

THE CIVILIAN

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

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TWO HUNDRED PER CENT.

Consider the evil trade of the Shylock money-lender, and his baleful effects in a community like ours. That the abuse is a serious one is beyond question, although by the nature of the case exact statistics are not to be had. Borrowers are a secretive class everywhere. Nevertheless every Civil Servant must know of at least several instances of this kind, any one of which should be sufficient to leave in the mind a feeling of wholesome indignation and dread. The very fact that the Service supports about ten of these well known parasites is a tolerable demonstration of the extent of the evil, and the equally notorious fact that the real rate of interest is

often as high as 250 per cent. per annum is an indication of its intensity. During the past few years civil servants have been living on such narrow margins that the resort to lenders has become more frequent than ever before. Relief in the matter of remuneration will have a proportionately good effect, but when all is said and done the salaried classes are everywhere peculiarly liable to be infested with this particular parasite.

Let it be at once admitted that in every community there are a few wasteful and unthrifty persons who must and will run their profligate course. But let it be admitted also that even the economical sometimes need financial help. There are times when the life-plan is interrupted ; expectations fail, sickness or death eats up the small savings and borrowing becomes the only resort. "When troubles come, they come not single spies, but in battalions." At such times even the usurer seems a friend ; but, sad to say, **raising the wind** with his help, means reaping the whirlwind.

If it be true, therefore, that borrowing is sometimes a necessity, and lending socially productive, the immediate question is — can the evil of usury, as it affects the Service here and now, be abated ? Addressing ourselves to that direct question, we venture to think that the evil can be abated, and that numerous plans to that end might be formulated. The following proposal may prove helpful :

Let a loan association of civil servants be formed—an incorporated association would probably afford greater advantages than a partner-