
DESJARDINS, "THE PIONEER".

Today we honor many great Canadians who have contributed something to aid us in our way of life. There is one great Canadian, Alphonse Desjardins, Christian pioneer in the founding of the North American credit union movement, who deserves special honor because through this great Christian movement countless numbers of poor North Americans have been helped and are being helped during periods of economic distress.

Alphonse was born in a poor family of French Canada. Even in his early school days the poverty stricken plight of his family was quite apparent to him. Scarcely ever were the family savings large enough to procure the necessities of life. Almost the same situation prevailed in many families of French Canada in these days towards the last half of the nineteenth century. After the death of his father, Alphonse was forced to leave school to help support the family. He worked at a variety of jobs on *Le Canadien*, the first French newspaper in Canada. By his studious and inquiring habits of mind he became a good reporter and in his work he made contacts with many influential people.

After Alphonse married he looked for a job that would give him more security for his family. Finally, he left *Le Canadien* and accepted a position in the Provincial Legislature. His work consisted of recording the speeches and debates of the members. He edited the speeches and debates as he heard them but this was not agreeable to some people who wished to have the truth twisted. Consequently, his contract to print the Debates Desjardins, as they had come to be called, would not be renewed. He then established and edited a newspaper, *L'Union Canadienne*, which he was forced to discontinue after three months because of failing health.

During his long illness, he saw his savings disappear as he slowly sank back into the poverty stricken days of his youth. He consoled himself by thinking of Christ and His Cross, for in Christ there was hope. Why try to flee from suffering and poverty! He thought of the poor people of the town and how the money lender was taking advantage of them. It seemed to him that no one cared for the poor. With high hopes and charity in his heart he made up his mind to do something to alleviate the sufferings of these people if he regained his health.

During his period of convalescence he used to wander to the library where he came across the story of Friedrich

Wihelm Raiffeisen who, thirty years previous, saw how the money lenders, cattle buyers, and land brokers were exploiting the rural people of Germany. Raiffeisen did something about it. He set up credit societies where the needy could be loaned money at the lowest possible rate of interest. Even though he was going blind, he devoted all his time and energy in helping the people combat these evils through the credit societies. Desjardins was determined to learn more about this co-operative way because he saw it could stifle selfishness and bring about moral improvement in economic conduct. He read about the Rochdale Pioneers, those poor working class people in England, who pooled their resources and opened a Co-operative store. Then he decided to let his friends in on his new idea. After explaining carefully to the people how these credit societies or credit unions helped the poor, they were greatly enthused and Abbe G. E. Carrier, head of the College De Levis, was among the first to subscribe a share in the credit union or La Caisse Populaire de Levis, as it was called. About this time the position of French-language stenographic clerk in the House of Commons at Ottawa became vacant. Alphonse's previous record in the Quebec Legislature did not go unnoticed and he was given the job.

While he was away at Ottawa in the winter his wife looked after the business of the "Caisse Populaire" but in the summer Alphonse himself attended to it. As time went on some people began gossiping about the "Caisse Populaire." They said that the Desjardins could not be trusted with the safe-keeping of other peoples' money. They tried to persuade the members to withdraw their shares. Even Mrs. Desjardins became skeptical about its success but Alphonse never stopped hoping and praying for the success of the movement. He found encouragement in a letter of Pope Leo XIII fourteen years earlier calling on all men to learn a just economic code. Although at times the success of his movement seemed far off, he was encouraged by certain professors at the College de Levis to continue. Through the untiring efforts of Alphonse and his wife the "Caisse Populaire" continued to persevere and to give more financial assistance to the people of Levis. Others in the surrounding districts heard about the great idea and soon he was giving lectures to them on his caisse. Other caisses began to spring up around Levis. Still a great burden lay upon Alphonse. If this "Caisse Populaire" failed, he would be liable for the loss to his people. He knew that something must be done to protect the directors of such Caisses so he persuaded the premier of Quebec to introduce the Quebec Syndicates Act in the

legislature. This model in co-operative law was a relief because he and other directors of caisses would have the protection of limited liability.

Credit Unions soon spread to other parts of Canada but the Syndicates Act gave legal status to co-operatives in Quebec only. There was no similar legislation for Canada as a whole. Alphonse now attempted to bring this bill in as a government measure at Ottawa but with little success. However, he still kept this idea in his mind. Because of his courageous perseverance, an influential man, Governor General Earl Grey, came to his assistance. The Governor General became interested in the "Caisse Populaire" and after Alphonse explained its service to the people in his pleasing, intelligent manner, the Governor-General helped him get his bill through parliament.

Many people in all walks of life became interested in his movement. Such men as Pierre Jay, bank commissioner for Massachusetts, and Edward A. Filene of the famous Filene Store of Boston recognized Desjardins' great idea and asked him to come to the United States. He accepted their invitation and founded the first credit union there. All this work was done in his spare time and at his own expense, even though his annual salary as a Hansard reporter amounted to only two thousand dollars. The "Caisse Populaire" itself under his care and guidance grew from a share capital of twenty-six dollars and forty cents to over fifty thousand dollars at the time of the death of its founder in 1920.

Although he remained nothing more than a Hansard reporter all his days, his unselfish, Christian charity, brought about a virtual economic revolution throughout Canada and the United States despite the efforts of powerful business and political interests. His success did not go unrecognized by the Church. For his great work he was made a Commander of the Order of St. Gregory by the Pope, a fitting tribute to a great Canadian pioneer.

—J. J. DUNPHY '54

Fate never wounds more deep the gen'rous heart,
Then when a blockhead's insult points the dart.

—Samuel Johnson.