

# THE CIVILIAN

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THE EDITORS,  
THE CIVILIAN,  
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Communications on any subject of interest to the Civil Service are invited and will receive careful consideration.

Ottawa, July 15th, 1910

## USURY IN THE GOVERNMENT SERVICE.

The *Ottawa Evening Journal*, referring to the fact that the loan shark is now found to have contributed his quota to the demoralization at the Printing Bureau, comments as follows:

It would almost seem as though the government when it gives an order to a third person to collect an employee's salary, should assure itself that the order is not for the repayment of money loaned at a high rate of interest. Such assurance would not be difficult, for the men who are engaged in loaning money in Ottawa, at outrageous rates, are a limited class and well known to the authorities. Usury is now a distinct offence against the Canadian law. It is just a question how far the government through their officials, are accessory before or after the fact, when they give orders to these money lenders to draw the salaries of employees to whom they have loaned money.

When some state, or privately managed institution, shall be established for the advancing of money at reasonable rates to permanent employees of the government, or private firms, whose affairs require such advances, then a long step will be taken towards putting the usurer out of business. For were such institution established, and

the knowledge of it made general, no sane man would borrow money at twenty per cent. interest a month, when he could obtain it at one, or at most two per cent. a month. The idea is well worthy of further consideration.

*The Journal's* interest in this matter would be more effective if it showed some knowledge of the work and purpose of the Civil Service Co-operative Loan and Savings Association, which is precisely the sort of "institution" it recommends;—still better if it were to essay the task of removing the mediaeval darkness which enwraps the Ontario government on the whole subject of affording proper facilities of incorporation to such societies. Will *The Journal* believe that Ontario is not only several years behind Quebec, but half a century behind Great Britain, France, Germany and Italy, in making possible, on the only plan that has stood the test of experience, the very type of institution of which it so strongly appreciates the need, and in supplying which the civil service is striving, against the odds of stupidity, to give an example to the community.

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The *Montreal Herald* lives still further away from the civil service than *The Ottawa Journal*. But it is quite as sententious, out the depths of its knowledge of us:

Ottawa is subject to what may be called capital madness. Some of its newspapers divide the population into two classes, one consisting of the people who are visible from Rideau Hall, the other of those who are not. Thousands have sold their souls in the effort to break from the outer darkness into the world of light, and the usurer is one of the regular buyers. Men borrow, very often, to humor the ambitions of their women folk, and once in they get the habit. The glory of an invitation into society is too often paid for in misery, for when the usurer is doing himself justice he doesn't let much of the monthly salary slip through his fingers. Of course, there are plenty of civil servants whose needs are not occasioned by ambition; sickness is more likely. And they borrow, too. At all events, there were the usurers, doing business at their desks in a big building, all the employees of which are pretty well paid, and doing so much of it that the thing was regarded as part of the normal