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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, November, 1900.

No. 11.

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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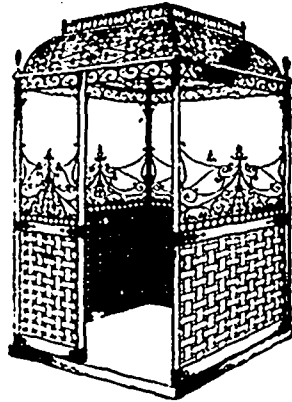
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704 DORCHESTER STREET.

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Real Estate Record

Vol. 13.

MONTREAL, NOVEMBER 10th, 1900

No. 11.

THE Real Estate Record

IS PUBLISHED MONTHLY

181 St. James Street, Montreal.

The J. CRADOCK SIMPSON
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MONTHLY REVIEW.

There was an improvement in the amount of business transacted in the real estate market during the month of October, but perhaps not so much as the recorded sales would seem to imply. Speaking generally, conditions have improved; there is more inquiry, and brokers find their clients more disposed to talk about real estate, but whether such change for the better will have an immediate effect on the market is somewhat doubtful. The chances are that there will be no movement of any importance until the early spring from which time a steady improvement may be looked for. Investors are not yet in the market, but with the December dividends coming in, and no other safe investments offering to yield a fair return, there would seem to be no other alternative than to invest in real estate.

Partly owing to the high prices of building materials, and to the difficulty in getting loans, there is little or no speculative building going on. There are very few good houses to let, so that when the spring demand sets in there is every probability of the vacant houses being all pretty well taken up.

Judging from the results of the auction sales of all kinds of real estate that have been held for some time back, it is of little use to offer any properties for sale by auction until the market takes a decided turn for the better. The middle of January will likely be a good time for residential property, and the auction branch of the market will probably remain quiet until then.

The sales recorded during the month of October in the undermentioned suburban municipalities amount to \$216,162, and are as fol-

Notes and Drafts

(Loose or Bound.)

CASH RECEIPTS,
PARCEL RECEIPTS,
RENT RECEIPTS,
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161 feet on St. James Street, 102 feet 5 in. on Victoria Square. Rear entrance from Craig St. Annual rental about \$10,000. For particulars apply to

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DORVAL

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THE BEAUTIFULLY SITUATED Residence and fine Grounds formerly occupied by the late Henry E. Murray. Large frontage on Lake St. Louis. One of the most desirable suburban properties about Montreal. For particulars apply to

The J. CRADOCK SIMPSON
Real Estate and Agency Co.
181 St. James Street.

lows: Maisonneuve, \$5,300; DeLorimier, \$1,383; Mile End, \$22,112; Outremont, \$21,593; Cote des Neiges, \$8,002; Montreal West (Junction), \$6,000; Verdun, \$7,207; Cote St. Paul, \$101,504; St. Henry, \$13,321; and Ste. Cunegonde, \$29,737.

There were 173 real estate transfers in the city wards and town of Westmount recorded at the registry offices during the month of October, the particulars of which are given in other columns, amounting to \$875,862.

St. Antoine Ward.....	21	\$277,248
St. Ann's Ward	1	2,000
Centre Ward.....	1	60,000
St. James Ward.....	14	47,023
St. Louis Ward.....	18	81,725
St. Lawrence Ward.....	11	129,501
St. Mary's Ward.....	18	69,312
St. Jean Baptiste Ward.....	19	39,238
St. Denis Ward.....	44	68,142
St. Gabriel Ward.....	6	9,043
Hochalaga Ward.....	15	20,595
Westmount Ward.....	15	71,975
	173	\$875,862

During the corresponding month of last year, 155 transfers were recorded, amounting to \$785,707.56.

The real estate mortgage loans recorded during the month of October, in the registration division of Montreal West amount to \$105,199; of this amount \$22,000 was placed at 4½ per cent.; \$38,500 at 5 per cent.; \$7,287 at 5½ per cent.; \$26,100 at 6 per cent.; \$800 at 7 per cent.; and \$10,512 at a nominal rate.

The 4½ per cent. loan was in one amount of \$22,000, and the 5 per cent. were in eight amounts of \$5,500, \$3,000, \$10,000, \$2,000, \$4,000, \$4,000, \$5,000 and \$5,000.

The lenders were:

Estate and Trust Funds.....	\$ 7,000
Insurance Companies.....	12,000
Local Institutions.....	34,500
Building and Loan Companies.....	18,012
Individuals	33,687
	\$105,199

In Montreal East the loans recorded amount to \$87,250; of this amount \$22,700 was placed at 5 per cent.; \$34,900 at 5½ per cent.; \$28,000 at 6 per cent.; \$1,000 at 8 per cent.; and \$650 at 10 per cent.

The 5 per cent. loans were in five amounts of \$2,000, \$2,000, \$7,500, \$2,200 and \$9,000.

Evans and Johnson,

AGENTS

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1723 Notre Dame Street.

Contracts for Sprinklers. Lowest Current Rates

Correspondence with Mill Owners solicited.

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First-Class Work at Lowest Prices.

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WE HAVE ALWAYS Money to lend on First Mortgage on city real estate. Low rates of interest on large amounts. Expenses kept down in all cases. Loans put through quickly when required.

THE

J. CRADOCK SIMPSON

Real Estate and Agency Co.,

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House for Sale.

SHERBROOKE STREET.

A well-built commodious Residence containing sixteen rooms, heated by hot water throughout, and fully equipped in every respect. The lot is 80 feet front, by about 188 feet deep, and the vacant lot adjoining of the same dimensions can also be had at a moderate price.

The J. CRADOCK SIMPSON
Real Estate & Agency Co.

181 ST. JAMES STREET.

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FOR SALE
TO RENT
& EXCHANGE

DEVELOPING and PRINTING

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148 Peel Street.

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Houses for Sale,

—BY—

The J. CRADOCK SIMPSON
Real Estate & Agency Co.
Real Estate, Insurance,
and Investment Agents,
161 ST. JAMES ST.,
MONTREAL.

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

BLEURY STREET.—Stone front building, two shops and dwelling above. Lot, 48½ ft. by 163 ft., just above St. Catherine st., well rented. (892-C 3).

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).

FURNSIDE 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).

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

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

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

The lenders were:

Estate and Trust Funds.....	\$ 3,500
Insurance Companies	10,500
Local Institutions.....	4,660
Building and Loan Companies.....	35,500
Individuals.....	33,150

\$87,205

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.

161 St. James Street.

NOTICE.

The REAL ESTATE RECORD will be delivered free of charge, to any one interested enough in Montreal real estate to leave his or her address at this office and those of our readers who do not receive "The Record" regularly will oblige the publishers by letting them know.

TO REAL ESTATE BROKERS.

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

TO LET.

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

ESTATE RAYNES

Subdivision Westmount.

Choice Building Lots For Sale

ON THE FOLLOWING AVENUES:

FORDEN, MURRAY, MONTROSE, CHURCHILL,
and COLE ST. ANTOINE ROAD.

Beautiful Situation. Moderate Price.

THE J. CRADOCK SIMPSON

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161 St. James Street.

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

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

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 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. (29-4)

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).

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

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

HUTCHISON STREET, MONTREAL ANNEX.—A stone front cottage of seven rooms, almost new. Would exchange for building lots. Price, \$3,000. (\$29b-3).

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

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

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

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

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

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).

HOME THOUGHTS.

Doing Without, as a Mental and Moral Tonic.

We have very little realization of the value of saying an emphatic, cheerful "No" to ourselves, until after long debate between desire and duty, either of prudence or self-denial, we set the coveted thing out of our boundaries altogether and cease to think about it. Then there comes that calm and delightfully self-approbative sense of "Well done," which is one of the pleasantest of personal experiences.

There is an aggressive, persistent vitality in certain of our wishes that not only surprises us, but sometimes, when we believe our "sober second thoughts" have banished them utterly, they rise up with such sudden force and allurements that we succumb on the instant. We have said we would, when we earnestly purposed to say positively that we would not; we have accepted the invitation we had persistently refused; we have purchased the dainty bit of furniture or of personal adornment we knew was an extravagance; we have converted the sharing of our informal family dinner into an expensive meal in honor of a friend; we have been entirely routed by forces we had thought too trivial to be afraid of.

And if this is true of our own personal temptations, it is a hundredfold more emphatically forcible in regard to the indulgence of our children. The ratio of our efforts to gratify and delight them beyond what is rightly within our means, to the attempts which we make to strengthen them to be content and ready to yield to the constraint of their circumstances, is easily as ten to one in favor of the difficult and wrong indulgence. It is easy to most loving mothers to reason: "I can manage it by going without gown, or wrap, or hat, and the child does want it so much."

One almost universal doctrine among loving parents is epitomized in the hackneyed phrase: "They can only be young once, do let them enjoy all they can." Under this theory, sons and daughters unwittingly become the cause of unceasing strain and endeavor to their parents, and are deprived of a whole army of elevating and helpful influences which would come to them from being obliged to live according to their means and take their share of the family restraint.

Among the laboring people of our country, the effort to allow their children, and especially their daughters, the privileges of girls who have ten or even twenty times their means, is very pathetic. A beautiful spirit of self-effacing devotion prompts it all,

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).

MACKAY STREET.—Well situated, one and a half storey stone front house, with stone bay window. Contains 9 rooms, bath and w.c., is heated by Daisy furnace, and is in good order. Possession 1st May. Can be had at a low figure. (59-C-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).

MANUFACTURERS STREET.—One storey and mansard roof, brick encased house on lot about 48 ft. wide by 106 ft. deep. Also two storey frame stable and carriage house and other outbuildings in rear. Fine property for a master carter. (59-C-4)

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

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

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

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

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

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

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, \$2,550. (8-C).

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

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

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

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

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

PINE AVENUE.—A handsome stone front house, on lot 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 2½ storey solid brick house on stone foundation, in good order. Plumbing is in A1 order; small cottage in rear, with entrance on St. Dominique street. (208B).

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

and a blind misunderstanding of the results upon the character of the children makes it a sorrowful picture of misused opportunity.

A very clever girl, eager for a college education, said to me, with an expression which elevated a plain face into beauty: "I came very near getting my wish at the cost of killing my mother. A sudden illness discovered to me that she was carrying a burden in the household far beyond her strength, and had been, for need of my help, both with my hands and from moneys I could earn, on the verge of fatal overstrain, rather than ask me to give up my heart's desire. All the graduation honors in the world would not pay me for my delight in seeing her well again, and my pride in paying a good servant to do the hard work." Nor, thought I, would the fame or intrinsic worth of even being first-honor girl of your class, so have adorned and enriched your life to its latest day.

To those who have watched either themselves or their children, there is clearly to be seen a sure rise of self-respect in every character that has accustomed itself to keep its longings within what is honestly and unselfishly attainable. This is worth more than any gratification, however keenly enjoyed.

Certain coveted things put on such appealing faces as they stand before the "parting of the ways" in our children's lives. "Bob so longs to be an artist: he has such decided talent: his sketches are so clever—if his father could, only manage to support him for four or five years more." Those sad and fateful words, "if he could only manage!" How many a shortened . . . how many a stooping shoulder, how many a nature, from which toil of mart or desk, has ground out the last possibility of personal enjoyment, attest what they mean.

Do not let us confound a man's or a girl's attaining what he or she feel to be their true plane of development by their own sacrifices, with the acquisitions made through the efforts of others. If artist Bob can for his art's sake live on what his father can afford: if it were even a pittance, and he knows in his very soul that neither father nor mother work harder for his choice, all honor to Bob, and may the palm be his. It is when the father's increasing years can know no respite because of the son's still fruitless toil, and the mother lacks the luxuries and comforts he might afford her, through less congenial occupation, that he should look for his most enduring laurel in the distasteful field.

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

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

SEYMOUR AVENUE.—Two stone front cottages; extension kitchens, cemented basement. Daisy furnaces, four 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; colse to C.P.R. workshops. (21-4).

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

SHERBROOKE STREET.—A 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 \$2,500 (30-C).

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. (33-4).

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 $2\frac{1}{2}$ 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 \$840 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 \$1,090 per annum. (E21-3).
- ST. DENIS STREET.**—A first-class stone front tenement, containing six dwellings, each heated by hot water furnace, wired for electric light and piped for gas. Yields a revenue of \$1,260 per annum; is a really good investment property. (16-4).
- ST. DENIS STREET.**—A very attractive cut stone front tenement, containing two dwellings, near Sherbrooke street; nicely laid out; heated by hot water furnace; modern plumbing, &c.; in A1 order. (343-B).
- ST. DOMINIQUE STREET.**—A solid brick tenement 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. (818 $\frac{1}{2}$ -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).

The range of our subject is indeed wide. The "doing without" which helps, stands at the door of every heart and holds out both hands. When the thing involved is not the ordinary one of which material means, money and strength, are the chief factors, it calls through the feeble who need the strong, the dispirited who lack the vitality of the young hearts to cheer and inspire, the old who need the strong arm, the disabled who lack the vigor a child's assistance can afford. It is not only those who need money who gain doubly by doing without coveted pleasures and enjoyments. I have in mind households out of which whose families are scattered, seeking pleasure in travel or foreign study, or the acquirement of one art or another, where a mother and father on the first declining step past middle life are alone in hours of illness or discouragement, without remonstrance or appeal. It takes no long debate to determine the better harvest to any human nature, or to discover whether the daughters of such houses will gain most under Herr Z. in Dresden or Leipsic, or by abiding as the light and joy of their home.

It is the almost universal prevalence of habit in our homes, from which we and our children gain the conviction that, if it is in any way possible to attain a thing just beyond our reach, we will try for it. Our obedience to this comes, in the germ, from a healthful aspiration in a young country reaching beyond the crude and simple things of its childhood. The first life of our republic was elementary in everything but principle; but out of a virtue has grown an overmastering evil; it is as if a helpful water-power had become a destructive flood. It extends to great things and small; it rules the decision as to whether Tottie shall have a new doll, or the cosy parlor shall blossom out into a drawing-room; it weighs whether Gladys's trousseau shall cost half her father's income for the year of her marriage; or Tom hang dependent on his father's toil for thirty years instead of fifteen. We have ceased, as of old, to reach after those small comforts in our homes which seem essential to our children's civilization; we have reached a place where pruning is more valuable than enrichment.

The frequent, alas! incessant query in the families of what the world calls "rising men": "Why can't we have things done as Smiths do them?" or "Why can't I have what all the other girls have?" has to be met on the ground of exact truth. Compromises of trying to adopt methods approaching wealthier households or cooperation

- 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 180 ft. (15-4).
- ST. HYPOLITE STREET.**—Brick encased tenement, two dwellings and shop, rented for \$378 per annum. Price, \$4,300. (587-3).
- 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. (525-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 $1\frac{1}{2}$ storey stone front cottages, containing nine rooms each; heated by hot water furnace; in good order throughout. Situated on the best part of the street; close to electric cars; both well rented to good tenants; possession can be given on 1st May. Will be sold to a prompt buyer for less than \$5,000 each. (18-C).
- ST. 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.**—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 3 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 sound brick house, extension kitchen, nice family house at a very low price, 6 bedrooms. Price, only \$4,500. (769-3).

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

TUPPER STREET.—Stone front cottage on lot about 22 feet wide by 73 feet deep, with hot water heating; good plumbing and in splendid state of repair. Basement contains kitchen, dining-room, and servants' room, first floor, double drawing-rooms and sitting room; second floor has 3 bedrooms, bath, etc. (54-C).

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

in the imitative wishes of young people in love with modern beauty and luxury, only weaken self-respect and lower every conception of what is to make their true value in the community in which they live, and of what constitutes real importance in an American citizen.

It seems hard to deny a child something which is but a trifle to its playmate, but the trial is greater to the parent than to the child, and it is extremely easy to rouse in a very young heart a proud sense of being "a help to father" or an aid to family comfort, by giving up its small wishes. The principle once rooted never is eradicated, and the small things of life fall back into their true place in a child's mind.

When childhood is passed the mother's and father's struggle to deny what they cannot rightly have becomes harder and harder, and if the earlier training of denial is wanting, the young importunate hearts plant many thorns by entreaties, which too often prove victorious. The "coming out" reception and dinners, the exquisite gowns, the costly wedding outfit, the lavish athletic expenses at college, the unending outlay of modern pleasure clubs, the whole plenishing of the social organization of our end-of-the-century ways of living, absolutely essential in the eyes of our children, have to be given or denied as our consciences command. Let us not forget that we shall never have more relentless judges than these very children, and that the reward of our endeavor to deny them nothing is more than likely to be their cruel verdict: "I am entirely unfitted for a restrained life, or for living on a small income; I never was denied anything at home; my parents are to blame."

In many a household to-day the troubled young wife mourns her inability to control her expenses, and many a young husband finds himself wretched for lack of luxuries which he had used freely at the cost of a father who had no surplus to divide with him when he left the parental roof.

And this doing without extends to the sweet privilege of giving to others, and of aiding schemes of pleasure or benevolence which, on their face, seem almost duties. What, not give my dear friend a wedding gift? Not help to get up that charitable entertainment for the hospital? Not subscribe to the new golf links? Not contribute to the fund for the fire-sufferers? If it cannot be honestly done, it is a matter of vital importance that the household refrain from these delightful acts, the children learning

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).

VALLÉE 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. (355-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).

VICTORIA STREET.—Two cut stone front houses in good order; Daisy furnaces; each rented for \$400 per annum. Price only \$6,000 each. (265-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. (445-3.)

ATWATER AVENUE.—A block of land with a frontage of 200ft. x 96ft. deep, situated between the canal and Notre

Dame street; lots in rear can also be had; fine site for a factory; also three lots near St. Antoine street. (23-C).

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 129 ft 3 in. Very few lots remains 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 127 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 Sherbrooke street, 51 ft. 9 in. x 115 ft. deep. Price, \$1.25 per foot. (184-B).

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

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

from their parents that even the pain of being misunderstood will become a buttress to integrity and moral force. N. Y. Evening Post.

FAMILY PRAYER.

"There are many hindrances in the way of family prayers in this day," says the Christian Advocate (Albion), of New York. "Parents are pressed for time. In the morning the father must eat his breakfast while his children are in bed, and hurry away to catch a train or a boat, and travel many miles to reach his place of business. When he returns at night the children have retired. When the sons and daughters are old enough to go to school they are also under a constant pressure of duty. In some cases they must study far into the night and leave home early in the morning. The new conditions which have come with our great cities, our educational enterprise, and our advancing civilization are not friendly to daily family devotions. But it will never do to allow so important an interest as family prayer to be crowded out of our life. The business and education which demand so much time are not more important than this. The life of the Church of God, the spiritual life of our children, the good of the nation, are at stake. Better conduct family prayer every day, even though only a part of the family may be present to participate. One Christian woman was so jealous of this great family interest that she sometimes conducted family prayers in the parlor alone. But the children who were preparing for breakfast could hear her voice in prayer, and it was not in vain."

TREES IN THE CITY STREETS.

A letter from the Secretary of the Tree-Planting Association, recently published in the local newspapers, has called attention again to the efforts of this body. Speaking to-day of its work, Dr. D. B. St. John Roosa, who is interested in it, said:

"The tree-planting Association, though incorporated only two years ago, has already accomplished a great deal. The task it has set for itself, is so large and so praiseworthy, that it should have the encouragement of every citizen of New York city. I well remember when there were trees on Broadway and Fifth Avenue and the side streets, in quite respectable number, but in the last twenty-five years there seems to have come up a passion for the destruction of these trees, so that, until this association began its work, it looked as if New York was to be permanently deprived of the advantages of trees in the streets.

DELORIMIER AVENUE.—A fine block of land, 120 ft. front by 350 ft. deep; first class site for manufacturing purposes; low price. (290-B).

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

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

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

DORCHESTER STREET.—One of the finest blocks of land in the residential district of Montreal, having a frontage of 234 feet, on Dorchester street; and an area of about 82,000 feet, with a private street at the side; would be a very safe and profitable speculation, easily sub-divided; with a large stone residence, gardener's house, 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. (211-B).

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

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 Ful-

lum street, and running back to the Harbor Commissioners' wharves. We believe this property has a good future, being situated in the neighborhood of the proposed harbor improvements. Low price to prompt buyer (256-B).

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

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

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 360 feet, well situated for manufacturing, building or storage purposes. (58-C).

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

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

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

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

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

SHAW AND GAIN STREETS.—Block of lots only 52 to 60 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).

ST. CATHERINE STREET, MAISON-NEUVE.—A vacant lot, 35 feet x 110 feet, will be sold for \$325 cash, to a prompt buyer. (260-B).

"New York people are very busy and very much hurried, but I should like to induce the householders who have not already done so to see to it, at the proper time, that a tree or trees are planted in front of their door. The association will do everything in its power to make this an easy task."

ON GROWING OLD.

The Lesson Women Have Learned
Young Old Men—A Frame of Mind
that Encourages Youthfulness.

When is a man old? Women used to be old. They are so no longer. Golf dispels that illusion. Women nowadays simply go ahead and do the very things their daughters are doing. They keep young because it is a part of the philosophy of our time to keep young. I think it is Humboldt who discovered some Indians of a remote tribe whose environment was so favorable that faces lined with seams were very rare, and Humboldt could not for the life of him determine which was father and which was son. One recalls this observation of the naturalist when meeting an athletic matron in company with her daughters. Particularly so when the striking sentiment of a writer in the London Spectator has controlled the life. "Age is a sieve which strains away either the dregs, and leaves behind all that is finest; or strains away the finer elements and leaves only the dregs." The secret of eternal youth is neither lymph nor elixir of the Brown-Sequard order. It is character, plus fresh air and sunshine, plus Belsartean principles of physical expression. Women have learned these secrets.

But when is a man old? Ah, that depends. I had a friend who was rejected as a candidate for a vacant pulpit at twenty-six, because he was too aged. A long, patriarchal beard fell upon his breast and killed his chances. On assuming command of our united armies, Gen. Grant declared that he felt too old to be the chief of such young soldiers. And Grant was only forty-five. The colossal responsibility of his position promoted the feeling. Lyman Beecher at eighty could leap a five-barred gate, but his mind was tottering. His body was young, but his mind aged with tugging at fierce theological problems. I know a famous athletic instructor who must be upwards of sixty. At a period but a few years earlier he did feats on the bar that caused young gymnasts to gasp. In a prize competition recently a man of seventy-two was awarded the palm over a host of youthful competitors for

'ST. CATHERINE STREET, Corner of Marlborough street.—A nice 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. (885-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, containing three stores, all well tenanted. 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-A).

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

ST. 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-A).

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

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

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

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

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

ST. PAUL STREET.—A substantial stone warehouse, forming corner of a lane 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. (365-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, larder, store room and coal cellar. Ground floor has large square hall, drawing room, dining-room, kitchen, pantry and has dumb-waiter to upper part. 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).

the ease and grace with which he performed a given set of severe exercises. On the other hand, I have known college men, ten years out, who were "old as the everlasting hills." They slaved on a farm; slaved in college to make both ends meet; slaved to get a professional grip; and will be slaves of the routine to the end. They were born aged, and youth is the hostage given to hard-won success.

I say, then, the answer to my question depends on the point of view. To the boy of ten the man of thirty is contemporaneous with grandfathers. To the man of seventy that age is the vestibule of achievement. One looks up the peak of years; the other looks down. Somewhere between the two angles of vision the truth lies. But of one thing we may be certain—more men lay themselves aside than are laid aside by the onward sweep of events. The man of seventy is but a pioneer, and the man of seventy thousand is also but a pioneer breaking his way through the forests of truth "in the sounding labor-house vast." Age cannot wither the force of an indomitable and eager spirit. Men who are old by the calendar may still be at the forefront of the world's battle, only they must not be antediluvian men, lamenting the downward tendency of things and extolling their own youth as the only golden age. He who invariably asks "what is going on?" can hardly be thought of as getting on! The patriarch who swings his hat and dances for joy when the ringing of the college bell announces the victory of his Alma Mater crew will ever laugh you to scorn when you tell him he is old. It is a mistake to suppose that youth, meaning early years, is the only period of achievement, of fresh endeavor, of original undertaking. Sir Henry Spelman did not begin the study of science until between fifty and sixty. Franklin was fifty before he entered on the study of natural philosophy. It is largely our own fault if we allow the world to drift by and leave us to the pity of those who will say, "Poor man! he belongs to a former generation. The present exceeds his comprehension."

In conversation some time ago with a woman well advanced, a lecturer upon the principles of what some people are pleased to term the "mental-suggestion fad," my companion calmly announced her intention to live just as long as she cared to live. When weary of existence she would shuffle off the mortal coil, and not before. Her remark reminded me of quaint old John Asgill, who, I believe, wrote a book in the last century, in which he declared

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. (43-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, &c.; good stable and coach house. House is nicely laid out, has large drawing room full depth of house, library, dining-room, kitchen, and pantries, on ground floor. Price very reasonable. (900d-3).

COLUMBLA 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. (286-2).

COTE ST. ANTOINE ROAD.—A block of land with a frontage of 103 ft. on Cote St. Antoine Road and 235 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 26 feet front, with all modern improvements, kitchens on ground floor. (799-3).

DORCHESTER STREET.—Three choice lots near Clauboye 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.—A double detached stone front cottage, near Sherbrooke street. Lot 50 x 103. Side lights and entrance on each side. Good garden and stable with lane in rear. House heated by hot water and in good order. Price, \$7,750. (851-3).

ELM AVENUE.—Stone front house on lot about 25 x 110 feet; dimensions of building about 25 ft. front by 38 ft. deep, with an extension of 12 feet by 16 feet. The house has concrete basement; ground floor has drawing-room, dining-room, kitchen, and pantry; first floor has 4 bedrooms, bath etc., is heated by Daisy furnace No. 2, and is in first-class state of repair. (51-C).

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

that death was simply the result of a perverse habit which he intended to avoid, and thus "play a trump on the destroyer, and show himself a match for the devil"! There may be some intellectual "quackery" in this, and probably is. But certain phases of so-called scientific teaching would seem to support the opinion that infirmities of years are really unnecessary happenings. The late Dr. Hammond, perhaps not a first-rate authority, but a man of clever understanding, argued in the pages of a popular magazine that this human machine which we call the body might be so developed and perfected as to run on eternally. And I have in my library a curious little book on "The Possibility of Not Dying," in which the idea broached by Dr. Hammond is elaborated with much wealth of illustration and ingenuity of reasoning. Moral equilibrium is looked upon as the key to the situation, and with considerable plausibility. I notice that people who are quite free from everlasting fretting and fuming, the bane of many households are, infinitely more youthful at sixty than people who run up stairs and down searching for worries in every closet.

This whole question of getting on in years is virtually a question of habit and temper of mind. The man who is forever anxious to appear young gives himself away badly. He deceives nobody by his forced jauntiness of dress and behavior. Let him cease fussing and live on with plain calmness and good-humored philosophy, keeping mind and body alert to all revivifying influences, and years will not count. Let him go ahead and do everything as if he expected to live a thousand years. I am enough of a mental suggestionist to believe that his attitude of mind will be a very considerable factor in staying off rheumatic joints and shaking hands. There is no greater humbug in the world than the humbug of supposing that a man cannot or ought not to do a certain thing because it is beyond a given age-mark.

—Frederick Stanley Root.

LENDING AND INDORSING.

Every business man who becomes prosperous and forchanded is approached sooner or later by some one who wishes to borrow a little money for a short time, to exchange cheques, for a few days, or who desires the name of the business man on the back of a note, which thus fortified would be discounted at a bank. Every business man who has a history of a few years, unless, indeed, he be a phenomenon of resistance to blandishments and sup-

Western Avenue and having an area of about 12,000 feet. Good residential property. (17-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 brick cottage, sandstone trimmings, modern improvements, nicely laid out. Price only \$5,000. (302-B).

GREENE AVENUE.—A very cosy pressed brick cottage, near Dorchester street, has extension kitchen, 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 washbasins, Daisy furnace, asphalted basement, extension kitchen, 5 bedrooms. Price, \$5,350. (284-B).

GREENE AVENUE.—A valuable building lot, forming corner of Prospect Ave., 90 ft., by 73 ft., only 42½ cents per foot. (287-B).

GREENE AVENUE.—A rough stone 1½ storey cottage, heated by hot water furnace, 9 rooms in good order, a nice comfortable house for a small family. Price, \$5,000. (225-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).

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

110-11 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, \$3,850 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. (58-C).

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

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

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. (59-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. (363-3).

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

ROSLYN AVENUE.—A handsome pressed brick house, with two storey extension, hot water furnace, open plumbing, first floor finished in cotton wood and floors are of hardwood, expensive mantels and 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

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.x125ft., would be sold with house or separate. (350-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 26 x 110 feet; well built and in good order throughout. Lane at side and rear. Price, \$7,000. (211-B).

ST. CATHERINE STREET.—A good building lot, 80 feet front on St. Catherine street, with a frontage of 160 feet on Metcalfe Avenue, a splendid location for shops or residence. (93-B).

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

applications, has tucked away in the inner compartments of his safe some 100's that he has been unable to collect, some acknowledgments of debts from friends whom he has considerably refrained from pressing to the wall, some notes bearing his indorsement which he has been obliged to take up because the drawer failed to do so, and other evidences of misplaced confidence. We risk nothing in making these assertions, because human nature is as old as the world, and even literature of past ages teems with allusions to the risk of becoming surety for a friend. Look at the following quotation from Solomon:

"My son, if thou be surety for thy friend, if thou hast stricken thy hand with a stranger, thou art snared with the words of thy mouth; thou art taken with the words of thy mouth."

The worst part of lending or indorsing is that not only do you lose your money, but in many cases you lose your friend as well. An old story revised is as follows:

I had both money and a friend;
I lent my credit to my friend;
I lost my money and my friend.

Among those who have had an interesting experience in this matter of lending money and lending credit may be mentioned Chauncey M. Depew, president of the N.Y.C. & H.R.R.R. Mr. Depew has been associated all his life from the very day he left Yale College with rich men. He has been among the kings of the railroad and banking world for many years past, and in common with these gentlemen, has been tackled by the fellows who are proverbially "short." He has been met by the class of borrowers who want to exchange cheques. A borrower wants the cheque of a sound man to use immediately, and in return gives a cheque dated, say, ten days ahead, when he expects that his own bank account will be in shape to meet it. While many a deserving man has been tided over by help of this kind there are always to be found among this fraternity a set of downright swindlers, whose cheques are returned with that sad and exasperating stamp, "No funds."

Not long since Mr. Depew submitted himself to a newspaper interview on this subject, and in the light of his experience, which, it is said, has cost him as much as \$10,000 in a single year, he gave some advice. We append a single paragraph, which we commend to the attention of our readers:

"Never indorse an accommodation note. If you wish to help your friend make up your mind how much you can afford to lose and lend him that. He will consider seriously the repayment

ST. CATHERINE STREET.—Two building lots, near Metcalfe Avenue, about 44 feet 3 inches front, by a depth of 170 feet to 174 feet each. (328 & 386-2).

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 LANSDOWNE AVENUE.—We call special attention to the fine blocks of lots laid out on the St. Germain property. They are laid out in frontages of 50 feet with a depth of 110 to 115 feet. The situation is the most accessible of all the hillside property and commands a magnificent view. (289-A).

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

EASTERN 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 12,869 feet. These lots are situated corner of Elm Avenue and should attract the attention of any intending 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).

of this money, while your name on his paper will not receive a second thought. If his venture is a failure and your money is gone, you will not be greatly disappointed, and your compensation will be an approving conscience, and the satisfaction of having done the best you could for one whose appreciation of your effort you value. But your indorsement he regards as a mere formality. He believes in himself, and has great contempt for your fears. At each renewal of the note he will want the amount increased or an additional note on the plea of increasing business and opportunities. When you have become frightened at the sum for which he has your name made you responsible, and find that you must stop or be ruined, he will say that unless you aid him further he will be forced into bankruptcy and you will be the cause. When he fails, as he inevitably will, you find that the money raised on your notes has paid enemies and strangers, who insisted on his dealing with them on business principles, and that you are his largest and perhaps sole creditor. You are crippled financially for a time, and perhaps for life, by meeting the maturing obligations which you have indorsed, and your former friend, now your bitter foe, is loudly proclaiming in his own justification, that you are the author of his ruin. The result of your excursion in the careless lending of your name will be that you have lost both friend and fortune, and have discovered, perhaps too late, that you are a fool. I have had, in greater or less degree, several such experiences."

USE HONORABLE FAILURES AS STEPPING STONES.

Failure in business is a great disaster. When a man fails he sees nothing for the time being but a hopeless future. His efforts seem to have been in vain. His ambition receives a death blow, and he too often settles down to a life of uselessness. How many men there are who are examples of this very thing! They do not have the heart to try again and treat their failures as stepping-stones to further effort. We have heard the pessimist say a man gets but one trial in business life, and failure places him where he can never hope to rise again. Such a view as this, is held by many, would soon increase the class of men who have lost faith in themselves to such an extent that the word "ambition" would cease to be applicable to concrete cases. Many of the most successful men in the world have made their way to wealth and fame by using their failures as stepping-stones. Men who pro-

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. (2-C).

BLAQUEPAINE.—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, SAUL 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 169 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).

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

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

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

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

CHURCH STREET, Cote St. Paul.—A 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. (53-C).

COTE VISITATION.—A valuable farm of from 65 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.

BEAUREPAINE.—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, etc. 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 pieces 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. Sipelli; one of the most desirable frontages on the river. Very easy terms. (119-A).

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

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.—A 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. (59-C).

OUTREMONT.—A nice brick encased house, on a lot having frontage of 50 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 minutes' walk from electric cars. Ground nearly five acres in extent, is mostly in orchard, containing a large variety of appliances, pear and plum

fit by their failures are those who take the lessons they have gained to heart. They do not sit down by the wayside and become inactive, sorrowing over their mistakes, but study the cause of their failure, and proceed to further effort, enriched by experience dearly bought. No one need view an honorable failure as cause for inactivity. It should be an incentive to greater exertion and foresight. The best plan is to use failures as stepping-stones to further effort.—Business.

PROFITS FROM DISCOUNTS.

The following from a Portland newspaper should be posted on every advertiser's desk. It means, discount your bills.

1—One-half per cent. on a thirty-day bill, paid in ten days, is equal to interest at the rate of 8 per cent. per annum.

2—One and one-half per cent. on a sixty-day bill, paid in ten days, is equal to interest at the rate of 11 per cent. per annum.

3—Four per cent. off on a four months' bill paid in thirty days with a 3 per cent. discount, is interest at the rate of 12 per cent. per annum.

4—Five per cent. discount off on a four months' bill is interest at the rate of 15 per cent. per annum; or if paid in thirty days, less 5 per cent., it is 16 per cent. per annum.

Bills paid are safer than money in any bank, however strong. Cash discounts are the dealer's first profit, and one he is sure of.—Our Silent Partner.

EYE-CATCHERS.

There are advertising experts who hold that the use of "eye-catchers" is out of date, and that the advertiser's whole effort should be directed toward convincing the reader. This is a very pretty theory, but lacks practical efficiency when generally applied. Eye-catchers are useful in all cases, and essential in many cases. The mammoth ads. of the large department stores do not find them a necessity, because those ads. are largely watched for each day by a big army of bargain hunters; but there can be no reasonable doubt that the surest way for a small ad. to compete successfully with the gigantic announcements by which it is surrounded is by the employment of what are termed eye-catchers. An ad. must catch the eye of the reader before it has an opportunity to proceed with the good work of convincing him.—Profitable Advertising.

trees, several hundreds of currants, gooseberries, and grape vines, all in full bearing. House is built, in A1 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).

VAUDREUIL.—A nice frame summer house, with sheds, laundry, summer kitchen, ice house, etc.; orchard, tennis grounds, and all country conveniences. (273-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 OCTOBER, 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.					
Berri, 1750	St. Denis	162	29 & 30	44	75	3300	.....	Buildings	\$ 625	
Gilford	"	325	600	20	85	1700	.29	Vacant	500	
Labelle, 2054	"	8	756	50	102	5100	.....	Buildings	383.18	
Huntley	"	8	½ of 529	25	100	2500	.10½	Vacant	262.50	
"	"	8	590	50	100	5000	.07½	"	375	
"	"	8	½ of 584	25	100	2500	.07½	"	187.50	
"	"	8	½ of 584	25	100	2500	.07½	"	187.50	
St. Hubert	"	7	303 & 304	50	109	5450	.07½	"	408.75	
" 1847	"	7	633	25	109	2725	.....	Buildings	2200	
Chambord	"	331	S. E. ½ 168	25	73.6	1837.6	.10	Vacant	188.70	
Boyer and Mentana	"	8	282 to 286	125	95	11875	.40	"	4750	
"	"	8	282 to 286	125	95	11875	.....	"	4450	Sheriff's sale.
Bienville, 82 84	"	325	30	24	85	2045	.....	Buildings	2200	
Huntley	"	8	S. ½ 493	25	100	2500	.26½	Vacant	668	
St. Hubert	"	7	787	25	109	2725	.....	"	149.87	
St. Denis, 1402 1408	"	198	19	40	75	3000	.....	Buildings	2500	
" 1265	"	163								
Lasalle, 7	"	339	Pts. of 202 & 203	22	95	2090	.....	"	5000	
Huntley, 1183-1181	"	8	12	26	91	2366	.....	"	600	
St. Hubert	"	7	½ of 582	25	100	2500	.....	"	935	
Boyer	"	6	818	25	109	2725	.07	Vacant	200	
St. Denis, 1495-1505	"	209	157	7.9	114	893	.22½	"	200	
St. Hubert	"	7	50 & 114	100	irreg.	8160	.....	Buildings	7600	
" 1644-46	"	7	320	25	109	2725	.07	Vacant	204.37	
Dufferin, 307	"	329	320	25	109	2725	.....	Buildings	1500	
Maple, 1651	"	7	67	25	80	2000	.....	"	1000	
St. Denis	"	209	535	25	75	1875	.....	"	1653.75	
"	"	209	77-1-2 & 78-1-2	100	95	9500	.32	Vacant	3040	
"	"	209	73-1-2 & 74-1-2	100	95	9500	.32	"	3040	
"	"	209	75-1-2 & 76-1-2	100	95	9500	.32	"	3040	
"	"	209	67-1-2 & 68-1-2	100	95	9500	.32	"	3040	
"	"	209	69-1-2 & 70-1-2	200	95	19000	.32	Vacant	6080	
"	"	209	71-1-2 & 72-1-2	200	95	19000	.32	Vacant	6080	
"	"	209	65-1, 66-1, 66 2, 79-1, 79-2, 81-1, 81-2	197.2	95	18731	.32	"	6045.44	
St. Hubert	"	7	667	25	105	2625	.....	"	118.12	
"	"	7	687 & 688	50	103	5150	.07½	"	400	
Boyer	"	5	504A & 505A	50	95	4750	.21	"	1000	
Labelle	"	8	717	25	25	625	.20½	"	130	
Beaubien	"	7	616 & 616A	25	113.8	2830	.....	"	112.53	
Labelle	"	8	763 & pt 762	67	101	6767	.09	"	647.43	
Cardinal	"	331	Pt 164	28.6	73.6	2095	.10	"	209.50	
Champlain, 507	"	331	Pt 63	25	86	2150	.....	Buildings	215	
Drolet, 888-895	"	196	64	25	102	2550	.....	"	375	Sheriff's sale.
St. Denis, 1367	"	198	35	40	75	3000	.....	"	1300	"
Labelle	"	8	Pt 745	25	100	2500	.07½	Vacant	191.62	
"	"	7	891	25	110	2750	.08½	"	233.75	
Moreau, 328	Hochelaga	80	Pt 186	16	75	1200	.....	Buildings	600	
" 316	"	80	188	48	150	7200	.....	"	1037.15	
Chicago Avenue	"	80	243-9 & 10	40	74	2960	.37	Vacant	1100	
Davidson, 95-109	"	31	37 to 40	96	91	8736	.....	Buildings	1690	& other considerat'n.
Iberville	"	166	372	22	80	1760	.....	Vacant	80	Sheriff's sale.
Aylwin	"	29	187	25	92	2300	.21	"	480	
Davidson, 95-109	"	29	328 & pt 329	32	95	3040	.16	"	486.40	
Marlborough, 29	"	93	Part	115	100	11500	.....	Buildings	5030	
Frontenac	"	166	332	22	80	1760	.11½	Vacant	200	
" 566	"	166	332	22	80	1760	.....	Buildings	460	
Notre Dame	"	29	4	25	110.3	2758	.20	Vacant	551.66	
Iberville, 505-7	"	166	364	22	80	1760	.....	Buildings	150	
St. Catherine	"	76	Pt 3	82.6	219	18067	.41	Vacant	7389.50	
Dezery	"	52	70 to 72	75	irreg.	8006	.....	"	60	
Duquette	"	23	512	23	110	2530	.10½	"	500	
Cadioux, 834-892	St. Jean Rte	133		40	71	2840	.....		
Moreau, 359-353	Hochelaga	80	47	48	100	4800	.....	Buildings	12600	
Marianne	St. Jean Bap.	1	377	25	100	2500	.20	Vacant	507.50	
St. Hypolite, 683	"	191		26.6	70	1855	.....	Buildings	601	
" 683	"	191		26.6	70	1855	.....	"	800	
Sanguinet, 698-702	"	15	938 to 940 & pt 941	63	72	4536	.....	"	6500	
Cadioux, 1091	"	20	6	17.2	72.2	242	.....	"	1625	
Hotel-de-Ville, 1113	"	15	1205 & 1206	46	64	2954	.....	"	250	Undivided ½ of
St Dominique, 933	"	250		23.6	69	1621	.....	"	1200	
Mount Royal Ave, 536-542	"	204 & pt 203		irreg.	ular.	2900	.....	"	3380	& other considerat'n

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.					
St. Hubert Lane.....	St. Jean Bte.	12	Pts. of 230 & 231	25	44	1100	.86	Vacant.....	\$ 400	Sheriff's sale.
Cadieux, 903-905.....	"	60	Part	25	76	1900		Buildings.....	1500	
St. Hypolite, 411-413.....	"	109	.....	40.6	70	2835		"	2525
Dufferin, 56-58.....	"	7	207	25	80	2000		"	1800	
Hotel-de-Ville, 1056.....	"	53	.....	27	70	1890		"	1200
St. Hubert Lane, 60 62.....	"	12	Pt 186	22.6	44	990		"	800	
Boyer and Mentana.....	"	8	277	25	95	2375	.25	Vacant.....	600	
Berri.....	"	15	Parts of	25	80	2000	.37½	"	750	
Seaton, 49A-51.....	"	1	402	25	118	2950		Buildings.....	900	
Mount Royal, 171.....	"	7	54	27	80	2160		"	1300	
St. Charles, 217.....	St. Gabriel..	2559	48	106.6	5112		"	1400	Retrocession.
Ash.....	"	3107	184	25	87	2175		Vacant.....	750	
Rozel.....	"	3370	14 & pt 15	irreg.	ular.	3236	.09	"	300	
Wellington, 622.....	"	3149	Part	24.2	93	2232		Buildings.....	5000	
Charron.....	"	3167	Pt 142 & 143	20.4	87	2552	.85	Vacant.....	893.30	
Grand Trunk, 347-349.....	"	2968	Part	24	106	2424		Buildings.....	700	

MONTREAL EAST.

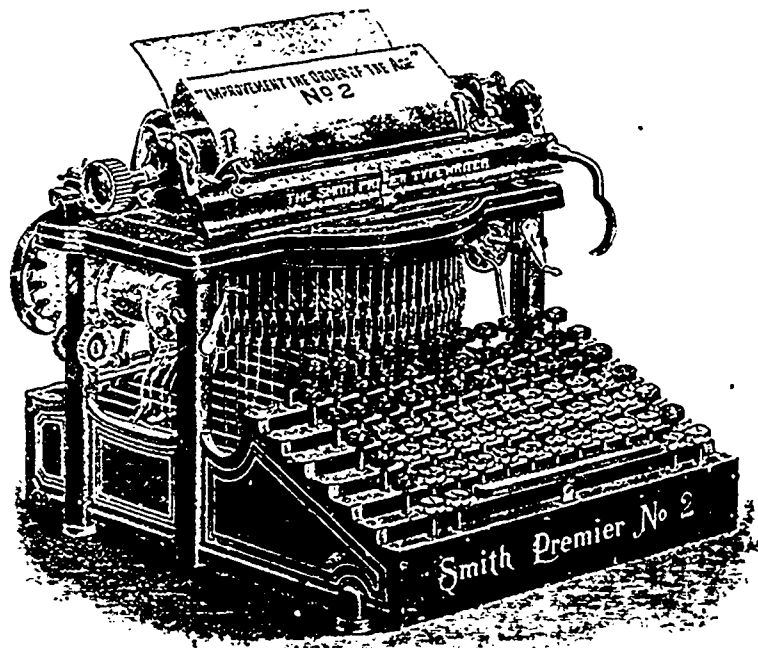
STREETS AND NO.	WARD.	CAD. No.	SUB-DIV. No.	DIMENSIONS.		AREA.	Price Per Foot.	BUILDING S.	TOTAL PRICE.	REMARKS.
				FRONT.	DEPTH.					
Ontario, 1421-27.....	St. James...	1198	2 & 3	irreg.	irreg.	3339		Buildings.....	9000	Sheriff's sale.
Berri, 793-799.....	"	1202	124, 126 & 215	irreg.	irreg.	3923		"	2925	
Rivard, 21-23.....	"	1202	85 & pt. 84	32	70	2240		"	1200	
Ontario, 1370-1380.....	"	849	pts. of 73 to 75	65.10	77	5058		"	1459 02	
St. Thimothée, 346.....	"	905	.....	25	76	1875		"	
Beaudry, 116-122.....	"	329	.....	56.6	74.6	3762		"	1800
Wolfe, 45-13.....	"	974	140	22	72	1664		"		
Mentana, 226-28.....	"	1207	132	24	94	2256		"	3500	
St. Catherine, 1542-1548.....	"	539 & p 558	.....	irreg.	irreg.	5177		"	1450
Montcalm, 310-314.....	"	998	.....	42.6	60.7	2577		"	1300
Basudr, 522.....	"	1006	5	20	53	1060		"	1100	
St. Andre Lane, 29.....	"	880	27	25	75	1875		"	760	
Wolf, 468-470.....	"	974	92-99	42	66	2772		"	1200	
St. Denis, 93-99.....	"	481	5	25	90	2250		"	3378 67	
Mentana.....	"	1211	62	25	106	2650	.34	Vacant.....	900	
Sherbrooke.....	"	1195	pts. of 23 & 24	39	115.5	4502	1.11	"	5000	
Laval, 38.....	St. Louis...	897	18 & 19	46	75	3450		Buildings.....	6515	
Norbert, 88.....	"	779	Part	irreg.	irreg.	10400		"	7500	
St. Dominique, 357.....	"	859	E	20	67.6	1350		"	1900	
St. Catherine.....	"	535	.....	5	61	305		Strip.....	550
Cadieux, 552.....	"	870	Part	20	65	1300		Buildings.....	2250	
St. Lawrence, 511-515.....	"	822	55	72	3960		"	6500	Sheriff's sale.
Grothe, 685.....	"	667	.....	51.6	61.6	1937		"	
Hotel de Ville, 266.....	"	317	.....	irreg.	irreg.	2488		"	4500
Roy.....	"	993	pt. 44	0.7	74	88		Strip.....	60	
St. Lawrence, 105-109.....	"	83	.....	46	64.6	2967		Buildings.....	22500
" 347A 351A.....	"	787	.....	52	68.2	4565		"	9000
Sanguinet, 477-481.....	"	902	63	24	73	1752		"	4450	Sheriff's sale.
St. Denis, 122.....	"	387	.....	33.4	57.6	3081		"	6000
La Montee du Zouave.....	"	746	35-4 & 36 4	27.5	irreg.	1265		"	10000	
Bleury, 250-256.....	St. Lawrence	190	Part	irreg.	irreg.	23635		"	14800	
" 174-176.....	"	240	Part	18.6	48	888		"	11750	
Hutchison, 142.....	"	44	159	25	82	2050		"	6360 95	
Mance, 8-12.....	"	264	Part	irreg.	irreg.	4078		"	15000	
Balmoral, 9.....	"	264	Part	irreg.	irreg.	3625		"		
St. Chas. Borommee, 293.....	"	124	S.E. Part	24	77.7	1886		"	2650	
Park Ave. 16.....	"	66	Part of	83.6	107	8584		"	10000	
Mance, 238-254.....	"	43	56, 57 & 58	75	91.6	6865		"	36500	
Park Ave, 60.....	"	44	Parts of 75 & 76	21.6	104	2246		"	4000	
St. Lawrence, 84-90.....	"	62	Part	56.10	115	6326		"	4000	Undivided ¼ of.
Park Ave. 38-40.....	"	44	88	26	104	2704		"	11250	
St Urbain, 486-490.....	"	25	Part	irreg.	irreg.	18423		"	13250	
" 494-498.....	"	503	.....	50	102.6	5125		"	2700
Maisonnette, 321-325.....	St. Mary's..	1052	.....	40	113	4520		"	2500
Iroquois, 22-26.....	"	504	16 & 17	44	105	4620		"	4600	
Logan, 156.....	"	1359	Part 18	30	90	2700		"	1822	
Lagauchetiere, 77-83.....	"	256	Part	60	50	3000		"	2050	
DeSalaberry, 26-30.....	"	138 & 140	.....	irreg.	irreg.	2463		"	1500
Burnet, 23.....	"	503	21	50	102.6	5125		"	2700	
Maisonnette, 302-304.....	"	1033	40	113	4520		"	300	Sale a reméré.
St. Catherine, 1006-1010.....	"	487	.....	40	103	4120		"	3900
Dorchester, 950.....	"	332	29	50	1400		"	950	Sheriff's sale.
Dufresne, 230-40.....	"	1359	60 & 61	72	80	5760		"	6000	
St. Catherine, 1080-1198.....	"	435	Part	irreg.	irreg.	10000	.93	Vacant.....	9300	
Iroquois.....	"	504	20 & 21	44	105	4620	.09	"	400	
Notre Dame & St. Ignome	"	15	Part	irreg.	irreg.	53385		Old Buildings.....	33290 60	


MONTREAL WEST.

STREET AND No.	WARD	CAD. No.	SUB. DIV. No	DIMENSIONS		AREA.	PRICE PER FOOT.	BUILDINGS	TOTAL PRICE.	REMARKS.
				FRONT	DEPTH					
Drummond, 140.....	St. Antoine.	{ 1525 }								
		{ 1524 }	12 to 23 & 17A	295	278.8	82805	.....	Buildings	100,000	
St. Luke, 114.....	"	1654	73-38	28.3	115	2875	.....	" .....	4050	
St. Catherine, 2792.....	"	1653	part 17	19.7	116	2260	.....	" .....	6500	
Plymouth Grove, 62-64..	"	1630	17	24	90	2160	.....	" .....	2137 50	
St. Catherine, 2588.....	"	1625	'O	24	120	2880	.....	" .....	5800	
Victoria, 70.....	"	1369	Part of	18.8	95.6	1783	.....	" .....	3000	
Busby, 29-35.....	"	1040	Part	17.9	72	1278	.....	" .....	750	Sheriff's sale.
Aylmer, 83.....	"	1210	6	20.6	61	1250	.....	" .....	3000	
St. Antoine, 197-199.....	"	666	Part	22	126	2772	.....	" .....	9500	
St. Mark, 30.....	"	1628	P.	25	117	2925	.....	" .....	7500	
Rolland, 7-9.....	"	582	Part	irreg	ular.	4410	.....	" .....	4163	
St. Antoine, 412.....	"	87	Part 81	21.6	135	2908	.....	" .....	7000	
" 412-414.....	"	87	Part 81	21.6	135	2903	.....	" .....	7000	
St. Catherine, 2508.....	"	1578	33 to 36	100	120	12000	.....	" .....	27000	
Bishop, 27.....	"	1578	Part of 21	19	100	1900	.....	" .....	6100	
Dorchester, 879.....	"	1369	Part	26.3	100.6	2688	.....	" .....	3100	
Mountain, 200.....	"	1539	part	146.3	145.6	21328	.....	" .....	45000	
St. Martin, 216.....	"	365 & 366	Parts of	18.10	102.8	1840	.....	" .....	2400	
St. Antoine, 177A-177 1/2..	"	661	Part	irreg	ular.	4800	.....	" .....	16000	
Dorchester, 912.....	"	607	Part of	30	110	3300	.....	" .....	15000	
Busby, 19.....	"	1040		43.6	72	3864	.....	" .....	2898	
Richardson, 109-113.....	St. Ann's...	1000		48	106.6	5112	"	2000	
Place d'Armes Sqr. 10-14	Centre.....	101		irreg	70.7	2865	"	60000	

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STREET & NO.	WARD	CAD NO.	SUB. DIV. NO.	DIMENSIONS.		AREA.	PRICE PER FT.	BUILDINGS	TOTAL PRICE.	REMARKS.
				FRONT.	DEPTH.					
Western Ave., 4708.....	Par. of Mont'l	220	43 2	22 11	167 2	2455 9	.....	Buildings	6000	
Elm Avenue.....	"	374	1-38	20	105	2100	.....	" .....	6150	
Roslyn Avenue..	"	218	208 & 209	100	111	11100	.20	Vacant	2220	
Grosvenor Avenue.....	"	219	99 & pt. 98	47	111	5217	.....	Buildings	8072 43	
Lansdowne Ave.....	" {	219	13	irreg.	irreg.	6250	}	Vacant . . . {	11450	
St. Catherine.....		219	14, 15 & 16	irreg.	irreg.	38770				
Roslyn Ave.....	"	219	145	50	111	5550	.50	"	2775	
Bruce Ave.....	"	941	335	42	92	3884	32½	"	1255 80	
Wood Ave.....	"	375	Parts of	25	103	2700	.....	High case of trees	2749 95	
Stayner. 21.....	"	384	38	21 ½	120	2535	.....	Buildings	3100	
Elm Avenue.....	"	374	1-38	20	105	2100	.....	" .....	6350	
Dorchester.....	"	384	78	26	145 2	3875	1.34	Vacant.	5194	
Roslyn Ave.....	"	215	18½, pt. 186 & 187	75	111	8325	.34	"	2858 25	
Prince Albert Ave.....	"	208 & 214	Parts of	21 5	90	1925	Buildings	3300	
Western Ave.....	"	220	42-2	irreg.	irreg.	2564	"	6000	
Bruce Ave.....	"	941	rt. 329	21	92		"	4500	

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In re **THOMAS F. G. FOISY, Merchant,**
MONTREAL. Insolvent.

The undersigned auctioneers have received instructions from the Curators in this matter to sell at public auction to the last and highest bidder,

WEDNESDAY, the 21st NOVEMBER, 1900,

at 11 O'CLOCK A.M., at their auction room,
No. 453 St. James St., MONTREAL,

the following property.

1st. A lot of land lying and situate in the parish of Longue-Pointe, known and described as number 27, on the official plan and Book of Reference of the said parish of Longue-Pointe, comprising all the land which may be found in width and in depth between the following boundaries to wit: In front by St. Lawrence river, in rear by the public highway, on one side by Michel Raymond or representatives, and on the other side by John Allan or representatives, the whole containing about 102,000 feet in superficies subject to the servitude of the right of passage established in favor of the lot adjoining the presently described property.

2nd. Twenty-eight lots of land lying and situate in the Parish of Longue-Pointe, in the County of Hochelaga, said district, known as Nos. 105, 106, 143, 144, 145, 146, 161, 162, 163, 164, 165, 166, 172, 173, 174, 175, 191, 192, 193, 194, 195, 196, 197, 216, 217, 218, 219, 220, of the official sub-division of lot No. 397, upon the official plan and Book of Reference of the said parish of Longue-Pointe.

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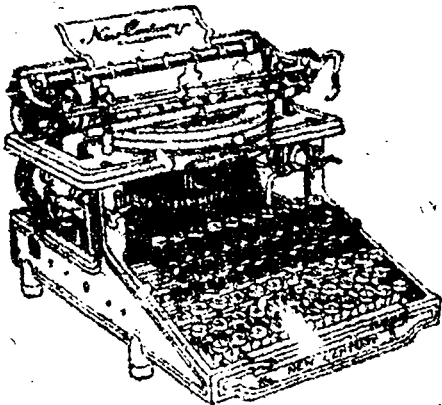
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