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did in 1925 to form the Banque Canadienne Nationale, it was because ethnic loyalty could not protect them forever from the inexorable logic of national banking.

If Rudin is unwilling to interpret French Canada à la Groulx as a victim of outside forces, he is also unwilling to cast the emergence of Canadian national banking in the mould of the Naylor thesis. French Canadian banks did not sell local industry short. Careful analysis of the banks' loan portfolios and boards of directors allows Rudin to demonstrate that, by the late nineteenth century, French Canadian banks were "far from hostile to industrial projects." While the mid-nineteenth century French Canadian banks were clearly the instruments of mercantile interests, industrial interests — in small towns like St. Jean as well as in Quebec and Montreal — later gained the ascendancy over their affairs. Industrialization in Quebec also promoted ethnic mingling in the ownership, the management and, to a degree, the clientele of the French Canadian banks. The Banque d'Hochelaga became for instance, "the French bank best loved by the English business community." This marriage of industry and capital brought in its train the support of the state. By the early years of the new century, French Canada's regional banks "played such a major role in the economy of Quebec that they were in a position to command the support of the state." With the support of politicians like Louis-Alexandre Tashereau, Quebecers became pioneers of the bank "bail-out" and the state-aided reorganization.

The fact that Quebec banks occasionally needed to be bailed out underlined their vulnerability. As Rudin points out, it also revealed bad — sometimes reckless, sometimes too conservative - management. But, in the end, it was size that sealed their fate, especially in the depressed early 1920s. These were always immature capitalist institutions. Rudin's convincing demonstration of this fact begs the question of what role regional banking played in the overall evolution of the Quebec economy. Rudin unfortunately shies away from this key question, arguing that his emphasis is "upon viewing the French banks as institutions that reflected the environment in which they operated and not as agents that structured that environment." The ultimate demise of most of the banks under Rudin's inspection suggests that much of the crucial process of capital formation in Quebec commerce and industry remains to be told and told, one suspects, largely in terms of English banking institutions. Rudin thus leaves us at a fork in the road: both the post-1925 history of the Banque Canadienne Nationale and its sister, the Provinciale, and the emergence of national banking power on St-James Street demand our attention.

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Masson, Jack. *Alberta's Local Governments and Their Politics*. Edmonton: Pica Pica Press, 1985. Pp. xiii, 397. \$15.00 paper.

One of the long-standing complaints of students of the politics of local governments is the scarcity of material in the field. The book under review serves a dual purpose in this regard. First, it adds to the list of written materials. Second, it is different in that it presents a comprehensive study of local governments in one province. The book is, therefore, doubly welcome.

A debt of gratitude is owed to Professor Masson for the time and energy spent on producing this fact-filled and, at times, provocative volume. There is an abundance of data riches on such diverse topics as the number of council members for different localities, election turn-out rates, membership of regional planning commissions, salaries of elected officials, and the results of surveys on the attitudes towards party politics by size of community. In addition, there is a very interesting survey on the political relationships of Alberta's senior municipal administrators.

Masson's over-all frame-work of analysis follows the pattern used by the authors of general works in the field. His various chapters provide useful summaries of the literature dealing with the chapter topic under analysis. Given the specific focus of the study, however, there are departures from the traditional pattern. These include chapters on Specialized Forms of Local Government (e.g. the "border" city of Lloydminster, counties and irrigation districts); The Activities of Local Government (with specific examples such as protection services and economic development); Planning and the Political Process (one province's approach to the integrative mechanism of local government); and Municipal Elections and Plebiscites (where the influence of direct democracy still lingers).

But the book is more than just a compendium of facts and figures. The author has provided us with several provocative chapters amongst which are: Chapter 1 — The Nature of Local Government and, appropriately enough, Chapter 12 — The Future. In the book's first chapter Masson considers the eternal question of local government and democracy. He reaches back into the literature to reintroduce two old friends, neighbourhood government and his central theme "grass-roots politics." Masson's view is that grass-roots politics, as outlined in the book, can be the bridge between the different approaches of representative democracy and direct democracy. The latter in his view has had a substantial impact on Alberta's local politics. As an example of this influence he points to Section 123(1) of the Municipal Government Act which provides for an annual meeting of electors for the discussion of municipal affairs. New England style town meetings on the prairie and in the foothills? Hardly. But the existence of such a provision is interesting in itself.

Masson argues that local government will survive if there is a commitment to grass-roots democracy and this in turn will depend on the level of commitment of a community's citizenry. Is this then another old friend "access/participation" under the guise of grass-roots politics? Participation is usually twinned analytically with the idea of efficiency and in this volume that approach is used to analyze municipal reorganization in Alberta especially as it pertains to those two eternally feuding (we do it differently) metropoli — Calgary and Edmonton.

The other noticeable provocative chapter is the last in the book where the author takes his courage into his hands and based on the analysis in previous chapters makes his predictions about the future of Alberta local politics. One of Masson's predictions is the continued expansion of shopping malls. The question which arises naturally is how large can the West Edmonton Mall grow?

To this reviewer one of the most interesting chapters is that on Municipal Civil Servants as Policy Makers. Without doubt the data included in the chapter will add fuel to the continuing debate as to who really runs city hall — the elected politicians or the appointed public servants. Yet the ultimate results of the surveys do not surprise. Councils usually adopt the recommendations of their appointed advisors. The role of the businessman and his relationship with the local council also comes in for some scrutiny.

It is difficult to criticize a book that has so many admirable points. Nonetheless the reviewer can always fall back to criticisms which indicate what the reviewer feels should be part of the book either in terms of data or framework. This reviewer feels strongly that there should be a separate chapter on provincial-municipal relations. Certainly several of Masson's chapters (such as the one on Municipal Reorganization) do contain sections that cover this topic. But the relationship is a very important aspect of local government politics especially in terms of finances and power and needs separate treatment.

The other quibble refers to the term "grass-roots democracy." As indicated previously, the question is whether this term is not just another name for access/participation. The latter term seems to be dominant in the Canadian literature.

On the whole the book is a welcome addition to the literature in the field of local government. As such the book complements the general approach of Higgins' *Urban Canada: Its Government and Politics*, and the more specific approach of T. J. Plunkett and G. M. Betts' *The Management of Canadian Urban Government*.

One final thought, perhaps this book might just be that added incentive needed to publish all those other manuscripts on local governments in the other provinces.

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Robert F. Harney, ed. *Gathering Place: Peoples and Neighbourhoods of Toronto, 1834-1945.* Toronto: Multicultural History Society of Ontario, 1985. Pp. 304. 22 black and white plates. \$9.95.

The year 1984 marked the sesquicentennial of the incorporation of the City of Toronto. Many might dispute the significance of this event, since the incorporation represented not the founding of the community (the Town of York had been founded almost four decades earlier), but a mere shift from town to city status. Nonetheless, the Sesquicentennial celebrations provided a good excuse to paint some streetcars in vibrant colours, to illuminate the Old City Hall so that it resembled a wedding cake, to throw all sorts of parties, and, more to our purposes here, to prepare and publish books on Toronto's past and present.

Supported by a grant from the Toronto Sesquicentennial Board and bearing the official logo of the Sesquicentennial, Gathering Place, in the words of its editor, is an attempt to "deal with . . . the most salient feature of Toronto in its one hundred and fiftieth year, its role as a target of migration..., its polyethnic character and its reputation for tolerance of human variety" (p. 1). Rather than presenting a comprehensive treatment of the experience of Torontonians from different ethnic backgrounds, the volume deals with the pre-1945 period and just eleven of its ethnic groups. In defense, editor Robert Harney suggests that at this juncture in Canadian ethnic history "it seems useful to learn more about Toronto's ethnic and immigrant past, to examine the city's actual record, in terms of inter-ethnic encounter, tolerance and attitudes toward pluralism" (p. 1). These are noble and worthwhile goals for any study of Toronto's multicultural roots; but, unfortunately, the firm editorial control required to achieve these ends is absent, for the most part, from this volume.

What the reader encounters in Gathering Place is a very loose collection of essays. Each paper deals with a few or many of the elements in the experience of some or most members of a particular ethnic group for some period between 1834 and 1945 or thereabouts. Many of the individual essays are fresh, interesting, insightful, and soundly grounded through the use of a combination of the more traditional urban history sources (city directories, church and