

# THE CIVILIAN

Devoted to the interests of the Civil Service  
of Canada.

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THE EDITORS,

THE CIVILIAN,

P. O. Box 484, Ottawa

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the Civil Service are invited and will re-  
ceive careful consideration.

**Ottawa, July 12, 1912**

## REDUCE THE COST.

It is with the greatest pleasure that we publish in this issue the letter of Mr. Alphonse Desjardins on the need of a general law of co-operation. Everybody whose interest in the economic development of Canada goes deeper than mere party politics or a general hope for a good crop knows about Mr. Desjardins' success in developing in this country the system of co-operative banking which is the real backbone of the financial system of some of the wealthiest countries of Europe. Single-handed, and without even the opportunity which should be afforded under the law of any free country, Mr. Desjardins has established among the common people of his own home town, Levis, Quebec, a co-operative bank whose success reads like a fairy tale. And not only that, but, by the most intense devotion to

the cause, he has developed in other places the belief in co-operation, and so has been the means of establishing these "people's banks" in many other places. In fact, Mr. Desjardins is now the leader of a movement for co-operative banking, and that movement by no means confined to his native province but extending throughout the Dominion and over a large part of the United States. As a member of the official reporting staff of the House of Commons, Mr. Desjardins has leisure during the recess of Parliament. That leisure he has devoted unselfishly to the public good in the promotion of the co-operative banking movement. It is one of the glories of the civil service of Canada that it has produced men of the Desjardins stamp.

But, on the other hand, think how such a man is treated by the country to whose interest he devotes himself. Not only is he not helped by patronage or subvention, but actually he must carry on his work without the protection which is thrown around the promoter of every form of joint-stock company or friendly society. We do not pretend to know exactly what is the law on this subject of co-operative societies, and we very much doubt that anybody knows it. But one thing is certain, and that is that Canada has no law such as should be in existence, a law defining in clear and simple terms the rights and powers of those who desire to carry on business co-operatively.

And that is all that *The Civilian* asks for on behalf of the civil service. There is no suggestion that the Dominion government should make special arrangements for our benefit, much less that it should afford us any assistance. A general law which will allow people living in different provinces, whatever may be their calling, to carry on a co-operative business is all that is asked for. Such a law is to be found on the statute book of almost every civilized