

WHAT GREATER MONTREAL WILL WANT.

Montrealers are rather proud of Montreal, and not unjustifiably, yet as modern cities go it is remarkable what a number of institutions almost essential to modern city life are conspicuous by their absence. This is not an unmixed evil, because it makes Montreal a city of magnificent possibilities. If we get these institutions within the next ten years, they will undoubtedly be on a much grander scale than if we had got them ten years ago. To illustrate our meaning, it will be long before we have a city hall worthy of the city because we already have a municipal building which, while it is not good enough for Montreal, is too good to be sacrificed at present. Were we building a city hall now, it would be something more worthy of the commercial metropolis of Canada. But so far as many of the great public institutions which are generally recognized as essential parts of modern city life are concerned, Montreal is practically a clean slate, and our city having its fair share of public-spirited millionaires, the fact offers great hopes for a grand architectural development at no distant date.

The most striking omission from our public institutions is a great public library. In such institutions as colleges and hospitals, Montreal is well-equipped, thanks to the public spirit of such men as Lord Strathcona, Lord Mount Stephen, Mr. W. C. Macdonald, etc., but to the great mass of the population these institutions are as much beyond their reach as though they were in Europe. A great public library would offer every man in the city opportunities for intellectual elevation and development. The Mechanics' Institute did good work in its time; but it belongs to a by-gone generation, and the Fraser Institute was never up to date. We have no museum in Montreal, except the interesting little collection of historic curiosities in the Chateau De Ramzay. There ought to be a great national museum for the Dominion in Montreal. Canada has no museum worthy of the Dominion. We have no public hall that we would care to show a visitor as such. When strangers ask us where the Governor-General lives when in the Canadian metropolis, all we can point to is the Windsor Hotel, a private car, or to some private residence rented or "kindly lent" for short terms. Our Art Association deserves public gratitude for its work in collecting and housing its very creditable collection of pictures; but is it too much to hope that one of Montreal's millionaires may see fit to erect a monument to his good taste and liberality by bestowing upon the Association an Art Gallery that will be conspicuous among the architectural adornments of Montreal?

The Governments, Federal and Provincial, have not done much for the architecture of Montreal. Considering the revenue that the Ottawa Government derives from the port of Montreal, it could surely afford to give us a Custom House and a Post Office that would be a credit to the Dominion. Architecturally, the Dominion Government is very poorly represented in Montreal; the Ministers have not even a build-

ing in which they can receive the people of the Metropolis except the Post Office. The Provincial Ministers are a little better off in this respect; but the Government owes Montreal one or two architectural improvements. The Montreal Gaol is a disgrace to any Government, and what makes the matter all the more scandalous is the fact that it is the only Government institution to which the Magistrates have the right to send people for the crime of poverty.

We do not look to the City for any great expenditure on public buildings for a few years. The City has to recuperate its finances before it will be justified in making any improvements involving large expenditures. But the corporation might make one improvement without much expense, by abolishing the retail markets and turning their sites into public gardens. The change would, no doubt, lead to the erection of many first-class stores for the accommodation of the City's evicted market tenants.

TITUS POMPONIUS ATTICUS—ROMAN BANKER

As a study by a modern banker, of a money-lender who flourished in Rome about eleven hundred years ago, the contribution of Mr. Thomas McDougall, General Manager of the Quebec Bank, to the October number of the Canadian Bankers' Association Journal is highly diverting. Atticus lived at such a great distance of time, that the Canadian bank official of today may well be pardoned for any display of forgetfulness as to the claim of this ancient Roman to our respect and reverence. Titus Pomponius Atticus, who charged interest on accommodation paper at rates varying from 1 to 4 per cent. per month, and collected said interest every thirty days; who is reported to have been "*very vigilant in looking after his customers*," when their notes matured, and yet would not entrust them to a lawyer, when overdue; who "prudently withheld from Cicero any knowledge" of the "heartless extortion" practiced by Junius Brutus who, according to this latest reviewer of his career died "*in the placid surroundings of his own home*," who had as pall-bearers, mutes and chief mourners "*comitantibus omnibus bonis*," and whose dust now blows about somewhere in the vicinity of the fifth milestone of the Appian Road, by his business career, as revealed in this sketch thereof, did not furnish any good and useful lesson to the younger members of the Canadian Bankers' Association, for whose instruction and delectation Mr. McDougall doubtless outlined the life and doings of this so-called "Roman banker." The rates he obtained for loans may excite our envy, but cannot compel our admiration for the lender.

We desire to say nothing but good of the dead (*de mortuis nil nisi bonum*). Indeed, to abstain from evil speaking of those who have joined the great majority is one of those beneficent customs which, like the modern ulster, is eminently convenient. However, even a Roman banker is hardly a privileged person