

From its inception, it became apparent that the organism would splendidly answer its purpose, and it has proved an undeniable success in every way. Still, I refrained from extending the movement by starting other similar banks elsewhere, although earnestly pressed to do so in a good many instances. My object being to make first such an experiment as would answer all possible objections against the system, I refused during eight long years to organize any other banks except two in the very neighborhood of Levis where I reside and from whence I could easily supervise their doings and, at the same time, guiding the Levis bank. The outside propaganda began a little more than two years ago, and in November last (1911) there were then seventy-six banks in Quebec, several in Ontario and in New-England States, Massachusetts having passed a special law in 1909, authorizing the formation of such banks in that State.

Without going into any detail, it may be stated here that the results in Levis have created a widespread and keen interest, and a most favorable impression where they have been known. In the rather short period of eleven years and two months, the total assets of that bank were on the 15th of February, 1912, \$153,500, although started with not a cent in the chest, and that sum having been gradually accumulated month after month by mostly poor working men and farmers residing at Levis and in the adjoining vicinity. The amount of the loans has reached \$803,844, divided in 3,575 loans, of which over 3,000 have been for sums of one hundred dollars and less, down to one dollar, more than five hundred being for five dollars and less.

The general turnover was at the same date \$1,256,506, the working expenses only \$3,210.

Absolutely No Losses

What is most remarkable is the fact that up to the date above mentioned, NOT ONE CENT HAS BEEN LOST AND NOT ONE IS IN DANGER OF BEING LOST.

The dividend on the shares, of \$5.00 only, is now five per cent. per annum, \$17,759 having already been distributed among the members, although a Reserve Fund of \$10,729 has already been accumulated, which is more than ten per cent. of the share capital paid in, offering therefore an ample security to the members. The average rate of interest on loans is about five and a half to six per cent per annum, a very moderate rate, which will be still reduced later on with the increase of the Reserve Fund.

The seventy-six people's Banks of Quebec so far as I have been able to ascertain, must have now a membership of more than 30,000, with a general turnover of over five millions of dollars and it must be noted that all, with the exception of three or four, have been organized in the course of the last three years. Their assets must be close on \$750,000, and, so far as heard from, NOT A CENT HAS UP TO DATE BEEN LOST OR IN DANGER OF BEING LOST, a very remarkable record indeed. We could quote a very large number of Banks working in purely agricultural communities whose records after one or two years, are most astonishing.

All Done By The People

The movement is well launched and what is remarkable is that all this work has been done through self-help and self-help only, not one cent of government aid or of any public body, either directly or indirectly, having yet been received. This shows the deep interest taken by the public in the progress of this movement, and what a powerful factor is self-help.

What magnificent results would be achieved if there was a propaganda fund to draw upon to intensify still more this beneficial and social movement, tending to the democratization of credit and organizing the masses upon this new ground.

New banks are being organized at many points of the province of Quebec, and all indicate that before long there will be hundreds of them in that part of Canada.

What has been done for and by farmers in Europe and in an eastern province of Canada can surely be accomplished by the western farmers of Manitoba, Alberta and Saskatchewan, nay much more because their resources are larger and their ability just as good and just as keen.

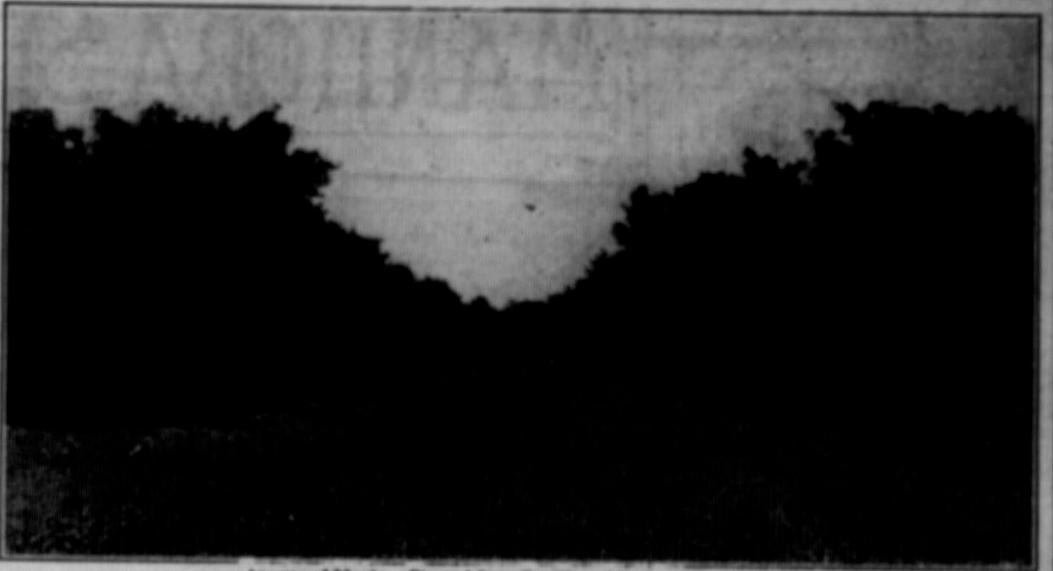
To be Concluded Next Week

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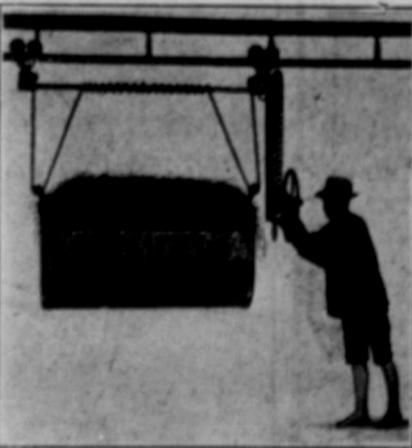
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