

WITNESS.—By the board of administrators.

Mr. MONK.—From what experience you have had in those six years in Lévis, do you think that it is possible to find in our provinces sufficient men capable of filling positions such as those you have indicated in localities similar to yours. You have a board of administrators, you have commissaires and you have a board of censors or auditors. Now, in towns like St. Hyacinthe or Three Rivers and similar localities, would there not be some difficulty in finding capable men to fill positions of that kind in similar organizations?

WITNESS.—It is a matter of education. It will require perhaps a good deal of propaganda before we convince people who are accustomed to work for money to undertake such duties, but on the other hand there are competent men enough and devoted citizens enough to fill those places anywhere. Thus in our humblest parishes we find that idea. It is a fact that our municipal as well as school organizations in the province of Quebec have been working admirably for the last fifty years. We have found the material for that administration which is a very complicated one, a very useful one, and at the same time a very responsible one, but we have municipal councillors handling thousands, perhaps millions of dollars a year, without a cent of indemnity.

Mr. MONK.—And not a cent wasted?

WITNESS.—And no defalcations. And those school commissions that we have in the provinces are working very well. Of course what I call the social authorities would have to come and give help, such as professional men, our priests, our leading citizens.

Mr. SMITH (Nanaimo).—All voluntary service?

WITNESS.—Of course. It is like our municipal government and school government. It is a voluntary system looking only to the official honour.

The CHAIRMAN.—Suppose I am a shareholder, and suppose I have \$100 in this society and I am in need of say \$200 or \$300, what will be the process to obtain money from the society? I am a shareholder and I want to get more than my share in a loan, how am I to obtain that? What is the process or the procedure?

Mr. BOURASSA.—Don't you think that we might go into the question and ask Mr. Desjardins in what way the money gathered by the society is employed?

WITNESS.—The amount of money that a member has in the society has a very restricted bearing upon his credit. We consider first the conditions on which he is to pay and his intention of paying the instalment. It is, as I stated, the honesty of the individual that is considered, his savings or assets are not the first consideration. For instance, if one of you gentlemen came for a loan of \$300.00, the application will come before the board of credit, who will decide whether or not to make the loan. But first of all, the general meeting fixed annually the amount to be loaned to any one individual, be it \$300.00 or \$500.00.

By the Chairman:

Q. I don't quite catch the point? Do you say that each application comes before the general meeting?—A. No, the maximum amount of a loan to any one individual is fixed by the general meeting.

By Mr. Bourassa:

Q. Not the loan?—A. No.

Q. Is the total amount to be loaned fixed annually by the general meeting?—A. No, because it depends upon the funds.

By the Chairman:

Q. Do you mean to say that each year the general meeting will fix the extent of the loan that can be made to each individual member?

Mr. MONK.—No, but to any individual.