dates and amounts are inserted in typewritten characters. In the case which came under the writer's observation some $4 had been added to the amount owing, to cover "costs."

It would be safe to say that hardly one layman in fifty, upon being "served" with a paper in this form, through the medium of the post-office, would observe that it is not styled in any particular court, or would connect the mystic words "C. D. Clerk" with the Collection Department to which so modest a reference is made. Perhaps the fiftieth, if he were unusually observant or very familiar with Division Court proceedings, would call the bluff, pay the "plaintiff" the amount owing without "costs," and voice, in no uncertain words, his opinion of such methods; but to the other forty-nine, the style of the document, the legal phraseology employed, and the signature of the "C. D. Clerk," would be convincing proof that they had fallen into the toils of the law.

The sympathies of the legal practitioner are not, speaking generally, with that large class of the community known as "delinquent debtors." The man who boasts that he is "execution proof" and who sums up his creed in the time-honoured phrase, "you can't get blood out of a stone," is found in every city, town and hamlet. Frequent encounters with this type have a tendency to exert a hardening influence on our hearts, and we are apt to regard the class as a common enemy. But if we must fight this enemy, let us fight fairly, so that our hands, at least, may be clean. To set up and maintain an arbitrary ethical standard in this matter would be a task attended with great difficulty and one which few would care to undertake. In the stress of modern commercialism the question seems to have resolved itself into the comparatively simple one of legality or illegality. But when we are brought face to face with methods such as the two which have been illustrated above, grave doubts arise in our minds as to whether or not, after all, that criterion is the true one.

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