## MORAL-JOIN THE SAVINGS AND LOAN ASSOCIATION.

A member of the British Civil Service was recently brought before Judge Edge of the Clerkenwell County Court at the suit of a moneylender. In passing judgment on the case, the learned Judge remarked:
"Civil servants recommend one another to go to moneylenders. It has been suggested that there should be an inquiry into the question of money borrowing by civil servants. It has become almost a scandal that so many young unmarried men in the service showld be getting into the hands of moneylenders. One recommends another into the jaws of the lion, as it were. Get out of this liability as soon as you can, and don't recommend any of your fellow clerks to go to moneylenders. Some day you may be all awakened to a Departmental inquiry into this borrowing, and it may be that those who have gone borrowing will have their sorrows added to by being censured, or reduced, or even discharged."
The civil servant, like every one else, finds it necessary sometimes to borrow money. In Canada he has avoided the pitfall referred to in the above by organizing a co-operative loan association, which lends only to its own members, and then only for legitimate objects, and which is able thus to turn what is so often a curse into a benefit.

## A REMARKABLE MAIL ROUTE.

One of the most remarkable mail routes in the world is that which a letter journeys in getting from Beebe Plain, Quebec, to Beebe Plain, Vermont. While the two offices are within ten feet of each other-are located in the same room, in fact-a letter mailed from one office to the other must make a trip of 294 miles- 67 miles in Canada and the rest in the United States.

The plain, old-fashioned store building, which is situated on the international boundary line, contains both the United States and Canadian offices. There are separate entrances to each, but both are in the same room, have the same lobby, and there are no partitions to mark the division between the domain of Uncle Sam and the possession of King George.
"If you mail a letter from the Vermont side addressed to the Quebec side," says the postmaster, "it goes from here to the junction, then to Newport, then to White River Junction and back to Lennoxville, Quebec, . over the Boston \& Maine. There it is transferred to the Grand Trunk and goes to a southbound mail pouch, and comes to Stanstead Junction, and then back io this same building, a distance of 294 miles."

