

about it in them—then you may be called wise. Asked about moral virtue, he replied: The virtuous man thinks of the difficult thing first, and makes material advantage only as secondary consideration. This may be said to constitute moral virtue.

THE MONTREAL Y. M. C. A.

The Y. M. C. A., like all other Christian institutions, represent criticism. I have belonged to this Institution at one time. I found it beneficial to me as long as I believed in some form of Christianity. The Y.M.C.A. may still be useful to young men who believe in Christianity, if conducted properly. I certainly would prefer to see young or old men spending their leisure time round a Y. M. C. A. building or even a Church than round a saloon. The saloon is evil and only evil and that continually and it has no redeeming feature whatever. I believe therefore that the removal of the Y. M. C. A. to a backward street like Drummond St. was a big mistake which materially lessens its usefulness. I believe moreover collecting \$300,000 a couple of years ago from a generous public and then selling the building situated on an excellent site to attract the public was somewhat of the nature of a fake. If it is to be a private club for the sons of the wealthier classes of the community, let it be so, but let it not pose as an institution with altruistic motives.

THE HERALD DISASTER.

The worst disaster in the history of Montreal took place on Monday, June 11th, 1910, shortly before noon, when a water tank weighing about 12,000 gallons of water fell through five (5) stories to the basement setting the building on fire which resulted in a loss of thirty two lives. Now I am not going to attack a blame for this awful calamity to anyone in particular. There are, however, lessons to be learned from it that it might be well for anyone who has anything to do with Montreal buildings to take into serious consideration. Montreal