

Province of Ontario or from the Dominion, or to go out of business altogether. The latter course, whether the service realizes it or not, would be a calamity. There are among us a few of the old square-toed species who do not accept this conclusion. They think the tears do lie in an onion that should water that sorrow. But their attitude is unsympathetic, and, to be quite plain about the matter, is based upon ignorance. The vast majority of the service is of a different mind. They believe that the Loan Society should live, and, so believing, only one practical course remained, viz.: to attempt to procure incorporation. Now, had the Province of Ontario refused incorporation, as at one time appeared exceedingly likely, it is evident that the Dominion Parliament would have hesitated to do what the Provincial Legislature felt, no matter upon what grounds, to be improper, more especially as the question would be held to be one of Provincial jurisdiction and concern, rather than of Federal. Thus, the final hope of the society would have expired.

But this outcome was averted, although narrowly averted. The society's Bill had the warm support of influential men in the Legislature, but unfortunately it also encountered the opposition of those within whose special province the matter lay,—a more serious affair. The Inspector of Loan Corporations reported most adversely. His attitude, while officially more or less potent, was, and still is, that of a man whose mind has been sealed for many years. While it might prevail temporarily, it could never in the long run stem the tide of modern ideas. Nevertheless, it compelled the service to take action in ways that

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