

In the meantime the service is looking to the government—and there is reason to believe that they will not look in vain—to insist upon the city observing the terms of its agreement. The obvious and bounden duty of the service, then, is to see that men are elected to the next city council who will deal with this question in an honorable and legitimate manner. Men who, while determined to safeguard the interests of the city in every way, will be disposed to be fair and reasonable, and, above all, who are not shirkers.

The executive of the Civil Service Association has been giving this matter very earnest consideration, and has adopted a plan to be followed in connection with it. We would advise our readers to co-operate most heartily with the Association in this matter, because we believe that failure to take advantage of the opportunity which the situation affords will be deeply regretted later on.

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### THE SAVINGS AND LOAN SOCIETY.

A great deal has lately been made of certain difficulties with which the Society has been confronted. Rumors of all kinds have been afloat, many of them, as is the way with Rumor, grossly exaggerated. As frank dealing is always desirable, a short statement as to the situation to date will commend itself to readers.

An application was made by the Society some weeks ago for incorporation under the Ontario Loan Corporations Act. Everyone knew that such incorporation would not be granted, as the Ontario Act was well known to be more medieval in spirit than the law of any other civilized country. Certain amendments which were made to the Act in 1900 could not have better served the interests of usurers had they been specially designed for that purpose. The result did not belie the

expectation. Incorporation was refused. It developed, however, that what appears to be an extreme construction is held in certain quarters, viz., that the Act makes it illegal for societies like our own to do business voluntarily. The point having never been formally adjudicated, so far as we are aware, the question of illegality may be left to care for itself.

At a largely attended general meeting of the Society, which was held in the Carnegie Library on the 9th inst., the precise situation was explained to the shareholders. They came to the unanimous decision that the Society should continue operations upon the present footing. The Board of Administration was further instructed to use its own judgment in choosing a time for applying for a special act of incorporation.

Undoubtedly the decision of the shareholders was a proper one. The Society is not going to discontinue operations, which have been so eminently successful and beneficial, until, as is far from being the case at present, it is clearly established that it has not the right. If it should eventually be decided that the Ontario Act enjoins societies like ours from operating upon any basis, then the sooner the public knows it the better. It is safe to say that such a storm will arise as will sweep away considerably more than that particular solecism.

We have no fear that the Loan Society will have to put up its shutters, for we have never seen the service manifest such spirit as has been the outstanding feature of this incident. On every hand were heard expressions of adherence to the principles of the Society, and of determination to stand by it loyally. No better work was ever begun in the history of the civil service, and the service, we are certain, will continue to give the Society the hearty support which it requires for extending and confirming its usefulness.