

wiser than a "collection of clerks"; but we have invented a means of ridding ourselves of these troublesome "agents"—a question:

In all its wisdom, and with all its solicitation for our welfare, what has Capital done for us, anyway?

Is it not time to give Co-operation a chance?

"But," the apologist stays with us until the last, "supposing things should come to a showdown; supposing the banks should absolutely refuse to listen to this association of yours, what would you do then? Tell me one definite act you might perform that would help bring the banks round."

How about publishing a schedule of salaries, covering all the banks, for the public to peruse? Our Publicity Department must not be overlooked. It will be a powerful factor in bringing about a better understanding between banker and bankclerk.