

that prevailing in the countries of Europe, and it was in the adapting of the old-world principle to these new-world conditions that Mr. Desjardins' greatest services were rendered. It is unnecessary to advert to details of this adaptation here. A few issues ago THE CIVILIAN published a lengthy article by Mr. Desjardins himself, explanatory of the inception and methods of the co-operative bank.

An ounce of practice is worth almost any quantity of theory, and Mr. Desjardins has not been content with preaching alone. Nine years ago he founded the People's Bank of Levis in order to demonstrate by the logic of facts the feasibility of his plan. The population of Levis is 7,000; it is almost entirely a workman's town, and average earnings fall within a very few hundreds in the year. Nevertheless, Mr. Desjardins has built up a business which is nearing \$100,000 a year, every dollar of which represents a specific good conferred upon the community. On aggregate loans amounting to nearly \$400,000 the system has lost not one cent. At the same time habits of saving have been inculcated in the most practical way

in hundreds of families, who have been rescued from slipshod and ruinous methods of financing their domestic affairs, and have been placed upon the way to competence. To show their sympathy with the system of people's banks, His Excellency the Governor General, His Honor the Lieutenant Governor of Quebec, and His Grace the Archbishop of Quebec, are all members of the Caisse Populaire of Levis.

Mr. Desjardins has not stopped at his native city. Thanks to his efforts banks similar to the one at Levis have been established in 22 other municipalities of Quebec. He has even crossed into the United States, and New Hampshire has at least one flourishing co-operative loan association. Some time ago we published an account of Mr. Desjardins' success in Massachusetts where a law has been passed at his instigation to facilitate the founding of undertakings of this nature. He will cross into Ontario just as soon as common-sense and a modicum of enlightenment penetrate into the dark recesses of officialdom at Toronto. Up to the present they have not learned of the co-operative bank at Toronto.

How Competitive Examinations were introduced into the Civil Service of Great Britain.

What was accomplished in the course of a few months last year in Canada, in the way of abolishing political appointments to the civil service, was a considerably longer process in Great Britain of forty and sixty years ago. The experience on which the Canadian procedure was based was then in the making. Some of the various stages by which the reform progressed, and also some of the poten-

tial difficulties in the way of so entire a change as that involved in our own legislation, may be read in the following further extract from Lowell's "Government of England."*

Patronage in the Early British Service.

"While the discharge of public ser-

* The present article is the third of a series now appearing in the CIVILIAN relating to the civil service based on extracts from this work.