A prominent topic in the circles where the more conservative of our business men " most do congregate" is the growing habit of card playing amongst Another subject upon which some young men. regretful remarks are made is that so much time is being spent by ladies in playing euchre. They meet in the afternoon in full evening dress, darken the apartment, light the room with gas or electricity, and continue playing cards two, three or four hours. There are prizes given to winners, some of which are quite costly. We can hardly believe that gambling is practiced by ladies at these afternoon euchre parties, but that the gambling spirit is aroused and that gambling excitement is created cannot be doubted. This is a social development which is fraught with grave dangers. The very appearance of evil must be avoided by those who desire a reputation for refinement of character and mind, and the euchre party craze looks like dissipation.

The building being erected by the Guardian Assurance Company, on St. James Street, in this city, promises to be the most architecturally beautiful business edifice in Canada. It will be fire proof in reality, all the wood in it having been treated by the electrical fire-proofing process. Montreal, in respect to substantial buildings, holds its own with any city on this continent. Unfortunately, however, for their adequate display, a large number of handsome and ornate commercial blocks in this city are obscured by being built on streets which are too narrow to allow of a good view being had of the buildings. But there they are, and amongst the structures of which any city might be proud are those recently erected, or which are in course of erection, or improvement, within a stone's throw of the Post Office.

Better leave the Exhibition matter alone than enter upon some picayune scheme of the rural town variety. Unfortunately, the city has never fully realized its relative importance in the Dominion. Hence, it has allowed Toronto to take the lead as the Exhibition City of this country, a position Montreal might have held without any rival, had proper enterprise been displayed. It is hard work catching up to escaped opportunities, but by hard work it Have our civic rulers and citizens can be done. generally enough spirit and energy and determination to establish and put an annual Exhibition on Every thing else we have in a permanent basis? abundance-more especially the need for such an attraction.

In considering this desirable project one question demands most serious consideration, that is, the site. Have not the manifest advantages of our splendid

water attractions been overlooked in previous enterprises? During the heated term, which lasts almost throughout the exhibition season, the crowds who flock to such places are not only largely drawn from points accessible by water, but who find it more agreeable to be near a body of water than in grounds wholly inland. The air at the riverside is fresher, cooler than at a distance away, hence the popularity of the Island and a number of resorts on the banks of the St. Lawrence. Where large numbers of cattle are gathered a water site is of advantage. This aspect of the site question is well worthy of serious consideration.

LABOUR AND CAPITAL TRUSTS

The questions arising out of the modern combinations of capital, and the corelated one of combinations of industry, were recently discussed by Professor Smart, of Glasgow University. A very brief sketch is given in "The Review of this lecture. The features of "Industrial Trusts" are, economy and monopoly. Two of his remarks are highly suggestive:—

"If we could be sure that these huge economies fell into the proper hands-say, a perfectly upright and perfectly capable municipality giving these economies to the people in the shape of cost prices -there would be little to be said against the idea of the trust. But it was not to be overlooked that such economies had a debit side, for works could not be shut down, workers turned off, employers crushed or bought out, and acquired skill made useless, without much individual suffering, and there would be this suffering into whatever hands the economies fell. There were some things in independence which were worth preserving for themselves-the struggle of the small man upwards made for character, resource and initiative. But, as a fact, this argument had practically got its death-blow from the working classes themselves, for the greatest foe of the small producer was the co-operative society."

Where is there a perfectly upright and perfectly capable municipality? Such a combination of perfect qualities never was known and never will be. To expect a City Council, selected at random, chosen for all manner of reasons except their expertness, experience as business managers, to be "perfectly capable" of managing a municipal industry is as irrational as expecting to pick out a dozen of the most learned men in a city by taking the first twelve that were met on the street.

The Professor's point about trades unions and co-operative societies having been the death-blow of the "independence" of the artisan class and "the greatest foe to the small producer," is one that will be vehemently attacked, but it is clear enough that individualism in enterprise and combination to control the prices and the production of labour as well as capital are directly antagonistic.