

## Civilian Portraits.

### Mr. Alphonse Desjardins.

When THE CIVILIAN, a little over a year ago, brought forward the idea of a co-operative loan association as the only means of eradicating usury from the civil service, it was fortunate that the service had at its command



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#### MR. ALPHONSE DESJARDINS.

one having a complete and expert knowledge of this complex and technical subject. It is now almost exactly a twelvemonth since Mr. Alphonse Desjardins addressed a meeting of the service called by THE CIVILIAN, the result of which was the formation of the Civil Service Loan and Savings Association. That asso-

ciation to-day bids fair within a very short time of filling a most important place in the life of the service.

Mr. Desjardins is an example of the civil servant who having exhausted the possibilities of his immediate employment seeks further fields. Mr. Desjardins is a member of the Hansard staff, and between the sessions of Parliament has some time at his disposal. This for many years past he has devoted to the study of Co-operation, and he is at present recognized as the leading expert on this subject, especially as applied to banking, on this continent.

Born at Levis, in November, 1854, Mr. Desjardins graduated at the Levis College in 1870, and entered early into journalism, where he worked for several years. He first became interested in the problem of usury by the recurrent references thereto in the press and on the floor of Parliament. He soon perceived that the Canadian law, however stringent it might be, was next to useless in crushing out this evil, and that, as there was in most cases a real want to be provided for, it was necessary to find an easy and practical way, based on sound economic principles, whereby such wants might be met in an adequate manner. To this the

answer was found in the co-operative banking systems of Italy and Germany, whereby the people themselves united to supply their own needs, under conditions of absolute safety and at the same time encouraging to thrift.

The situation in Canada, however, was in many respects different from