

ity upon a class whose rate of remuneration, speaking generally, had fallen far behind the increase in the cost of the necessities of life. Under such circumstances, there could be only one outcome: scores of civil servants had got behind in their finances, —some without proper excuse, doubtless; others for reasons which will appear valid to reasonable men, such as sickness in the family and other adverse circumstances. THE CIVILIAN has always set its face against extravagance of living, and will always do so. Thrift is of all the practical virtues one of the manliest; while unthrift or extravagance is a mark of weakness of character, which deserves the severest discouragement. The habit of unthrift soon renders the habitué a nuisance of his family, his friends and to the community. But we have known too many instances where circumstances proved too strong for the individual, however rooted his principles. No parent can be content to see his child languishing from disease when the possession of a little money, wisely administered, would bring it back to health and strength, and no human-hearted person can blame such a parent if he mortgages his future to accomplish that end. The conclusion is forced upon us that, in considering such a large body of salaried persons as compose the civil service, there will always be a percentage of cases where relief is genuinely needed. This legitimate relief, as well as the far more common illegitimate relief, has been supplied in the past, upon terms frightful to contemplate, however, by the usurers. But the point is that that source, ruinous though it was, is now about to be cut off. The outcome will probably be that a considerable number of persons will be unable to meet the claims with which they are suddenly confronted, and

that their condition will be worse than before.

Our Loan Society, which will soon attain to the dignity of becoming an incorporated body, and which has the support of every well-wisher of the service, has for some months past been doing work of the very best character. It has already smoothed the path of not a few honest persons in the service, and that without the loss of a dollar. There is no reason why its usefulness should not be increased many-fold, and, as has been shown, no better opportunity than the present could be conceived for an extension of its sphere of action. THE CIVILIAN has the honour of being the inaugurator of the movement for the formation of the Loan Society, and, while it does not desire to parade that fact unduly, it feels that it has the right to make proposals looking to the continued well-being of the Society. The need of the movement, therefore, in our judgment, is for an extension of the activities of the Society. More capital is urgently required, if the good work which the Society has begun is to be properly continued. Nor is it too much to say that such further capital can be obtained if an active effort is made to secure it. If the management of the Society were to appeal to the service, we believe that it would meet with a response that would surprise it. Many persons throughout the service are ready to become shareholders, if only a little solicitation be applied. The Civil Service Association, we feel sure, would gladly lend a hand in any campaign which might be started having this end in view. At all events, it seems to us that an earnest attempt should be made forthwith to make the society what it should be. So far as THE CIVILIAN is concerned, it will support any such effort by every means in its power.