

PEOPLE'S BANKS

A RECORD OF SOCIAL AND ECONOMIC
SUCCESS

BY

HENRY W. WOLFF

"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."—
Right Hon. W. E. GLADSTONE.

Le plus grand banquier du monde est celui qui dispose de l'obole du prolétaire."—JULES SIMON.

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TO
HIS EXCELLENCY
THE HON. L. LUZZATTI,
Prime Minister of Italy,
THE FOUNDER OF THE ITALIAN BANCHE POPOLARI,
HIS COUNTRY'S BENEFACTOR,
THIS VOLUME IS
DEDICATED
IN TOKEN OF WARM PERSONAL AFFECTION
AND UNALTERED ESTEEM.

PEOPLE'S BANKS

PUBLICATIONS BY THE SAME AUTHOR UPON THE SAME SUBJECT.

- CO-OPERATIVE BANKING: ITS PRINCIPLES AND ITS PRACTICE—WITH A CHAPTER ON CO-OPERATIVE MORTGAGE CREDIT. P. S. King. 1907. 7s. 6d. net.
- A CO-OPERATIVE CREDIT BANK HANDBOOK. P. S. King. 1909. 1s. net.
- LE CRÉDIT POPULAIRE DANS LE ROYAUME UNI. Bruxelles, Institut International des Classes Moyennes. 1909.
- AGRICULTURAL BANKS. THEIR OBJECT AND THEIR WORK. Agricultural Organisation Society. 1894. 1s.
- CO-OPERATIVE CREDIT BANKS. A HELP FOR THE LABOURING AND CULTIVATING CLASSES. P. S. King. 1898. 6d.
- A PEOPLE'S BANK MANUAL. RULES AND DIRECTIONS. P. S. King. 1894. 6d.
- VILLAGE BANKS. HOW TO START THEM—HOW TO WORK THEM—WHAT THE RICH MAY DO TO HELP THEM, ETC. P. S. King. 1898. 6d.
- CO-OPERATIVE BANKS FOR AGRICULTURE. Agricultural Organisation Society. 1906.
- THE CASE FOR AGRICULTURAL BANKS. *Contemporary Review*, October, 1895.
- OUR VILLAGE BANK. *Westminster Review*, May, 1894.
- THE POOR MAN'S COW. *National Review*, October, 1894.
- CO-OPERATION IN AGRICULTURE. *Contemporary Review*, April, 1896.
- PEOPLE'S BANKS. *New Ireland Review*, August, 1894.
- CATHOLIC BANKS. *New Ireland Review*, May, 1895.
- LE CRÉDIT AGRICOLE. *Journal des Économistes*, December, 1895.
- ESSAIS DE CRÉDIT POPULAIRE EN ANGLETERRE ET EN ECOSSE. *Cinquième Congrès des Banques populaires françaises*. 1894.
- LES BANQUES POPULAIRES AU POINT DE VUE COOPÉRATIF. *Sixième Congrès des Banques populaires françaises*. 1895.
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- THE SPREAD OF CO-OPERATION. Co-operative Union, 1900.
- UMBlicKE IN DER GENOSSENSCHAFTSWELT. *Blätter für Genossenschaftswesen*. 1900—1905.
- THE INDIAN CO-OPERATIVE ACT. *Economic Review*. 1904.
- FIRSTFRUITS OF CO-OPERATION IN INDIA. *Economic Review*. April, 1908.
- And numerous articles in the *Economic Review*.

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