

navigation, and having the headquarters of the two great railroad systems, she is unquestioned mistress of the situation. That she should command so enormous a commerce in spite of the difficulties of the St. Lawrence route, and the consequent high rates of insurance, is sufficient proof of how much greater the volume would be were those difficulties removed, and better facilities for handling grain and other natural products provided.

Montreal is in many respects the New York of Canada. Aside from her financial supremacy, she is the most cosmopolitan of our cities. Here the French and British elements meet on very different terms from what they do in Quebec. The French outnumber the British three to one, but in regard to financial strength and social prestige the latter leave them far behind. With very few exceptions the great corporations are controlled by the English or Scotch who have shown such enterprise and sagacity, although it must be noted that in some branches of trade the French have made significant progress of late.

From the social point of view Montreal resembles New York in the lavish expenditure of her wealthy citizens. They build imposing mansions upon the mountain-side; they delight in dashing equipages; they maintain such expensive establishments as the Hunt Club, the Forest and Stream Club, the Racquet Court, and the St. Lawrence Yacht Club. Their luxurious summer retreats line the lake shore from Lachine to St. Annes, and they carry the art of entertaining to a pretty high state of perfection.

Not only so, but they have a wide reputation as patrons of art. It is said by experts that there is no city its size in the world containing so many masterpieces of modern art, and any one who has been privileged to see the collections of Lord Strathcona, Sir William Vanhorne, Senator Drummond, James Ross, Charles Hosmer, William Learmont, and the Art Association, will hardly feel disposed to question the statement.

They are also generous benefactors. They establish and endow splendid hospitals. They bestow princely gifts upon McGill University. They maintain charitable institutions by the score. They contribute handsomely to the churches, even if they do not attend them with edifying regularity, and altogether they use their wealth in a manner that does not justify much caustic criticism.

The French to a large extent live in a world of their own, lying east of the St. Lawrence Main Street. Only their most prominent personages come into touch with the English section. By sheer force of numbers they control municipal affairs, and the English, although the weight of taxation falls upon them, have to be content with a good deal less than half the loaf. A notable feature of municipal history in recent years has been the remarkable reform wrought by the movement inspired and directed by Herbert Ames, a young man of wealth who devoted himself to this difficult and ungrateful task.

In view of her deep interest in art, it is not easy to understand Montreal's indifference to the intellectual life which is perhaps best illustrated by the fact that this opulent city possesses no proper Public Library, the Fraser Institute being at best a mere apology. McGill and Laval Universities have creditable collections of books, but they are of course limited in their sphere of usefulness. The simple truth of the matter is that, as regards literary interests, English Montreal at all events is distinctly Philistinish. A successful author is of small account in her eyes in comparison with a fortunate financier.

Toronto

There is one point wherein Toronto enjoys an advantage over Montreal which is of signal value, and that is the homogeneity of her population. For all practical purposes they are British, and the various differences of race and religion cut no figure.