

LAW AND CONTEMPORARY PROBLEMS

A QUARTERLY PUBLISHED BY THE DUKE UNIVERSITY SCHOOL OF LAW

PROFESSOR DAVID F. CAVERS, Editor (on leave, 1940-1941)
ASSOCIATE PROFESSOR PAUL H. SANDERS, Acting Editor, 1940-1941
PROFESSOR FRANK R. STRONG, Visiting Editor*

* For the Spring and Summer, 1941, issues.

PUBLICATION BOARD: Dean H. C. Horack, Professor Charles L. B. Lowndes, Professor Malcolm McDermott

VOLUME VIII

WINTER, 1941

NUMBER I

CONTENTS

COMBATING THE LOAN SHARK

	PAGE
FOREWORD	I
THE LOAN-SHARK PROBLEM..... <i>Rolf Nugent</i>	3
SOCIAL AND ECONOMIC BACKGROUND OF THE SMALL LOAN PROBLEM... <i>Robert W. Kelso</i>	14
INSTITUTIONAL ORGANIZATION OF CONSUMER CREDIT..... <i>M. R. Neifeld</i>	23
A SURVEY OF THE GENERAL USURY LAWS..... <i>Benj. S. Horack</i>	36
EVASION AND AVOIDANCE OF USURY LAWS..... <i>Jackson R. Collins</i>	54
COST OF LOANS TO BORROWERS UNDER UNREGULATED LENDING... <i>William Hays Simpson</i>	73
COLLECTION TACTICS OF ILLEGAL LENDERS..... <i>Joe B. Birkhead</i>	78
LEGAL TECHNIQUES FOR COMBATING LOAN SHARKS..... <i>Charles S. Kelly</i>	88
INJUNCTION AND RECEIVERSHIP PROCEEDINGS AGAINST ILLEGAL LENDERS..... <i>Emmet R. Field</i>	100
THE DEVELOPMENT OF REGULATORY SMALL LOAN LAWS..... <i>F. B. Hubachek</i>	108
(Appendix A: Citations of Small Loan Laws).....	134
(Appendix B: Table of Cases Involving Small Loan Laws, By States).....	137
(Appendix C: Sixth Draft, General Form of Uniform Small Loan Law).....	138
ADMINISTRATION OF A REGULATORY SMALL LOAN LAW..... <i>James M. Sullivan</i>	146
THE PERSONAL FINANCE BUSINESS UNDER REGULATION..... <i>William Trufant Foster</i>	154
LEGISLATIVE TACTICS OF UNREGULATED LENDERS..... <i>John Kilgore</i>	173
ORGANIZATION OF PUBLIC OPINION FOR EFFECTIVE MEASURES AGAINST LOAN SHARKS..... <i>George L. Gisler</i>	183
INDEX	205

Views expressed in articles published in this periodical are to be attributed to their authors and not to the periodical, its editors, or Duke University.

MONTHS OF ISSUE: JANUARY, APRIL, JUNE, AND OCTOBER

Subscription Price, \$2.50 per Annum Foreign Subscriptions, \$3.00 \$1.00 per Number
(A supply of copies of each issue is provided to fill orders for single numbers)

Address all communications to LAW AND CONTEMPORARY PROBLEMS
DUKE STATION, DURHAM, NORTH CAROLINA

Copyright, 1941, by the Duke University Press

Entered as second-class matter, October 27, 1934, at the post office at Durham, North Carolina
under the Act of March 3, 1879.