

syndicales se sont renouvelées pour s'adapter aux transformations du marché du travail. La contribution de Paumier (Chapitre 16) – qui démontre comment les nouveaux modes de production communautaire imposés dans les organismes en réduction des méfaits ont été le catalyseur de modes d'action syndicaux novateurs – offre à cet égard un cas d'étude particulièrement révélateur. L'ouvrage se conclut avec la contribution de Bergeron-Gaudin (Chapitre 17), qui se penche sur l'action communautaire dans le secteur du logement et son apparente stabilité depuis les 40 dernières années.

Outre le large éventail de thématiques traitées, l'un des accords indubitables de cet ouvrage réside dans sa capacité à mettre en lumière les « zones grises des frontières entre l'individuel et le collectif, entre les actions atomisées et les mouvements de lutes. » (13) En effet, plusieurs des chapitres offrent une place significative, sinon centrale, aux pratiques militantes informelles qui se nouent dans le quotidien des acteurs et actrices en lutte ou dans des espaces oblitérés par l'étude traditionnelle des mouvements sociaux. Cette attention aux « microréalités » permet d'aller au-delà des pratiques de contestation historiquement étudiées par la recherche sur les mouvements sociaux, et de considérer le rôle des pratiques d'éducation populaire et de conscientisation collective qui sont non seulement à l'origine des activités protestataires, mais aussi qui les font vivre au jour le jour.

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**John Anderson, *Why Canada Needs Postal Banking* (Altona, MB: Friesen Press, 2023)**

OTTAWA-BASED long-time trade union activist and researcher, John Anderson,

has authored several studies on postal banking over the last decade. In *Why Canada Needs Postal Banking* he has assembled his best contributions in a thirteen-chapter compendium on the issue. At first glance one could doubt the relevance of establishing new banking services at the post office. But even in a digital age the need for some bank or credit union branches in local communities is great. This is especially true for anyone trying to run a small or medium-sized business. Post office and financial institution branches are taken for granted. You really realize the need for them when you lose access to them near you and must burn a lot of gas driving long-distance to get to them. What Anderson is arguing is that there is a win-win scenario that is possible to combat the closure of post offices and maintain financial services in communities by redeveloping postal banking in Canada. I say redeveloping because Canada had postal banking for about one-hundred years from 1868-1968.

The reality is that access to banking services has been diminished in recent decades by the closure of many bank and credit union branches across Canada. About 1,200 small towns and rural communities in Canada with a post office don't have any bank branches. Indigenous communities are particularly poorly served by the banking industry with only 54 banks or credit unions in over 615 First Nations. Even in some large cities we also found entire lower-income neighborhoods that are "bank deserts" just like they are "food deserts". At the same time, predatory institutions of the pay-day loan or money mart type are proliferating with fees that are even higher than those paid by customers of chartered banks.

We are facing a form of market failure that requires intervention to enhance competition to potentially reduce banking costs and improve services. That is

exactly what several developed countries have been doing with their respective systems of postal banking. Anderson takes us in some details through the experience of the United Kingdom, France, Italy, Switzerland, and New Zealand. He demonstrates that postal banking, while following various models, is not a rare thing. It is a tool that contributes to the financial inclusion of vulnerable populations, often in rural or remote areas, that are traditionally unbanked or underbanked. The New Zealand example of *Kiwibank* is particularly interesting for its attention and focus on serving the Maori community with home building loans, etc. Similarly, postal banking could contribute to the agenda of reconciliation in Canada by assisting community economic development in indigenous communities. In France, *La Banque Postale* has developed an expertise in financing NGOs and Social Economy (non-profit) organizations as well as social housing projects. So postal banking has the potential to promote financial inclusion in neglected geographic areas as well as among equity deserving groups and organizations. It is therefore not surprising that the idea of postal banking (despite not being covered much in the media) enjoys a strong amount of support across the country from various actors including mayors and municipalities, unions, postal workers, and administrators, and some federal politicians.

The federal government, it is important to note, has extensive expertise and experience in overseeing or even running some financial institutions. The widespread network of Canada Post, its strong reputation, and its unionized employees represent key assets to extend banking services at the post office across the country by starting with the many communities that have a post office but no bank or credit union.

As with any compendium, the book suffers from some repetition from one chapter to another and it could have benefitted from a proper conclusion. It ends, instead, on a down note by stressing the lack of vision and ambition of Canada Post regarding the future of postal banking. Anderson does give us a bit of a roadmap by suggesting that the system could be phased-in following multiple steps: "At first, banking services such as savings and chequing accounts and bill payment could be offered at much lower costs than you'd find at big six banks. From there, a postal bank could expand into offering other financial services such as mortgage, business and personal loans, foreign exchange, investments, insurance, and alternative to payday loans." (225)

The principal weakness of the work is probably in not covering sufficiently what would be the training needs required to transform some postal workers into bank clerks, and some postmasters into bankers. Anderson neglects to address this important human resource factor in a convincing way. Nevertheless, his book is a useful resource for those who want to familiarize themselves with, and perhaps advocate for, the idea of postal banking and how it can be applied in the Canadian context.

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**Chris Wright, *Popular Radicalism and the Unemployed in Chicago during the Great Depression* (New York: Anthem Press, 2022)**

IT HAS ONCE AGAIN become fashionable among liberal historians to downplay the radicalism of American workers in the 1930s. The historiographical trend among liberal, anti-left historians has been to emphasize workers' attachment to the dogmas of individualism, the New