

## APPENDIX No. 3

Mr. CHAIRMAN.—We have the good fortune this morning of having with us His Excellency the Governor General, who has been for so many years one of the apostles of co-operation in Europe. His Excellency is the president of the International Co-operative Alliance. We are gathering as much information as possible in order to provide for prudent and wise legislation on co-operation in this country, and it was the unanimous desire of the committee that having heard some of the best authorities in Canada on economics, and on the co-operative movement, His Excellency should be invited to give us his views on that question with which he is so familiar. The newspapers have stated that His Excellency was appearing before the committee to give evidence. That is a wrong impression; His Excellency is doing us the honour of giving us the benefit and advantage of his views on a question with which he is most familiar.

I will proceed with a few questions that I have prepared. Your Excellency is the president of the International Co-operative Alliance?

The GOVERNOR GENERAL.—Yes.

Q. Would your Excellency explain to the committee the nature and purpose of the International Co-operative Alliance?

The GOVERNOR GENERAL.—The object of the International Co-operative Alliance is to make known to the civilized peoples of the world what are the methods and aims of co-operation; to explain the principle and to point out the methods by which that principle can be applied to the industrial life of the people.

I have come here at your request, Mr. Lemieux, not in my capacity as Governor General of Canada, but as President of the International Co-operative Alliance, to give you the expression of my views for what they may be worth as to the advantage likely to accrue to the people of Canada from the legalization of co-operative associations for banking, industrial and agricultural purposes.

I do not propose to refer to the provisions of the Bill which is the subject of your consideration. The possibility that they contain matter which may prove to be of a controversial character when under discussion by parliament, makes it undesirable that I should do so, but having been informed that under the existing law in Canada co-operative associations of workmen have no legal status, I have come here in order to state that I am heartily in sympathy with the object of the Bill now before parliament, which I understand is to give to co-operative associations of workmen that legal status which is now wanting, and which it is most desirable should be secured in order to help workmen in their endeavours to help themselves.

When it was suggested that I might be able to give assistance to your committee, if I accepted your invitation, I visited Quebec for the purpose of inspecting the Caisse Populaire which Monsieur Desjardins has started at Lévis. I paid a visit in the early part of this month to Monsieur Desjardins' bank, and I have no hesitation in saying that if a new Act is required to facilitate the multiplication of banks like that which Monsieur Desjardins, to his great credit, has established, the sooner that Act is passed the better.

I formed the opinion, after careful examination of its work that the Lévis bank has already proved to be a great assistance to many, and it appeared to me to have this distinctive feature, that while it did much good it did no harm. The most that can be said of institutions, even the best, as a rule, is that the good resulting from them more than counterbalances the evil. In this case the influence which radiated from the institution seemed wholly good.

Let me refer to some of the advantages which appeared to me to result from it to the community of Lévis:

It supplies those persons who are known by the people among whom they live to be good, thrifty and honourable men, with opportunities for helping each other and themselves in a manner conducive to the growth of those qualities of mutual trust and helpfulness which lie at the very root of good citizenship.