

BY THE SAME AUTHOR

PEOPLE'S BANKS

A RECORD OF SOCIAL AND ECONOMIC SUCCESS

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CO-OPERATIVE BANKING

CO-OPERATIVE BANKING

ITS PRINCIPLES AND PRACTICE

WITH A CHAPTER ON
CO-OPERATIVE MORTGAGE-CREDIT

BY

HENRY W. WOLFF

*Author of "People's Banks: A Record of Social and Economic Success,"
"Agricultural Banks: Their Object and their Work," etc.*

"If some one had told me a few years ago what progress Co-operation was about to make, I should have said that he was talking of a vision of Utopia."—Rt. Hon. W. E. GLADSTONE.

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PREFACE.

We have been told that the time has come for a new book upon co-operative banks. And there seems reason in the suggestion. My object in writing "People's Banks: A Record of Social and Economic Success" was to awaken an interest in a movement which, though then scarcely heard of in the United Kingdom, had produced magnificent results abroad.

That object, I think, has been attained. However, evidently, though the results secured are viewed with admiration, the causes which have produced them are as yet too little understood. My object in the present book is to set forth those causes, to explain the mechanism and rationale of the institution and to give the "why, and wherefore" of each of its parts. To do this adequately it will be necessary to enter somewhat into detail, and I am afraid that it will not be altogether possible to avoid repetitions.

However, when objects and causes come to be fully understood, I think that we may look forward to as satisfactory results in this country as have been obtained elsewhere.

January, 1907.

H. W. W.

ERRATA

- On p. 37, line 28 from top, for "makes" read "make"
" " 51, " 23 " " " "numbers" " "number"
" " 83, " 2 " " " "had" " "has"
" " 107, " 8 " " " "purpose" " "purposes"
" " 142 footnote, "instance" "instances"
" " 154, line 2 from bottom, for "may to" "may be"
" " 214, " 13 " " , after "society" for comma " dash

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VILLAGE BANKS: How to start them—How to work them—What
the Rich may do to help them. With Model Rules and
Model Account-sheets added *. P. S. King and Son. 6d.

A PEOPLE'S BANK MANUAL *. Rules and Directions. P. S. King
and Son. 6d.

CO-OPERATIVE CREDIT BANKS. P. S. King and Son. 6d.

OUR VILLAGE BANK. *Westminster Review*, May, 1894.

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*Sixième Congrès des Banques Populaires de France. Actes
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LE CRÉDIT AGRICOLE. *Huitième Congrès des Banques Populaires
de France. Actes du Congrès.* Menton, 1896.

And numerous articles in the *Economic Review* and the Co-operative
Press.

* Revised Editions of these two books are in preparation.