living," as affecting the division of income, was the subject of a paper by Mrs. Ellen H. Richards, in which she said: "Though ten billions of dollars, more or less, is spent for household expenses in the United States little attention is given to a rational division of the income. The cost of living is a mental rather than a material limitation, and largely the result of education. The struggle comes not so much with the very poor as with those whose character and principles demand more than the necessities of life.

"At present in America the greatest difficulty is probably felt by those families whose total incomes range from \$1,500 to \$2,500 a year, because their tastes are educated yet they are rarely skilled in the use of money. The home is not managed on an economical basis, and fails in many essentials of comfort. 'Style of living' has no 'standards,' no basis of morals, religion or economics. The cost of living should be balanced to secure comfort without sacrificing health, physical or mental. A comparison of several authentic family 'budgets' showed that household expenses could be grouped under five heads: Food, rent, operating expenses, clothes, higher life. The latter head includes savings, charities, travel for pleasure and education, and the like. About 25 per cent. of the income should be set aside for this; food will claim about an equal percentage, while rent, operating expenses, and clothes, will vary from 10 to 20 per cent. It is impossible to pay 25 per cent. for five things; an excess in one direction must be made up in another. When the household income is apportioned in this manner; it is less difficult to adjust expenses to an increase or decrease."—Boston Transcript.

"Quixotism, or Utopianism—that is another of the devil's pet words. I believe the quiet admission which we are all of us ready to make, that because things have all been wrong it is impossible they should ever be right, is one of the most fatal sources of misery and crime from which the world suffers. Whenever you hear a man dissuading you from attempting to do well on the ground that perfection is 'Utopian,' beware of that man. Cast the word out of your dictionary altogether, there is no need for it!"—John Ruskin.

minutes' walk from electric cars. Ground nearly five acres in extent, is mostly in orchard, containing a large variety of appliances, pear and plum trees, several hundreds of currants, gooseberries, and grape vines, all in full bearing. House is built in AI style. Has all city conveniences. Daisy furnace, hot and cold water, bath, w.c. etc. (322-B).

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

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

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

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

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

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

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

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

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

UPPER LACHINE.—A good building lot 50 feet by 150 feet on Brewster Avenue off Broadway. (39-C).

REAL ESTATE TRANSFERS RECORDED IN NOVEMBER, 1900.

St. Denis, St. Jean Baptiste, Hochelaga and St. Gabriel.

STREET AND NO.	WARD.	CAD. NO.	SUB-DIV. NO.	DIMENSIONS.		AREA	PRICE PER FT.	BUILDINGS.	TOTAL PRICE.	REMARKS.
				FRONT.	DEPTH.					
Labelle	St. Denis...	8	754	50	101	5075	.07½	Vacant	893.18	
St. Andre	"	7	522	25	87	2175	.06½	"	141.88	
" 1835-41	"	825	111 & 112	40	94	3760		Buildings	5000	
Massue	"	825	88	24	78	1728	.20	Vacant	500	
Huntley	"	8	Pt of 512	25	100	2500		New buildings	1700	A reméré.
Bibaud	"	218	.....	85.11	60.9	2146		Buildings	450	
Rivard, 540-540b	"	162	179	22	70	1540		"	1400	& other considerat'ns
St. Hubert	"	7	388	25	87	2175	.18½	Vacant	800	
" 1797	"	7	450	25	87	2175		Buildings	4000	
Huntley	"	8	Pt of 512	25	100	2500	.11½	Vacant	287.50	
"	"	8	Pt 448	25	100	2500		"	187.50	
" 1854	"	8	445	50	100	5000		Buildings	800	
Chambord	"	381	Pt 97	25	88	2150	.12½	Vacant	268.25	
Huntley	"	8	Pt 493	25	100	2500		Buildings	2000	
St. Hubert	"	7	682	25	109.7	2739	.05½	Vacant	149.87	
Labelle	"	7	982	25	110	2750	.07½	"	208.25	
Huntley	"	8	Pt 466	25	100	2500		"	187.50	
St. Denis, 1267-1273	"	162 & 103	Parta	41	95	3855		Buildings	9000	
St. Andre	"	7	589	25	68.11	1598		Vacant	104	
Mount Royal	"	380	8	26	100	2600		"		
Cardinal	"	380	35 to 38	96	69	6624	.26	"	6000	
Chambord	"	380	67-70 & 111-114	192	70	18440		"		
" 596-598	"	381	pt 90	25	86	2150	.08	"	172	
Brebeuf, 375-379	"	389	190	25	80	2000	.81½	Buildings	1775	
Huntley	"	8	Pt 607	25	100	2500	.10½	Vacant	262.50	
"	"	8	Pt 465	25	100	2500	.07½	"	187.50	
"	"	8	Pt 605 & 606	50	100	5000	.10½	"	525	
St. Hubert, 1658	"	7	824	25	109	2725	.81½	Buildings	850	
Boyer	"	328	466 469	100	95	9500	.05½	Vacant	1600	
St. Hubert, 1678	"	7	830 & 831	50	109	5450	.07½	"	408.75	
Huntley, 735	"	8	Pt 621	25	100	2500	.10½	"	287.50	
Prenoveau	"	271	Pt A	30	80	1600	.07½	"	120	A reméré.
Huntley	"	8	Pt 495	25	100	2500	.09	"	225	
"	"	8	682	42	100	4200	.16½	"	694.60	
Laurier Ave	"	328	392 to 398	170	160	17000		"		
Christophe Colomb Ave.	"	328	401 to 404	100	148	14800		"	1608	Sheriff's sale.
Gilford	"	328	810	28	100	2800		"		
St. Hubert	"	7	649	25	107	2675	0.5½	"	147.18	
Rivard	"	160	Pt 16	20	70	1400		Buildings	1880	
Sydenham, 724-730	St. Jean Bap.	1	195 & 196	41	108	4290		"	hypothec	
Rachel, 225-229	"	8	106	25	100	2500		"	5842.90	
Mentana	"	11	16	23	94	2068	.15½	Vacant	325	
Brebeuf	"	7	125	16.8	80	1388		Buildings	1750	
St. Hypolite, 588-588	"	269	.....	40	75	3000		"	1500	
" 645-659	"	188	Part	irreg.	irreg.	4928		"	7000	
St. Dominique, 793-795	"	811	Part	49	75	3675		"	2525	
St. Andre	St. Denis...	7	183	25	87	2175		Vacant		
Rivard, 198	St. Jean Bte	15	450	20	70	1400		Buildings	1600	
Daluth	"	12	Pt 158	22	88	836	.07½	Vacant	600	
St. Dominique, 951	"	234	.....	23.4	69	1610		Buildings	900	
City Hall Ave, 680	"	78	77	20	80	1600		"	1000	
" 680	"	76	77	20	80	1600		"	1500	
" 958-962	"	79	14	20	70	1400		"	2500	Sheriff's sale.
Rachel, 225-229	"	8	106	25	100	2500		"		
Marlaine	"	1	115	25	100	2500		Vacant	5842.90	
St. Dominique, 977-979	"	215 & 216	.....	47	69	3242		Buildings	8000	
Champlain, 56 60	"	7	120	25	80	2000		"	8000	
St. Hypolite, 488	"	303	.....	40	75	3000		"	1850	
Dufferin & Mount Royal	"	7	Pt 168	40	25	900	.39	Vacant	350	
Moreau	Hochelaga..	80	Pt 46	24	100	2400	.05½	"	180	
St. Catherine	"	23	429-458	24	110	2640		"		
Nicolet	"	23	503-548	145	121	17545	.26	"	5840.15	
Chambly	"	23	609-610-537	24	122	2928		"		
Joliette	"	29	58 & 59	48	85	4080	.15	"	612	
Moreau, 21 & 28	"	60	8	37.6	100	3750		Buildings	2200	
Frontenac, 254-260	"	166	505 & 506	44	80	3520		"	201	Sheriff's sale.
Notre Dame, 389-393	"	148 & 144	Part	irreg.	irreg.	25563		"	28500	& other properties
St. Catherine	"	160	23	28.8	100	2367		Vacant	1.00	outside of Montr'l.
"	"	166	23	28.8	100	2367		"	1.00	
Marlborough	"	148	Part	50	106	5300		Buildings	hypotheca	
Desery	"	54	91 & pt 90	40	100	4000		"		
"	"	54	88 & pt 87	37.6	100	3750		Right of way..	1878.90	
St. Germain	"	50	87 & 88	50	100	5000		"		

St. Denis, St. Jean Baptiste, Hochelaga and St. Gabriel.—Continued.

STREET AND NO.	WARD.	CAD. NO.	SUB-DIV. No.	DIMENSIONS.		AREA.	PRICE PER FT.	BUILDINGS.	TOTAL PRICE.	REMARKS.
				FRONT.	DEPTH.					
Charron, 61	St. Gabriel..	8187	118B	24	88.6	2124	.....	Buildings	2800	
Reading, 40	"	8899	172	28	90	2070	.....	"	2400	
Centre, 879-881	"	2749	.....	48	111.9	5864	.....	"	1050	
Chateauguay, 295-297	"	2628	Part	24	99	2876	.....	"	1200	
" 295-297	"	2628	Part	24	99	2876	.....	"	1200	
St. Charles, 43 to 46	"	2881	.....	73.8	106.6	8884	.....	"	1050	Sheriff's sale.
Ropery, 176-185	"	p. 2880	.....	46	90	2140	.50	Vacant	1072	
Reading	"	8899	208 & 209	45	irreg.	2895	.....	Buildings	1975	
Chateauguay, 847-858	"	2603	Part	45	irreg.	2895	.....	Buildings	1975	

MONTREAL EAST.

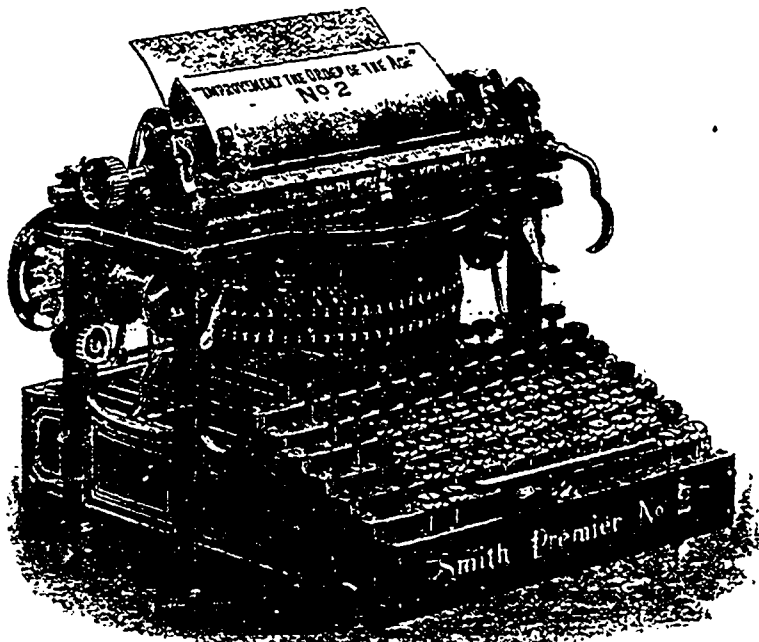
STREETS AND No.	WARD.	CAD. No.	SUB-DIV. No.	DIMENSIONS.		AREA.	Price Per Foot.	BUILDINGS.	TOTAL PRICE.	REMARKS.
				FRONT.	DEPTH.					
Charrier, 141	St James...	1208	Pts 188 & 184	21.6	120	2580	.....	Buildings	4000	
Montcalm, 252	"	988	.....	21	75	1575	.....	"	1500	
" 252	"	988	.....	21	75	1575	.....	"	1600	
Amherst, 621-681	"	1158	80 to 83	61	63	3843	.....	"	8000	
Beaudry, 559-563	"	1103	.....	50	105	5250	.....	"	.....
Ontario, 1198-1207	"	1180 & 1182	.....	115.9	51	5938	.....	"	21500	
Beaudry, 559-563	"	1103	.....	50	105	5250	.....	"	.....
Ontario, 1198-1207	"	1180 & 1182	.....	115.9	51	5938	.....	"	2700	Undivided 1/4 of.
Visitation, 847-858	St. Mar y's	1108	Part	64	69	4417	.....	"	.....
Ontario, 1184-1188	.....	.....	.....	.....	.....	.....	.....	"	.....
Visitation, 886	St. James...	1099	.....	68	44.6	3066	.....	"	6000	
Beaudry, 874-876	"	1036	.....	42.9	77.4	3308	.....	"	6800	
St. Hubert, 478-477	"	1208	805	25	129	3225	.....	"	7000	
St. Denis, 491-495	"	1200	15	25	100	2500	.....	"	10000	
" 419-431	"	1199	24	25	80	2000	.....	"	5000	
Craig, 191-197	"	884	Part	71.6	58.4	3600	.....	"	6500	
Beaudry, 287-289	"	864	Part	37.3	95	3563	.....	"	1781	25
Amherst, 475-481	"	974	40 & 41	42	63	2646	.....	"	8000	
Lagauchetiere, 275-281	.....	.....	.....	88.0	.....	.....	.....	"	.....
St. Timothee, 117	"	405	.....	82	irreg.	8990	.....	"	4475	Sheriff's sale.
DeMontigny, 1151-1153	"	051	Part	62	75	3900	.....	"	5000	
Montcalm, 245	"	1020	.....	21.8	76	1658	.....	"	40	rights in.
" 245	"	1080	.....	21.8	76	1658	.....	"	1000	
Berri, 761A-769	"	1202	209 & 210	50	109	5450	.....	"	11000	
St. Timothee, 239-243	"	786	.....	50	78.6	3930	.....	"	5312	& other considerations.
St. Lawrence, 184-188	St. Lawrence	618	.....	irreg.	irreg.	2750	.....	"	.....	Sheriff's sale.
" 178-184	"	610	.....	irreg.	irreg.	1124	.....	"	2 00	
St. Chas. Borromeo, 295	"	124	Part	26	78.6	2048	.....	"	.....
Church, 41-47	"	168	15 & 16	50	88	4150	.....	"	.....	hypotheas
Park Ave, 46-48	"	44	84	54	42	2268	.....	"	.....
Milton, 184-144	"	44	85	62	65	3410	.....	"	1 00	& other consid'ions.
Dorchester, 626	"	575	Part	85	irreg.	4206	.....	"	215	Sheriff's sale.
DeMontigny, 951	St. Mary's..	791	Part	20	84	1680	.....	"	2850	
Visitation, 187-139	"	306	.....	44	128 1/2	5654	.....	"	9250	
" 847-853	"	1108	Part	64	69	4417	.....	"	8950	
St. Catherine, 1200	"	434	1 & 2	57	107.8	6123	.....	"	28527	50
Malo, 2-10	"	638	22-27	153	35	5355	.....	"	5000	
Panet, 427-441	"	1101	142 & 143	76	100	7600	.....	"	6875	
Fullum, 65-67	"	1589	.....	88.6	50	4430	.....	"	1225	
DeMontigny, 881-883	"	846	.....	50	84	4200	.....	"	.....
Champlain, 151-159 1/2	"	847	.....	40	103	4120	.....	"	7624	Undivided 1/2 of.
Maisonneuve, 185-191	"	824	.....	40	118	4520	.....	"	8500	
Parthenais	"	1205	B	42.6	163	6927	.....	Vacant	1 00	
St. Denis, 252-254	St. Louis. ...	448	.....	42	88	3456	.....	Buildings	4500	
City Hall Ave, 584	"	765	Part	19	81.8	1544	.....	"	2300	
DeMontigny, 1219	"	695	Part	28	88	739	.....	"	1000	
Montee du Zouave	"	746	85-3 & 86-3	27.6	irreg.	1030	.....	"	7000	
St. Denis, 242-250	"	447	.....	48.4	84.8	1502	.....	"	7000	
Laval, 58-62	"	907	4 & 5	49	100	4900	.....	"	.....	hypotheas
Lagauchetiere, 420	"	194	.....	irreg.	irreg.	1696	.....	"	900	Undivided 9-10ths of
City Hall Ave, 221-228	"	847	.....	24.8	68	1528	.....	"	2500	

MONTREAL WEST.

STREET AND NO	WARD	CAD. NO.	SUB. DIV. NO.	DIMENSIONS		AREA.	PRICE PER FOOT.	BUILDINGS	TOTAL PRICE.	REMARKS.
				FRONT	DEPTH					
St. Antoine, 80-80 B.....	St. Antoine.	949	.....	25	Irreg.	2242	.....	Buildings	8000	Sheriff's sale.
Marsfield, 187.....	"	1403	Part	28.5	100.6	2852	.....	" .....	560	A remère.
Cathcart, 66 68.....	"	1881 & 1864	.....	Irreg	ular.	2448	.....	" .....	4700	
St. Mathew, 78.....	"	1061	4	28	85	1955	.....	" .....	7000	
St. Mark, 8-5-7.....	"	1624	6	24 1/2	80.2	1982	.....	" .....	36000	& properties in Westmount & St. Henry.
St. Antoine, 378-384.....	"	90 & 91	Part of	Irreg	ular.	4904	.....	" .....	Hypothecs.	
Sherbrooke, 752.....	"	1208	.....	77.6	197	15287	.....	" .....	28500	
Mackay, 121.....	"	1899	Part	20.6	118.6	8008	.....	" .....	
Closse	"	1701	.....	26.6	158	4055	.....	" .....	4000	
Coursol 50.....	"	1654	68-9 & 68-10	20	140	2800	58	Vacant.....	1027.51	
St. Antoine, 409c-409f.....	"	86	Part	Irreg	ular.	1866	.....	Buildings.....	4000	
Tupper,	"	1687	8-9	48	112	5376	.....	" .....	602	Sheriff's sale.
St. Mark, 80.....	"	1628	Part	21.8	78.1	1583	5	"	8200	
Drummond, 71.....	"	1654	.....	25	77.5	1936	.....	" .....	4000	& other consideration.
Sherbrooke, 1108.....	"	1501	74	28 1/2	118	8004	.....	" .....	5000	
Lagachetiere, 823.....	"	1688	8 & 8	21	182	2772	.....	" .....	18000	
Richmond, 338 342.....	"	1111	1	24	68	1682	.....	" .....	4400	
Laclerk Ave. 10-16.....	"	421	part	67.2	84	2284	.....	" .....	
St. Antoine, 400c to 400f.....	"	1897	8 & 9	38	58.8	1930	.....	" .....	1675	Sheriff's Sale.
Cedar Ave.....	"	1722	Part	48	112	5376	.....	" .....	11000	
Basin.....	St. Ann's...	1182	210	428.6	88850	21	Vacant.....	18548.75	
			78.8	168.9	15090	Buildings.....	6586	

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STREET & NO.	WARD.	CAD. NO.	SUBDIV NO.	DIMENSIONS.		AREA.	PRICE PER FT.	BUILDINGS.	TOTAL PRICE.	REMARKS.
				FRONT.	DEPTH.					
Western Avenue.....	Par. of Mont'l	220	43 1	22.11	114.6	2699.8	..	Buildings	6000	
St. Antoine	"	888	118	26	100	2600	..	"	1232.25	Rights of Redemp'n.
Metcalf Avenue	"	261	8	24	188.6	8324	..	"	1.00	And other consid'n.
Western Ave	"	285 B	Part			208254	.40	Vacant	88301.00	
"	"	285 A								
"	"	285 C								
Bruce Avenue, 74.....	"	941	Part	Irreg-ular		309935	.25	"	77495	
"	"	941	pt. 329	31	92	1932	..	Buildings	4500	
"	"	941	322, 323 & 324	126	92	11592	..	Vacant	1.00	And other consid'n.
Western Avenue.....	"	255	2	29.8	108.4	3154.2	..	Buildings	80.0	
Montrose Avenue.....	"	289	88 pt 87	70	Irreg.	8600	.50	Vacant	4300	
Elm Avenue, 84.....	"	374	1-40	25	105	2675	..	Buildings	7150	
Winchester Avenue.....	"	208	77 78 & pt 78	47	80	3760	.38 1/2	Vacant	1650	
Grosvenor Avenue.....	"	219	91-1 & 2	60	111	5550	..	Buildings	9600	Sheriff's sale.
Green Avenue.....	"	375	29.1 & 2	69	110	7590	..	With other prop.		
Elm Avenue.....	"	375	27.6	25	110.6	2762.6	..	St Antoine Wd	No price	Rights in
Gladstone Avenue	"	379	Parts of	22.8	84.4	1898	..	Buildings	4500	
"	"	379	Parts of	22.6	84.4	1898	..	"	4593	
Grosvenor Avenue.....	"	319	Parts of	24	96	2804	..	"	Recon'ce	
Mount Pleasant Avenue.	"	374	54	Irreg-ular		24927	.20	Vacant	4985.40	
"	"	374	54	Irreg-ular		24827	..	"	4500	Rights of redempt'n.

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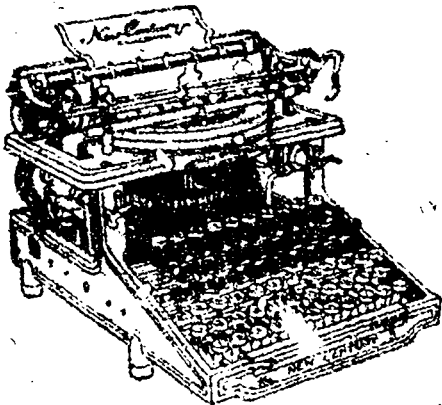
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