

The full force of this can be appreciated only by one who has through residence in both cities, acquired an intimate knowledge of the circumstances, yet a recent incident will shed light upon the matter. Montreal has accepted Mr. Carnegie's offer of one hundred thousand dollars for a public library. The City Council, in preparing the regulations for its conduct stipulated that *only laymen* should be upon the Board of Direction. At once the Roman Catholic authorities were up in arms. They could not tolerate the idea of being excluded from the management of an institution which would be used by their people, and there is danger of the whole beneficent project being brought to naught through their action. It misses of being necessary to say that this could never occur in Toronto.

This oneness of her population, combined with the sterling stock from which so many of her leading citizens have descended, to wit, the United Empire Loyalists, no doubt goes far towards explaining the high intellectual, moral, and religious atmosphere whereby she is distinguished, for, let the groundlings jeer as they may, despite her shortcomings there is no more wholesome city in this globe than the capital of Ontario.

What some of these shortcomings are it may not be amiss to indicate. There is for instance, too little active interest taken in municipal affairs by the men foremost in finance and commerce. They are content to leave them in the hands of those who do not go into ward politics for their health, or from high altruistic motives. The consequence is a deplorable amount of bungling, even if there be comparatively little boodling, and the whole community suffers thereby.

Another shortcoming is the lack on the part of the rapidly-growing group of millionaires, of that public spirit which expresses itself in the endowment of learning, the provision of facilities for practical education and the fostering of art. The project for a city art gallery still hangs fire, while the University is notori-

ously in need of funds, and the example set by Lord Strathcona, Sir William Macdonald, and the Molsons in Montreal, might well be emulated by some of Toronto's provincial nabobs.

But it is more pleasant to consider those features of the city which may be cause for congratulation rather than for regret. Among these perhaps the most notable is the remarkable progress made within the past few years in her financial strength and influence. She has always been the chief city in Canada for Trust Companies, Building and Loan Societies, and Insurance Companies, but now she may dispute leadership with Montreal in regard to volume and profit of banking business, and stock exchange transactions. She no longer plays second fiddle to her sister city, but gives out her own time to which Montreal now and then has to dance.

The multiplication of proprietary residential schools, especially for girls, is matter for remark. These are all of the best class, housed in commodious buildings, thoroughly equipped, and admirably conducted, and without exception earning good dividends. In addition thereto are conservatories of Music and Literature, Schools of Art, Technical Schools, and other institutions which establish beyond cavil Toronto's primacy in the educational realm.

The social life of Toronto is still creditably simple, and free from ostentatious luxury. Long may it continue so to be!

The possession of wealth has not yet become the sole test of a person's status in society. Perhaps no city of its size has so many residents of moderate means who enjoy a high degree of culture, and constitute among themselves a desirable and delightful society.

Ottawa

If Montreal be the commercial, and Toronto the intellectual, then of course Ottawa is the political Capital of the Dominion. How she became so is an inter-