

Loans are repayable monthly; interest at 8% per annum is charged. As soon as the society can afford to do so the rate of interest on loans will be reduced, for of course the members of the society do not intend to charge themselves more for their loans than is sufficient to meet the necessary expenses. The foregoing makes plain enough for all practical purposes the working methods of the society, and it is at once seen that the methods are safe, sane and sound.

There are evidences that cooperation has taken hold in the service and provided the service is true to itself and to the principles of cooperation it cannot fail. Possibly at no time has it been more essential than at present to have a good working definition of what cooperation and of what a cooperator really is. There are many things that a cooperator is not. He is not a "knocker"; he is not an "I told you so." An "I told you so" stands by with his hands in his pockets and a grin on, waiting, looking, hoping for failure. A cooperator does not seek help. He does not want someone to lean upon. He merely wants a fair chance to help himself. A cooperator is thrifty. He may be poor, even very poor, but he will likely get over that and the method which he uses is simply bonding with his fellows to buy or produce more economically the things he needs. To be a good cooperator it is not necessary to read a lot of cooperative literature or study the subject at length any more than it is necessary to be well versed in the scriptures to be a good Christian.

Now for cooperation. Cooperation is not "division of labour"; it is "division of labour" operating collectively. The one essential principal of cooperation is this: If it be a thrift association like the Civil Service Savings and Loan Society the funds of the society must be contributed by the members. each member must contribute a portion. It is not cooperation if a few members

contribute money to loan to others who do not contribute. If it be a supply association, say, it is not cooperation if a few members supply funds to buy necessities for others who pay for them after they are eaten. Those "others" are outsiders to whom the cooperators choose to sell what they have bought cooperatively and do not need for themselves. The elementary principle of cooperation is buying collectively in order to buy to better advantage, each one advancing the price of his share in the purchase. If an over supply is purchased and sold to others who pay for it after it is eaten they are not cooperators—they are outsiders. To think that anyone can become a cooperator without first advancing the price of his share in the goods is equivalent to looking for salvation without repentance. Cooperation and ordinary business of all kinds are both legitimate. Each has its proper place, but they do not "bunk" together. It is necessary at all times to make up one's mind as to which one wishes to do, to cooperate or to do ordinary competitive business. The two cannot be driven tandem very long.

Those wishing further information about the Civil Service Savings and Loan Society should communicate with F. S. James, Auditor-General's Office, 167 Queen Street.

EXAMINATION DAY.

May 13th was Civil Service examination day at the various centres throughout the Dominion. There were about 1,200 candidates for some 220 positions, and of these 403 wrote in Ottawa.

The party rooms in the House of Commons, room 16, sacred to the Ministerialists, and Room 89, allotted to the Opposition, were on Monday the scene of young men "writing for the service"; on Tuesday both the House of Commons and the Senate Chambers were required.