

summer months in the cities of Montreal and Quebec; while two or three foundries, two machine shops, and a shoe factory give employment to an industrious, wage-earning citizenship. Back of the town to the south and east is a well-to-do agricultural population from which the business section of the city draws its chief support. This surrounding rural district accounts for the numerous homes of retired farmers, who form a stable, conservative yet thrifty element in all such agricultural market towns.

In this limited population, composed of those having such varied interests, Mr. Desjardins found just what he wanted. His purpose was to put co-operative credit to the test upon American soil. If it should succeed at Levis, there would be a practical demonstration of its adaptability to almost any conditions to be met with anywhere in French Canada.

Among the diverse elements which make up the population of Levis, Mr. Desjardins was a well-known personality. He had grown up in the place. From childhood he had been known and respected for his integrity. His training in the college of the town had brought him into sympathy with the cultural and religious life of his people. His career as a journalist had increased his familiarity with all the different problems and needs of his native province. His contagious enthusiasm and firm perseverance eminently fitted him for leadership. Surely it would have been hard to find one better fitted to undertake the establishment of co-operative credit associations.

On the public platform and through the medium of the press, and in private intercourse among his large circle of acquaintances, he lost no opportunity of arousing interest in the movement. He explained the advantages it had already brought to different countries of Europe, and showed the benefits which there was every reason to expect from its establishment among his fellow-countrymen.

At length the time seemed ripe for action. In September, 1900, he brought a dozen friends together at his home, and carefully unfolded to them his plan. During the three months following they drafted a constitution, and began taking pledges