

REPORT OF THE PROCEEDINGS

AT THE

SEVENTH CONGRESS

OF THE

INTERNATIONAL CO-OPERATIVE ALLIANCE,

HELD AT

CREMONA, 22ND TO 25TH SEPTEMBER, 1907.

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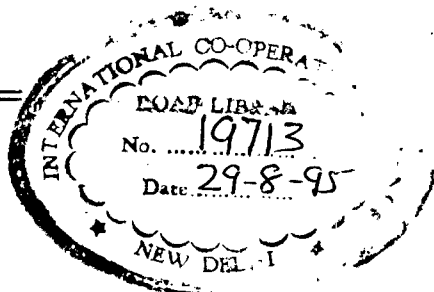
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PREFACE.

IN the following pages we publish the report of the proceedings of the Seventh International Co-operative Congress.

The lively interest which was evinced in the English Edition of the Report of the Sixth Congress of our Alliance, held in Budapest, leads us to hope that the present volume will be welcomed by many English-speaking Co-operators.

Contrary to our former method of publication, the reports furnished under the auspices of the Congress upon the status of the co-operative movement in the different countries, are not on this occasion included in this volume. As most of these reports have, by now, been outstripped by more recent statistics, we intend to bring them up to date and to publish them, before long, as a separate volume.

THE EXECUTIVE COMMITTEE OF THE
INTERNATIONAL CO-OPERATIVE ALLIANCE.

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PRELIMINARY.

THE INTERNATIONAL CO-OPERATIVE ALLIANCE.

Members and Rules of the Congress.

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THE INTERNATIONAL CO-OPERATIVE ALLIANCE

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Enschede.—Coöperatieve Melkinrichting en Zuivelfabriek ...	0	10	0
Giekerk.—Coöperatieve Zuivelfabriek en Trynwalden ...	0	10	0
Hof Van Delft.—Gemeenschappelijke Eigendom Agneta Park...	0	10	0
„ Van Marken's Drukkerij	0	10	0
Leeuwarden.—Coöperatieve Handelsdrukkerij	0	10	0
Lonneker.—Coöperatieve Melkinrichting	0	10	0
Nunspeet.—Maatschappij de Veluwe	0	10	0
Rotterdam.—Coöperatieve Verbruiksvereeninging...	0	10	0
Sas van Gent.—Erste Nederlandsche Beetwortelzuikerfabriek...	0	10	0
The Hague.—Coöperatieve Broodbakkerij en Verbruiksvereeninging "de Volharding"	0	10	0
„ Coöperatieve Winkelvereeninging Eigenhulp ...	2	0	0
„ Coöperatieve Vleeschhouwerij Eigenhulp ...	0	10	0
„ Nederlandsche Coöperatieve Bond... ..	1	0	0
„ Vereeninging Eigenhulp	1	0	0
Utrecht.—Coöperatieve Verbruiksvereeninging van Eigenhulp ...	1	0	0
„ District Utrecht van Eigenhulp... ..	0	10	0
Venlo.—Coöperatieve Winkelvereeninging	0	10	0
Vlissingen.—Coöperatieve Winkelvereeninging Eigenhulp ...	0	10	0
Vorden.—Coöperatieve Zuivelfabriek	0	10	0
Zutphen.—Geldersch-Overijselsche Zuivelbond	0	10	0

DONATIONS.

Boudewijnse, J. H.	0	5	0
Goedhart, G. J. D. C.	0	5	0
Löhns, F. B.	0	5	0
Treub, Prof. Dr. M. F.	0	5	0
Welderen-Rengers, Th. Baron v.	0	5	0
Yitta, Dr. J.	0	5	0

NORWAY.

Christiana.—Norges Kooperativ Landsforening	1	0	0
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PORTUGAL.

Lisbon.—Cooperativa Predial Portuguesa	0	10	0
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ROUMANIA.

Bucharest.—Caisse Centrale des Banques Populaires roumaines...	1	3	9
Draganescu, M. D. G.	0	10	0

RUSSIA.

Helsingfors.—"Pellervo"	1	0	0
„ Suomen Osuuskauppojen Keskusosuuskunta r.l.	0	10	0
Kamenetz.—Syndicat agricole de Podolie... ..	1	0	10
Moscow.—Union of the Co-op. Societies of the Moscow district	3	0	0
St. Petersburg.—Comité Central russe de Coopération ...	0	10	0
Warsaw.—Société pour l'encouragement de l'industrie et du commerce	0	13	0
„ Towarzystwo Kooperatystów	1	0	5
Borodawsky, Serge de	0	12	0
Gérébiatief, Colonel	0	10	0
Laitila, J.	0	5	0

RUSSIA—continued.		£	s.	d.
Lavonius, W. A. ... ..	...	0	5	0
Levitsky, N. ... ..	...	0	6	0
Lindroos, Heikki ... ..	...	0	5	0
Sahlbom, Jalmari ... ..	...	0	5	0
Tanner, Vaino ... ..	...	0	5	0
Torwelainen, Juho ... ..	...	0	10	0
Ylöstalo, Miss Lydia ... ..	...	0	5	0

SERVIA.

Belgrade.—Union Générale des Sociétés Coopératives agricoles serbes	3	0	0
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SPAIN.

Barcelona.—Camara Regional de las Sociodadas cooperativas de Cataluña	1	0	0
De Bayo, M. José Manuel	0	10	0

SWEDEN.

Stockholm --Kooperativa Förbundet	6	9	6
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SWITZERLAND.

Basel.—Allgemeiner Konsumverein	1	0	0
„ Verband Schweiz-Konsumvereine... ..	20	0	0
Bern.—Konsumgenossenschaft	1	0	0
Chur. Konsumverein	1	0	0
Frauenfeld. Konsumverein... ..	0	16	0
Geneva.—Société Coopérative suisse de consommation	1	0	0
Lucerne.—Allgemeiner Konsumverein	1	0	0
Neuchâtel.—Société Coopérative de consommation	0	10	0
Solothurn.—Konsumgenossenschaft	0	16	0
Vevey.—Société Coopérative de consommation "La Ménagère"	0	16	0
Winterthur.—Konsumverein	0	16	0
Zürich.—Lebensmittelverein	1	0	0

UNITED KINGDOM.

A = Association; *C* = Co-operative; *E* = Equitable; *I* = Industrial; *M* = Manufacturing; *P* = Provident; *S* = Society.

ENGLAND AND WALES.

	£	s.	d.		£	s.	d.
Aberdare Workmen's I. C. S.	0	10	0	Banbury C. I. S.	0	10	6
Accrington & Church I. C. S.	0	10	6	Barnoldswick C. I. S.	0	10	0
Agric. & Hortic. A. (Ldn.)	0	10	6	Barrow C. S.	1	1	0
Agric. Organisatn. S. (Ldn.)	0	10	0	Barrowford C. I. S.	0	10	0
Airedale C. Worsted M. S. (Bradford)	0	10	6	Barwell District C. S.	0	10	6
Alcester C. I. S.	0	10	6	Basingstoke C. S.	0	10	0
„ Needle-makers	0	10	0	Batley C. S.	0	10	0
Amalgamated Union of C. Employees (Manchester)	1	1	0	Bedford Progressive I. C. S.	0	10	0
Amble C. S.	0	10	0	Bedlington Economic I. C. S.	0	10	6
Annfield Plain I. C. S.	2	2	0	Bedminster I. C. S.	0	10	6
Ashington I. C. S.	0	10	6	Berkhamstead C. S.	0	10	6
Ashon-under-Lyne Working Men's C. S.	0	10	0	Bingley I. C. S.	0	10	6
Bamfurlong C. S.	0	10	0	Birkenhead and District C. S.	0	10	0
				Birkenshaw I. S.	0	10	0
				Birmingham I. C. S.	1	1	0
				Birmingham Printers	0	10	0

ENGLAND AND WALES—*continued.*

	£	s.	d.		£	s.	d.
Birtley District C. S. ...	1	1	0	Co-op. Productive Federation			
Bishop Auckland I. C. S. ...	1	0	0	(Leicester) ...	1	1	0
Blackburn (Daisyfield) I.				Co-op. Sundries M. S.			
Bees C. S. ...	0	10	0	(Droylsden) ...	0	10	6
Blackburn (Grimshaw Park)				Co-op. Typewriters S. (Ln.)	0	10	6
C. S. ...	0	10	6	.. Union (Manchester)	20	0	0
Blackpool I. C. S. ...	0	10	0	.. Wholesale S. (Mnr.)	25	0	0
Blaenavon I. P. S. ...	0	10	0	Co-partnership Tenants L'd.	1	0	0
Blaina I. P. C. S. ...	1	1	0	Coventry Perseverance C. S.	0	10	6
Blaydon District I. P. S. ...	2	2	0	Craghead & Holmside C. I. S.	0	10	0
Bolton (Great & Little) C. S.	1	1	0	Cramlington District C. S.	0	10	0
Boston E. I. C. S. ...	0	10	6	Crays I. C. S. (S. Paul's Cray)	0	10	0
Bovey Tracey and District				Crewe C. Friendly S.	1	1	0
C. S. ...	0	10	0	Cwmbach I. C. S. (Aberaman)	1	0	0
Bradford C. Cabinetmakers	0	10	0	Cwmillery I. C. S. ...	0	10	0
Bradford (City of) C. S. ...	1	1	0	Darlington C. I. S. ...	1	1	0
Bridge End E. Progression-				Darwen I. C. S. ...	1	1	0
ists (Todmorden) ...	0	10	6	Delph I. C. S. ...	0	10	6
Brighouse District I. S. ...	1	1	0	Derby C. P. S. ...	2	2	0
Brighton E. C. S. ...	0	10	0	Desborough C. Boot and			
Brightside & Carlbrook C. S.	2	2	0	Shoe M. S. ...	0	10	0
Bristol and District C. S. ...	1	0	0	Desborough I. P. C. S. ...	1	1	0
Burnley Self-Help Cotton-				Dewsbury Pioneers' I. S. ...	1	1	0
Spinning M. S. ...	0	10	0	Doncaster Mutual C. I. S.	*1	1	0
Burley E. C. I. S. ...	1	1	0	Droylsden I. C. S. ...	0	10	6
Burslem I. C. S. ...	0	10	0	Dudley Bucket and Fender			
Burton-on-Trent C. S. ...	1	1	0	C. S. ...			
Bury District C. S. ...	1	1	0	Durham E. C. I. S. ...	*1	0	6
Caincross & Ebley C. I. P. S.	0	10	6	Eccles I. M. S. ...	0	10	0
Canteen & Mess C. S. (Ldn.)	1	1	0	.. P. I. C. S. ...	*1	1	0
Cardiff C. S. ...	0	10	0	Ecclesall I. P. S. ...	1	1	0
Carlisle South End C. S. ...	1	1	0	Edmonton C. S. ...	0	10	6
Carnforth C. S. ...	0	10	6	Egremont I. C. S. ...	0	10	0
Castleford C. I. S. ...	0	10	0	Ellesmere Port C. S. ...	0	10	0
Cefn and District C. S. ...	0	10	0	Enderby C. S. ...	0	10	6
Chelmsford Star C. I. S. ...	0	10	6	Enfield Town C. S. ...	0	10	6
Chipping Norton C. S. ...	0	10	6	Epsom C. S. ...	0	10	0
Churwell I. C. S. ...	0	10	0	Exeter C. I. S. ...	0	10	6
Cinder Hill Working Men's				Failsworth I. S. ...	0	10	0
C. S. ...	0	10	0	Farnworth and Kearsley I.			
Clayton-le-Moors I. C. S.	0	10	6	C. S. ...	0	10	6
Cleator Moor C. S. ...	1	1	0	Finedon C. Boot and Shoe			
Cleckheaton I. C. S. ...	0	10	6	M. S. ...	0	10	0
Clown C. S. ...	0	10	0	Fleetwood I. C. S. ...	0	10	6
Colchester & E. Essex C. I. S.	0	10	6	Gainsborough I. C. S. ...	1	1	0
Colne and District C. S. ...	1	1	0	Garden City Press (Hitchin)	0	10	6
Compstall C. I. S. ...	0	10	0	Garston and District C. S.	0	10	0
Consett I. P. S. ...	0	10	0	Gateshead I. C. S. ...	1	1	0
Co-op. Brotherhood Trust				General Builders (London)	1	1	0
(London) ...	0	10	0	Glossop Dale New I. C. S. ...	0	10	0
Co-op. Institute S. (London)	0	10	0	Gloucester C. I. S. ...	1	0	0
.. Insurance S. (Mnchr.)	2	2	0	Goole C. S. ...	0	10	0
.. Newspaper S. (Mnchr.)	1	1	0	Grantham E. C. I. S. ...	0	10	6
.. Permanent Building S.				Grasscroft I. C. S. (Green-			
(London) ...	*2	2	0	field) ...	0	10	6
Co-op. Printing S. (Mnchr.)	1	1	0	Gravesend (Borough of) C. S.	0	10	0

* Two years.

ENGLAND AND WALES—*continued.*

	£	s.	d.		£	s.	d.
Grays C. I. P. S. ...	1	1	0	Littleborough C. S. of In-			
Great Grimsby C. S. ...	*1	11	6	dustry ...	0	10	0
Great Harwood I. C. P. S. ...	0	10	0	Liverpool (City of) E.C.S.	1	1	0
Great Horton I. S. ...	0	10	6	Long Buckley Self Assist-			
Great Wigston I. P. S. ...	0	10	6	ance I. S. ...	0	10	6
Guildford and District I.C.S.	0	10	6	Long Eaton Working Men's			
Halifax Flour S. ...	1	1	0	C. S. ...	1	1	0
" I. S. ...	0	10	0	Longtown I. C. S. ...	0	10	6
Halstead I. C. S. ...	0	10	6	Luton I. C. S. ...	0	10	0
Hartlepoons C. S. ...	0	10	6	Macclesfield E. P. S. ...	0	10	6
Haslingden I. C. S. ...	0	10	0	" Silk M. S. ...	0	10	0
Hebden Bridge Fustian M.				Manchester and Salford E.			
C. S. ...	*4	4	0	C. S. ...	1	1	0
Heekmondwike I. C. S. ...	1	1	0	Maryport C. I. S. ...	1	1	0
Heywood I. C. S. ...	0	10	6	Meltham I. C. Trading S.	0	10	0
Higher Hurst C. S. ...	0	10	0	Middlesbrough C. S. ...	1	1	0
Horbury I. C. S. ...	0	10	0	Middleton and Tonge I. S.	0	10	0
Horsley I. C. S. ...	0	10	6	Mid Rhondda C. S. (Tony-			
Howick C. S. ...	0	10	0	pandy) ...	0	10	0
Hucknall Torkard I. P. S.	1	1	0	Mold Junction C.S. (Saltney			
Huddersfield I. S. ...	1	1	0	Ferry) ...	0	10	6
Hyle E. C. S. ...	0	10	0	Morley I. C. S. ...	0	10	0
Ideal Clothiers (Welling-				Mossley I. C. S. ...	1	1	0
borough ...	0	10	6	Moulton District I. C. S. ...	0	10	6
Ilkeston C. S. ...	0	10	6	National C. Festival S.			
Ipswich I. C. S. ...	1	1	0	(London) ...	0	10	6
Jarrow and Hebburn C. S.	1	1	0	Netherfield C. I. S. ...	0	10	0
Keighley I. C. S. ...	0	10	6	Newbiggin District I. P. S.	0	10	6
" Ironworks S. ...	0	10	6	Newcastle-on-Tyne C. S. ...	1	1	0
Kettering Clothing M. C. S.	0	10	0	New Mills E. C. I. S. ...	0	10	6
" C. Boot and Shoe				Newport Working Men's			
M. S. ...	0	10	0	C. I. S. ...	0	10	6
" C. Corset M. S. ...	0	10	0	Newton Abbot C. S. ...	0	10	6
" I. C. S. ...	1	1	0	Newtown C. S. ...	0	10	0
" Union C. Boot				North Shields I. S. ...	0	10	0
and Shoe Productive S. ...	0	10	6	North Western Section C.			
Kidderminster I. C. S. ...	0	10	6	Educational Committee's			
Kingston-upon-Hull C. S.	0	10	0	A. (Bolton) ...	0	10	6
Kirkby-in-Ashfield I. C. S.	0	10	6	Nottingham C. S. ...	1	1	0
Labour Co-partnership A.				Nuneaton C. S. ...	0	10	6
(London) ...	0	10	6	Oldham E. C. S. ...	1	1	0
Lancaster and Skerton E. I.				" I. C. S. ...	2	2	0
C. S. ...	0	10	6	Oxford C. I. S. ...	0	10	6
Langley Mill & Alderear C.S.	0	10	6	" C. Builders and De-			
Leeds I. C. S. ...	5	0	0	corators ...	*1	0	0
Leek Silk Twist M. S. ...	0	10	0	Pegswood C. S. ...	0	10	0
Leicester C. Boot and Shoe				Pendleton C. I. S. ...	2	2	0
M. S. ...	0	10	6	Penge and Beckenham C.S.	0	10	0
Leicester C. Printing S. ...	0	10	0	Penrith C. S. ...	0	10	0
" Anchor Boot and				Peny Graig I. C. S. ...	0	10	0
Shoe Productive S. ...	*2	2	0	Peterborough E. I. C. S. ...	1	1	0
Leicester C. S. ...	*4	0	0	Plymouth Mutual C. I. S.	0	10	0
Leigh Friendly C. S. ...	1	1	0	" Printers S. ...	0	5	0
Lincoln E. C. I. S. ...	2	2	0	Portsea Island Mutual C.S.			
" Land and Building S.	1	1	0	(Portsmouth) ...	1	1	0
				Preston I. C. S. ...	0	10	6

ENGLAND AND WALES—*continued.*

	£	s.	d.		£	s.	d.
Prestwich C. I. S....	0	10	6	Tantobie C. S. ...	0	10	0
Queensbury I. S....	0	10	0	Ten Acres & Stirehley C.S.	0	10	0
Rawtenstall I. C. S. ...	0	10	0	Tenant Co-operators (Ldn.)	0	10	0
Reading I. C. S. ...	1	1	0	Thomson, Messrs. William			
Reigate I. P. S. ...	0	10	0	and Sons(Huddersfield)...	0	10	0
Rhodes I. S. ...	0	10	0	Throckley C. S. ...	†	11	6
Ripley P. I. C. S. ...	0	10	0	Ton I. C. S. ...	0	10	0
River and District C. S.				Torquay C. S. ...	*1	1	0
(Dover) ...	0	10	6	Tow Law & District I. P. S.	0	10	0
Rochdale E. Pioneers' S.	0	10	6	Toxteth C. P. S. (Liverpool)	0	10	0
Rochester & District C.I.S.	1	1	0	Tunbridge Wells C. S. ...	0	5	0
Roe Green I. C. S. ...	0	10	6	Tyldesley and District I.C.S.	0	10	0
Rothwell C. Boot & Shoe M.S.	0	10	6	Uppermill I. C. S....	0	10	6
Rugby I. P. C. S....	0	10	6	Walkden P. I. C. S. ...	0	10	6
Runcorn C. I. P. S. ...	0	10	6	Walker C. S. ...	0	10	0
Rushden I. C. S. ...	1	1	0	Wallsend I. C. S. ...	0	10	0
Ryhope & Silkworth I.P.S.	2	2	0	Walsall and District S. ...	1	1	0
Selston I. P. S. ...	0	10	6	„ Locks & Cartgear C.S.	0	10	6
Senghenydd & Aber Valley				Warrington E. I. C. S. ...	0	10	0
C. S. ...	0	10	6	West Stanley C. S....	1	1	0
Sheerness S. ...	*1	0	0	West Wylam & Prudhoe C.S.	0	10	0
Sheffield Cutlery C. P. S....	0	10	0	Whaley Bridge I. Working			
Shrewsbury I. C. S. ...	0	10	6	Men's Friendly S. ...	0	10	6
Silverdale E. I. C. S. ...	0	10	0	Whitby Working Men's			
Sittingbourne C. S. ...	1	1	0	C. I. P. S. ...	0	10	0
Skelmersdale I. C. S. ...	0	10	0	Willington Quay and			
Slough and District C. S....	0	10	6	Howden I. S. ...	0	10	0
Southampton C.S....	1	1	0	Windhill I. C. S. ...	0	10	0
South Shields E. C. S. ...	0	10	0	Windy Nook & District I.C.S.	0	10	0
Sowerby Bridge I. S. ...	1	1	0	Winnington, Northwich and			
„ „ United Dis-				District C. S. ...	1	1	0
trict Flour S. ...	1	1	0	Women's C. Guild, Central			
Spalding I. C. S. ...	0	10	0	Committee(KirkbyLonsdale)	0	10	0
Speroe Boot M. (Barwell)	0	10	6	Woolwich Royal Arsenal C.S.	2	0	0
Stanton Hill I. C. S. ...	0	10	6	Worcester New C. I. S. ...	0	10	6
Stapleford & Sandiacre C.S.	0	10	6	Working Men's Club and			
Station Town C.S. (Win-				Institute Union (London)	0	10	6
gate) ...	0	10	6	Workington Beehive I.C.S.	1	1	0
Stockport I. E. C. S. ...	0	10	0	„ District I. P. S.	0	10	0
St ckton C. I. P. S. ...	1	1	0	Worksop C. S. ...	0	10	6
Stratford C. I. S. ...	1	1	0	Wrexham C. S. ...	0	10	0
Stroud C. S. ...	1	1	0	Ynysshir and Wattstown			
Sunderland E. I. S. ...	1	1	0	Workmen's I. C. S. ...	0	10	6
Swalwell District I. P. S....	0	10	0	Ynysybwl I. C. S. ...	0	10	6
Tamworth I. C. S....	*2	2	0	York E. I. S. ...	1	1	0

SCOTLAND.

Aberdeen Northern C. Com.	2	2	0	Barrhead C. S. ...	0	10	0
Alloa C. S. ...	1	0	0	Bathgate C. S. ...	0	10	0
Alva C. Bazaar ...	0	10	0	Blantyre C. S. ...	0	10	0
Armadale C. S. ...	0	10	0	Bonnybridge C. S....	0	10	0
Avonbank C.S. (Rutherglen)	0	10	0	Brechin E. C. S. ...	0	10	0
Bainsford and Grahamstown				Camelon C. S. ...	0	10	6
C. Baking S. (Falkirk) ...	1	0	0	Carrick P. C. S. (Maybole)	0	10	0
Bannockburn C. S. ...	0	10	0	Clydebank C. S. ...	0	10	0

* Two years.

† Three years.

SCOTLAND—*continues*

	£	s.	d.		£	s.	d.
Coatbridge C. S. ...	0	10	0	Milngavie C. S. ...	0	10	0
Cowlairs C. S. (Glasgow) ...	1	0	0	Musselburgh and Fisherrow			
Crofthead C. S. ...	0	10	0	C. S. ...	0	10	0
Dalziel C.S. (Motherwell) ...	*2	0	0	Newmains and Cambusnet-			
Denny and Dunipace C.S. ...	0	10	0	han C. S. ...	0	10	0
Dumbarton E. C. S. ...	0	10	0	Paisley C. M. S. ...	2	2	0
Dundee (City of) C. S. ...	0	10	0	„ E. C. S. ...	1	0	0
Dunfermline C. S. ...	1	0	0	„ P. C. S. ...	2	2	0
East of Scotland District A.				„ Underwood C. Coal S.	1	1	0
(Edinburgh) ...	0	10	0	Perth (City of) C. S. ...	0	10	0
Edinburgh C. Printing Com.	1	0	0	„ C Coal S. ...	0	10	0
Grahamstown and Bamsford				St. Cuthbert's C.A. (Edinburgh)	2	0	0
C S. (Falkirk) ...	1	0	0	St. George C. S. (Glasgow)			
Glasgow and Suburbs				(Educational Committee) *	6	6	0
District Conference A. ...	0	10	0	St. Rollox C. S. (Glasgow)	0	10	0
Glasgow C. Drapery and				Scottish C. Wholesale S.			
Furnishing S. ...	1	0	0	(Glasgow) ...	10	0	0
Glasgow Eastern C. S. ...	0	10	0	Scottish C. Women's Guild	0	10	0
Hawick C. S. ...	2	0	0	“Scottish Co-operator”			
Juniper Green C. S. ...	0	10	0	Newspaper S. (Glasgow)	0	10	0
Kelty C. S. ...	0	10	0	Shettleston C. S. ...	1	0	0
Kilbarchan C. S. ...	0	10	0	Stenhousemuir E. C. S. ...	0	10	6
Kilmarnock E. C. S. ...	2	2	0	United C. Baking S.			
Kinning Park C.S. (Glasgow)	3	3	0	(Glasgow) ...	3	3	0
Larbert C. S. ...	0	10	0	Vale of Leven C. S.			
Lochgelly E. C. S. ...	0	10	0	(Alexandria) ...	*2	2	0
London Road C.S. (Glasgow)	0	10	0	Wishaw C. S. ...	*1	0	0

IRELAND.

Irish Agricultural Organisa-				Londonderry E. C. S. ...	0	10	0
tion S. (Dublin) ...	1	0	0				

DONATIONS.

Brunner, Rt. Hon. Sir J. ...	10	0	0	Martineau, Miss L. E. ...	1	1	0
Chance, Sir W. ...	1	1	0	Ripon, Rt. Hon. Lord ...	5	0	0
Chitty, E. ...	1	1	0	Stamford, Rt. Hon. Earl of	1	0	0
Clarke, Sir J. F. ...	2	0	0	Tubbs, Mrs. ...	0	10	6
Fletcher, C. E. ...	1	0	0	Wilson, H. J., M.P. ...	1	0	0
Fortescue, Hon. D. F. ...	1	0	0	Yerburgh, R. A. ...	5	5	0
Grey, His Excellency Earl	5	0	0				

UNITED STATES.

Astoria.—Union Fishermen's Co-operative Packing Company ..	0	10	3
Boston.—Co-workers' Fraternity Co. ...	0	10	0
Edwardsville.—Leclaire Co-operative Society ...	1	0	0
Oakland.—Pacific Coast Co-operative Union ...	0	10	0
San Francisco.—Rochdale Wholesale Co. ...	0	10	0
Rhodes, J. ...	0	5	0
Smith, J. ...	0	5	0
Sullivan, J. W. ...	0	5	0

WEST INDIES.

Bridgetown.—Barbadoes Profit-Sharing Society, Ltd. ...	0	10	0
„ People's Profit-Sharing Bank ...	0	10	0
„ Minor Industries Profit-Sharing Association ...	0	10	0

SEVENTH CONGRESS

OF THE

International Co-operative Alliance.

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- SANSONE, PROF. ANTONIO**, Director of the Neapolitan Branch of the Federation of Italian Co-operative Agricultural Societies.
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CAMANNI, DR. VINCENZO, Secretary at the Ministry of Agriculture, Industry, and Commerce.

VOLPINI, AUGUSTO, Inspector of the People's Bank of Cremona.

FIAMINGO, PROF. GIUSEPPE, Author.

GIORDANA, DR. TULLIO, Author.

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RAINERI, DR. GIOVANNI.
LEVI DELLA VIDA, ETTORE.

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CAMANNI, DR. VINCENZO.

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BRIZI, PROF. ALESSANDRO.
MANDELLI, ALFONSO.

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BULGARIA.

M. and Mme. PETKO DITCHEFF, representing the Ministry of Commerce and Agriculture.

DENMARK.

His Excellency SVEND HOUSHRO, Minister for Public Affairs.

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M. J. PAUL BONCOUR, representing the Ministry of Labour.

Mme. BONCOUR

M. F. DECHARME, representing the Ministry of Agriculture.

M. CH. PICQUENARD, representing the Ministry of Labour.

HUNGARY.

M. L. DE ROTIL, representing the Ministry of Agriculture.

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Under-Secretary of State DARI, representing the Ministry of Public Works.

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Cav. ETORE SIGNORI, President of the Provincial Deputation.

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M. BONETTI, Intendent of Finance.

M. ETORE SACCHI, Member of Parliament.

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General FRANCESCO MARAZZI, Member of Parliament.

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Comm. TITO CARNERALI, Prefect of the Province of Cremona.

Rag. LUIGI ROSSI, Manager of the People's Bank of Cremona.

Rag. Cav. CARLO BIANCHI, Vice-President of the People's Bank of Cremona; and other leading officials of the Cremona Bank.

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Madame A. TREUB-CORNAZ.

RUSSIA.

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SWEDEN.

M. G. H. VON KOCH, representing the Ministry for Foreign Affairs.

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Mr. J. J. DENT, representing the Labour Department of the Board of Trade.

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Kö. G. = Konsum-Genossenschaft ; *Allg.* = Allgemeiner ;
Kö. Prod. P. = Konsum-u. Produktiv-Verein ; *Soc.* = Société ;
Coop. = Coopérative ; *I.* = Industrial ; *P.* = Provident ; *C.* = Co-operative ;
S. = Society ; *E.* = Equitable ; *A.* = Association.

AUSTRO-HUNGARIAN MONARCHY.

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| Emmerling, G. | - | - | Konsumverein "Vorwärts," Wien. |
| Exner, Ludwig | - | - | Zentralverband österr. Konsumvereine ; Konsumverein "Vorwärts," Aussig ; Aussiger Arbeiterbäckereien ; Arbeiter Spar-u. Konsumverein in Fünfhaus. |
| Karpeles, Dr. B. | - | - | Grossenkaufsgesellschaft für österreichische Konsumvereine. |
| Kavka, C., and Mme. C. | - | - | Jednota Založen v Ceclach, na Morave a ve Slezsku. |
| Simacek, J. | - | - | Jednota Založen v Ceclach, na Morave a ve Slezsku. |

HUNGARY.

- | | | | |
|----------------------|---|---|---|
| Bernát, Dr. I. | - | - | Országos központi hitelszövetkezet. |
| Cvetko, J. | - | - | Hrvatska Poljodjelska Banka. |
| György, Endre | - | - | Országos Központi Hitelszövetkezet. |
| Janda, K. | - | - | Hrvatska Poljodjelska Banka. |
| de Károlyi, Comte M. | - | - | "Hangya," a magyar gazdaszövetség fogyasztási és értékesítő szövetkezete. |
| Lagarde, -- | - | - | Általános fogyasztási szövetkezet. |
| Nagy, F. | - | - | Magyar Mezőgazdak Szövetkezete. |
| Vanicsek, M. | - | - | Hrvatska Poljodjelska Banka. |

BELGIUM.

- | | | | |
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| Bertrand, L. | - | - | Fédération des Soc. Coop. du Parti ouvrier belge.,
Maison du Peuple, Avelalès ; "L'Émulation
prolétarienne" de Seraing. |
| Hénault, V. | - | - | "La Populaire" de Liège. |
| Octors, A. | - | - | La Maison du Peuple, Bruxelles. |
| Serwy, V. | - | - | Fédération des Soc. Coop. du Parti ouvrier belge ;
le Vooruit de Jand ; Maison du Peuple de Pont-a-
Celles. |

DENMARK.

- Blem, M. P. - - - - Samvirkende danske Andelsslagterier.
 Høgsbro, H. Ex. Svend. - Andelsudvalget.
 Jørgensen, S. - - - - Faellesforeningen for Danmarks Brugsforeninger.

FRANCE.

- Barré, R. - - - - Bank Coop. des Associations ouvrières de production.
 de Boyve, E. - - - - Soc. Coop. "L'Abeille Nimoise et Solidarité."
 Bélat, - - - - - Chambre Consultative des Associations ouvrières
 de Production.
 Bruneau, -- - - - - Soc. Coop. de Vignerons et Agriculteurs de Cognac.
 Brunet -- and Mme. - Soc. Coop. de Vignerons et Agriculteurs de Cognac.
 Cathala, Elie - - - - L'Union Maraussanaise - La Ruche Prolétarienne,
 Maraussan; L'Emancipation paysanne, Maraussan;
 Les Vignerons Libres de Maraussan.
 Chioussé, C., Mme. and Mlle. - Fédération des Soc. Coop. de consommation des
 employés des chemins de fer P. L. M.;
 "L'Econome" de Digne.
 Craon, T. G. - - - - Soc. Coop. de Vignerons et Agriculteurs de Cognac
 Dabourmantelle, M. - Centre fédératif du Crédit populaire en France.
 de Fontgalland, A. - Soc. des Agriculteurs de France; Soc. Coop. Agri-
 cole du Sud Est; Union Centrale des Syndicats
 des Agriculteurs de France; Union du Sud-Est
 des Syndicats Agricoles.
 Gole, C. - - - - Comité Central de l'Union Coop. des Soc. françaises
 de consommation; Soc. Coop. "La Philan-
 thopique" de St. Rémy; Soc. Coop. "L'Union"
 de Limoges; Soc. Coop. "La Fraternelle" de
 Cherbourg.
 Gignoux, C. - - - - Assn. Coop. des ouvriers de l'Imprimerie "La
 Laborieuse" de Nîmes.
 Guillemin, X. - - - - Bourse des Coopératives Socialistes de France;
 "L'Union" d'Amiens; La Verrerie ouvrière
 d'Albi; "L'Economie" de Nantes.
 Héliers, L. - - - - Magasin de Gros des Coopératives de France; Soc.
 Coop. "La Bellevilloise"; "La Maisonnaise";
 L'Assurance ouvrière de Nantes.
 Lagarde, -- - - - - "L'Utilité Sociale," Paris; "La Coopération
 Socialiste," Paris.
 Lepinet, M. and Mme. - Soc. Coop. de Vignerons et Agriculteurs de Cognac
 Mabilleau, L. - - - - Soc. Coop. Brugnot, Cros et Cie (ancienne maison
 Leclaire).
 Matet, E. - - - - Soc. Coop. Brugnot, Cros et Cie (ancienne maison
 Leclaire).
 Nast, A. - - - - Office Coopératif d'achats en commun pour les
 fédérations et soc. coop. de consommation;
 "La Révendication" de Puteaux.
 Rayneri, C. - - - - Centre fédératif du Crédit populaire en France.
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 Nouvelle, Paris.

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Levi dalla Vida, Ettore	-	Associazione fra le Banche Popolari.
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Vergnanini, Antonio	-	" " "
Verzi, Ernesto	-	" " "

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- Rutgers, Madame Utrechtsche Coöp. Verbruiksver. van Eigen Hulp ; Coöp. Winkelver. "Eigen Hulp," Vlissingen ; Venlosche Winkelver. ; Coöp. Winkelver. v. h. district Arnhem van Eigen Hulp ; Van Marken's Drukkerij.

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- Ernesco, Fotin " " " " " "

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- Racine, E. Société Coöp. suisse de consommation, Geneve.
- Schür, Prof. Dr. J. F. Allgemeiner Konsumverein, Lucerne.
- Thomet, F. Konsumgenossenschaft, Bern.
- Tschamper, — Société Coöp. de consommation "La Menagère" de Vevey.
- Weckerle, Dr. F. Allgemeiner Konsumverein, Basle.

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 Barbieri, Cav. Vittorio - Coop. Consumo, Via Sala, Milan.
 Barbuggiani, Giuseppe - Cassa Risparmio, Legnano.
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- Bargoni, Cav. Giulio - Banca Popolare Coop., Lendinara; Banca Popolare, Rovigo.
- Bargoni, Avv. Cav. Foscolo - (Rome).
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- Barinetti, Comm. Avv. Alfonso - Cassa Risparmio, Milan.
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- Baroncini, Dr. Cav. Raffaele - Cassa Risparmio, Imola.
- Baroni, Rag. Ettore - Banca Coop. Agricola Comm., Casteggio (Pavia).
- Bartolini, Rag. Moliomo - Banca Popolare, Castiglione d. Stiv.
- Baseggio, Luigi - Banca Popolare, Motta di Livenza.
- Basile, Cav. Nunziante - Consorzio Agrario, Salerno.
- Basola, Cesare - (Cremona).
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- Bellini, Dr. Luigi - Società produttori bozzoli, Cremona.
- Bellodi, Rag. Ivo - Soc. An. Coop. Consumo, Gavassa.
- Belloni, Avv. Fortunato - (Legnago).
- Belpaliti, Luigi - An. Coop. lav. pittori e decor., Reggio Emilia.
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- Benedetti, Rag. Carlo - Unione Coop. Consumo, Netro.
- Benini, Prof. Rodolfo - (Pavia).
- Benozzo, Vittorio - Banca Popolare, Marostica.
- Benzi, Gaetano - Società Coop. facchini portabagagli nella stazione, Bologna.
- Berardelli, Avv. Michele - (Turin).
- Bergamaschi, Giovanni - Latteria Sociale, Soresina.
- Bergamasco, On. Eugenio dep. - Banca Popolare Lomellina, Mortara.
- Bergmann, Avv. Cav. Uff. Gius. - Banca Popolare, Milan.
- Berinzaghi, Ing. Cav. Francesco - An. Coop. di lavoro fra Agric., Rivolta d'Adda.
- Bernardi, Avv. Antonio - Banca Popolare, Pieve di Soligo; Gruppo Ital. Banche Popol., Pieve di Soligo.
- Bernini, Rag. Anselmo - Consorzio Agrario Coop., Mantova.
- Bernini, Luigi - Società Coop. braccianti, Conselice.
- Berra, Ignazio - Istit. di Cred. per le Coop., Milan.
- Bertazzoli, Cav. Emanuele - Consorzio Agric. Coop., Bagnolo Mella.
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- Biondi, Cav. Giuseppe - Consorzio Agricolo, Parma.
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ITALY—*continued.*

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 Carminati, Francesco - Coop. di Consumo, Cremona.
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 Celli, Rag. Angelo - Banca Popolare, Poppi; Consorzio Agrario, Poppi.
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 Ciboldi, Avv. Nicola - (Soresina).
 Ciboldi, Paolo - (Luignano).
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 Coggi, Avv. Guido - Monte di Pietà, Cremona.
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 Costantini, Pasquale - Coop. Oper. di Consumo, Nereto.
 Cottarelli, Alessandro - Coop. Naz. Impieg. ed Ag. Postali, Telegr. e Tele-
 fon, Milan.
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 Cremonesi, Cav. Ettore - Banca Mutua Pop. Agricola, Palazzolo sull'Oglio.
 Crespi, — - Cassa di Risparmio, Alessandria.
 Crespi, Silvio, deputato - (Milan).
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 Croze, Dr. Ottavio - Banca Popolare, Vittorio.
 Cuzzoni, Dr. Ercole - Consorzio Agrario, Mortara.
 Dagnino, Felice - Fratellanza Artigiana Italiana, Florence; Banca
 Popolare Ligure e Cassa di Risparmio, Genoa.
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 D'Alvise, Prof. Pietro - (Padua).
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 De Amicis, On. Comm. - Banca Popolare, Alfedena..
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 De Andreis, Ing. Luigi - (Milan).
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ITALY—*continued.*

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- De Barbieri, Arturo - Fed. Coop. Prod. Lav. e Cons., Genoa.
- De Benedetti, Rag. Ugo. - Consorzio Agrario, Novara.
- De Biase, Camillo - (Aquila).
- De Carolis, Carlo - Fed. Casse Agrarie neutre, Langhirano.
- De Carolis, Dr. Vincenzo - Cattedra Ambulante d'Agric., Cremona.
- De Colle, Avv. Renato - Banca Popolare, S. Donà di Piave.
- De Falco, Cav. Bernardo - Consorzio Agrario, Salerno.
- De Francesco, Edoardo - Banca Popolare, Desenzano sul lago.
- De Gani, Rag. Arcangelo - Società Coop. Lav. Sabbionai, Milan.
- Del Bondio, Libero - Coop. Ferr. Consumo, Torino; Tipografia Coop., Turin; Coop. Selciatori, Turin.
- Dell'Acqua, Carlo - (Legnano) deputato.
- Della Bona, Cav. Domenico - Banca Popolare Coop., Chioggia.
- Della Cella, Nob. Cav. Gustavo - Cassa di Risparmio, Piacenza.
- Della Corna, Argento - (Sorcina).
- Della Porta, Cav. Rag. Leopoldo - Banca Popolare, Milan; Banca Popolare Lomellina, Mortara.
- Della Torre, Rag. Enrico - Consorzio Agrario, Gubbio.
- Della Torre, Luigi - Istit. di Cred. per le Coop., Milan; Società Umanitaria, Milan.
- Della Zoppa, Comm. Giovanni - (Turin).
- Delle Fontane, Pasquale - Coop., Allareto di Modena.
- De Micheli, Carlo - Latteria Sociale, Cà de' Stefani.
- De Montemajor, Marchese G. - Coop. Agr., Arienzo; Banca Coop. Popolare, Arienzo; Consorzio Agr. Coop., Caserta.
- Denti, Annetta - Società An. Coop. Braccianti, Massa Lombarda.
- De Paoli, Comm. Eusebio - Soc. An. Coop. Operai, Bologna; Cassa Coop. di Cred. tra Imp. civ., Bologna.
- De Praetis, Dr. Italo Pio - Banca Catol. Coop., Urbino.
- De Tivoli, Vitale - (Piacenza).
- De Vecchi, Comm. Massimo - (Milan).
- Diadà, Rodolfo - Coop. di Lavoro, Fratta Polesine.
- Diena, Rag. Umberto - Banca delle Coop. della Prov., Reggio d'Emilia.
- Dolfini, Maria - Assoc. Magistrale Femminile, Cremona.
- Donini, Don Cesare - (Bignano d'Adda).
- Donzelli, Rag. Giovanni - Banca Coop., Grumello Cremon.
- Dragoni, Battista - Associaz. Coop. Braccianti, Ravenna.
- Dubini, Francesco, dep. - (Milan).
- Dugoni, Enrico - Federazione Coop., Mantovana.
- Duina, Rag. Cesare - Banca Popolare, Salò.
- Emiliani, Cav. Uff. Aristide - Banca Popolare Coop., Vicenza; Banca Pop. Coop. 7 Comuni, Asiago; Banca Coop., Coltraipo (Udine).
- Errichelli, Avv. Alfonso - Cassa Coop. di Credito fra Impiegati del Banco, Naples.
- Errichelli, Cav. Avv. Gioacchino - Cassa Coop. di Credito fra Impiegati del Banco, Naples.
- Evangelisti, Ing. Attilio - An. Coop. operai del mand., Budrio; Lega Nazionale.
- Fabbi, Avv. Seleno - Istituto Naz. di Credito per gli Impiegati, Rome.
- Fabris, Rag. Guido - Banca Mutua Popolare, Schio.
- Faldo, Rag. Alessandro - Banca Popolare, Piacenza.
- Faidutti, Cav. Luigi - Banca Friulana, Gorizia.

ITALY—continued.

- Falaschi, Giosafatte - An. Coop. Consumo, Gavorrano.
 Faletti, Giuseppe - Banca Popolare, Catanzaro.
 Fanfani, Cav. Olinto - Consorzio Agrario, Poppi.
 Farina, Avv. Angelo - Banca Popolare, Cortona.
 Farinola, Gaetano - Società Produttori Bozzoli, Cremona.
 Fasoli, Agostino - Stagionatura Bozzoli, Bagnola Mella.
 Fazzi, Oreste - Banca Pop. Coop. Livornese, Livorno.
 Felciori, Prof. Azeglio - Banca Popolare, Jesi.
 Felter, Francesco - Consorzio Agrario Coop., Manerba.
 Fenil, Angelo - Banca Piccolo Credito Bergamasco, Bergamo.
 Feraboli, Ing. Antonio - (Cremona).
 Feraboli, Luigi - Società Produttori Bozzoli, Cremona.
 Ferragni, Avv. Luciano - (Cremona).
 Ferrari, Prof. Bruno - Banca Popolare, Legnago.
 Ferrari, Erminia - Società Coop. Lav. Sabbionai, Milan.
 Ferrari, Rag. Ettore - Banca Popolare Agr. Comm., Pavia.
 Ferrari, Cav. Lisippo - Banca Popolare, Piacenza.
 Ferrarini, Luigi - Anon. Coop. Lavoro Braccianti, Colorno.
 Ferrario, Cav. Uff. Rag. - Banca Popolare, Lecco.
 Riccardo
 Ferraris, Comm. Avv. - Banca Popolare, Acqui; Coop. Romana Impiegati,
 Maggiore Rome.
 Ferrati, Attilio - Società Coop., Rifredi.
 Ferrati, Renata - Società An. Coop. di Cons. e Prev. fra gli Agenti
 SS. FF., Florence.
 Ferrazzi, Gedeone - Banca Popolare, Dolo.
 Ferrero di Cambiano, - Cassa Risparmio, Turin.
 On. Marchese Cesare
 Ferri, Enrico - Coop. Ferrovieri, Cremona.
 Fezzi, Avv. Antonio - Banca Escenti, Milan.
 Fezzi, Pietro - Banca Coop., Pizzighettone.
 Fiammingo, Prof. - (Rome).
 Giuseppe
 Filippini, Rag. Luigi - Tipografia Coop., Turin.
 Filomusi, Prof. Francesco - (Rome).
 Finzi, Avv. Cav. Cesare - Banca Mutua Popolare, Mantova.
 Flora, Cav. Domenico - Banca Popolare Coop., Modugno.
 Foà, Enrico - Coop. Naz. Impieg. ed Ag. Postali Teleg. e Telefon,
 Milan.
 Folloni, Leopoldo - Banca Popolare, Montichiari.
 Fontana, Avv. Carlo - Banca Mutua Popolare, Schio.
 Formentini, Antonio - Società Coop. di Consumo, Luzzara (Reggio E.).
 Fornaci, Dr. Camillo - Cattedra Ambulante d'Agric., Milan.
 Fornaciari, Dr. Luigi - Consorzio Agrario, Cremona.
 Forti, Rag. Giulio - Alleanze Coop., Milanesi; Fed. Mil. Coop. Prod.
 e Lav., Milan.
 Fortuna, Francesco - (Soresina).
 Fouquet, Ing. Giovanni B. - (Castelleone).
 Fracaro, Giovanni - Banca Agricola, Milanese.
 Franchi, Cav. Francesco - Cassa Risparmio, Turin.
 Francisci, Cte. Cav. Pietro - Banca Popolare Coop., Todi (Perugia).
 Franzino, Giuseppe - Banca Popolare, Oderzo.
 Frazzi, Ing. Francesco - (Cremona).
 Frazzi, Romeo - (Cremona).
 Fretti, Cav. Uff. Dr. - Banca Popolare, Thiene.
 Enrico
 Frizzerin, Avv. Federico - (Padua).
 Frola, Senatore Secondo - (Turin).
 Fronzi, Eugenio - Lega Nazionale.

ITALY—continued.

- Fumagalli, Erne-to - (Cremona).
 Fumagalli, Rag. Cav. - Banca Mutua Popolare, Bergamo.
 Pietro
 Gaia, Avv. Gioachino - Banca Cattol. S. Antonino, Piacenza.
 Gajanigo, Cav. Dr. Gio. - Banca Mutua Popolare, Valdagno.
 Batt.
 Galimberti, Cav. Amadio - Banca Popolare Coop., Chioggia.
 Galmozzi, Romilda - Società Industrie femm. Ital., Cremona.
 Garavini, Camillo - Coop. Braccianti, Alfonsine (Ravenna).
 Gareschi, Celeste - (Cremona).
 Garibotti, Giuseppe - Società Operaia di M. S., Cremona; Coop. di Consumo, Cremona; Lega Nazionale.
 Garibotti, Mascheroni - Feder. Coop. della Provincia, Cremona.
 Garino, Ing. Giovanni - Consorzio Agrario Coop., Turin.
 Gasparini, Dr. Francesco - Banca Mutua Pop. Agricola, Palazzolo sull'Oglio.
 Gasperini, Nico - Soc. Coop. Consumo, Gualtieri (Reggio E.).
 Gatteschi, Emanuele - Banca Popolare, Poppo.
 Gatti Casazza, Col. - Banca Mutua Popolare, Ferrara.
 Comm. Stefano
 Gavazzi, Lodovico, dep. - (Milan).
 Gavini, Avv. Pietro - (Cremona).
 Gazzoni, Aristide - Banca Popolare, Cesena.
 Geisser, Alberto - (Turin).
 Genevini, Ing. Antonio - (Cremona).
 Gerevini, Giacomo - (Cremona).
 Gerevini, Oliviero - Società An. Coop. Braccianti, Massa Lombarda.
 Germani, Annibale - (Cremona).
 Geronazzo, Angelo - Banca Popolare, Valdobbiadene.
 Ghignotti, Giulio - Società Operaia di M.S., Cremona.
 Giacchino, Rag. Mario - Cassa di Risparmio, Alessandria.
 Gialdini, Rag. Emilio - Banca Popolare, Montichiari.
 Gianferrari, Felice - Soc. An. Coop. case Operaie, Reggio Emilia.
 Giardini, Rag. Ernesto - Banca Popolare Lomellina, Mortara.
 Giardinieri, Oddo - Latteria Coop., Gaggiano.
 Giolo, Cav. Avv. Giovanni - Banca Popolare, Rovigo.
 Gioppi, Cte. Comm. - Banca Agricola, Mantovana.
 Avv. Cesare
 Giovannetti, Giovanni - Soc. An. Coop. fra Birocciai, Reggio Emilia.
 Giudici, Dr. Giovanni - Cassa Risparmio, Legnago.
 Giumelli, Dr. Tullio - Società Umanitaria, Milan; Fed. mil. Coop. Prod. e Lav., Milan.
 Giussani, Cav. Ing. - Soc. Coop. Edif. Abitaz Operai, Como.
 Antonio
 Gnaga, Cav. Rag. G. - Banca Popolare, Soncino.
 Gobbi, Prof. Ulisse - (Milan).
 Goffrini, Celeste - Associaz. Coop. Braccianti, Ravenna.
 Gorio, Cav. Dr. Giovanni - (Brescia).
 Gornini, Avv. Furga - Banca Popolare, Bozzolo.
 Nob. Scip.
 Gramiccia, Curzio - Coop. Ferr. per costr. case Op., Rome.
 Granata, Angelo - Lega addetti Coop., Milan.
 Grand, Erminio - Coop. Muraria, Treviglio.
 Grandi, Cav. Dante - Coop. Costruz. case Popolari, Rome.
 Grandi, Giovanni - Soc. An. Coop. Braccianti, Castiglione d'Cervia.
 Grassi, Enrico - Coop. di Consumo, Cremona.
 Grassi, Luigi - (Soresina).
 Grigolatti, Avv. Comm. - Cassa Risparmio, Vexona.
 Gianni
 Grisietti, Michele - Società Coop. di Consumo, Antella; Lega Nazionale.

ITALY—*continued.*

- Groppl, Giulio . - Coop. Fabbricazione Concimi, Cremona.
 Gruber, Cav. Ing. Teodoro - Sindacato Agricolo, Padua.
 Guadagnini, Rag. Luigi - Banca Coop., Bologna.
 Gualerzi, Cav. Dr. - Consorzio Agricolo, Reggio Emilia.
 Francesco
 Guarinoni, Napoleone - Banca Popolare, S. Donà di Piave.
 Guarneri, Egisto . - (Cremona).
 Guasti, Avv. Cav. - (Milan).
 Federico
 Guerci, Rag. Alfredo - Consorzio Agrario Coop., Ravenna.
 Guerreschi, Abramo - Coop. Braccianti, Cannuzzo.
 Guida Anselmi, Virginia - Società Industrie femm. Ital., Cremona.
 Guida, Dr. Arnaldo - Latteria Sociale, Cà de' Stefani.
 Guida, Venceslao - Acquanegra Cremonese.
 Guidetti, Prof. Rainero - Unione Coop. Agri. SS. FF., Verona.
 Guidi, March. Dr. - Banca, S. Bened. del Tronto.
 Antonio
 Guindani, Rag. Ettore - Coop. di Consumo, Cremona.
 Guindani, Ferruccio - (Cremona).
 Gullo, Rag. Vittorio - Banca Popolare Cosentina, Cosenza.
 Gusmani, Cav. Cesare - Consorzio Agrario, Novara.
 Hogremiccia, Clara - (Cremona).
 Indrio, Prof. Dr. Pasquale - Banca Mutua Popolare, Altamura; Cassa Prov. di
 Credito Agrario della Basilicata, Potenza.
 Jotta, Avv. Luigi - (Cremona).
 Krassich, Rag. Carlo - Banca Popolare, S. Severo.
 Kumbli, Otto - Latteria Sociale, Acquanegra.
 Lacchelli, Cav. Giuseppe - Banca Popolare, Modena.
 Landriani, Ing. Antonio - (Cremona).
 Lasagni, Rag. Vittorio - Coop. di Consumo, Cogruzzo di Castelnuovo.
 Latorre, Rag. Leonardo - Banca Popolare, Rutigliano.
 Lavriano, Fabrizio - (Pesco Pagano).
 Lazzari, Romolo - Coop. Tipografica Operaia, Cremona.
 Lazzarini, Cav. Ing. Pietro - Banca Popolare, Este.
 Levi Della Vida, Ettore - Associazione fra le Banche Popolari, Rome.
 Levi Morenos, Prof. D. - Scuola di Pesca, Venice.
 Liverani, Prof. Rag. A. - Banca Piccolo Credito, Vigevano.
 Loca, Alessandro - Coop. Ferrovieri, Cremona.
 Lodi, Giovanni - Società An. Coop. Barocciari, Novi di Modena.
 Lodigiani, Umberto - Banca Popolare, Treviglio.
 Longari Ponzone, Nob. - (Casalmaggiore).
 Cav. Giovanni
 Longhi, Cav. Rag. Giulio - Banca Popolare, Crema.
 Longobardi, Rag. Achille - Banca Popolare Agricola, Sarno.
 Lorini, Prof. Avv. Com. - Castello di Mornico.
 Teoche
 Luraschi, Giovanni - Coop. Lavoranti Muratori, Milan.
 Luzzatti, Comm. Prof. - Associazione fra le Banche Popolari, Rome; Banca
 Luigi Popolare Senese, Siena; Banca Popolare Coop.,
 Bagnocavallo; Banca Coop., Codraipo (Udine);
 Banca Popolare Coop., S. Agata dei Goti; Banca
 Popolare Coop., Bassano; Banca Popolare, Venice.
 Maccari, Avv. Luigi - Cassa M. C. Italiana pensioni, Turin.
 Magnoli, Ines - (Cremona).
 Maldifassi, Avv. Giuseppe - (Milan).
 Malfatti, Giuseppe - Banca Popolare Coop., Massa Marittima.
 Maluta, Cav. Dr. Michele - Coop. Manutenzione Strade, Padua.
 Manara, Avv. Prof. Cav. - (Genoa).
 Ulisse

ITALY—continued.

- Mancastropa, Ernesto - Latteria Sociale, Acquanegra.
 Mancini, Carlo - Coop. Tipografica Operaia, Cremona.
 Manerba, Cav. Avv. Carlo - Credito Agrario Bresciano, Brescia.
 Manestra, Sigismondo - Soc. An. Coop. Falegnami, Ravenna.
 Manfe, Cav. Rag. Prof. - Banca Antoniana, Padua.
 Giov.
 Manfrin, Avv. Cav. - Cassa Risparmio, Venice.
 Eugenio
 Mangano, Antonio - Coop. Aste Dorate, Milan.
 Mantellini, Silvio - Coop. Braccianti e Carrettieri, Faenza.
 Mantovani, Giovanni - Banca Popolare, Thiene.
 Mantovani, Giulio - Società Contadini, Reggio Emilia.
 Manuzzi, Dr. Comm. Pio - Cassa Risparmio, Forlì.
 Pres.
 Manzato, Avv. Renato - (Venice).
 Marabini, Anselmo - Fed. Italiana fra Ceramisti Stovigliai ed affini, Imola.
 Maraini, Clemente, dep. - (Rome).
 Maraini, Emilio, dep. - (Rome).
 Marangoni, Dr. Francesco - Fabbr. Coop. Concini, Mantova.
 Marcantoni, Avv. - Banca Popolare, Conegliano.
 Giovanni
 Marchesini, Pacifico - Soc. An. Coop. Cons. Previdenza ed Emancipazione,
 Pudrio.
 Marchiori, Avv. Comm. - Banca Popolare Coop., Lendinara; Banca Popolare,
 Pietro Rovigo.
 Marengli, Avv. Luigi - (Cremona).
 Marengli, Cav. Rag. - Latteria Coop. di Forcello, Stagno Lombardo.
 Rosolino
 Mari, Rag. Anselmo - Federazione Coop., Mantovana.
 Mariani, Rag. Gaetano - Coop. Aste Dorate, Milan; Coop. Stuccat. e Lav.
 in cem., Milan; Coop. Lavoranti Muratori, Milan.
 Marsili, Rag. Prof. - Soc. Coop. Case Popolari, Teramo.
 Francesco
 Marsili, Servilio - Cassa Risparmio, Camerino.
 Martina, — - Feder. Coop. della Provincia, Cremona.
 Martini, Dr. Carlo - (Cremona).
 Martini, Ing. Ettore - Banca Cattol. S. Antonino, Piacenza.
 Mascati, Filiberto - Consorzio Agrario, Salerno.
 Maschietto, Vittorio - Gruppo Ital. Banche Popol., Pieve di Soligo; Banca
 Popolare, Pieve di Soligo.
 Masciantonio, Pasquale - (Rome).
 deput.
 Mattioni, Avv. G. - Banca Coop., Terni.
 Maturi, Cav. Avv. - Banca Mutua Popolare, Caiazzo.
 Pasquale
 Mauri, Anna - Union-Femminile Nazionale, Milan.
 Mazara, Marchese - Banca Popolare, Sulmona.
 Vincenzo
 Mazza, Dr. Pietro - Banca Popolare Agr. Comm., Stradella.
 Mazzaggio, Bernardino - Società Coop. Lavoratori, Castelbaldo; Lega
 Nazionale.
 Mazzali, Mamante - Soc. An. Coop. Baroccial, Novi di Modena.
 Mazzanti, Raffaele - Feder. Coop. prod. e lavoro, Ferrara; Lega
 Nazionale.
 Mazzarini, Prof. Eugenio - Banca Popolare, Jesi.
 Mazzocchi, Nello - Banca Coop. Ferroviaria, Siena.
 Mazzolini, Francesco - Coop. Carnica di Consumo, Tolmezzo.
 Mazzoni, Giuseppe - Banca Popolare Coop., Ravenna.
 Mazzoni, Nino - Società An. Coop. Braccianti, Massa Lombarda

ITALY—continued.

- Mazzotto, Cav. Norberto** - Sindacato Agricolo, Vicenza.
Melchiorri, Dr. Domenico - Banca Popolare, Sasso-Ferrato.
Melli, Angelo - Banca Mutua Popolare, Mantova.
Melli, Cav. Rag. Pietro - Banca Popolare, Intra.
Mellini, Avv. Camillo - Unione Coop., Milan.
Memi, Cav. Gobato - Banca Popolare, Montebelluna.
Menabue, Celso - Cooperativa, Albareto di Modena.
Mencacci, Arturo - (Massa Marittima).
Menotti, Luppi - Soc. An. Coop. Consumo, Suzzara.
Menta, Giovanni - Coop. Braccianti, S. Alberto (Ravenna).
Merciaj, Dr. Giulio - (Viareggio).
Merelli, Olinto - Banca Popolare, Firenzuola.
Meritani, G., deputato - (Sanguinetto).
Merlani, Avv. Alberto - Cassa del Popolo, Certaldo.
Meroni, Cav. Luigi - Banca Popolare, Soncino.
Measa, Ing. Emilio - "La Concordia," Milan.
Mezzi, Avv. Filippo - Banca Popolare, Milan.
Micheli, Celestino - Banca Agricola, Cosenza.
Micheli, Giovanni - Società Op. M. S., Conegliano; Società Op. M. S. Cremona; Banco Popolare, Codogno.
Micheli, Dr. Giuseppe - Cassa di Risparmio, Parma.
Michela-Lindner, Cisela - (Turin).
Mileto, Antonio - Banca Popolare del Circond., Gerace Marina.
Minesso, Avv. Comm. - (Treviso).
Leopol.
Minotto, Rag. Cav. Uff. Giorgio - Banca Popolare di Credito, Bologna.
Mioni, Cav. Avv. Giovanni - Banca Popolare, Dolo.
Miraglio, Comm. - Cassa Risparmio Banco Napoli.
Mistrorigo, Cesare - Banca Popolare, Arzignano.
Moderati, Emilio - Società Coop. Muratori, Ravenna.
Modigliani, Avv. - Feder. region. toscana fra Società di M. S., Livorno.
Modona, Leone Neppi - (Florence).
Modonesi, Rag. Cav. Umberto - Banca Coop., Bologna.
Moiolarini, Annibale - (Fiesse).
Moizzi, Cav. Uff. Zeffirino - Banca Popolare, Padua; Banca Popolare Coop., Camposampiero; Banca Popolare Coop., Sondrio; Banca Popolare, Cittadella.
Moizzo, Giov. Batta. - Tipografia Coop. Comense, Como.
Molteni, Cav. Uff. Juanito - Banca Popolare Coop., Naples.
Monacelli, Rag. Enrico G. - Banca Popolare, Gubbio.
Mondini, Luigi - Latteria Sociale, Soresina.
Montesi, Melio - Banca Operaia Anconitana, Ancona.
Montezemolo, Marchese-Ing. - Coop. Agricola, Mondovi.
Monzati, Renato - Cassa Rurale, Fratta Polesine.
Morandi, Ing. Emilio - Feder. Agr. dei Consorzi, Piacenza.
Morandi, Venceslao - Latteria Sociale, Soresina.
Morelli, Avv. Giuseppe - Cassa Risparmio, Castelfranco Veneto.
Moretti, Giuseppe - (Soresina).
Moroni, Marco - Società Coop. Muratori, Ravenna.
Moroni, Dr. Pacifico - Consorzio Agrario Coop., Pesaro.
Morpurgo, On. Comm. Elio, dep. - Banca Coop. Udinese.
Morpurgo, Avv. Comm. Gerol. - (Milan).
Mozzarini, Carlo - An. Coop. Muratori e Manov., Guastalla.

ITALY—*continued.*

- Mozzi, Cav. Baldino - Banca Coop. Genovese.
 Müncher, Romedio - Soc. An. Coop. Falegnami, Ravenna.
 Murialdi, Avv. Gino. - Società An. Coop. Calderai, Sampierdarena; Lega Nazionale.
 Nannei, Cav. Rag. Napoleone - Banca Mutua Popolare, Florence.
 Nardelli, Avv. Tomaso - Coop. Principe Umberto, Luco ne' Marsi.
 Nathan, Annie - (Rome).
 Negri, Cte. Eleonoro - Cassa Nazionale Infortuni, Vicenza; Soc. An. Coop. "l'Indipendenza," Carnignano sul Brenta; Società An. Coop. Muratori e Manovalia, Vicenza; Lega Nazionale.
 Negri, Roberto - (Guastalla).
 Nicoli, Avv. Enrico - Consorzio Agrario della Val d'Elsa, Castelfiorentino; Banca Popolare Mutua, Verona.
 Nofri, Gregoria - Coop. Naz. Impieg. ed Ag. Postali Telegr. e Telefon, Milan.
 Nofri, Quirino - Alleanza Coop. Torinese; Lega Nazionale.
 Novello, Novelli - Cattedra Amb. d'Agricoltura, Mortara.
 Novello, Eugenio - Banca Popolare Coop., Naples; Banca Popolare, Codogno.
 Novello, Comm. Rodolfo - Cassa Risparmio, Genoa.
 Novi, Comm. Giuseppe - Banca Coop. Genovese.
 Orefice, Alberto - Banca Pop. Coop. Livornese, Livorno.
 Orsetti, Antonio - Banca Friulana, Gorizia.
 Osimo, Prof. Augusto - Società Umanitaria, Milan.
 Ostani, Amelia - (Cremona).
 Ostani, Ugo - (Cremona).
 Padova, Enrico - (Padua).
 Pagani, Cav. Uff. Avv. Cesare - Banca Popolare, Modena.
 Pagliari, Dr. Claudio - Camera di Commercio, Cremona.
 Pagliari, Ing. Giovanni - (Cremona).
 Palli, Edgardo - Cassa Risparmio, Voghera.
 Pampari, Francesco - Banca Popolare, Montecchio (Emilia).
 Pancaldi, Filippo - Banca Popolare di Credito, Bologna.
 Panfilo fu Vincenzo, Luigi - Banca, S. Bened. del Tronto.
 Panizza, Avv. Cav. Cesare - Banca Mutua Popolare, Suzzara.
 Paolano, Cte. Manassei - Cassa Risparmio, Terni.
 Paoletti, Dr. Girolamo - Banca Coop., S. Daniele del Friuli.
 Paolini, Luigi - Cassa Risparmio, Imola.
 Paolini, Umberto - Banca Agricola Milanese.
 Parentini, Ing. Ettore - Banca Coop., Pizzighettone.
 Pariani, Cav. Federico - Banca Popolare, Intra.
 Paris, Rag. Diocle - Banca Operai, Artisti Profess., Bergamo.
 Parisini, Rag. Faustino - Cassa Coop. Credito Soc. Op., Bologna.
 Parodi, Giacomo I. - Banca Ital. M. C. fra esercenti, Genoa.
 Pasinetti, Cav. Rag. Pietro - Banca Unione Coop., Venice.
 Pasquini, Dr. Guido - Consorzio Agrario, Poppi.
 Passeri, Cesare - (Montefiascone).
 Pavia, Angelo, deputato - (Milan).
 Pavoncelli, Giuseppe, deputato - (Cerignola).
 Pavoncelli, Giuseppe, jun. - (Cerignola).
 Pedrazzoli, Cav. Ing. Marino - Banca Popolare, Este.
 Penazzi, Cav. Francesco - Banca Mutua Popolare, Ferrara.
 Pennaroli, Rag. Italo - Consorzio Agrario Coop., Turin.
 Penatti, Avv. Cav. Anacleto - Banca Agricola Milanese.

ITALY—*continued.*

- Peragallo, Cornelio - Nuova Coop. Case, Genoa.
 Pergami, Cav. Dr. Ernesto Banca Popolare, Crema.
 Perosini, Avv. Girolamo - Coop. Impiegati Ragni Mare, Venice.
 Persico, Avv. Guido - Consorzio Agrario, Marsano Appio.
 Persico, Rodolfo - (Cremona).
 Periti, Cav. Enrico - (Turin).
 Pezzini, Rag. Marco - Coop. Naz. Impieg. ed Ag. Postali, Telegr. e Telefon, Milan.
 Pezzoli, Zeno - Coop. Agricola, Altedo di Bologna.
 Piazza, Avv. Francesco - (Cremona).
 Piazza, Annetta - Società Industrie femm. Ital., Cremona.
 Piazza, Avv. Carlo F. - (Cremona).
 Piccagli, Rag. Martino - Banca Mutua Popolare, Suzzara.
 Pilacci, Arturo, deputato - (Florence).
 Pinchia, Emilio, deputato - (Ivrea).
 Piovene, Comm. Dr. Guido - Sindacato Agricolo, Vicenza; Banca Popolare Coop., Vicenza.
 Pirelli, Ing. Gio. Battista - (Milan).
 Pirolini, Pietro - Società Produttori Bozzoli, Cremona.
 Pisa, Dr. Ugo - (Milan).
 Pisani, Rag. Francesco - Cassa Coop. di Prest. e Risp., Reggio Calabria.
 Piva, Angelo - (Cremona).
 Piva, Vezio - Banca Popolare Coop., Massa Superiore.
 Piva, Rag. Vittorio - Banca Popolare, Poppi.
 Pizzamiglio, Francesco - (Soresina).
 Poggi, Alfonso, direttore - Prino Consorzio Agrario, Piacenza.
 Pogliani, Rag. Angelo - (Busto Arsizio).
 Poli, Umberto - Coop. di Cons. e Soccorso S. Marco, Pisa.
 Pollastri, Pietro - Coop. Con. Avanti, Croce S. Spirito.
 Pompei, Ing. Pietro - Consorzio Agrario, Salerno.
 Ponti, Senat. Ettore - (Milan)
 Sindaco
 Ponti, Comm. Lorenzo - Coop. Naz. Impieg. ed Ag. Postali, Telegr. e Telefon, Milan; Cons. Lombardo Coop. Cons., Milan.
 Pottier, Prof. Antonio - (Rome).
 Prampolini, Dr. Camillo - Casa Risparmio, Reggio Emilia.
 Prampolini, Rag. Guido - Banca Popolare, Catania.
 Prandoni, Cesare - Credito Commerciale, Cremona.
 Quaini, Dr. Gioele - Consorzio Canale Marzano, Cremona.
 Rabaglietti, Egelfreda - (Macerata).
 Raineri, Pontecorvi, Avv. - Banca Coop., Terni.
 Raineri, On. Prof. Giovanni - Feder. Agr. dei Consorzi, Piacenza.
 Raineri, Luigi - (Piacenza).
 Ravà, Cav. Aristide - (Bologna).
 Ravenna, Cav. Giov. Battista - (Cagliari).
 Ravenna, Giuseppina - (Cagliari).
 nata Pintor
 Razzetti, Dr. Carlo - Unione Coop. Modenese; Cons. Agr. Coop. Modenese.
 Re, Francesco - Coop. Braccianti, S. Lorenzo.
 Rebessi, Dr. Federico - (Milan).
 Redaelli, Cav. Polidoro - Banca Popolare, Milan.
 Redmondi, Rag. Luigi - Banca Coop., Grumello Cremon.
 Ricci Marcarini, Sebastiano - Soc. An. Coop. Braccianti, Lavezzola.
 Ricci, Cav. Primo - Banca Provinciale d. Polesine, Rovigo.
 Ricciardi, Cesare - Feder. Region-Toscana fra Società di M.S., Livorno;
 Lega Nazionale.

ITALY—*continued.*

- Riggio, Cav. Giuseppe · Banco di Sicilia, Milan.
 Riguzzi, Bìgio · Coop. Cons. Casa del Popolo, Borgo S. Donnino.
 Rinaldi, Cav. Vittorio · Sindacato Agrario Prealpino, Montebelluna; Banca Popolare, Castelfranco Veneto.
 Riva, Comm. Giacomo · Feder. Agr. dei Consorzi, Piacenza.
 Rizzardì, Eugenio · Banca Popolare, Montebelluna.
 Rizzetti, Comm. Carlo · (Turin).
 deput.
 Rizzi, Cav. Uff. Pietro · Camera Commercio, Cremona.
 Robbiani, Ing. Amilcare · (Soresina).
 Rocalli, Cte. Dr. A. Fiumi · Banca Popolare, Assisi.
 Rocca, Avv. Cav. Fermo · Banca Mutua Popolare, Mantova.
 Rolandi, Ernesto · Banca Coop., Turin.
 Romagnoli, Paolo · Banca Pop. Coop. del Matese, Piedimonte d'Alife.
 Romanin Jacur, Ing. · (Padua).
 Leone, deputato
 Romussi, Avv. Carlo · (Milan).
 deputato
 Roncaglia, Rag. Riccardo · Banca Popolare Coop., S. Felice sul Panaro.
 Rossi, Rag. Angelo · Banca Mutua Popolare, Caiazzo.
 Rossi, Gaetano, deputato · (Rocchette [Piovene]).
 Rossi, Giovanni, Barone, · (Schio).
 Senatore nel Regno
 Rossi, Dr. Giovanni · Consorzio Agrario, S. Remo; Cons. Agr. Coop. Val di Nervia, Piani Valle Crosia; Frantoio Sociale Coop. della Vallata di Oneglia, Pontedassio.
 Rossi, Rag. Luigi · Banca Popolare, Como; Banca Operaia Coop., Pescopagano; Banca Agricola Industriale, Sulmona; Banca Coop. Operaia, Vercelli.
 Rossi, Paolo · Fed. Coop. Prod. Lav. & Cons., Genoa.
 Rossi, Avv. Salvatore · Banca Pop. Coop. del Matese, Piedimonte d'Alife.
 Rota, Avv. Comm. Attilio · Banca Mutua Popolare, Bergamo.
 deputato
 Rota, Dr. Giovanni · Consorzio Agrario Coop., Manerba.
 Roux, Senatore Luigi · (Rome).
 Roverzi, Rag. Domenico · Consorzio delle Coop. di Consumo della Provincia, Reggio Emilia.
 Roverzi, Rag. Luigi · Soc. An. Coop. Case Operaie, Reggio Emilia.
 Roviglio, Avv. · Banca Mutua Popolare, Bergamo.
 Ferdinando
 Ruini, Rag. Carlo · Consorzio delle Coop. di Prod. e Lavoro per la Costruzione e l'esercizio della ferrov. Reggio-Ciano, Reggio Emilia.
 Ruggeri, Rag. Galileo · Panificio Coop., Cremona.
 Rubino, Ing. Giulio, dep. · (Dongo).
 Rusconi, Carlo · Coop. Metallurgica, Milan.
 Russitano, Avv. Ernesto · Istituto di Previdenza, Palermo.
 Saccomano, Vincenzo · Banca Popolare, Oderzo.
 Saglia, Ing. Alberto · Consorzio Agricolo, Parma.
 Sala, Clemente · Coop. Edif. "La Previdente," Cinisello.
 Saldelli, Giuseppe · Coop. Consumo, Fontanello.
 Salmoiraghi, Angelo · (Milan).
 Salomon, Maria · Assoc. Magistrale Femminile, Cremona.
 Salomoni, Ernesto · Latteria Sociale, Cà de' Corti.
 Salsi, Antonio · Fed. Prov. Coop. Consumo, Parma.
 Salvalaglio, Avv. Cav. · Banca Popolare, Lodi.
 Giuseppe
 Salvatori, Ugo · Coop. Anonima, Querceta (Lucca).

ITALY—continued.

- Sambusseti, Rag. Luigi** - Unione Interprovinc. Agricola, Cremona.
Samoggia, Dr. Massimo - Società Umanitaria, Milan.
Sanfelice, Dr. Ovidio - Cattedra Ambulante d'Agric., Cremona.
Sanpietro, Oreste - Banca Popolare, Treviglio.
Sante fu Achille, Ghezzeo - Cassa di Risparmio, Ravenna.
Santi, Ing. Alfredo - Consorzio Agrario, Bologna.
Santini, Tolomeo - Banca Popolare Coop., Scansano.
Saporetti, Cav. Luigi - Banca Popolare Coop., Ravenna.
Sartoretti, Cav. Ing. Francesco - Banca Mutua Popolare, Mantua.
Sartori, Luigi - Banca Popolare Coop., Montagnana.
Saselli, Giuseppe, maestro - Coop. Consumo, Fontanellato.
Scappini, Cav. Giuseppe - Banca Popolare Mutua, Verona.
Schileo, Ruggero - Banca Popolare, Conegliano.
Scherrolli, Cav. Rag. Luigi - Banca Agricola, Mantovana.
Schneider, Teodoro - Credito Commerciale, Cremona.
Sciocchetti, D. Francesco - (S. Bened. del Tronto).
Serena, Dr. Cav. Antonio - Banca Popolare, Montebelluna.
Serze Peretti, Don Antonio - Cassa Rurale, Fratta Polesine.
Siffelli, Avv. Comm. Giacinto - Banca Coop., Frosinone.
Signorile, Celestino - Consorzio Agrario Coop., Turin.
Signorini, Ing. Angelo - Coop. Fabbricazione Concimi, Cremona.
Silvani, Avv. Cav. Enrico - Banca Popolare di Credito, Bologna; Banca Popolare Coop., Viterbo.
Silvestri, Comm. Rag. Giov. - Banca Popolare, Milan.
Sitta, Cav. Prof. Pietro - Banca Mutua Popolare, Ferrara.
Soldi, Ing. Matteo - Consorzio Canale Merzano, Cremona.
Soldi, Prof. Romeo - (Cremona).
Soldi, Tullio - (Cremona).
Soranzo, Cte. Gustavo - Società di Credito, Mestre.
Sparagana, Cav. Mattia - Banca Popolare, Pontecorvo (Caserta).
Sperlari, Giuseppe - Coop. Muratori, Lavezzola.
Spinelli, Cav. Avv. Vincenzo - Banca Popolare, Modena.
Spotti, Enrico - Coop. Muratori, Lavezzola.
Staffa, Avv. Pasquale - Consorzio Agrario, Marsano Appio.
Stagionatura, Bozzoli - (Bagnola Mella).
Stirati, Cav. Gabriele - Banca Popolare Coop., Gubbio (Umbria).
Stringher, Comm. Prof. Bonaldo - Banca d'Italia, Rome.
Suardi, Cte. Gianforte - (Bergamo).
deputato
Sufflco, Cav. Dr. Antonio - Banca Mutua Pop. Agricola, Palazzolo sull'Oglio.
Tabacchi, Rag. Luigi - Banca Mutua Popolare, Valdagno.
Taddei, Rainerio - Panificio Coop., Cremona.
Tagliabue, Aristide - Federazione Diocesana delle Opere Economico-Sociali, Milan.
Tardioli, Rag. Antenore - Coop. Braccianti e Muratori, Macerata.
Terni, Sforza - (Crema).
Terni, Avv. Vito - Banca Operaia, Anconitano.
Tesi, Cav. Andrea - Banca Mutua Popolare, Pistoja.
Teso, deputato - (Rome).
Testa, Tommaso - Banca Popolare, Avezzano.
Tittoni, On. Tomaso, Ministro - (Rome).
Tons, Cav. Giuseppe - Banca d'Italia, Rome.

ITALY—continued.

- Tornimbeni, Stefano - Coop. Braccianti, Argenta.
 Tortora, Cav. Uff. Avv. - Banca Popolare Agricola, Sarno.
 Onofrio
 Tosatti, Cav. Dr. Emilio - Banca Popolare Coop., S. Felice sul Panaro.
 Tosi, Enoe - Cattedra Amb. Agricola, Udine.
 Tosoni, Giuseppe - An. Coop. di Lavoro fra Agric., Rivolta d'Adda.
 Trapani Lombardo, Cav. - Cassa Coop. di Prest. e Risparmio, Reggio Calabria.
 Antonio
 Trapelletti, Ottorino - Coop. Agricola, Calvenzano.
 Travani, Francesco - Latteria Sociale Coop., Lauro.
 Trentin, Cav. Antonio - Banca Popolare, S. Donà di Piave.
 Treves di Bonfili, Alberto, (Rome).
 Senatore
 Tridenti, Dr. Enrico - Società Operaia, Borgo S. Donnino.
 Trioni, Avv. Comm. Prof. - Cassa di Risparmio, Modena.
 Gius.
 Trombetti, Luigi - Coop. Braccianti, Medicina.
 Turina, Fortunato - (Casalbuttano).
 Valanza, Cav. Dr. Dante - Banca Mut. Coop. fra Operai, Guastalla.
 Valenza, Francesco - Soc. An. Coop. Operai Bracc., Guastalla.
 Valenzo, Presidente - Banca Popolare, Castiglion Fiorent.
 Valery, Ing. Domenico - (Loreto).
 deputato
 Valletta, Prof. Rag. - Banca Coop., Turin.
 Vittorio
 Valli, Giovanni - Circ. Coop. "Figli del Lavoro," Palazzolo sull'Oglio.
 Vallonica, Avv. Cav. - Banca Popol. Prov. Macerata.
 Gualterio
 Valsecchi, Ing. Antonio - Fed. Mil. Coop. Prod. e Lav., Milan.
 Vandelli, Gaetano - Banca Popolare, Modena.
 Vanotti, Prof. Cav. - Banca Popolare, Luino.
 Giovanni.
 Vecchi, Rag. Guelfo - Banca Popolare Coop., Fabbriano.
 Vendramini, Avv. - (Bassano Veneto).
 Francesco, deputato
 Veneziani, Ing. Arturo - Coop. Costruzioni fra Lavor. Muratori e Affini,
 Piacenza.
 Vercillo, Cav. Ferdinando - Banca Coop. di Credito, Catanzaro.
 Veronesi, Cav. Uff. Sante - Coop. Romana Impiegati, Rome.
 Verro, Bernardino - Unione Agricola e Federaz. contadini terra sicula,
 Corleone.
 Viappiani, Dr. Alfredo - Cattedra Amb. d'Agraria, Chieti; Banca Popolare
 Chioggia; Banca Popolare, Castelfranco Veneto;
 Banca Coop. di Credito, Catanzaro.
 Villa, Emidio - An. Coop. Lav. Pittori e Decor., Reggio Emilia.
 Villa, Avv. Giovanni - (Rome).
 Vimercati, Cav. Carlo - (Milan).
 Vitali, Cav. Rag. Davide - Credito Agrario Bresciano, Brescia.
 Vittorangelo, Prof. Avv. - Cattedra Ambul. d'Agricoltura, Reggio d'Emilia.
 Robert
 Volpari, Giacomo - Coop. Muratori, Piangipane.
 Volpini, Augusto - Società Operaia di M. S., Cremona.
 Wild, Otto - Banca Popolare, Reggio Emilia.
 Xella, Rag. Alfredo - Consorzio Agrario Coop., Imola.
 Zabeo, Onor. Egizio - Banca Popolare, Dolo.
 Zago, Cav. Prof. Ferruccio - Cattedra Ambulante d'Agr., Piacenza.
 Zalli, Avv. Comm. Tiziano - Banca Popolare, Lodi.
 Zanardi, Avv. Lorenzo - Banca Operai, Artisti Profess., Bergamo.
 Zanelli, Avv. Bernardo - Comizio Agrario, Cremona.

ITALY—continued.

Zanelli, Avv. Plinio	- (Cremona).
Zangrandi, Ettore	- Cassa Risparmio, Piacenza.
Zanolli, Cav. Antonio	- Banca Popolare, Castelfranco Veneto.
Zanon, Filippo	- Soc. M. S. fra artieri, Schio.
Zanutti, Giuseppe	- Banca Popolare Coop., Cividale.
Zappieri, Giovanni	- (Cremona).
Zavaritti, Dr. Giulio	- Consorzio Agrario, Bergamo.
Ziglioli, Stefano	- Coop. Braccianti, Voltana (Lugo).
Zoppi, Avv. Comm. Gio. Batt.	- Cassa Risparmio, Verona.
Zucchelli, Rag. Marcello	- Società di Credito, Mestre.
Zucchini, Comm. Cesare	- Cassa di Risparmio, Bologna; Cassa Risparmio, Rimini.

The following Societies became members of the Congress without, however, appointing a delegate:—

Abbiategrosso	- Banca Popolare.
Agnone	- "La Sannitica" B. P.
Brescia	- Federazione Provinciale Bresciana delle Società M. S. e Cooperazione.
Casalbuttano	- Turina Fortunato.
Castelnuovo	- Coop. Braccianti.
Cosenza	- Cassa di Risparmio di Calabria.
Cremona	- Assoc. Operaia femm. di M. S.
Ferrara	- Consorzio Agrario.
Florence	- Unione Coop. Consumo.
Lodi	- Soc. An. Coop. Panificio.
Lonigo	- Banca Popolare.
Lucca	- Cassa di Risparmio.
Milan	- Coop. Tramvieri Edison.
Milan	- Fed. Ital. Soc. di Mutuo Soccorso
Milan	- La Popolare Vita.
Monopoli	- Banca Popolare.
Monterotondo	- Banca Popolare.
Noale	- Banca Popolare.
Oppido Mamertina	- Banca Popolare.
Palermo	- Camera Commercio ed Arti.
Palermo	- Cassa Cent. Risparmio V. E.
Pescopagano	- Banca Popolare Coop.
Piacenza	- Coop. Costruz. Lav. Faleg.
Piacenza	- Uff. Centr. Fabb. Conc. Coop.
Pisa	- Comizio e Conorzio Coop.
Pitelli	- Soc. An. Coop.
Portogruaro	- Fabbrica Coop. Perfosfati.
Reggio di Calabria	- Banca Popolare.
Reggio Emilia	- Coop. Agricola Reggiana.
Rieti	- Cassa di Sovvenzione.
Rivara di Modena	- Coop. di Consumo.
Rome	- Cassa di Risparmio.
Rome	- Coop. Conduttori Vetture.
Salerno	- Cassa di Risparmio.
Savigliano	- Banca Coop.
Turin	- Federaz. Operaia Piemontese Mutua Coop. Leghe.
Turin	- Soc. Coop. Operaj Tessitori.
Torre di Pordenone	- Magazzino Consumo.
Vercelli	- Cassa di Risparmio.
Voghera	- Consorzio Agrario Coop.

NETHERLANDS.

Treib, Prof. Dr. M. F. .

NORWAY.

Dehli, Mme.

PORTUGAL.

Goodolphim, Costa

RUSSIA.

Issakoff, P. N.

Krzyzanowski, Dr. A.

SPAIN.

de Eza, Vicomte

Ramirez, A.

SWEDEN.

Koch, Mme. C.

Rous, Mlle. C.

Tjerneld, T.

Tjerneld, Madame

SWITZERLAND.

Poncini, Charles

UNITED KINGDOM.

Baillie, Miss

Bradley, Miss

Fay, C. R.

Fay, Mrs.

Fay, Miss

Lord, Miss

Norman, H. F.

Paterson, Miss M.

Thompson-Smith, Miss

RULES FOR THE CONGRESS.

1. The Seventh Congress of the International Co-operative Alliance will be held at Cremona, on September 23rd to 25th, 1907, at the Politeama Verdi.

2. In accordance with the Rules of the International Co-operative Alliance the following classes of persons will be entitled to attend:—

- (1) Delegates of Groups, Federations, and Co-operative Societies, which are members of the International Co-operative Alliance, and not in arrear in their subscriptions, the delegates being properly accredited by such organisations by nomination bearing the signatures of the President and the Secretary.
- (2) Individual members of the International Co-operative Alliance not in arrear in their subscriptions, who have been admitted under Clause 3 of the Alliance Rules.
- (3) Persons admitted as members of the Congress only, on payment of 6s. to the Alliance funds.*
- (4) Persons invited by the Central Committee in virtue of the power conferred upon it by Clause 10 of the Alliance Rules.

3. Nominations of delegates and applications for membership may be received during the Congress and dealt with by the Central Committee in such sittings as it may hold.

4. Admission to the proceedings of the Congress, gatherings, excursions, etc., will be by personal ticket, which will be issued to delegates in exchange for their notice of nomination and to everyone qualified under Clause 2 upon his making proper application.

Groups, Federations, and Co-operative Societies are entitled to appoint more delegates than one, but the power of voting is restricted to one only, whose name must be specially communicated to the Central Committee.

One member may represent up to five organisations, and exercise on their behalf the right of voting.

* The *minimum* subscription from members of the International Co-operative Alliance is 10s. p.a. However, individual members are eligible only from countries in which, in the opinion of the Central Committee, Co-operation is still so insufficiently organised as to warrant such course. (Rule 3.)

5. The right of voting, which includes the right of speaking, is reserved for properly appointed delegates only, nominated either by societies or other organisations or else under Clause 22 of the Alliance Rules by ten individual members of the Alliance not in arrear in their subscriptions, every one of whom is entitled to vote for some such delegate, but only for one. Delegates of these two descriptions will be supplied with *red* tickets, which will have to be shown on division and will alone count.

Individual members of the Alliance and delegates of Groups, Federations, and Co-operative Societies not selected for the vote, will have the right of speaking, subject to the present rules, but not of voting. They will be supplied with *blue* tickets.

Members of the Congress only are not permitted to vote, but may be permitted to speak by the Chairman of the Congress. Their tickets will be *yellow*.

Persons invited by the Central Committee will receive complimentary tickets of a *white* colour. Their speaking is subject to the Chairman's invitation.

6. Every member of the Congress, whatever his category, will be entitled to take part in all the proceedings, excursions, etc., as well as to receive a copy of all printed matter issued in connection with the Congress and a copy of the Report.

All printed matter will be issued in three languages, English, French, and German, and at the discretion of the local organising Committee, also in Italian. Each member will, however, be entitled to one set of publications only. The Report of the Congress will be sent to such members only as leave their addresses with the Central Committee.

7. The three languages permitted in addressing the Congress are: French, English, and German; also, subject to the presence of an interpreter, Italian. The substance of all that is said will be rendered by translation in the other two, or three, languages.

8. The Chairman of the Congress is the President nominated by the Central Committee. The other officers of the Congress will be elected at the opening sitting on the proposal of the Central Committee.

9. A programme of proceedings will be issued to every member of the Congress at the opening of the Congress or before. It will be in the discretion of the Chairman to alter the order in which subjects are discussed, and with the consent of the Congress, the hours laid down in the programme.

New subjects, not contained in the programme, and motions relating to the same, may be brought forward with the approval of a Committee to be appointed at the opening of the Congress for the examination of all such matters. The same Committee shall decide in the event of any unforeseen question arising in the course of the proceedings, how such is to be dealt with.

10. The opening papers on each of the questions selected for discussion will be printed in three languages (or four, if Italian be admitted), and distributed to members of the Congress. They will accordingly not be translated. Twenty minutes will be allowed to each selected speaker for his opening remarks. Other speeches are not to occupy more than ten minutes, except by permission of the Chairman with the approval of the Congress. The limit allowed may be shortened by vote of the Congress.

Nobody will be entitled to address the Congress more than once on the same question, except the openers of discussions, who will have the right to reply.

11. In accordance with the Rules of the International Co-operative Alliance all observations of a political or controversially religious character are strictly forbidden.

12. In matters of order the Chairman's ruling shall be final.

REPORT OF THE EXECUTIVE COMMITTEE

For the year ending June 30th, 1907.

THE International Co-operative Alliance finds itself stronger to-day, alike in membership and in respect of income, than ever before. No less than 100 new societies have been elected members within the last year, and 5 individual members, all individual members being resident in Finland. Our annual receipts from subscriptions and donations amounted last year to £506 ls. 8d., which is nearly £60 better than in the preceding year.

Both in respect of membership and of subscriptions the predominance of the United Kingdom continues conspicuous. The present representation of the 25 countries providing members for the Alliance is as follows* :—

Country.	No. of Societies.	Individuals.	Total.
Australia ... ..	...	1	1
Austria	12	...	12
Belgium	16	...	16
Bulgaria	1	1	2
Canada	1	1	2
Cape Colony	2	1	3
Cyprus ... ..	...	1	1
Denmark	6	...	6
France	38	...	38
Germany	88	...	88
Greece ... ..	...	1	1
Hungary	33	...	33
India	1	...	1
Italy	6	...	6
Netherlands	26	...	26
Norway	1	...	1
Roumania	1	...	1
Russia and Finland	7	9	16
Servia	1	...	1
Spain	1	...	1
Sweden	1	...	1
Switzerland	11	...	11
United Kingdom	371	...	371
United States	5	3	8
West Indies	3	...	3
	632	18	650

In respect of finance the United Kingdom contributes £308 16s. 0d. to not quite £200 coming from all the other countries, the amounts subscribed by each of which are shown in an appendix to the balance sheet.

There is, however, a very marked increase observable under both heads to the credit of Germany. Germany has within the past year added 57 new members to its representation and increased its annual contributions from £28 14s. 6d. to £64 5s. 7d. This is evidently the result of the active

* For the figures up to December 31st, 1907, see page 54

interest shown and vigorous efforts made for the benefit of the Alliance by our colleagues representing that country on our Committee, for which our thanks are due.

Our German colleagues have betokened their interest in another way, by making the Alliance the subject of a discussion at their last annual Congress. We have thought it right to communicate the text of a paper then read by a leading member of the Union of German Distributive Societies, Herr Lorenz, to our members.

From the results obtained in the United Kingdom and in Germany it is quite evident that it is the active interest shown by members of the Alliance in their several countries which adds to our strength and utility. It is far less material what opinions are put forward than that there should be interest shown. Everybody has a right to his own opinion. Those suggested by the majority will prevail. But Herr Lorenz is perfectly right in saying that the Executive Committee in London cannot be expected to work single handed, that every part of the Alliance should be active, and that initiative and responsibility should be divided. We trust that the example set by our German colleagues will be followed elsewhere. In that case we may expect a substantial addition alike to our membership, our funds and our utility.

The mention of the matter of finance at the last Congress appears to have done good. Our receipts are still very much smaller than they ought to be. But it deserves to be noticed that a fair number of organisations have increased, in some cases doubled, their subscriptions. The English Co-operative Wholesale Society now subscribes £25, the Swiss £20, the German £10. There are now 152 members paying more than the modest minimum prescribed in the Rules. Particulars will be found in the list appended to the balance sheet.

An item figuring conspicuously in our accounts this year is the Co-operative Bibliography, which has been issued at a total outlay of £214 2s. 11d., and at a very great expenditure of time and labour by those engaged in its preparation. The Bibliography is however generally commended, and considered well worth its outlay and of appreciable utility to the cause of Co-operation. There is a steady demand for it at our publishers in London, Paris, and Berlin. The Bibliography has of course been issued gratuitously to members and contributors. Our Congress reports also meet with an increasing demand. Our publications are purposely priced low, so as to make them accessible to all.

The number of our members can scarcely be given with absolute certainty. We have lost 24 societies by resignation or dissolution within the past year, 9 being in the Netherlands. The members on our list now stand at 650—as compared with

527 at the close of the Budapest Congress. However, as many as 93—81 of them being in the United Kingdom—subscribe only irregularly, without at the same time desiring to have their names taken off the list, as the Rules prescribe. The attention of the Central Committee may have to be called to this at Cremona.

Other questions which will have to be considered by the Central Committee are the following:—(1) The finances of the Alliance; (2) the composition of the Central Committee; and (3) the Rules generally.

Notice has been given by the members of the Central Committee here named that they will call attention to the following matters:—Messrs. Kaufmann and Dr. Hans Müller—The Taxation of Co-operative Societies. Messrs. Kaufmann, Lorenz, and Dr. Hans Müller—Revision of the Alliance Rules. Messrs. Kaufmann and Exner—The method of election of members of the Central Committee.

The following members of our Central Committee retire by rotation and are, with the exception of Dr. Kuzstelan, who is dead, all of them re-eligible; Messrs. Salas Antón, Avramovitch, Barré, Bertrand (co-opted in the place of M. d'Andrimont), Blem, Exner (elected at Budapest to replace M. Ponti, the seat being transferred from Italy to Austria), Goedhart, Héliers, Högsbro, Kaufmann, Kuzstelan, McInnes, Maffi, Maxwell, Nelson, Prevel, (co-opted in the place of Dr. Crüger), Schär, and Wolff. In addition the Central Committee will have to decide which of the two Austrian members, MM. Stupecky or Kessler, shall retire by rotation, both having been co-opted in the place of Herr Wrabetz, by which means the Central Committee has been increased to 38, after which, according to the Rules, 19 must retire at the end of Congress.

We have a fresh removal of our office to report, to 6, Bloomsbury Square, London, W.C. Our new office is very conveniently situated and we have made store of it for seven years.

We have the Italian Congress Committee to thank for very vigorous and judicious action in the preparation of our forthcoming Congress, for which everything promises most successfully. They have succeeded in evoking a great deal of friendly local interest, which has betokened itself, among other things, in a very liberal supply of funds, which shows how utterly unfounded were the apprehensions expressed that sufficient support would not be forthcoming. Whoever knows the Italian People's and Savings Banks knows how ready they always are to support a good cause like Co-operation. There is every prospect of a successful and practically useful Congress.

BALANCE SHEET

OF THE

INTERNATIONAL CO-OPERATIVE ALLIANCE,

From 1st July, 1906, to 30th June, 1907.

Dr.	£	s.	d.	Cr.	£	s.	d.
To Balance in hand, June 1st, 1906 ...	10	0	0	By Rent of Office ...	51	10	0
„ Subscriptions ...	400	13	2	„ Salaries... ..	118	0	0
„ Donations ...	36	8	6	„ Printing and Stationery	17	19	5
„ Sale of Publications ...	37	8	11	„ Postages and Telegrams	19	10	5
„ Rent ...	10	10	6	„ Office Cleaning ...	7	3	1
„ Interest on Deposit A/c	2	10	7	„ Electric Light and Coal	3	11	10
„ Congress Member's Subscription ...	0	6	0	„ Travelling ...	2	7	4
„ Withdrawals from Bank	436	15	6	„ Typewriter Repairs and New Machine ...	8	18	9
				„ Removal, Carriage and Sundries ...	5	7	9
				„ Bibliography—			
				Printing ...	185	17	6
				Postages and Carriage	15	9	11
				Translations, etc. ...	2	19	0
				—————	204	6	5
				„ Bank Deposits... ..	558	17	8
				„ Balance in Hand ...	10	0	0
				—————	1,003	13	2
	£1,003	13	2		£1,003	13	2

BANKING ACCOUNT.

To Balance in hand, July 1st, 1906 ...	342	19	3	By Withdrawals, June 30th, 1907 ...	436	15	6
„ Cash Deposits, June 30th, 1907 ...	558	17	8	„ Balance in Bank ...	463	1	5
	£899	16	11		£899	16	11

LIABILITIES AND ASSETS.

To Balance Assets over Liabilities ...	473	1	5	By Cash in Bank ...	463	1	5
	£473	1	5	„ Cash in Hand ...	10	0	0
	£473	1	5		£473	1	5

Audited and found correct,

July 3rd, 1907.

A. WHITEHEAD.

SUMMARY OF SUBSCRIPTIONS AND DONATIONS, 1898-1907.

	1906-7.	1897-8.—1906-7.	No. of years in membership.
United Kingdom ...	308 16 0	2,302 7 3	10
Germany ...	61 5 7	282 0 0	10
Switzerland ...	28 10 0	124 2 3	10
Austria ...	18 11 8*	57 4 4	10
France ...	15 14 8†	200 0 8	10
Netherlands ...	14 17 4	225 17 11	9
Hungary ...	11 17 2	52 8 4	5
Russia and Finland ...	9 1 3	20 16 10	8
Italy ...	6 13 8‡	33 4 7	8
Sweden ...	6 9 6*	14 8 0	7
Denmark ...	4 18 8	31 3 1	10
Belgium ...	4 16 7†	36 7 5	8
Servia ...	3 0 0	13 1 7	9
Bulgaria ...	2 9 7§	4 8 7	3
United States ...	2 5 3	87 13 3	10
Canada ...	1 10 6	2 0 6	3
Roumania ...	1 3 9	3 7 4	4
Cape Colony ...	1 0 6	3 6 6	4
Spain ...	— ||	4 15 0	8
India ...	— ||	4 0 0	9
Australia ...	— ||	3 12 0	5
West Indies ...	— ||	3 10 0	6
Cyprus ...	— ||	1 0 0	3
Greece ...	— ||	0 5 10	3
	<u>£,508 1 8</u>	<u>£3,530 1 3</u>	

* Partly for two years. † Deduction made for expenses of collection. ‡ Partly for four years.
§ Partly for three years. ¶ Subscriptions in arrear for 1906-7.

MEMBERS OF THE ALLIANCE,

Grouped according to Countries

(to Dec. 31st, 1907).

COUNTRY.	SOCIETIES.				INDIVIDUALS.		Total Membership on Register.	Members Subscribing more than the Minimum.
	Actual Number on Register.	Elected in 1906-7.	Dis- solved or re- signed in 1906-7.	Irreg- ular Subscr- ible.	Actual Number on Regis- ter.	Elected in 1906-7.		
Australia ... ..	...	...	...	...	1	...	1	1
Austria	14	7	...	...	...	...	14	13
Belgium	16	3	1	...	...	...	16	1
British South Africa	2	...	...	...	2	...	4	1
Bulgaria	1	...	...	...	1	...	2	2
Canada	1	...	...	...	1	...	2	2
Cyprus ... ..	...	...	...	...	1	...	1	1
Denmark	6	...	...	...	...	...	6	...
France	50	18	7	...	...	...	50	2
Germany	80	58	...	...	...	...	80	11
Greece ... ..	...	...	...	...	1	...	1	...
Hungary	32	1	1	...	...	...	32	2
India	1	...	...	...	...	...	1	1
Italy	9	4	...	...	...	...	9	3
Netherlands	26	...	9	2	...	...	26	4
Norway	1	1	...	...	...	...	1	1
Portugal	1	1	...	...	...	...	1	...
Roumania	1	...	...	...	1	1	2	1
Russia and Finland	7	2	...	...	10	6	17	4
Servia	1	...	...	...	...	...	1	1
Spain	1	...	...	...	1	1	2	2
Sweden	1	...	...	...	...	...	1	1
Switzerland	12	1	...	...	...	...	12	11
United Kingdom	355	24	33	53	...	...	355	98
United States	5	...	3	3	3	...	8	1
West Indies	3	...	1	3	...	...	3	...
Totals for 1906-7	635	120	54	61	22	8	657	164
Totals after Budapest Congress	517	10	...	527	...

* Six donors.

† Thirteen donors.



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29-8-95

. . . REPORT . . .

OF THE

CONGRESS PROCEEDINGS.

SUMMARY OF THE PROCEEDINGS.

LARGE as was the attendance at the Sixth Congress of the International Co-operative Alliance, that at the Seventh, held at Cremona from 22nd to 25th September, 1907, far surpassed the previous record. No fewer than 297 societies in membership with the Alliance had sent 177 delegates from 15 different countries, and in addition to these there were 930 members of the Congress, the great majority, viz., 865, of these being Italian. The total attendance, including 14 official representatives sent by 9 different states, amounted to about 1,100.

The proceedings began on Sunday afternoon, September 22nd, when the Central Committee held a very largely attended sitting in the Politeama Verdi.

The formal opening of the Congress took place on Monday, September 23rd, at 9 a.m., in the presence of the Italian Minister for Foreign Affairs, Signor Tittoni, the Under-Secretary of State, Signor Dari, and other distinguished representatives of several nationalities. The proceedings were of a purely ceremonial character and the sitting closed soon after 10 a.m. In the afternoon many members of the Congress visited the co-operative institutions at Soresina, and the evening was devoted to a reception given by the Mayor of Cremona, in the Town Hall.

On Tuesday, September 24th, there were Congress sittings both morning and afternoon, lasting till 6 p.m., and in the evening members of the Congress attended a gala performance of the Opera.

The whole of Wednesday, September 25th, was devoted to the final sittings of the Congress, which closed with a banquet given in honour of the Congressists in the evening.

The following days were given over to a series of highly interesting and instructive excursions, the members of the Congress meeting on all sides with boundless hospitality and cordiality from municipal, no less than from co-operative sources. The towns visited included among others, Piacenza, Reggio Emilia, Lodi, Crema, Milan, and Venice, the two last mentioned municipalities generously providing steamer excursions and banquets, on Lake Maggiore and on the Lagoon respectively.

PROCEEDINGS

OF THE

Seventh Congress of the International Co-operative Alliance.

SUNDAY, SEPTEMBER 22nd, 1907.

MEETING OF THE CENTRAL COMMITTEE BEFORE THE
CONGRESS.

Held in the Politeama Verdi, at Cremona, at 3 p.m.

Present :—Mr. H. W. Wolff (in the Chair), His Excellency Svend Högsbro, Count de Rocquigny, Prof. Charles Gide, Prof. Dr. Schär, Dr. H. Müller, Messrs. R. Barré, L. Bertrand, M. P. Blem, E. de Boyve, L. Exner, J. C. Gray, L. Hélias, H. Kaufmann, G. H. von Koch, H. Lorenz, W. Maxwell, D. McInnes, V. Prevel, V. Serwy, and H. Vivian.

The arrangements for the Congress were discussed and it was agreed to propose to the Congress that in addition to His Excellency Signor Luzzatti, already nominated President of the Congress, the Mayor of Cremona, Signor D. Ferrari; Prof. Dr. Schär; Dr. Magaldi; and Messrs. de Boyve, D. McInnes and H. W. Wolff should be elected Vice-Presidents; Commendatore Concini, General Secretary; with Dr. Camanni, Messrs. Arnold, Dufourmantele, Moruzzi, Vieth, and Miss Halford as Assistant Secretaries and Tellers.

The proposed agenda for the first sitting of the Congress was approved.

The Report of the Executive Committee and the Balance Sheet (*see p. 49*) were then submitted and ultimately approved.

In the course of the discussion, the following resolution, moved by the Chairman, was carried :—

“That a Special Committee be appointed to consider and submit proposals for the revision of the rules of the Alliance, such Committee to report to the Central Committee not later than on 1st July, 1908 ;

“That such Committee consist of the following :—
His Exc. L. Luzzatti, His Exc. S. Högsbro, Count de

Rocquigny, Drs. Elias and Müller, Messrs. Exner, Kaufmann, Serwy, Gray, and the President, *ex-officio* ;

"That it be an instruction to the Central Committee to consider the report presented and submit a scheme for adoption at the next Congress."

It was also agreed that the deliberations and decisions of the Special Committee and of the Central Committee with regard to the revision of the rules should take place at a meeting, or meetings, and should not be carried on by correspondence only.

As regards the finances of the Alliance and irregularly subscribing members, it was agreed that these points could be dealt with more adequately when the rules were under revision, than at the present time.

A motion proposed by Mr. Kaufmann and Dr. Müller dealing with the taxation of co-operative societies was withdrawn by them.

The Chairman reported the recent death of Dr. Stupecky, and Prof. Dr. Schär notified his intention of resigning his seat on the Central Committee, nominating Dr. Kündig in his place. It was agreed to deal with the election of the Central Committee during Tuesday's Congress sitting.

The following were elected members of the Alliance :—

" La Maisonnaise," de Maisons-Laffitte.

Société Civile Libre des Employés P.L.M. de St. Germain-des-Fossés.

Co-partnership Tenants Ltd., London.

Southampton Co-operative Society.

" La Populaire," de Liège.

" L'Assurance Ouvrière " de Nantes.

" La Ruche Proletarienne " de Maraussan.

" L'Emancipation Paysanne " de Maraussan.

" L'Union Maraussanaise."

Cooperativa Predial Portugueza, Lisbon.

Consumverein " Vorwärts," Vienna.

Also Mr. Alfred Greenfield as an individual member in British South Africa.

It was agreed that the Executive Committee should undertake the publication of a compendium of the laws relating to co-operative societies in the various countries, such laws to be printed in each case in their original language and also in English, French, and German, those supplying the original text of the law to be asked to provide the translations also.

It was agreed to adjourn the consideration of a proposal brought forward for the formation of an International Co-operative Museum until the next meeting of the Central Committee held after the Cremona Congress.

MONDAY, SEPTEMBER 23rd.

OPENING MEETING OF THE CONGRESS.

In the Politeama Verdi, at Cremona, at 9 a.m.

His Excellency LUIGI LUZZATTI, President of the Congress, having taken the Chair, the following announcements were made :—

MR. H. W. WOLFF (Chairman of the Alliance) : Gentlemen, in addition to the President, who was unanimously elected by the Central Committee several months ago to fill that post, we beg to propose the appointment of the following gentlemen as officers of the Congress : as Vice-Presidents—Dr. Vincenzo Magaldi, Director of the Department of Credit and Provident Institutions in the Italian Ministry of Agriculture, Industry, and Commerce ; Signor Dario Ferrari, Mayor of Cremona ; Prof. Dr. J. F. Schär (Switzerland) ; and Messrs. E. de Boyve (France) ; H. W. Wolff and D. McInnes (United Kingdom) ; as General Secretary of the Congress—Dr. Concino Concini, Secretary of the Italian Union of People's Banks, with Dr. Vincenzo Camanni (Italy), and Messrs. T. C. Arnold (United Kingdom), E. Moruzzi (Italy), F. Vieth (Germany), M. Dufourmantele (France), and Miss J. Halford (Secretary of the Alliance) as Assistant Secretaries and Tellers.

(Agreed to by acclamation.)

I have pleasure in announcing further that we are honoured by the presence among us of some very distinguished guests, including his Excellency Signor Tittoni, the Minister for Foreign Affairs in this country, Signor Dari, Under Secretary of State, Monsignore Bonomelli, Bishop of Cremona, His Excellency Svend Högsbro, Minister of Public Works in Denmark, Messrs. P. Boncour, Ch. Picquenard and P. Decharme, as representatives of the French Government, while Messrs. J. J. Dent, Théate, L. de Roth, G. H. von Koch, S. de Borodaewsky and Petko Ditcheff are here on behalf of the British, Belgian, Hungarian, Swedish, Russian, and Bulgarian Governments severally. I beg you to join with me in thanking these gentlemen for the interest they display in our work by their presence here to-day. (Loud cheering.)

SIGNOR FERRARI (Mayor of Cremona) : Co-operation, that admirable form of moral and economic association, which has set itself the noble task of improving the condition and standard of life of the poorer classes, creating by the side of capitalistic organisation, so often and inevitably harsh and

merciless, another more equitable and humane organisation, Co-operation knows how to perform miracles such as the one in which we are now participating. For it is indeed a miracle thus to assemble, no longer exclusively in the interests of abstract science or art, nor for the proclamation of theoretical views, but on the solid ground of economic facts, such diverse men and governments, associations, and nations as we see here, all united in a common and fruitful effort towards the realisation of concrete results.

Cremona, keenly alive to the nobility and grandeur of the ideals which inspire you, extends to you all a most hearty welcome, doubly grateful for the honour you do her in meeting within her walls, and for the harmonious note struck by the contact of your new ideas with her long-standing traditions of active and enlightened democracy.

I may be an impenitent idealist, but I am not ashamed of it, for I consider that even the richest and wisest of men is little less than contemptible if he lack all noble ideality. So when I see at this post of honour H. E. the Minister of Foreign Affairs (to whom I offer in the name of this town our most hearty thanks, due not only to the distinguished citizen, but also and more especially to the representative of Italy among the nations) inaugurating the Congress of the International Co-operative Alliance, seated beside H. E. Luigi Luzzatti, the meritorious and glorious Minister of State, H. E. the Hon. Dari, Under-Secretary at the Ministry of Public Works, Mr. Wolff, and so many other illustrious champions of the noble idea, and the representatives of foreign governments; when I see here that Italian Minister, whose thoughts have been fixed on the difficult and laborious sessions at the Hague, where, amidst the thousand lets and hindrances due to diplomatic susceptibility and suspicions, the foundations are being laid of a new and inevitable law of nations, based no longer on fratricidal arms but on reason and justice; when I see him in our midst I feel sure that the Congress at Cremona is also a political event of importance.

If an honest and fruitful understanding in the interests of Co-operation between more than twenty nations who have extended to each other the hand of fellowship, is really an accomplished fact, it marks, as does already the union of the proletariat of all lands, a step forward on the road towards universal peace, a lofty and distant goal, but one which humanity will one day reach, advancing meantime along the safe path of social institutions inspired by the spirit of fraternity and solidarity.

Cremona receives you and extends you her hospitality with pride and affection, and will indeed consider herself

happy, if on returning to your native lands you are able to tell your friends that the courtesy of our people, and their fervour in democratic works has not suffered change, however modest be the cities scattered over the glorious soil of Italy. (Prolonged applause.)

MR. WOLFF: I have to ask you to join with me in thanking all who have assisted in the preliminary work of this Congress. The Local Committee at Cremona have one and all done more than we could expect of them, and I am sure you will want to thank them heartily for it. (Applause.)

THE PRESIDENT, who was loudly cheered on rising, then delivered the following:—

Opening Address.

LADIES AND GENTLEMEN,—Being unable to address you in all the foreign languages, and unwilling to give the preference to any at this international solemnity, I thought that you would accept the hospitable greeting of love and brotherhood if extended to you in that Italian tongue on which Dante, its Father, set the stamp of love and brotherhood. (Applause.) Cremona did not crave the honour of being chosen as seat of this Seventh Congress of the International Co-operative Alliance, convinced, as we Italians are, of our inadequacy and inferiority in solving the great problem of Co-operation when compared with nations more advanced in the field of mutuality. But when your eminent leader, Mr. Wolff, urged us, with affectionate insistence to receive you, we, the faithful soldiers of this social peace army, entered into your views and obeyed. (Applause.)

In so doing we were convinced that we were acting in the true spirit of Co-operation, which with brotherly intent shelters beneath its protecting wings the weak and the strong, the fortunate and the less favoured, for over Co-operation broods the spirit of compassion and social benevolence which forbids us to think of our own advantage regardless of that of others, and which, so to speak, by a sublime transformation, transmutes egoism into altruism. (Loud applause.)

My welcome goes out to all the co-operators of the world, but more especially to those who bore the brunt of the first fights. My first thoughts are for the Rochdale Pioneers, for the German and French Co-operators, for all those to whom we owe this Co-operative Fatherland, which is the fatherland of toiling and suffering humanity. (Loud applause.)

The English contributed their special note by obtaining from the Co-operative Stores all the various advantages of mutuality; the Germans sought them by the association

of the propertyless who clubbed together their poor savings, so as to afford each other credit, and free themselves from usury, and they thus built up that imposing edifice of credit co-operation in whose shelter the tired legions of humanity can rest (applause); the French, who introduced into Co-operation the magic words "Liberty, Equality, Fraternity," at once wished to seize on the ideal, and distinguished themselves from the outset by those co-operative associations for production, whose aim is to emancipate labour and to subordinate capital to it. (Applause.) Nor, whilst speaking of the great, must we forget the little. I know that we have here the representatives of the co-operative organisations of the small States of Belgium, Holland, Switzerland, the Balkans, Finland, Denmark, countries which though occupying but little space on the map claim a large place in the moral geography of Co-operation. (Applause.) I need only remind you of Denmark, here represented by her Minister of Public Works, which has indeed shown that Co-operation is the salvation of the agricultural proletariat. I look on Denmark in the field of agricultural co-operation as a laboratory in which social experiments are made for the benefit of the whole human family. (Applause.) We Italians bring our modest contribution to these efforts in favour of the emancipation of the poor. Mazzini has taught us to consider the independence and freedom of our country as bound up with Co-operation. It was Mazzini who, while saying "Italians, shake off the foreign yoke!" also said to the masses "Raise yourselves by association." (Loud applause.) And indeed, it is not possible without national independence and political freedom that there should be any teaching capable of elevating the masses, for they require country and freedom if they are to attain social emancipation. (Loud applause.)

We invite our illustrious foreign guests to visit Milan, the fervid emancipator of labour, with her great examples of co-operative production and consumption; we invite them to visit Reggio Emilia where they will admire new forms of agricultural co-operation, and where they will see in course of realization, as the result of courageous legislation, an undertaking which it seemed folly to dream of, an entire railway line built and worked by co-operative associations of workmen. They will examine here at Cremona the most perfect People's Bank in the world, because the most democratic, they will see at Piacenza the federation of the Agricultural "Consorti," inferior to none in their manifold and well-directed activities; and we will show them our first attempts at co-operative workmen's dwellings; they shall see and judge of everything, and I trust that they will not judge the disciples unworthy

of their masters. (Applause.) We have not argued as much in Italy as you have abroad, and this is really not our fault ; we are poor metaphysicians (laughter) ; we have not argued much about pure autonomous co-operation as opposed to State-aided co-operation. We believe in the need of both the one and the other, as the capacities of the workers and local conditions may require ; we look upon the single co-operator, armed with his capacities multiplied by association, as the main strength of the social peace army marching in the vanguard to great battles and great victories (loud applause), the State is the reserve force, which on certain occasions and in certain contingencies places itself in the front rank to win the battle. (Applause.) We think all theories are good, but the best is that which saves the greatest number from the usury of money, the usury of rent, the usury of food ; the best is that which most fully achieves the purpose of raising these people bowed to the ground, of uplifting their faces towards the radiant sun of liberty. That doctrine is the purest, even if it disobeys some metaphysical laws of economic principles. (Applause.)

We hope by close co-operation and intimate knowledge to succeed in perfecting our institutions by wisely grafting on to them those new ideas which are the inevitable outcome of friendly contact between the nations. Perhaps none of us have yet attained the perfect type of co-operative organisation ; it will result from that fusion of ideas and mental and economic forces which will give us a co-operative humanity, as we have now a co-operative England, a co-operative Germany, a co-operative France. (Applause.) I look forward to a time when Co-operation will not only provide us with an exchange of views but with an exchange of international products, such as was in the mind of our King when he wrote the fateful letter by which he founded the International Institute of Agriculture. (Applause.) I look forward, ladies and gentlemen, to a co-operative organisation in which each of us, while feeling himself a citizen of his own country shall also feel himself a citizen of a more perfect and advanced humanity ; of a humanity freed as far as possible, from all the political, moral, and economic usuries which still afflict us ; of a humanity in which equitable rewards proportionate to deserts, equitable payments, equitable prices, for which men sighed all through the Middle Ages and of which the Canon Law and St. Thomas Aquinae reasoned in vain, will come to us from the perfectly balanced scales of Co-operation, which eliminate of themselves all usury, all waste, and every force which asks payment for itself without having contributed its share of labour. (Loud applause.)

I look forward with prophetic mind to the day when, thanks to our co-operative credit organisations and banks, we shall have international savings books and international cheques representing the money value of the work of the workers of the whole world, to whom the whole world will be ready to grant credit, for, when organised, no debtor is so safe and no power so great as the worker. (Applause.) Entering all of us under these auspices into the social arena which unites us, I say: We may be divided here by political and economic ideals, but one grand ideal is common to us all, namely, that it is only association which can perform the miracle of increasing the labourer's reward, and alleviating the sufferings of humanity. Co-operation may be betrayed, but it has never betrayed anyone. (Loud and prolonged applause.)

The motto which I would inscribe on our banner is "Help yourselves, and God and the State will help you!" (Loud applause.) Some, bolder than I, would eliminate God (laughter), others, more anarchical than I, would eliminate the State (laughter), others again bolder and more anarchical at the same time would eliminate both God and the State, but even if we eliminate God, even if we eliminate the State, there still remains intact and flawless another motto "Let us help one another," for in such mutual aid lies the only path to salvation. (Loud and prolonged applause.) With this consoling certainty, which though expressed in Italian was understood by all, thanks to the community of thought, I extend my thanks to foreign co-operation in the name of the Italian co-operators. (Prolonged applause, the delegates crowding round the speaker to shake hands with him.)

His Excellency SIGNOR TITTONI (Italian Minister of Foreign Affairs): LADIES AND GENTLEMEN,—I am glad for many reasons to bring the greetings of His Majesty's Government to this Congress, to which the courteous city of Cremona, the city of active and bold initiative, extends its hospitality. As an old friend and admirer of Luigi Luzzatti, I consider myself lucky in being able to contribute my applause to his generous advocacy of the popular provident institutions to which he devotes all his white-haired wisdom and youthful courage. (Applause.) As a student of social problems I am delighted to note the ever growing success of the fruitful idea of Co-operation, to which I have always pinned my faith. As a politician, living in the midst of party strife, which too often degenerates into spite, personal enmity and violence, I rejoice to leave behind me for a moment those marshes where, like Dante's angel crossing the Stygian swamps, one has to raise one's hand to one's face to remove the thick air.

It gives me pleasure to come here to breathe a purer atmosphere on these uncontaminated heights, where a lofty ideal fraternally unites all men of good-will, irrespective of political opinions or religious beliefs. (Applause.) And lastly, as Minister of Foreign Affairs, I esteem it a privilege to extend a welcome to the illustrious representatives of friendly nations and to all who are here gathered round a banner which is emblematic of peace and brotherhood. (Hear, hear.)

Italy pursues a peaceful foreign policy, jealous of her dignity, solicitous of her legitimate interests, but desirous of living on good terms with all nations and anxious to compete with them in the fields of civilisation, liberty, and labour. Therefore all Italy applauds you co-operators, who pave the way for political peace among the nations by ensuring social peace, for I do not believe that class war can ever lead to international friendship. (Applause.) You co-operators are doing a great work in favour of peace, for you aim at transmuting, as your President well said, egoism into altruism. I look upon you as the most efficacious supporters of the statesman for the preservation of peace.

Whilst extending to you the welcome of H.M. Government, I wish you profitable and calm discussions, whence fresh light of civil progress may irradiate. (Applause.)

SIGNOR MORPURGO (Assessor of the Municipality of Milan): In the name of the City of Milan I offer cordial greetings to the Congress and to the City of Cremona, its worthy seat. Milan will be happy and proud to prove to the delegates by the heartiness of her welcome the great pleasure your promised visit will give her. Milan is not the last to promote all things connected with Co-operation; she remembers with pleasure the National Co-operative Congress and the many flourishing institutions based on co-operative principles; and she thanks the illustrious President of the International Co-operative Alliance, Mr. Wolff, for recalling that it was in Milan that the first seed was sown which led to the foundation of this flourishing co-operative alliance.

And in addressing you I am moved by another feeling, by the real fraternal affection which Milan entertains for this City of Cremona, which deserves so well of co-operation and of all students of social problems; by a feeling of gratitude and admiration for the apostle of all good works, Luigi Luzzatti; by the wish to take a part in debates on subjects which cannot but be of interest to so eminently industrial and commercial a city as Milan.

It cannot be too often repeated amid the turmoil of modern life that Co-operation stands as a pledge of concord and peace, both in the field of economics and morals, uniting

the efforts which aim at mutuality without any preconceived notions in favour of special interests or individual aims. Co-operation is a school of social redemption. (Applause.)

Whilst applauding the principles which you, better than all others, are in a position to develop, and promising on behalf of the City of Milan to take your decisions to heart, for what you decide on can only be for the good of Co-operation, which is the good of civilisation, I renew my welcome and my most cordial invitation. (Applause.)

THE PRESIDENT: I will now close the meeting, and I wish to remind the assembly that at 3 p.m. to-day we leave Cremona for Soresina where we shall visit the Co-operative Dairy. Be punctually in your places to-morrow morning at nine, for co-operators, like emperors and kings, must have the politeness of punctuality. The meeting is closed.

MR. WOLFF: No! No! Not yet. No! No! I should like to thank, especially H. E. Signor Luzzatti, for the sacrifice he has made in honouring our Congress by his presence though suffering from indisposition. We have also to address our best thanks to those who have congratulated us to-day, namely, H. E. Signor Tittoni and Commendatore Morpurgo, who has also invited us most cordially to pay a visit to Milan on Friday.

THE PRESIDENT: We have now publicly expressed our thanks to the City of Cremona which has honoured us with such a kind reception. To-morrow morning we shall meet to begin the important discussions, the great battles, which will divide, but to reunite, us. Are we all in favour of this decision?

The meeting closed at 10.15 a.m.

TUESDAY, SEPTEMBER 24th, 1907.

SECOND MEETING OF THE CONGRESS.

The Congress re-assembled at 9 a.m. on Tuesday morning, under the presidency of DR. V. MAGALDI.

MR. H. W. WOLFF (United Kingdom, Chairman of the Alliance): I beg the Congress to work hard to-day, in order to make up for the time lost yesterday. I also wish to remind you that new members of the Alliance may be elected and additional delegates appointed during the Congress.

We have received the following letters and telegrams :—

His Excellency EARL GREY, Governor General of the Dominion of Canada, cables : " All Canadian co-operators join me in wishing the Congress great success."

MR. W. GOURLAY, Chief Registrar of Co-operative Credit Societies in India, cables : " Salaam."

HERR CARL WRABETZ sends the following telegram : " In the name of the General Union of German Co-operative Societies in Austria, I wish your proceedings all possible success."

The Union of SERVIAN Agricultural Co-operative Societies in Austro-Hungary telegraphs : " We send you our best wishes for the success of your noble efforts for the spread of Co-operation among all nations."

The Secretary of the Belfast Co-operative Society writes : " I am instructed to convey from this society, as representing the Co-operators of Ireland, hearty and fraternal greetings to the delegates in Congress assembled and to our Italian comrades."

SIGNOR TOMASINI BARBAROSSA, the President of the Banca Popolare Cooperativa of Recanati telegraphs : " The officials of the People's Bank of Recanati at their meeting to-day send hearty greetings, with an expression of their hope that the natural outcome of Co-operation may be the economic regeneration of our country."

SIGNOR RINALDO FILIPPO telegraphs : " As President of the Savings Bank of Salerno, I send cordial greetings to the Congress, hoping that the presence of so many eminent agriculturists, scientists and social economists may ensure the future success of labour, Co-operation and thrift in Italy."

THE CHAIRMAN : Signor Maffi has presented to the Congress a number of copies of a pamphlet dealing with the Co-operative movement in Italy, which may be obtained on application at the office. Before proceeding with our programme, I beg to remind you that, in accordance with the rules for the Congress, twenty minutes will be allowed to each selected speaker for his opening remarks and other speeches are not to occupy more than ten minutes, except by permission of the Chairman, with the approval of the Congress. In matters of order the Chairman's ruling is final.

MR. WOLFF : I greatly hope that the Italians will avail themselves of this, as there are 550 Italians here, and only six or seven are entitled to vote.

THE CHAIRMAN : The first question on our programme is the national organisation of agriculture, on which papers have been written by His Excellency Svend Högsbro and by Dr. Raineri, the former of whom I now ask to read his paper.

MR. WOLFF : Excuse me. I ask your permission to read first a short paper, introducing the question, which I have prepared on the authority of the Executive Committee.

THE CHAIRMAN : In that case, please read your paper.

MR. WOLFF :

The National Organisation of Agriculture.

My good friend, Herr Haas—whom I am sure that we should all be delighted to see here—took occasion last May, when opening a Congress of German, Austrian, Swiss, and Italian agriculturists at Vienna, to state that our Alliance had altogether failed—his precise words were “suffered shipwreck”—in the attempt to unite co-operators of various forms, including the agricultural, in a common organisation, and he went on to suggest that we did not any longer come much into account, seeing that the number of our members had been considerably reduced.

In view of the facts recorded in our report and the attendance at this Congress, I do not think that I need take the trouble to refute such statements, which are already sufficiently refuted by facts. The number of our members in this Congress shows a greater increase than it has ever shown before.

Herr Haas went on to complain that this Alliance is under *English* guidance. M. de Boyve, who first conceived the idea of the Alliance, M. Luzzatti, who attended the conference of 1886, and, could they rise up, the ghosts of our beloved Charles Robert and Francesco Viganò might well hold up their hands in holy horror at the unfair insinuation that we are a specifically *English* institution. We have always been fully international, as Herr Haas would know if he had not all along kept studiously aloof from us. If it now pleases Herr Haas to pit against our friendly universal *entente* a narrower “triplice,” directed—I do not say by Germany, for we have the German working men co-operators and the host of small country folk for whom the philanthropist Raiffeisen devised his co-operative system, with us—but by German squires, so long as he injures no one else in doing so, we are sure to wish him all success, without thinking of retaliating. There is room for both of us, and room also, at all times, for the “triplice” within the “Alliance.”

His Excellency L. LUZZATTI (who had entered the hall a few minutes previously, interrupting) : Excuse me, my friend, but you are attacking one who is not here to defend himself.

MR. WOLFF : I had absolutely no intention of attacking Herr Haas personally ; he is a friend of mine, for whom I

have the greatest regard. I am merely attacking his system, which allows of State-aid to Co-operation, of which we do not approve. I now continue my paper.

However, Herr Haas touches the very marrow of the question which we are now to discuss, and at the same time lets in a surprising amount of instructive light on the position of his own movement, when he goes on to say that "there is scarcely any room left in the Alliance for agricultural co-operative societies," because among our members distributive societies have become so predominant. All agricultural co-operators, even in Germany, do not appear to think so. We have a good number still with us. Also Herr Haas' statement does not altogether tally with Herr Lorenz's complaint that we have actually neglected distributive co-operation. However, the main point to remark upon is this, that Herr Haas' observation shows him, while holding such views, to be miles away from both the generally accepted conception and the practical realisation of Co-operation. And that, so it can be shown, is the reason why his own form of agricultural Co-operation is, on the evidence of its own advocates, unable to maintain itself unaided. You will remember how plaintively his friends asserted at Budapest that without a tax levied upon the non-agricultural population for its support, agricultural Co-operation, as they conceive it, could not live. It would be bankrupt. And Herr Ertl went on to describe "Co-operation" as a helpless little babe hopelessly battling—unless suspended by a solid belt woven of non-agricultural taxation—with the turbulent waves of a raging sea in which there are supposed to be floating mines and torpedos and I do not know what other dangers to life. What genuine co-operator has ever been known to describe Co-operation before in this way? To a British co-operator the picture is altogether unintelligible. To Robert Owen, to the Rochdale Pioneers, to Holyoake, to Schulze-Delitzsch—whose principles Herr Haas was very ready to embrace when rising in revolt against Raiffeisen—Co-operation was "the strong man armed," the poor man's invincible friend, the very embodiment of strength and self-sufficiency.

Why is Herr Haas' agricultural Co-operation bankrupt without tax money from non-agriculturists? Simply because it has no friendly market. Agriculture is a productive calling and absolutely dependent upon its market. That market—so we know, and that is the principle upon which we now go (I am happy to have had a hand in it) in Great Britain—distributive societies can provide. They can indeed do much more. They can keep agricultural Co-operation

sound and democratic. By means of the dividend which they procure for their members on articles which *every* one, even the poorest, *must* buy, they can provide the money necessary for starting agricultural Co-operation—which *needs* money to start with. They may, in fact, be made a veritable gold mine to agricultural Co-operation. We intend to make them so in the United Kingdom, and they are quite willing to become so.

Herr Haas' "Co-operation" refuses such aid and is accordingly driven to ask for alms to keep it alive—to go to Ministers of War, as Messrs. von Tippelskirch went to other Ministers to beg for preferential orders, regardless of quality or price. If Herr Haas and his friends were willing to join hands freely with distributive societies they would not need to do so.

He may reply that outside Great Britain distributive societies are not as developed, as strong, as capable of providing a market as in my country. True. And that is a great misfortune for the continental countries concerned. But whose fault is it? Are there no public authorities anywhere which have deliberately placed obstacles in the way of distributive Co-operation, forbidden public officers to join co-operative stores, tabooed such stores, even persecuted them? In doing so they have inflicted a serious injury upon their own countries. And they can see the consequence now. Instead of leaving agricultural Co-operation to develop independently, honestly selling its produce to the stores, they have to tax their non-agricultural subjects in order not to let "agricultural Co-operation" die of atrophy. Let us hope that things will be better managed in the future.

Allow me to tell you by what way we have in England arrived at the above conclusion. Our agricultural Co-operation is a good deal more developed than would appear from the paltry figures given in our report. We have a large number of unregistered societies of which no account is kept. Nevertheless without question agricultural Co-operation is amongst ourselves much less developed than in some foreign countries. There has been no Government-aided breeze to fill its sails. All the same it is *older* and has gone through more varied experience, as I will show. As much as twelve years before Professor Tanviray formed his first agricultural syndicate at Blois, certainly years before Herr Haas turned his mind to Co-operation applied to agriculture, that is, in 1871, I was able to hold up our beginnings in agricultural Co-operation as a good example to follow abroad, and Herr von Salviati, of the Prussian Ministry of Agriculture, who was then a prominent man in his department, taking an

interest in the matter, could not help admitting that I was right. I was in a position to know that in Germany there was no agricultural Co-operation to speak of, because from 1863 to 1869 I had been a landed proprietor in Prussia, taking an active interest in agriculture on general lines, as may be gathered from the fact that my neighbours in my district elected me honorary secretary of their agricultural society. My father, on retiring from business in the North of England, had gone to live in Germany, and, as I was then very young, he naturally wished to keep me under his eye. Those were the days when industrial Co-operation was making great strides in Germany. Schulze-Delitzsch was in his zenith. He came into our neighbourhood, electrifying people with his advocacy of Co-operation. Stores were formed. And one, at Görlitz—long since turned into a most prosperous joint stock company—attracted a good deal of custom among my squire neighbours. However, of Co-operation of their own they could not think. Returning to England in 1869 I found that we had some, as I thought, promising beginnings of Co-operation in agriculture. And I reported them, as observed, to Berlin. Herr von Salviati duly inserted my communication in the official paper, *Annalen der Landwirtschaft*. But Germany did not yet follow suit. For Raiffeisen's early action was distinctively philanthropic, affecting the rural *poor* rather than the agricultural calling.

Let me tell you by what stages we have advanced.

We began with more or less loosely formed local societies for the common purchase of goods, such as we still possess in some number. They did some good, but they would not suffice for national organisation. They were too weak, too disunited.

In 1868 we proceeded to form co-operatively commercial societies, one in London and the other (I think it was about the same time) in Leith, likewise for purchase, to carry on business over the whole breadth of the country. They were—and are still—co-operative in this, that they give the purchasers the benefit of cheap buying, since they limit the dividend on capital to a moderate figure. But they want touch with their members, and cohesion. They are to all intents and purposes shops. And they cannot develop beyond purchase.

Next the late Lord Winchilsea tried his hand at a very ambitious, truly "national" scheme. He was going to *sell* produce as well as buy goods. He organised great selling centres, but could not get buyers to come, and his shareholders lost their money.

Sir Horace Plunkett, setting to work in Ireland in 1894, began on a sounder plan, which is succeeding and which we have adopted in England, and also lately in Scotland.

I abstain from entering into the subject of farming in common, of the Ralahine type, and also of profit-sharing applied to farming, of which the late Lord Wallscourt set the first example, as they scarcely concern us here.

I think—though I am speaking only for myself—that I can sum up the results of our experience in the following main guiding lines.

1. In all Co-operation for business, whether it be buying or selling, dairying, employing machinery—we have our motor-car services—insurance or credit, you necessarily must build up from *the bottom to the top*, from self-governing local societies to unions. There must be union, or there will not be strength; but the responsibility, the propelling power and plenty of freedom for initiative must be localised. As our business is mainly with small cultivators we prefer to form small local societies as units. But where, as in our Eastern Counties, farmers—large farmers they are—know how to cover a wide area and fill up the interstices by calling in small men, pedantic adherence to the one or two parish system must be out of the question. A large district officered in a business-like way, is really a great gain.

In the matter of disposing of our produce and also of organising wholesale purchases, we must follow our opportunities. It is the *market* which makes the sale, and we must adapt ourselves to it. It is the *demand* which makes *wholesale trading*. We have gone through some experience which shows that the business cannot be forced. Distribution promises to render us an additional most useful service in placing its powerful, well endowed, and well organised Co-operative Wholesale Societies at our disposal—the same organisations for distribution and for agriculture. It is only a question of adding agricultural experts. But in respect of wealth, machinery and business facilities, no Wholesale Society that we could create could compare with Manchester and Glasgow. And those are the things which ensure success.

In matters of propaganda, instruction, organising, influencing public opinion or legislation, without in any way hindering local initiative, we find that we must at any rate direct from the top. On that ground we want a skilled head supported by a strong united body. When we discover that we are too weak to carry out our propaganda at once over our whole area, we confine ourselves for a time to selected promising districts where our help, so concentrated, soon evokes local support. That done, we go elsewhere and so in course of time benefit the whole kingdom.

For educational purposes we are differently situated than you abroad. I am of course fully aware that some foreign governments have done ever so much more for agricultural education, experimental stations and the like, than ours. But I am here talking of co-operative action. And we have some experience in voluntary action, by joint local effort, which possibly goes back beyond yours. It is, for instance, twenty-six years since in what was then my county we formed our "Sussex Association for the Improvement of Agriculture." I was a committee-man from the first, and I confess that I hoped to graft a co-operative supply society upon it. In this I failed, because our farmers were too deeply in debt with their dealers. That shows the great necessity, in agriculture, for co-operative credit, which the late Léon d'Andrimont rightly termed the "driving wheel of all Co-operation." But in respect of teaching we did some good. Since then the direction of education has been placed in the hands of County Councils, and we have found several of these bodies enlightened enough, since some years back, to put not only technical agriculture but also agricultural Co-operation upon the syllabus of subjects to be taught in public schools, coming to us, the Agricultural Organisation Society, for the necessary teaching. That is a good example. Please God it will be generally followed; but our County Councils are not all enlightened. You have teaching of Co-operation in some of your universities and high schools. That is in itself admirable. But it is of all others the child of the elementary school that wants to be got hold of. Mr. L. Harcourt has placed Co-operation of *every sort* in relation to agriculture in the forefront of his measure for the creation of small holdings, which has recently attracted M. Luzzatti's notice, and we expect to see much use made of the encouragement which he gives. That will be a splendid opportunity for a strong and united co-operative organisation to render signal service to its country. I hope that we shall prove equal to the task. And, much as I object otherwise to State aid to Co-operation, agricultural or other, for purposes of *teaching Co-operation* I must say that I should be willing to accept every penny that Parliament might vote. Please let us never forget, as agricultural as well as other co-operators, that education is what Co-operation must in all cases rest upon, and accordingly education is what Co-operation must of all things promote.

I must not say more except to come back to my first point, upon which I find myself so much at variance with my excellent friend Herr Haas. We must make use of our distributive societies to the utmost extent possible for disposing of our produce. M. Kergall well explained the process at that

co-operative luncheon given in the old Palais de l'Industrie at Paris in 1894. "You get rid of the middleman," so he said, "and getting rid of him you share his profits: half goes to the buyer, half to the seller." That is at the bottom of all Co-operation as a business. But there is more in those direct relations between buyer and seller than mere sharing of profits. Those relations directly stimulate and create business, and teach on either side what new lines to strike out, what old lines to adhere to. However, we want more. And I am thankful to see my suggestion so well received in my own country. We want to bring distributive co-operation to the humble dwellers in agricultural districts, in order to free them from the shackles of usury, and to enable them to rise up in the social scale, earning out of dividend that money which they want for Co-operation in agriculture. Our agricultural Co-operation will be all the stronger for being united with distribution. Before our Budapest Congress the late Count Alexander Károlyi urgently begged me to have co-operative distribution for country districts put upon our programme, because the ravaging cancer from which the country population in Hungary was suffering was the village tradesman's usury. It is the same in Ireland. And when I put the idea forward and induced a public spirited and influential member of Parliament to bring in a measure for making the proposed combined village Co-operation possible, Irishmen of all sorts, co-operators and non-co-operators, thanked me and assured me that no greater boon could be conferred upon Ireland. And what holds good of these two countries holds good more or less of all.

Ladies and Gentlemen, so far from distributive societies excluding agricultural co-operative societies, they are their natural, their most necessary allies, allies to whose advent a joyous welcome should be given—allies for the squires, because they purchase their goods; allies for the small men, whom we care about, because in addition to that advantage they bring them the relief which they need most. Apart from that, do not let us vivisect Co-operation, which was intended as a composite organism, by lopping off limbs which cannot live by themselves. Do not, specifically, let us cut agricultural Co-operation in two, as Herr Haas' policy necessarily must do, by separating that of the millions of small people, who *must* have co-operative distribution, from that of the thousands of squires, who affect to despise it. Co-operation is not a method but a principle, it was intended for the good, not of a calling, or a class, but of mankind. It is the life-blood to working man life, the nerve system which enters into every limb and helps in every action. It can benefit those who

need help in every aspect of their life and work, and from no point or aspect should its help be excluded. Agriculture, distribution, production, banking, insurance, the medical care of its members, it is all one, Co-operation should extend through them all, and—as we try to make it in our Alliance, which is genuinely international—it should spread out so as to embrace, not a few selected countries, but the whole world.

THE CHAIRMAN : I now call upon His Excellency Svend Högsbro, Danish Minister of Public Works, and formerly Hon. Secretary of the Danish Co-operative Central Committee, to read his paper, translations of which have been printed and distributed in four languages.

HIS EXCELLENCY SVEND HÖGSBRO :

The National Organisation of Agricultural Co-operation.

CO-OPERATION is in Denmark so intimately bound up with agriculture that it may very well under our present aspect be looked upon as altogether agricultural. It may furthermore be said that if there is anywhere an organisation thoroughly racy and self-promoted, created without either support or prodding from outside, more especially from the State, it is Danish agricultural Co-operation. Such natural formation explains why Danish co-operative societies were not called into being all at once, but grew up slowly, one by one, within the space of a generation. They were formed gradually, as the want of them came to be felt, and as popular understanding of Co-operation permitted, scattered irregularly over the entire breadth of the kingdom. Sometimes the original small societies formed themselves into a union having common rules and being under a common directing head, but with all that each society and each local group was allowed to retain a great measure of liberty and free initiative. In other cases a society from the beginning was designed to embrace the whole kingdom, or at any rate a more or less extensive portion of it, for its sphere of business, subdividing its area into smaller local sections, or so organising itself as to be able to take such in. As to forms, our Co-operation embraces both purchase of agricultural requisites and sale of agricultural produce, and under the head of purchase, by means of gradual development, it has come to include much production for its own account of the goods in which it deals.

Notwithstanding the differences subsisting in the circumstances which led to the formation of our Danish co-operative societies, and notwithstanding the full independence

left to them, they have nevertheless all of them come to be marked by some essential common features which may possibly be partly due to foreign example, more particularly to that of England—the Rochdale Pioneers—which indeed suggested the formation of the very first co-operative society actually started in our country, that is, the distributive society of Thisted, formed in 1866. But I think that I am safe in contending that such community of fundamental principles is also in a great measure due to the fact that all these co-operative societies were formed by and for the benefit of the middle and humbler classes of our rural population. Assuredly it is the common conditions of life, the mutual knowledge of one another within a small district, and the mutual confidence thereby begotten, moreover, the democratic ideas implanted in our race and confirmed by long habit, under the sway of which the Danish co-operators have grown up, which have fixed the particular and characteristic stamp of individuality just spoken of upon our Danish co-operative societies, rather than any conscious aiming for a clearly perceived end.

Allow me, gentlemen, to explain to you what are the essential principles upon which Danish Co-operation is built up.

1. In our supply societies profits are invariably divided in proportion to the value of the purchases made, in our productive societies in proportion to the goods delivered. So far as I am aware there is no exception to this rule, even where there might seem to be a temptation to depart from it.

In the majority of our distributive societies the first working funds are raised by the levy of a small sum, as a rule ten Danish crowns, that is, 11s., from each member. That small sum members are however not necessarily required to pay up all at once. Time is given them, and accordingly the earliest dividends due to them on their purchases are frequently kept back, it may be during several years, to pay up the said sum. In co-operative societies of other descriptions, more especially in our large productive societies—for the starting of which rather considerable funds are required (for instance our bacon curing societies, dairies, and the like)—it has generally speaking been found impossible to raise the necessary capital without resort to a pretty substantial loan, for which either all members, or else—to facilitate the transaction—a certain number of them, having the others always to fall back upon in case of need, make themselves liable.

In such case it would not seem unnatural if societies were to endeavour to stimulate the paying up of shares or else the pledging of liability, by offering a bonus out

of the profits proportioned to payments made. However, such proceeding has not even been so much as suggested. Members receive interest on their shares at a fixed rate, neither more nor less ; and they are allowed no consideration whatever in respect of their suretyship. In co-operative dairies there have occasionally been disputes as to whether members should be paid for the milk which they deliver by weight—which was the original method adopted—or according to the proportion of fat contained in such milk. The latter method, which seems the more reasonable, has of late years steadily gained ground. But obviously that means no exception to the rule already stated.

2. It is purely by voluntary association among persons who felt that they stood in need of a co-operative society, that our co-operative societies have come into existence. State aid, which is so freely bestowed in many other countries, is quite unknown in ours. No one seems to have ever thought of it. Quite the reverse. Most of our co-operative societies—such as the bacon curing societies, dairies, supply and distributive societies—have grown up to their present magnitude in the teeth of a strong opposition offered by the wealthier classes in our country, more particularly by manufacturers and tradesmen and all the host of people dependent upon them, in part also in the teeth of obstacles placed in their way, and actual persecution practised, by the public authorities.

Seeing that such are the conditions under which our co-operative societies were formed, it is easy to understand that they have come one and all to repose upon the democratic foundation of absolute self-government. Supreme authority is everywhere vested in the general meeting, in which every member has a right to be present, to speak and to vote. Executive power is committed to a committee of management and a body of managers (which may appoint a special office committee). The power of supervision is in the first instance committed to selected inspectors (committee of inspection). But all members of these several bodies are themselves elected for a specified term by the general meeting. And there is more. In the general meeting every member exercises precisely the same rights as his neighbour, no matter what may be his social position, or his purchases from the society, whether they be large or small. That is our generally observed rule, without exception, in distributive societies ; and that is also the general rule among productive societies, more particularly those of recent formation. Among the other societies, more specifically dairies, it was not at the outset everywhere understood that things must be so. Accord-

ingly it was not unusual to apportion voting power in proportion to the number of cows owned by each member. However, even so, votes were not multiplied indefinitely, one vote for so many cows—as might be the case in a joint stock company, where voting power is determined by the value of shares held—but a considerable number of cows would entitle to a maximum of five or at most ten votes. Generally speaking, however, that rule has now been got rid of. I do not know if it survives anywhere. If it does, it is only in quite exceptional cases. Our present rule throughout is "one man, one vote"—or rather, I should say, "one member, one vote"; for in our co-operative societies women enjoy precisely the same rights as men—and we find that we do well under such arrangement. Everybody will readily understand that our rule, as described is of the greatest possible importance under a social aspect, more particularly if one will bear in mind that as time has gone on large proprietors have flocked into our co-operative dairies, which were originally formed by and for medium owners, in steadily increasing numbers. Surely it does not need to be demonstrated that the fact of a small cultivator, who owns only one or two cows, sitting side by side in our general meetings with a large proprietor, who may own 100 or 200, exercising precisely the same voting power as the latter, and enjoying exactly the same rights and position in the society, is bound to have a powerful levelling effect, and so to improve social relations. In any case that is its effect—an effect which shows itself far beyond the bounds of the society to which it applies.

3. Although in our country we decline to recognise any society as co-operative which does not conform to the principles laid down under my heads 1 and 2, that is, in respect of division of profits and of self-government, we are not equally strict with regard to the rules adopted regulating members' liability for engagements contracted by the society. With regard to this point the variety of methods to be met with is very great. Nevertheless a broad line of demarcation may be traced, generally speaking, between large unions on the one hand, and small societies or district unions on the other. In the latter, which as a rule have only a single parish, or at any rate only a very limited area, for their business district, within which members are well known to one another, it is usual for all members alike to become surety together for any debt contracted by their society or their district union. That means, in a legal aspect, that all members are jointly and severally bound for all the society's liabilities. However, there are differences in the manner in which they are so bound by their "solidarity."

In the first place there is absolute or "direct solidarity" —fully unlimited liability. That means that every member may be made personally answerable for the entire liabilities of the society, as if they were his own (as under a guarantee given in his own and sole name). But this liability may however be constituted in various ways. Let me show this by two examples.

Suppose that three men bind themselves in one bond for £1,000, and nothing more is said in the bond, obviously the creditor will be free to sue any one of the three at his own pleasure, for the whole amount. However, these three men may limit their several engagements, the one to £500, the second to £300, and the third to £200. In that case, if the creditor wants to take proceedings for the whole £1,000, he will have to proceed in three several suits. Supposing, however, the sum to be recovered is only £200. In that case he may proceed against any one of the three, inasmuch as every one of the three has distinctly bound himself up to £200. If, after that, the surety proceeded against were to be found to be unable to pay the full amount, the creditor would still have his remedy against the other two. Such is joint liability.

There is another form still of joint liability, namely the "subsidiary" form. That name implies that the creditor, in the event of proceedings, is not at liberty in the first instance to proceed against any one member except in respect of his own proportional share in the common liability. Should the creditor fail to recover his proper share from one of them, he will be free in the second instance to recover from the other sureties, until he is paid. In this manner in the end he will recover his money.

Apart from these particulars, according to our law, if nothing to the contrary is said in the agreement, or else stated in the bond, or provided in the rules, any creditor is in all cases in the first instance prohibited from claiming from any person liable except in respect of his interest in the common concern. That means, in the present instance, when we are thinking of societies, that our creditor will have to proceed first of all against the society, and only in the event of the society not giving him satisfaction, against any one or other member, whether in respect of the full amount of his claim, or only a portion of it. If a person bound in joint liability with others is found to have paid the creditor more than his own proper share, he may at all times recover the overplus paid from his fellow sureties.

Specifically in our bacon curing societies the question of liability is as a rule settled in this way. Members are grouped

according to districts, which districts subscribe a certain sum each, making their members (of the district) jointly and severally liable for the full amount. The "Feeding Stuffs Co-operative Society of the Islands" has adopted the same principle, and something similar prevails in the "Feeding Stuffs Co-operative Society of Jutland," and in the "Common Purchase Society of Danish Co-operative Dairies."

Co-operative dairies otherwise, as a rule, adopt only "subsidiary" liability. Distributive societies adopt either "subsidiary" liability or full "solidarity" (unlimited and direct liability). The last occurs most frequently.

This is how the matter stands among our smaller societies and district unions.

Our large unions as a rule do not make their members jointly and severally liable. I will state some instances.

There can be no doubt that the "Danish Co-operative Wholesale Society" is a genuinely co-operative organisation. It has accepted the two essential points, division of profits in proportion to purchases and entire self-government. However, its members (the small distributive societies) do not make themselves liable beyond their own paid up shares, which amount to 100 crowns (£5 11s.) for every twenty members in each. The "Danish Co-operative Egg Export Association" has adopted a similar system. All its district societies pay 50 *öre* (6½d.) in respect of each single member, and the members must be content to see all the necessary outgoings of the organisation in salaries, wages, carriage, management, etc., made a first charge upon the income of their several societies; but beyond that no district can be made liable on behalf of the union.

Here are two instances, one of a common purchase society, the other of a common sale society, and, so far as I know, the rule obtaining in their cases obtains also in all others of the same order. There is in such societies no unlimited liability; and nevertheless putting the matter to the test by the standard of accepted fundamental co-operative principles, it would be impossible to contend that these societies are not in all respects genuinely co-operative.

With regard to the unlimited liability obtaining in the small societies I should like to add this.

Nobody in our country fails to perceive the danger which such form of liability involves, or what may be the consequences. Very rarely indeed have things gone wrong, and have members been made to pay up for goods which they never received, or clear off larger liabilities than justly fell to their share. But still this *has* occurred, and whoever has had to pay has felt the smart. If none the less we do not

desire to abandon such form of liability, the reason is, that that form is felt to be of very great value indeed for the healthy development of co-operative societies. It is just because members realise that in the event of anything going wrong they may be called upon to pay considerable sums in respect of their liability, over and beyond their legitimate share, that they watch with keen interest the management of affairs. If it were otherwise, surely apathy and indifference to the manner in which affairs are administered, might creep in and be carried to a point which must mean danger to the society and undermine its prosperity. We look upon the joint and several liability of members as the very life blood of our Co-operation, just because it evolves and maintains interest in the common concern and evokes a never ceasing realisation of the fact that the point upon which all turns is mutual aid and support in all circumstances. Judged from a business point of view members might find a different arrangement more advantageous to themselves. However, Co-operation to our mind means something more than business. Quickening and nourishing the principle of love of one's neighbour and promoting common touch, and educating people by means of self-government and admission to fully equal rights, it is intended to elevate and ennoble those who practise it.

4. In our co-operative societies the mutual confidence which lies at the bottom of the unlimited liability accepted, shows itself effective also in this, that the relations subsisting between a society and each of its members are in most societies, and up to a certain point in all, of a purely voluntary character. Just as a person is at all times free to join a society or not, so, at any rate in *distributive* societies, he is also free to go out whenever he pleases. There is absolutely *no compulsion*. Only he cannot on going out at the same time also shake off liability for engagements already incurred up to that moment. In co-operative societies of some other sorts, more particularly in dairies, bacon curing societies and common purchase societies, on the other hand, the common rule is, that members bind themselves to remain in the society for a certain number of years. Beyond this, in distributive societies, it is a rule adopted without exception, that no member shall be held bound to buy from his own society more than he feels inclined to do and finds to answer his purpose; and in the same manner no society is held bound to buy from the wholesale society. In such freedom to buy or not to buy we believe that we possess the best guarantee that the goods sold and the prices asked will always be what they ought to be. For if they were not, competition

would soon lure members away from their store, or in any case their purchases would grow less. Even when the wholesale society manufactures its own goods, setting up factories for the purpose, which involves a heavy sacrifice, it does so invariably at its own risk and peril, nothing is asked from members in general meeting or as represented by delegates, except a general adhesion. No stipulation is made with regard to custom. Only in one quite exceptional instance has this rule been set aside; and that was where the avowed object aimed at was to break up a Trust which the "Danish Petroleum Joint Stock Company," a branch of the "International Standard Oil Company," was endeavouring to form in our country. In that case it proved necessary, for the purpose of obtaining the support requisite for maintaining effective competition, to bind the members of the Co-operative Wholesale Society to take their petroleum solely from that society for a certain number of years. This was done.

Such is the general arrangement in the distributive societies. However, it will be necessary to add that in supply societies of other sorts and of recent formation (societies for providing feeding stuffs, fertilisers, requisites for dairies, etc.) it is quite a common practice to insist upon members binding themselves to bring their custom to the society, and so it is an accepted rule also in productive societies, that members should be made to undertake to deliver to the society all their produce of the kind coming into account (pigs, milk, eggs), which they do not require in their own households.

5. The fifth essential principle adopted in our co-operative societies which I have to mention is that no co-operative society is allowed to draw its own narrow bounds of membership, that it must not exclude any one, it must be open to all who desire and who comply with certain conditions to become members. At any rate among the Danish distributive societies that is a universally recognised rule. It is perfectly natural that unlimited liability should have awakened some apprehensions and made people desire to limit the number, or rather, perhaps I should say, the particular status, of members allowed to join. In some places a dozen or less large proprietors have been known to try to form societies purely for themselves. Even where the condition was not explicitly stated in the rules that no one except the founders and such people as they were pleased to regard with favour should be admitted, it was fully understood that this was so, while they would have no open shop kept and no regular salesman employed. Our "Wholesale" does not admit societies of this kind—not as if it

apprehended that their admission might involve risk, but simply because it holds that the ideal aspect of Co-operation, accepted by distributive societies, its ideal aim of binding large and small landowners together in common union, in making them help and assist one another, cannot be furthered, but on the contrary, is bound to be made more difficult of attainment by such practice.

I ask you to allow what I have said to suffice for a general review of the principles which govern our Danish Co-operation, which principles, issuing from the life and reasoning of our people themselves, have shown themselves effective in imparting to our Co-operation its peculiar force and power, sources of inestimable benefit to our agriculture and therefore to our entire Danish people. However, the fact should not be lost sight of that our people would never have arrived at the conception of such lofty principles, which are based upon everyone's love of his neighbour, as opposed to self love, and which make their effect felt far beyond the narrow bounds of mere economic interests, if it had not had our popular "High Schools," which are altogether peculiar to our country and founded upon a profoundly religious idea, to prepare our rural population systematically for this kind of ideas and to make those ideas ripen within them so as to bear fruit.

* * *

In connection with his paper Mr. HÖGSBRO remarked that we have heard the President of the United States, in addressing his fellow countrymen at Chicago, say that if they wanted to defeat the trusts they would take an example from the Danish co-operative movement. Then more recently General Botha has sent an application to the Danish Minister of Agriculture, with the result that a young man of twenty-two years of age has been sent out to the Transvaal to teach the people there the principles upon which our movement is based.

* * *

THE CHAIRMAN: I now ask Dr. RAINERI, Chairman of the Italian Federation of Agricultural Co-operative Societies, to summarise his report on the same question.

The following is the paper which Dr. Raineri had prepared with the collaboration of Dr. M. Casalini, Editor of *Italia Agricola*:—

The National Organisation of Agricultural Co-operation.

IN the brief outline of Italian organisation of agriculture which is all that within the limits of a Congress paper I can attempt to trace, my aim is not so much to enter into full details as to submit to the examination of the Congress a general sketch of our Italian system of agricultural co-operative organisation, marking very plainly only its salient and most characteristic features. Unfortunately I have to begin by owning that our statistics are at present still far from complete, that we have not a full list of co-operative agricultural institutions and organisations in existence, and that accordingly my statements cannot pretend to be exhaustive.

Let me, however, show what at the present time is actually known under this aspect, adding an expression of hope that the official statistical service for agriculture in Italy may shortly be thoroughly reorganised—as indeed there is good warrant for anticipating that it will—and that Italy will also soon inscribe upon its statute book a law which makes inspection of co-operative societies, such as is found most useful in some other countries—not only as a stimulus to propaganda, but also as a help to trustworthy statistics—compulsory also among ourselves.

I divide my matter under the necessary distinct heads.

I.—CO-OPERATIVE SOCIETIES FOR THE COMMON PURCHASE OF AGRICULTURAL REQUIREMENTS.

In its application to agriculture the co-operative movement has proved most successful by far in the organisation of Co-operation for common purchase of agricultural requirements. Plainly that particular form of co-operative action recommends itself to those for whom it is intended more readily than other forms, because it is so very easily applicable in practice, and because, furthermore, it is as a rule willingly accepted by farmers, who discover in it at once a convenient method for satisfying on the spot very manifest immediate wants. It began some twenty years ago, with the common purchase of artificial fertilisers, of applications for the destruction of parasitic pests and of machinery and implements. The first societies to enter upon this movement were some agricultural societies not really formed for business purposes (*Comizi agrari*). A certain number of such still continue to practise Co-operation in this form. At the present time the various kinds of organisations engaging in this class of work, ministering to the most direct wants of agriculture, are these :

Village banks, people's banks, some unregistered societies not classified, and, above all, special agricultural co-operative societies (*Consorti agrari*) formed without a limit set to their capital issue, and in imitation of them also "Rural Unions" (*Unioni rurali*) which are societies of the same type but of a distinctly denominational character, as professing themselves "Catholic." The following figures show the proportions in which the three last-named kinds of organisations divide the ground among themselves:—

<i>Consorti agrari</i> ...	...	...	...	366
<i>Unioni rurali</i> ...	...	...	...	200
Other organisations	...	...	...	224
				790

Among these many societies a special word of mention and commendation is due to the satisfactorily developed *Associazione agraria friulana*, which from the very first beginning made the purchase of agricultural requirements for the benefit of agriculturists in Friul one of its special objects. By means of a special committee for conducting the purchases (*Comitato per gli acquisti*) and the institution of local agricultural associations (*Circoli agricoli locali*) and large co-operative superphosphate works, it has succeeded in producing a very efficient network of distributive organs in its own country.

I am not in a position to state the number of members composing the above mentioned societies, but in all probability it stands at about 200,000 and the figures of the annual sales may be taken as somewhere about 40,000,000 lire (£1,600,000). We shall, however, have to bear in mind that in Italy it is usual for organisations of this kind to sell goods alike to members and to non-members.

This distributive movement divides itself very unequally between the north and south of the kingdom, in proportion, of course, to the greater or less development that has taken place in general agriculture. The following table will make this clear:—

		North and Centre.	South.
<i>Consorti agrari cooperativi</i> ...	...	210	156
<i>Unioni rurali</i> ...	...	150	50
Other societies ...	...	183	41
Total	...	543	247

It is not possible to give a mean figure for the business of single societies. Indeed, the figures vary very much indeed. There are small societies whose business in artificial fertilisers, parasiticides and agricultural implements, etc., scarcely exceeds a few thousands of lire (one thousand lire being equal

to £40), and by their side there are others which sell goods annually to the amount of half a million lire (£20,000) and more, some rising up to a full million and more, and one, the *Consorzio agrario cooperativo* of Piacenza, showing an annual trade of more than 2,500,000 lire (£100,000). The large societies as a rule cover a very considerable extent of ground, which they supply by means of agencies or branches administered by staffs dependent upon the central office. It is quite unusual among ourselves to organise such societies as federations of local bodies clustered round a powerful centre, the whole network corresponding to a strong head directing the composite body, with arms stretching out to do the actual local work. The *Associazione agraria friulana* however, affords a good instance of an organisation of this sort.

In the business of supply the want of adequate credit in the dealing with goods has early made itself felt and societies have been compelled to give it very careful attention. It may not be without interest to describe the various methods by which some of our societies provide for such service, with, on the whole, some fairly satisfactory results.

The simplest form of credit provided for members by institutions of the kind that we here have to deal with was—and to a small extent still continues to be—of course, the ordinary dealer's credit—no matter whether the person giving it be the original producer of the wares purchased or an intermediate wholesale trader, or, secondly, obtaining credit from some credit institution by the help of some influential person, perhaps the president of the association, becoming surety. This is still done by *Comizi agrari* and syndicates. However, transactions of such sort remain comparatively few.

I will proceed to speak of some other forms of credit practised :—

1. The *Consorzio* itself may deliver the goods and take the purchaser's acceptance as security for payment. An acceptance thus pledged the *Consorzio's* bank will often be found willing to discount, if it be endorsed either by the *Consorzio* as a whole or by its manager, and sometimes even without such endorsement.

2. The form of credit just mentioned is very easy of application where a bank is found willing to render such service. That does not, however, happen in every instance. And it ought to be observed that our agricultural population in general have a holy horror of "acceptances," and dislike giving one even though it be to the purchaser's own co-operative society. For this reason the practice just mentioned has obtained only a limited application. Where it is not accepted, another form has to be adopted, and that is, in the

case of not a few societies the form of free credit, trusting only to the borrower's honour without any other guarantee. This form is largely practised by some associations.

3. However, quite obviously that form of credit is open to serious objections, because it is calculated to place the lending *Conorzio* in a position of embarrassment. But there is another method still open to borrowers, which has yielded satisfactory results, and that is the method of current accounts, cash credits, opened to individual members by the *Conorzio*. To carry this into practice every member applying for a cash credit has his value as a taker of credit assessed. The *Conorzio* fix a maximum, up to which they go, taking the member's acceptance (made out to the maximum figure) as security. The figure fixed is entered in the member's pass book, and up to the maximum he is on demand credited with goods.

There are other forms of credit still permitted here and there. Thus, at Biella the *Conorzio agrario* allows a credit collectively to the federated local "circles" (or associations), taking an acceptance as security which makes all the members of the "circle" responsible and is accordingly signed, either by every one of them, or else by the manager of the "circle," on behalf of the whole.

In some provinces of central and southern Italy and in the Italian islands, moreover, special credit institutions have been created by the State, to deal specifically in agricultural credit. Of such is the Department of Agricultural Credit attached to the Savings Bank of Naples and worked by interposition of the great *Banco di Napoli* (under the law of 7 July, 1901). Of such also are the institution for agricultural credit in Latium (under the law of 21 December, 1902), and a similar institution for Sicily (under the law of 20 March, 1906). Furthermore, I must to mention under the same head the provincial agricultural banks formed, but not yet in working order, for Basilicata (under the law of 31 March, 1904), for Calabria (under the law of 21 June, 1906), and for the south of Italy (under the law of 15 July, 1906). There are also two similar banks in Sardinia, governed by the two laws of 2 August, 1897 and 28 July, 1902, for the further regulation of which the Bill of June, 1907, not yet adopted, has been submitted to Parliament.

All these institutions may grant credit by means of the agricultural co-operative associations. A special ordinance also gives them power to transact such business with individual agriculturists. As a security to the various credit institutions all this business is subject to their strict control and general supervision.

Up to the present time, it is quite true, very little actual business has been done in the way described. The reasons accounting for this are very well stated in the annual reports on agricultural credit granted out of the funds belonging to the Savings Bank of Naples, issued by Comm. Miraglia, managing director of the bank of Naples.

The Italian Federation of Agricultural Co-operative Societies (at Piacenza) has likewise endeavoured to organise a service of agricultural credit for the benefit of the units of which it is composed, and with this object in view it has provided for cash credit to be granted to such organisations.

However circumscribed the present results may still appear to be, it is well understood that the *Consorti agrari* have contributed not a little to the solution of the difficult problem of credit, which is vital for agriculture. Let me quote a few figures by way of illustration! In 1905 the *Consortio* of Parma granted credits in return for promissory notes up to 649,528 lire (£25,981); the *Consortio* of Cremona to the extent of 665,520 lire (£28,621); the Agricultural Syndicate of Padia to the extent of 263,132 lire; the *Consortio* of Bergamo to the extent of 249,085 lire (£9,963), and so on. There are many more figures that I might quote, but these few will give an idea of the good that is done in the several districts.

The *Federazione Italiana dei Consorti agrari*, which was formed in 1892 with the object of strengthening the agricultural institutions then existing by means of union, and to stimulate the formation of new ones, is organised as a co-operative society with power to increase indefinitely its share capital. It began its career with a membership of only 18 societies; there are now 462. Societies become members by declaring their adhesion and taking up one or more shares, which have to be paid up in full. That secures to the society the rights of membership. But it does not in any way bind it to purchase its goods solely from the Federation. The society is permitted all the same to take its goods wherever it finds it most to its advantage to do so. It follows from this that if the Federation would carry on a good business it will have to make itself useful to its members, which it can only do by obtaining for itself the very best terms, by means of purchasing in large quantities and constituting itself a real power in its own market. And the consequence of this is that it acquires a large stock of goods to dispose of, for which it must try to find customers among other societies as well as among its own members. The utility of the Federation in this respect will, perhaps,

best appear from the figures recorded for its sales. I quote them for three distinct years :—

1893.	Value of the goods sold	711,144.70 lire	(£28,440)
1903.	" " "	5,374,032.00	" (£214,981)
1906.	" " "	10,613,033.03	" (£424,545)

One form of collective purchase adopted by the Federation, which appears to me deserving of remark, is that of societies acting "in partecipazione" as the law terms it, with others. A society "in partecipazione" according to clauses 233 and the following of the Italian Commercial Code, must be temporary only, and is, as a rule, limited in point of time to one year, and in point of business to the purchase and sale of one distinct speciality of goods; and its business must be managed by a representative committee elected by the several organisations who have joined in this "partecipanza." In such business the *Federazione* acts as representative of the societies acting in union, dealing with outsiders for them.

The *Federazione* allows its members the full benefit of its co-operative form of dealing. At the end of each year it ascertains the price to be charged to customers for each class of goods by adding the incidental outgoings to the first purchase price and allotting accordingly.

Purchase and sale do not exhaust the list of its useful services. It devotes very great attention to the extension of technical instruction, and instruction in the practice of Co-operation. It does its best to further the formation of co-operative agricultural societies, showing those who form them how to proceed in accordance with the law and affording what help it can. At the same time it assists in the spread of technical education by means of publications giving information in popular language on the proper employment of artificial fertilisers and the like, by means also of experimental plots which it provides, of lectures and otherwise. In 1906, for instance, the Federation instituted no fewer than 314 experimental plots, and it distributed 26,000 copies of educational pamphlets on manuring, etc.

Beyond this the Federation has studied to bring aid to agriculturists by using its good offices with the Ministry of War to induce that authority to purchase its forage, corn, etc., for the Army from co-operative societies and moreover by initiating the formation of a commercial society for the exportation of Italian agricultural produce. With the view of extending its own sphere of work and more specifically of benefiting the southern districts of the kingdom, the

Federazione recently opened a branch office at Naples, which it shortly after supplemented by another in Catania. By such means it hopes to extend its sales and to create a healthy agricultural co-operative movement in the south. A further branch office has been opened at Rome.

The *Federazione* furthermore makes it its study to acquaint its members regularly with the condition of the markets which affect them, by means of a weekly bulletin, which quotes the latest prices of the goods in which it deals.

There are one or two more useful services which the *Federazione* has rendered to Italian agriculture which deserve recording. One is the warm support which it has given to M. Luzzatti's proposal to create a powerful national institution of credit. Beyond this, it has promptly enrolled itself in the new International League of Agricultural Co-operative Societies of Europe according to agreement with the leaders of the co-operative agricultural movements in Germany, Austria, and Switzerland.

2.—AGRICULTURAL BANKS.

The credit of having initiated the movement of agricultural credit banks in Italy unquestionably belongs to Dr. Leone Wollemborg, who formed the first little village bank of such type in Italy as long ago as 1883. He did not, at the same time, fail to exert himself with a view to stimulating a movement within wider limits. Conspicuous as his merit is, he cannot be said to have altogether succeeded in his propagandist action. The reason plainly is that, whereas he advisedly abstained from giving his banks a distinct party or religious colouring, a priest, Don Cerutti, shortly after entered upon the scene, supported by other organisers, championing the same institution as a distinctively denominational organisation attached to the Church of Rome. His "catholic" idea "took" with the rural public and his "catholic" banks multiplied so as soon greatly to outnumber Dr. Wollemborg's.

The figures on record in the official statistics recently issued by the Italian Ministry of Agriculture, Trade and Commerce—which are all that are at our command—show how very unequally way agricultural banks are now distributed over Italy.

NORTHERN ITALY.

Province	Alessandria ...	45	Brought forward	...	696
"	Belluno ...	15	Province	Pavia ...	22
"	Bergamo ...	70	"	Piacenza ...	8
"	Bologna ...	177	"	Porto Maurizio ...	1
"	Brescia ...	51	"	Ravenna ...	39
"	Como ...	7	"	Parma ...	44
"	Cremona ...	9	"	Reggio Emilia ...	18
"	Cuneo ...	160	"	Rovigo ...	54
"	Ferrara ...	39	"	Sondrio ...	8
"	Genoa ...	2	"	Turin ...	32
"	Mantua ...	9	"	Treviso ...	72
"	Milano ...	19	"	Udine ...	55
"	Modena ...	15	"	Venice ...	31
"	Novara ...	6	"	Verona ...	100
"	Padua ...	72	"	Vincenza ...	48
		<hr/>			
		696	Total	...	1,228

CENTRAL ITALY.

Arezzo ...	6	Brought forward	50	Brought forward	71
Florence ...	14	Macerata ...	5	Rome ...	35
Forli ...	25	Perugia ...	5	Siena ...	1
Leghorn ...	5	Pesaro ...	10	Ancona ...	5
	<hr/>	Pisa ...	1		
	50		<hr/>	Total	...
			71		112

SOUTHERN ITALY AND THE ISLANDS.

Reggio ...	2	Brought forward	79	Brought forward	154
Salerno ...	1	Bari ...	9	Cosenza ...	7
Sassari ...	1	Benevento ...	4	Foggia ...	4
Siracuse ...	11	Caltanissetta ...	27	Girgenti ...	43
Teramo ...	2	Campobasso ...	3	Lecce ...	5
Trapani ...	13	Caserta ...	4	Messina ...	9
Acquila ...	15	Catania ...	23	Naples ...	1
Ascoli ...	31	Catanzaro ...	4	Palermo ...	42
Avellino ...	3	Chieti ...	1	Potenza ...	3
	<hr/>		<hr/>		
	79		154	Total	...
					208

Total for all Italy, 1,608.

According to this table there are now 1,608 agricultural village banks known to exist in Italy. Their annual business is not known, but so far as our statistics go, they hold among them about 42,000,000 lire (£1,680,000) in savings deposits, the lion's share presumably going to the "catholic" banks. The above table also shows that the movement is by far the most strongly developed in northern Italy.

There are agricultural banks of very nearly the same type in existence in small numbers set up on another basis. Their creation is due in the main to the initiative of the deputy Signor Guerci and of some of his friends. The difference between the two types of institutions is mainly this, that whereas the former banks, acting each independently, look for

their money to deposits, the Guerci banks rely exclusively upon one or other distinct financial institution, which supplies them with what they want, and which in return for such service exercises a searching control over them.

The banks of the Wollemborg type have formed their own union. The banks of the Guerci type in the province of Parma have likewise formed a union; but it consists of only fifteen. The "catholic" banks have as yet no real union or federation. However, they group themselves together more and more according to dioceses, and may be said to possess a common centre in the Social-economic Union of Bergamo, which has really become the centre point around which all distinctively "catholic" institutions of an economic type gather.

3.—PRODUCTIVE SOCIETIES.

The foremost place among co-operative productive societies connected with agriculture belongs to the co-operative vintries in which members convert their grapes into wine in common and dispose of such produce collectively. There are now about 100 such, and they have recently given proof of an active spirit which promises to further their development. For the most part they are to be met with in northern Italy, scattered there over a wide area. However, of late there have been some formed in the south also, more particularly since the Ministry of Agriculture has testified its interest by dealing out money grants, as well as by other means of encouragement to the movement. In their legal aspect these vintries are organised in one of two distinct ways, either as joint stock companies, or else as incorporated societies. Some have shown a spirit of enterprise in opening shops of their own in towns for the sale of their wine. Others have entered into regular agreements with distributive societies, under which the latter sell their wine for them, in some instances with very good success. There is, for instance, the co-operative vintry of Castellalfero di Asti, which has entered into a standing agreement with the powerful "Alleanza Cooperativa" of Turin and fares well thereby. No doubt in this connection Italians have made the same discovery that is common to co-operators elsewhere, namely, that business arrangements between productive and distributive societies for the sale of produce present rather substantial difficulties. Another rather serious obstacle, which has likewise made itself felt, hindering progress, is that of credit. But that is gradually being got over with the help of suitable arrangements concluded with co-operative credit institutions of which happily Italy has no lack.

It is rather to be regretted that the co-operative vintries have not yet formed a common union, which must certainly have proved an effective help for safeguarding their own interests. The society of vine growers in Monferrato, thanks to the exertions of the Hon. Ottavi and of Prof. Marescalchi, is now trying to remedy this by constituting itself a centre of the co-operative wine-pressing movement.

4.—CO-OPERATIVE DAIRIES.

Early last May the Italian co-operative dairies held their first Congress at Reggio Emilia. The organising committee took advantage of the occasion to collect some statistics, which indeed are known not to be complete, but from which, for want of better, we quote the following data :—

There are said to be now about 600 co-operative dairies in existence in Italy, which are distributed over the ground as follows : 40 in the province of Novara, 50 in Como, 50 in Sondrio, 27 in Reggio Emilia, 23 in Turin. About 100 dairies belong to the provinces of Parma, Brescia, Treviso, Cremona, Piacenza and Cuneo. Next there are about 200 in Friul, which in point of number stands at the head of the list of provinces. In addition there are another 100 dairies or so of the antiquated historic type, without a fixed abode, in which members take the duty of converting the milk of all into butter in turns, each in his own little farm. Italy has had such co-operative dairies from a very early day. They are now registered either as nondescript, prescriptive societies (*di fatto*) or else as co-operative societies of the modern type with share capital which may be increased indefinitely. As a rule they do not distinguish themselves by great prosperity, nor can they be said to be good in a technical aspect.

Of our co-operative dairies the same thing may be said that in truth applies to all branches of Italian Co-operation, namely, that of late years they have made very satisfactory advances. Up to quite recently, it is true, they stood all isolated, by themselves. They had no common institution to give them cohesion or strength. Only in the border district of Agordo, near Belluno, had the local dairies combined to form a local union, for the sale of their butter. However, since the congress of Reggio Emilia already mentioned, serious attempts have been made to organise a national union of dairies, which has now been actually constituted and which tries to bring all dairies in touch with one another for the purpose of perfecting their methods, discovering the most advantageous means of disposing of their produce and acting in common in the purchase of machinery.

5.—COLLECTIVE RENTING OF LAND.

The *Federazione Italiana dei Consorzi agrari* in the past year embarked upon an interesting undertaking, an inquiry, from the report on which we here quote, to ascertain to what degree the practice of renting land in common had become established and how it was answering. Such collective renting is a distinctive and very characteristic feature of modern Italian Co-operation.

Collective land renting is thus defined in the report to which we have already referred: "By collective land renting we mean the taking over of a considerable breadth of land, most commonly under ordinary tenure; it may, however, also be occupied by a society of agricultural labourers under the *mettayer* system or that known as "emphyteusis."*

Such collectively rented estates are managed under two different systems, either as collective, or else as divided holdings. Land held under the former is cultivated in common and the accounts are accordingly likewise kept in common, as of one sole concern, even if it should consist of several distinct areas, and whatever be the number of the labourers taking part in the enterprise. Land held under the last named system is rented in common, but the area is subsequently subdivided into distinct holdings, each of which is allotted to one labourer and his family. Tenancies worked in common prevail in the Romagna, that is, in Emilia and the province of Mantua. For the greater part they are registered as co-operative societies, with share capital which may be increased indefinitely. They may be "close" or "open," that is, consisting of a limited, predetermined, number of members, or else admitting members without limit, in which case the number of members may very well come to be superior to that of the hands wanted for employment. Whenever that happens members are given employment on their common farm in regular turns. Tenancies with divided management predominate in Lombardy, Piedmont, and Sicily.

The number of collective holdings ascertained to be in existence in all Italy at the close of April, 1906 was 108. Of these only 25 were worked in common, 83 being divided. In nearly all such landholding societies a distinct political or else religious object forms the uniting link; they are for the most part either "catholic" or socialist.

What the future of this novel form of Co-operation may prove to be, it is not easy to forecast. One thing is certain, and it is not without importance: on both sides, catholic as well as socialist, there is most unmistakable interest and

* A kind of perpetual lease.

faith shown in this form of Co-operation, by means of which those who practise it hope, and indeed expect, to raise the moral position of their class. This aspiration it is not possible to analyse by the cold light of reason. In any case the fact deserves to be noticed and the subject merits further inquiry.

6.—PRODUCTIVE SOCIETIES OF VARIOUS KINDS.

Among the medley of miscellaneous productive societies it may be well first to call attention to co-operative distilleries. There are at present only about 15 such in existence in Italy. Next there are also four or five co-operative oil presses, and about 10 co-operative establishments for manufacturing artificial fertilisers.

A very few words will explain the position of the last named. As a rule these establishments are registered as co-operative societies, formed with a share capital subscribed either by individual agriculturists or by groups of such, no holding in shares of any one member being allowed, under the law, to exceed 5,000 lire (£200). For the most part their formation was first suggested by agricultural societies, with which they still remain linked, and which often enough manage the sale of the goods produced. Such societies sell to non-members as well as to members. In some the rules require that every member should bind himself to purchase at least a minimum quantity of the fertilisers produced every year. The share capital may be taken as amounting in most cases to about 500,000 lire (£20,000). The largest society of the sort, that of Portogruaro, however, has a share capital exceeding 1,000,000 lire (£40,000). The smallest annual output recorded (at Bagnolo-Mella) is 8,000 tons, the largest (at Portogruaro) 35,000 to 45,000 tons. These manure works have recently collectively established a central office, which is designed to become a centre for counsel and general direction of the movement.

There are some more minor productive industries to be taken note of. If our information is correct there are four co-operative societies of basketmakers in the districts of Milan and Pisa; one society for making straw mats in the district of Reggio Emilia; and 15 societies of woodslicers, likewise in the Reggiano. In all therefore there are 20 societies.

Next there are the few existing live stock breeding societies to mention. To its shame Italy is still very backward in this movement. Nevertheless a few attempts have been made to improve our breeds by co-operative action. Several societies keep bulls for common use, some have instituted herd books and some purchase cattle of improved

breeds on behalf of their members. This kind of co-operative enterprise is, once more, best represented in Friul, and next to that in the districts of Brescia, Mantua, and Reggio. However, the organisation is in many cases only loose, not amounting to the formation of regular societies.

7.—SOCIETIES FOR THE SALE OF AGRICULTURAL PRODUCE.

The difficult but most important problem of organising the sale of agricultural produce on co-operative lines has been tackled in Italy in various ways and various localities, and not in every instance without success. Thus we have in the county of Piacenza six or seven co-operative societies for the sale of table fruit (chiefly dessert grapes) and some 15 societies in the Romagna, the Marches, Calabria, and Sicily, for the sale of both fruit and garden produce. In the Marches there is also a good organisation for the sale of honey, in the federation of apicultural societies. Vegetables, eggs, milk, are all of them disposed of by co-operative means. But there is not really very much of this sort to show. We have also one co-operative granary for the sale of grain, to boast of, at Bagnolo-Mella. All these things, it is true, appear in the light of beginnings. We cannot in this matter compare with Germany, France, Denmark, and some other countries.

8.—CONCLUSION.

In the very rapid glance that we have cast over our Italian agricultural co-operative movement, we find that we have still omitted some few little items. Thus, for instance, there are five or six cocoon drying societies. We have also not mentioned the very important movement of unskilled rural labourers known as *braccianti*, who, organised in co-operative societies, undertake contracts for making roads, digging ditches, making dykes, etc. There are about 200 of these societies now in existence, including 70 in Venetia alone. Then there is the Agricultural Co-operative Society of Milan, which buys land upon which to settle labourers. We cannot enter into these additional forms of co-operative activity, but would merely state that they exist.

Grouping all that we have spoken of together we find that there are

- 790 Co-operative Societies for the purchase of Agricultural Requirements.
- 1,008 Co-operative Credit Societies.
- 870 Productive Societies.
- 45 Societies for the sale of produce.

3,313 in all.

The great want declaring itself in all this movement undoubtedly is the twofold one of cohesion and of penetration. We have some central organisations in which an attempt has been made to unite what exists within a certain district, but they grow up in places which are anything but agricultural in character. Such co-operative organisations, on the other hand, as manage to penetrate well into country districts, and establish themselves right among small cultivators—such for instance as agricultural banks—remain isolated and without mutual touch, therefore without any possibility of acquiring sufficient strength and diffusing their benefits as one would wish them to do, by union. In genuinely agricultural districts accordingly, just where Co-operation might bring most help, the movement remains insufficiently developed. The central organisations located in the large rural centres and in great provincial capitals do indeed maintain relations with agriculturists in the country districts, but they appear too much removed from them in character to secure their full confidence and a sufficient ascendant over them, because to the eyes of the agricultural population they present themselves purely and solely as economic institutions. All their activity, it must be admitted, is devoted to business transactions, and in this way agriculturists are brought to regard them rather as offices to do business with, than as representative centres reflecting their own interests. Could those institutions only supplement their commercial activity by works of provident action and mutual support, there can be no doubt that they would acquire much greater influence with the agricultural classes and prove more powerful.

However, whatever these defects may amount to, truth and justice require that we should recognise that within the past few years very considerable progress has already been made in the application of co-operative principles to Italian agriculture. Whatever defects there are, are in the main owing to the absence of proper provisions in the law for facilitating and giving encouragement to the formation of co-operative societies and the institution of central control. It is a comfort to be able to report that an improvement appears now in sight. A Bill has recently been passed which affords rather substantial facilities towards co-operative action. What the further development of this co-operative movement will be in the near future it is simply impossible to foretell; but it is certain that the movement is advancing. One hopeful sign is that in Italy political parties, which in developing nations always constitute a powerful propulsive force, have begun to take an active interest in the welfare of rural labourers. From this

—without presuming to dive into doubtful and perilous questions of political agitation—we feel confident that a more prosperous future is reserved for agricultural Co-operation in Italy, of a nature to make it more and more worthy of the interest and admiration of co-operators of other countries.

* * *

DR. RAINERI added the following remarks upon his report.

The report drawn up by myself and my colleague Casalini only contains statements of facts ; it contains no observations which could give rise to discussion. Our work assumes a certain modest degree of importance precisely because in Italy we still lack full and reliable statistics on this subject.

You will see from our report that we have paid special attention to associations for the collective purchase of agricultural requisites, in which field we are more advanced than any other country if not as regards the amount and extent of the business done, yet as regards the value of the new ideas which we have applied.

With reference to this matter I wish to call your attention to the co-operative associations for the manufacture of chemical manures, of which you can see a specimen in Cremona and will be able to visit another at Piacenza during the excursion you will make there on the 26th. Nowhere out of Italy can I point to such numerous examples of this special branch of Co-operation, for we already count some ten such factories, some of which have already been working for several years ; of this number is the co-operative factory of Portogruaro, which is the oldest and also the one which has won the most important and glorious battles.

We then refer to agrarian credit transactions, and point out some forms which have been incorporated with the agrarian *consorzi* and which give most satisfactory results.

Undoubtedly this subject is deserving of a more detailed examination, but I think that if we were to do so we should exceed the limits which we set ourselves in drawing up this report.

We have also referred to the existence in Italy of Rural Banks, which are divided into neutral and denominational, the majority belonging to the latter class. The number of these rural banks is smaller than we might wish for, they are about 1,600, the majority of which are, as I have said, denominational. But recently the national Federation of the Neutral Banks has been reorganised, and we are entitled to hope that the zealous and efficacious work of this body, which now has a new lease of life, in the fields of Co-operation and thrift will infuse new vigour into the neutral banks.

We also refer in our report to several forms of Co-operation (co-operative winemaking and dairies) and we have drawn attention to a special form, characteristic of Italian Co-operation, which is that of collective leases.

The collective lease, as it exists in Italy, is something which the Italian Federation itself has found it hard to define. The term collective lease does not fully correspond to facts, as the term lease only applies really to a farm which is rented, whereas many of the so-called collective leases are held on terms of emphyteusis or on the metayer system, which shows that the word "lease" must be interpreted in a broad sense.

If we examine the nature of these collective leases, we find a radical difference between two kinds, between the collective leaseholds farmed under one management and the collective leaseholds farmed under separate management by the several persons who are parties to the transaction. In the first case all the work is done collectively so that the business is one, the balance sheet one, and the system of working by turns prevails. In the other case the contract between the leaseholders and the landlord is drawn up in common, but the farm lands are divided up into different farms according to the number of the families, who thus have separate balance sheets, separate management, and separate incomes. The collective system prevails not only in the contracts for obtaining possession and use of the lands, but also in the purchase of machinery, fertilisers, seeds, and in the collective sale of products; but there are essential differences between the two forms.

In Italy political parties have made special capital out of this form of collective leasing of farm lands; on the one hand the socialists, on the other the catholic party, which latter prefers to apply the system of collective leasing under separate management, whereas the socialist party in the majority of cases, more especially in the province of Emilia, prefers collective management.

There are many instances of collective leaseholds in Sicily, and I think recent progress in those parts, especially in the use of chemical fertilisers, is due to these.

I am firmly convinced that collective leasing is one of the most efficacious systems for improving the productivity of the soil in some territories. The principle of collective leaseholds will certainly identify itself with that of putting the soil to the best use in those districts where another form of agriculture which is an Italian speciality, that of the agrarian common rights, prevails.

I regret my inability to speak in foreign languages and thus acquaint our foreign colleagues at once with the pheno-

menon of agrarian common rights which is just now exercising the minds of students of such matters, and giving much food for thought to our legislators, and which will certainly afford a wide field for the application on a large and fruitful scale of the principles of Co-operation.

For this reason I have already handed a brief summary of this matter to the interpreters, who will briefly translate the principal points which are not contained in my printed report.

Handed down to us from the traditions and uses of the middle-ages in the former States of the Church and in Emilia, there exist collective properties, real examples of communal ownership, belonging to the inhabitants of a given commune or parish, the soil of which belongs to the said inhabitants in virtue of their fixed residence in that given place. These collective property rights are derived from the so-called civic usages "*usi civici*." Our Italian colleagues will readily understand at the mere mention of this word, that it is a big and serious question which we are now dealing with.

These civic usages entitle the inhabitants to take part in the operations of farming on lands belonging to private individuals or bodies. These agrarian common rights are no small matter, for data carefully compiled by the Ministry of Agriculture show that they cover an area of 265 thousand acres comprising a population of 107 thousand inhabitants entitled to use them, and represent a value of about twenty-four million francs.

Some of these collective properties are only worth a few thousand francs, but others are worth more than a million.

The law of 1894 has recognised these collective domains or agrarian common rights as legally constituted bodies, and as such has admitted them to the enjoyment of certain advantages, among others, in the case of the collective domains of Latium, to agrarian credit loans, from the Agrarian Credit Bank, founded for that region with the help of the Milan Savings Bank. A commission, composed of men belonging to all political parties, has also been named by the Ministry to study the important question with a special view to introducing into the existing laws such modifications as may help to give to these collective estates a distinctly co-operative form of organisation, so as to infuse new life into these organisms now managed in accordance with the simplest and most traditional rules, but yielding unsatisfactory results. At present these tracts of land are divided into as many lots as there are families, and after a certain number of years the lots are exchanged in rotation and pass from one family to another by casting lots.

It will be readily understood that with such a system each family has but one object in view ; to exploit as rapidly as possible its bit of land leaving it in a deplorable condition to its successor.

These collective estates could not give worse results as far as the intensity of production is concerned. Anyone who visits our agrarian rights in Emilia, Latium or the former States of the Church, can but be struck with sorrow at the inadequacy of the production.

The efforts of the ministerial commission therefore aim at finding means which will make it possible to introduce co-operative forms of agriculture, whilst even now, the Ministry of Agriculture, availing itself of the existing laws is striving to introduce Co-operation into those transactions which can be grouped together, such as the collective purchase of fertilisers, machinery, and seeds, and the sale of products, as well as opening some co-operative workshops for production. In the case of woods, for instance, a co-operative association of carpenters or chairmakers might be formed.

I think that Italy should solve this question without further delay, and I hope that the united efforts of all men of good-will will make it possible to arrive at an efficacious and equitable solution.

I shall submit a brief resolution to the Congress on this question, viz. :—

"The Seventh Congress of the International Co-operative Alliance, held at Cremona, expresses the hope that the modifications of the law on agricultural common rights will include measures for stamping on them a distinctly co-operative organisation."

Our report then goes on to consider the several co-operative associations for production, and the co-operative societies for the sale of agricultural products, which are not of much importance. Our conclusions show that there exists at present in Italy 3,300 agricultural co-operative associations of various descriptions, exclusive, of course, of those which have not a right to be included in this category.

In conclusion, I may say that if Co-operation in Italy can boast of many successes, and can point to its triumphs, nevertheless it has not yet attained that degree of importance which would entitle it to place itself on a footing of equality with the agricultural co-operation of other countries. But men belonging to all parties, people of lofty intellect and correct judgment, hearts fired with enthusiasm, are labouring on behalf of agricultural co-operation ; we are progressing rapidly, and the goal which agricultural co-operators have set themselves no longer seems as far off as it did a few years ago.

We also look for much from the introduction of compulsory inspection, which we consider not as a vexatious measure, but as a means for the formation of new unions which will carry on a new propaganda, create new bodies, and will considerably increase the number of the agricultural co-operative organisations. (Prolonged applause.)

MR. WOLFF: I have pleasure in informing the Congress that M. Boncour, representing the French Government, has laid before us an official statistical report on the co-operative movement in France, which will be distributed to the members of the Congress to-morrow. Dr. Magaldi, on behalf of the Italian Government, has presented a report on the present position of the movement in his country.

SIGNOR RUINI: Signor Raineri has shown in his report that our object in speaking on this theme is not only to call the attention of foreign countries to what has been done in various directions, but also to point out the direction which future developments of the co-operative organisations of the agricultural world should take. He has referred with much competence to the important phenomenon of "civic usages" and agrarian common rights' collective domains; my friend Caroncini and myself wish to call the attention of the Congress by means of a brief communication, which we have already distributed, to a point which may seem negligible, but is destined to become a powerful means of penetration in the van-guard of this movement, and to introduce into Latium the reviving forces of Co-operation. We have already presented a short report to the Congress on this matter.

We have seen at Rome, from the plains of the Agro Romano to the Sabine hills, which comprise also a part of Umbria, that this assertion of "civic usages" has assumed striking forms. Floods of people have attempted to reconquer the lands which age-long abuses had deprived them of, and we have also seen the earth yield a spontaneous harvest of essentially co-operative forms of production, which might become dangerous to-morrow if they be not informed by a guiding principle.

How can this movement be directed into profitable channels? Signor Raineri, who is an excellent practical agricultural expert, has drawn attention to the juridical side of the question. Allow me, a lawyer, to draw attention to the technical problem.

When we shall have succeeded in introducing new forms of agrarian organisation on these lands which are now in the hands of the peasantry, we shall still have to solve the technical problem of their management, and seek out the means best suited to obtain from the soil the best possible results.

Such is the problem before us, and the idea naturally arose of founding in Rome an agrarian office for promoting these co-operative societies and encouraging their formation wherever possible ; placing itself at the head of this army of peasants who have set out to conquer the lands which belonged to their fathers.

We therefore appeal to the Congress to complete the resolution proposed by Signor Raineri and Dr. Casalini, by including in it an expression of hope that such an agricultural office may be opened in Latium which may help by its advice, and the assistance of the more important co-operative organisms to restore to the campagna surrounding Rome that fertility and wealth which is a forerunner of civilisation.

I think that the idea thus expressed, besides drawing attention to the technical problem, breathes a feeling of veneration for Rome which cannot but be felt and appreciated by an international congress assembled in Italy. (Applause.)

SIGNOR CARONCINI : I wish to call the attention of the Congress to the condition of the co-operative associations of peasants formed in Latium in view of the application of the legislative reforms announced by Signor Raineri, which a Royal Commission is now studying and which will have the same effect on the Italian agricultural world as that exercised in other countries by the German land distributive laws and the recent Irish land-laws. The point we have to consider is that a work, which offers many difficulties from the legislative standpoint, since it requires the intelligent collaboration, and more especially the training, of the rural population in co-operative ideas and methods, may be anticipated by spontaneous forms of Co-operation which, backed by public opinion, may be able to effect that which no law can do without the prompt and effective collaboration of the parties interested.

Agrarian credit will, of course, play a most important part in the transformation of the "civic usages," and the reorganisation of the regions in which they exist where small and much sub-divided properties are the rule, properties which are easily ruined by usury and emigration. The peasants who assert their civic rights will, thanks to the law, be able to obtain the credit needed for replacing their primitive methods of farming, which yield but scanty harvests, by improved systems which get the most out of the soil and allow of cultivation on a large scale and of the industrial improvement of the produce. The need of Agrarian credit is evident, but it can only be put to good use by spontaneously formed co-operative societies which will be able to do what financial companies are now undertaking in those Italian

provinces where emigration is heaviest, *i.e.*, take over the lands abandoned by the owners and divide them up. But there will be this difference, that the agricultural co-operative societies of which we are speaking, and which ought to replace the old system of "civic usages," will not divide up the lands, but will undertake to pay on their own account the ground rents to which the peasants are liable, and in collecting them in lieu of the landlords they will be able to greatly facilitate the spread of agricultural credit and redeem the peasantry from usury and poverty.

This movement is sure to assume very great importance in Latium and Umbria as it is likely to put a stop to emigration which is now so heavy; the co-operative societies will be able to collect the savings of the emigrants which are now lying idle in the savings' banks, and use them to fertilise the soil by putting capital into land now practically untilled, and by the formation of a top-soil.

On these lines, I associate myself with the ideas expressed by my colleague, Ruini. (Applause.)

M. DE BORODAEWSKY (Russia): Russia is essentially an agricultural country. I therefore think that a few words dealing with our agricultural co-operative societies will not be out of place here. There are at present a large number of agricultural associations in Russia, and among them may be reckoned more particularly the two well-known forms of credit societies, based respectively on Schulze-Delitzsch and on Raiffeisen principles. We have 900 Schulze-Delitzsch banks, of which 550 are at work in villages. The capital account of these societies balanced at about £5,000,000 on 1st January, 1907. As for the Raiffeisen banks, they number about 1,400 and are also to be found in the villages—their capital account at the same date balanced at £1,600,000. We have in addition distributive societies, some 465 in all, also in rural districts, with a collective capital of £2,400,000, and moreover about sixty-eight village associations for common sale and purchase. Other associations again aim at the improvement of agricultural methods, and of these there are over one thousand. The precise statistics relating to our productive societies are, unfortunately, not available. We have 207 genuine co-operative societies in Siberia, which are doing very well. I would now say a few words as to the chief characteristics of Russian agricultural co-operative societies, this being, I think, a question of interest to an International Congress, the duty of which is to formulate opinions as to fundamental principles. Our agricultural co-operative associations are open to persons of both sexes and of all professions. The

liability of members may be limited or unlimited and the associations are autonomous as regards their internal administration. The Government is prepared to assist them with loans, but this is conditional on inspection by Government officials. Such is in brief our system of agricultural co-operation, and I think that the encouragement of this Congress will help to extend the movement in our country.

M. DE FONTGALLAND (France): I had no intention of making a speech here, but I desire to draw attention to two points in the very interesting report, which has been presented to us on the question with which we are now dealing. The author of the paper, Signor Raineri, expresses regret that in Italy the agricultural syndicate movement evinces a commercial and economic tendency. I should like to tell you that this was also how we began in France, although to-day our path leads us to mutuality, and that is the path we should like to see the Italians pursue also. We willingly recognise that the Italians have done a great deal, but it must be admitted that it is we, the French, who were the initiators. Compared with ten or twelve years ago we see that considerable progress has been made in this direction throughout the whole of Italy. I must confess that I was very much struck by all I saw during my visit to the society at Soresina yesterday. I propose to thoroughly study your institutions, which appear to me most practical. We may have been in the vanguard formerly, but I can say to-day that you have now overtaken, or even passed us.

Gentlemen, I take part in this debate because I have the honour of presiding over the largest group of syndicates in France, that at Lyons, which has 400 society members, composed in all of over 100,000 agriculturists. You will perhaps, therefore, allow me to refute a mistaken notion which is current on this subject outside our country. It is thought that our French movement is composed of the large landed proprietors, but this is a mistake. It is true that the movement originated with the landowners, but to-day more than 95 per cent. of the strength of the army of agricultural syndicates is recruited from the ranks of the small farmers. That is exactly what is so interesting in our movement. Like yours in Italy, it started from an economic and commercial standpoint, because, generally speaking, the masses understand nothing but their immediate interest. To-day you regret that your movement has confined itself to this aspect. You wish to see an increase of mutuality and fraternity among you. For ourselves, we have already started on this track. As an instance, I may quote the cattle and fire insurance societies, which we have formed. I do not speak of our credit

societies, because there you are our masters. Still, I may say that we are also making good progress in this direction. The people in general are now-a-days ready to follow the paths into which we wish to direct them. They come to us for guidance, as soon as we have pointed out that it is to their interest to unite for all purposes. I quite recognise that if it is we who have set the pace, our present Government, for its part, does all it can to back us up. In this way it has requested all its professors of agriculture to give lectures, in which the benefits to be derived from the formation of insurance societies of all sorts are pointed out. The co-operative fire insurance societies in particular, have met with great success. In Paris there is a Central Insurance Society, the policies of which cover over £4,000,000 worth of purely agricultural risks. If, for example, a landowner has a house near his farm, this society would insure the farm, but not the house, because the latter is not used for agricultural purposes. The society, in fact, takes nothing but agricultural business. Our premiums work out on an average at 35 to 40 per cent. less than the rates paid to other insurance societies, even those which grant the most favourable terms.

I have thought it as well to tell you briefly what we have done in France, so that I might hear something in return from you as to the lines upon which you are working, more particularly with reference to the sale of manures, which is a question we have been studying for some time. I must confess that I came here under the impression that your artificial manure factories were not a success and I was delighted to hear that this is not so. I should like to know how you have managed it.

In France we are also trying to induce the agriculturists to form pension funds, but this is a difficult matter. They all see the necessity for it, but when it comes to putting the thing on a practical footing, they hesitate for various reasons, the first being that they would not draw the pension till their sixty-fifth year, that is, in thirty or forty years' time. Then they think they run the risk of losing their savings, in case the society were to come to grief, and so they prefer to tie them up in the purchase of a plot of ground. They seem to fear a political upheaval, which might deprive them of the fruit of their years of saving. A third objection raised is the futility of thrift in the form of pensions, since the Government promises ultimately to help all by granting old age pensions. Nevertheless, the seed sown has taken root and we are beginning to convince the agriculturists of the difficulty the State would experience in capitalising the millions of money necessary to ensure the safe working of

such a scheme. But since our members are inclined to kick at the idea of a pension, we have diverted our efforts into another channel. We have tried to avail ourselves of an existing law, which favours the formation of small holdings. We should like to see agriculturists availing themselves of this law and buying small farms with the help of their savings. This idea is perhaps difficult to put into practice, but we are strongly urging our members to take it up.

One last word. I notice in the paper under discussion, that your societies sell manures to non-members as well as to members. To my mind this is not co-operation. In France, selling to non-members constitutes an infringement of the law. I also note that you make a certain amount of money out of the business, but as I am not sure if your societies sell to non-members, I should be glad to have further information on this point too.

SIGNOR RODINO (Italy): The report read by H.E. the Minister of Public Works of Denmark should set a fine example to us Italians. All the co-operative dairies will remember that the question has been raised among us whether the number of votes to which each member is entitled in our general assemblies should be proportionate to the number of head of cattle owned. Such a principle would contradict the explicit dispositions of our Commercial Code, which states that each member is to have one vote, whatever be his share of the capital of the society. Well, Denmark offers us an example of pure co-operative principles in connection with co-operative dairies. It may seem strange that a member who contributes 100 or 200 head of cattle should only have one vote just the same as the member who only possesses one cow. In Denmark there are owners of hundreds of cows in the co-operative dairies, and it is quite the exception that these large owners of cattle, these fortunate agricultural capitalists, have more than one vote in the general assembly. I trust that we Italians will remember this example which is the reverse of the principles underlying capitalistic organisations, and is in harmony with our co-operative principles.

Denmark, which sets us an example of Co-operation which has never appealed to the Government for help, now shows us that without the assistance of law, by merely relying on spontaneous co-operative sentiments, it has been able to apply co-operative methods, inspired by principles peculiar to those laborious populations. (Applause.)

HERR H. KAUFMANN: The very interesting papers read by His Excellency Svend Högsbro and Professor Raineri, and the animated discussions which have followed, have shown us that among Italian co-operators the keenest interest is

evinced in agricultural co-operation. The assertion brought forward from another quarter that there is no room in our Alliance for agricultural co-operative societies, is therefore wrong, and should be rejected by us as wrong. (Applause.) But it is still more wrong to assert that the distributive societies have impeded the agricultural societies—that is just the reverse of what takes place. We German distributive co-operators are exceptionally well disposed towards the agricultural co-operators ; we do all we can to further the development of the agricultural societies ; we make special efforts to buy our goods from such associations, and when their prices are the same as those in the general market, we invariably give co-operative goods the preference. We work on the principle that the agricultural societies, on the one side, and the stores on the other, complete each other mutually. (Hear, hear.) That the one could not develop strongly without the other. A powerful distributive co-operative movement requires from the very nature of the thing, the building up of an agricultural movement ; and vice versa, an agricultural co-operative movement has no safe market, unless it can rely on the loyalty of the co-operative stores. On this account we must strive most energetically against all attempts at keeping the agricultural and distributive co-operative movements apart from one another. (Hear, hear.) I am glad that that assertion has been proved false.

I should like now briefly to draw the attention of the Alliance to a twofold development within the co-operative movement. In Denmark the agricultural societies develop in accordance with the land system of that country, which is one of ownership by the tenants. It is on this basis that the distributive societies and the societies for common purchase and sale exist. It appears to me that in Italy another system has come to the front, that is, the system of common ownership, cultivation in common, the joint leasing of land. Both these tendencies are of course equally dear to us co-operators. It is a question of practical results, as to which system develops best. The best system will be that from which the greatest co-operative results, the greatest advantage to the members may be derived. We have a co-operative example set us by Denmark, where the circumstances are peculiar to the country. We can well be proud of the development of Co-operation in Denmark, which is a model for the agricultural co-operative movement elsewhere. Still I should not like to assert that co-operative societies in the south of Europe should also develop on Danish lines. A few attempts have been made in Germany too, to work on the principle of joint ownership. I refer to our so-called horticultural

colonies, of, which there exist but two or three in Germany. One cannot as yet judge if they possess sufficient vitality to last. If they prove fit to live, I have no doubt but that this offshoot from the co-operative tree will grow too.

I was also interested to hear that in Italy the municipalities frequently own landed estates, which they have held from olden times. Before our land was divided up, that was also the case in Germany, the parishes owned land and divided it up into allotments. But to-day there are very few parishes left which still possess landed property. For the most part it consists of woods, which are the common property of the parishes. Co-operative societies would also be welcomed in Germany, working on the basis of land owned by the parishes ; but there is scarcely any such land left in our country except forests. We shall therefore have to wait, and see how things progress in this direction in Italy and other countries.

On this occasion it has been suggested that the Congress should pass a resolution in favour of a law, which it is proposed to bring in, and which should regulate the rights of municipalities in their landed property. Naturally we all wish that this law should take co-operative societies into consideration, but I do not think it right that we, as an International Congress, should interfere in the legislation of individual countries. (Applause.) That is a matter for each separate country, and I therefore would beg Professor Raineri to withdraw his motion. Apart from this consideration, I am in favour of the resolution. (Applause.)

THE CHAIRMAN : As it is getting late, I think it best to suspend the debate till this afternoon. I now call on Mr. Wolff to make a few communications.

MR. WOLFF : I beg to remind the Congress that we must deal with the election of the Central Committee this afternoon.

THE CHAIRMAN : At what time ?

MR. WOLFF : Before the sitting closes.

M. THEATE, representing the Belgian Government, desires to lay before the Congress the official statistics relating to the co-operative movement in his country.

The sitting was then adjourned at 1 p.m. till the afternoon.

THIRD MEETING, TUESDAY AFTERNOON.

The Congress re-assembled at 3 p.m., with Commendatore Magaldi in the Chair.

THE CHAIRMAN: The next speaker is Count de Rocquigny, the true historian of the agricultural syndicates, as M. de Fontgalland has so felicitously expressed it, but I should like to add that Count de Rocquigny is also the "father" of agricultural co-operation in France.

I must remind our Italian friends that he came to Italy in 1896 along with our eminent colleague Mabileau, whom we have the pleasure of seeing in our midst, to study our provident and co-operative institutions. A valuable book, which has made those institutions known in France, was the fruit of their studies.

COUNT DE ROCQUIGNY: I did not expect to be introduced to this Congress in so flattering a manner. The Chairman has been good enough to say that I am the historian of the French agricultural associations. He must allow me not to accept this praise; I have simply described what I have done in France and I have tried to tell strangers what we have done, but that is not quite the same as being the historian of the movement. I have only been a modest writer about things seen, but what M. Magaldi says is true, that I have often had an opportunity of coming to Italy to admire your excellent institutions. I have remained what I was eleven years ago—as great an admirer of your co-operative organisations in particular, as I am of your beautiful and noble country in general.

I merely wish to add a few words to what M. de Fontgalland has said about agricultural co-operation in France. Agricultural co-operation should be so organised everywhere as to secure the greatest possible good to the agricultural population and so as to secure national prosperity; but this organisation should be entirely free and solely based on individual initiative; it ought not to be undertaken by the State.

I now have the honour of presenting to this Congress a brief sketch of the present position of agricultural co-operation in France. In our country such co-operation takes in the main the industrial form of cheesemaking and dairy societies. I need tell you nothing about this class of society,

for your institutions of a similar nature are most flourishing. But we have some newer forms of society in France which seem to have a bright future before them, such as societies for the sale in common of agricultural produce, oil-producing societies and those the aim of which is the transformation of certain produce. For some years now such societies have largely developed in France ; those which devote themselves to the cultivation of olives and the sale of their oil are more particularly flourishing. Societies engaged in the sale of produce have obtained excellent results in the French as well as the foreign markets. Recently a federation of agricultural productive societies was formed, which has for its object the creation of selling depots in certain centres in France and other countries. This new organisation promises to effect a great saving in initial expenses.

I should also like to say a word on the subject of the syndicates. At first these syndicates were considered as co-operative societies for buying and selling products which the farmers needed. There are to-day 4,000 such societies and they have had the honour of being copied everywhere, having been warmly praised by eminent co-operative leaders, and especially by that great master, Signor Luzzatti. These syndicates have not confined themselves to the organisation of common sale and purchase and the improvement of agriculture ; they have done more than this. They have become infused with the spirit of professional solidarity and have endeavoured by all the means at their command, to improve the productivity of the land, and thereby to increase the welfare of the farmers. All honour to them for having thus interpreted their task ; and that is why I declare, with M. de Fontgalland, that these syndicates have absolutely no connection with politics. The agricultural syndicates do not defend the interests of the large landed proprietors ; on the other hand, they defend essentially democratic interests. I will not tell you about the various functions of these syndicates, of the useful services they have organised ; I merely wish to call your attention to two or three points, which are but little known outside our own country. The syndicates have done more than organise sick-pay and pension funds. They have endeavoured, by new means, to exercise a social influence on the masses of the rural population, to carry on educational work, in a word, to improve the lot of the agricultural classes. This action takes place in two forms and in the first instance through the women. We have succeeded in persuading the wives of the landowners to carry on this essentially social mission by helping the syndicates to perform such new work ; for instance, the formation of schools of

housewifery, where the farmers' wives and future housekeepers can learn the art of household management, where they can learn all about the care and upbringing of children, about hygiene, the elements of rural technical matters, and all the details which are indispensable to good farming. We hope to increase the social influence of the syndicates still more, so as to disseminate the advantages of Co-operation yet further afield.

One last point, gentlemen. In many districts of France, difficulties arose between farmers and agricultural labourers, and serious strikes took place at times. We then thought of forming syndicates which would endeavour to prevent such strikes and find a way out of the disagreements. These are called mixed syndicates, composed both of masters and of men, in which all are on a footing of perfect equality. All have the same rights and the same duties. Every year these syndicates decide on the conditions of labour. Such conditions are therefore the result of a harmonious agreement between the two parties and, as you may imagine, they prevent numerous conflicts. The syndicates are also called on, when disagreements do occur, to try and act as conciliators and arbitrators. Finally there are also out-of-work funds. Nor does this exhaust the list of friendly society benefits and thrift institutions which may be brought into connection with these syndicates. I have been particularly anxious to call your attention to this last point, because it is very important and it goes to prove that the agricultural syndicate, such as we know it, is an instrument of social peace and progress, tending to embrace, in one uniting, harmonious and pacific whole, all classes of the rural population. (Applause.)

SIGNOR BO (Italy) : I speak in the name of many workmen present at this Congress to declare that if the debate is to be carried on as it was this morning we may as well go away, for though we are all attention we cannot understand a word which the foreign speakers say. We now make a formal request that the interpreters translate each speech into Italian, as is done in the case of other languages when the speaker is an Italian.

THE CHAIRMAN : I enquired this morning if it was necessary to translate speeches made in French into Italian, and the answer was that it was not. I will now take Signor Bo's request into consideration, and have the speeches made in foreign languages summarised in Italian.

M. DECHARME (representing the French *Office du Travail*) : I had no intention of speaking at this Congress, and I shall not take up much of your time. You have already heard

two of my fellow-countrymen to-day, who have so ably summed up the work of our agricultural syndicates. Count de Rocquigny did this in a general manner, while M. de Fontgalland went more into details about the South-East Union of Agricultural Syndicates. I think it now my duty to tell you, for my part, what the French Government has done in this respect, what has been its work and its action. I desire to show you that undertakings due to individual initiative and those due to State-aid should go hand in hand, for they both tend to the same ultimate aim.

It will perhaps be as well for me to remind you that the basis of the whole matter is the law of 1884, for which we are indebted to one of our greatest French statesmen, the late Waldeck-Rousseau. This law aimed at allowing syndicates to be formed without meeting with difficulties, such as they would have had to encounter, had they been formed under the law concerning Commercial Companies. The remaining laws brought forward either by deputies or members of the Government, need only be considered as additional clauses to the law of 1884. This law of 1884 on professional syndicates, was succeeded by the laws of 1894 and of 1899 (on rural banks for agricultural credit, and on mutual credit), and by the law of 4th July, 1900, dealing with societies for the insurance of cattle, insurance against hail and storms, and also against workmen's accidents. Finally, one may mention the recent law, of 29th December, 1906, on agricultural co-operative societies. All these laws have borne fruit with us and at the present time there are in France 4,000 agricultural syndicates, 8,000 insurance societies, 2,000 regional and local credit societies, and from 300 to 400 societies for production and sale in common. That gentlemen,, represents the results of our work in France.

Having thus briefly summed up the present position, allow me to say a few words on the organisation of agricultural credit, which is of ancient origin with us. If you are our masters in this matter to-day, it is no less true that we were actually first in the field. But I hasten to add that our first attempts were none too successful. Since the year 1856, French legislation had organised agricultural credit on what was thought to be a firm basis, but in 1860 the system no longer worked and in 1876 it failed miserably. Such a failure proved that agriculturists were not yet educated up to this work, for which there was not yet sufficient scope. The disappearance of agricultural credit, in 1876, shows that those responsible had neglected to organise it from below upwards and to free it from interested middlemen. That reminds me of a saying of another French statesman,

M. Bourgeois, who is also an ardent co-operator : " Nothing will do as a guarantee for a man's signature, but the signature of another man." We have in France 86 regional, and 2,000 local agricultural banks. During the last six years we have lent out about £8,000,000, and I may formally declare in addition, that at the present moment all this has been repaid. So the work was excellent, but unfortunately the credit so organised was exclusively credit to individuals. Our Government has thought recently that it would be advisable to complete its task by making this credit collective. That is the object of the law of 29th December, 1906, which was completed a month ago, by regulations for its administration, which will come into force next week. I will just say a word or two to explain the basis of this new legislation. We did not wish to draw up complete legislation on agricultural credit, for we have at present no special law dealing with credit, but merely one on commercial companies. We have allowed agricultural credit associations to be incorporated. We have made it compulsory on all the members of such a society to be affiliated to an agricultural syndicate, to own at least one share and, more important still, that the society, whether it be for production, for sale, or for turning raw materials into the finished article, shall deal exclusively with the produce of its members, and finally, that the society shall not make any commercial profit out of its transactions. When a society has been formed under these conditions, the State is prepared to step in and place at its disposal, by means of the regional banks, a sum which may equal twice the amount of its share capital. I should like to add that at the present time the State is ready to advance to these societies the sum of £3,200,000, advanced to it by the National Bank of France. Taken all together, one may estimate the amount which has already been lent by the State to agricultural credit societies at £920,000. You will see from this that we have plenty left with which to endow new societies which may be formed.

In conclusion, gentlemen, I would say that we have tried—and we may perhaps succeed in this—to carry out the programme which you drew up at your first Congress of Italian co-operative societies, in 1901, which was to unite in one all kinds of co-operative, mutual, or provident work. For my part, I believe, and there are many of the same opinion in France, that the day is at hand when all co-operative associations, grouped round the syndicates and the superannuation funds, which will have become at the same time savings banks and agricultural banks, combining together, vying with one another in their fructifying work

through the constant circulation of funds, will regenerate our rural democracy to the inestimable advantage of our national activity. (Applause.)

THE CHAIRMAN: Five delegates have asked for the closure. There are still four speakers who have not been heard.

(The closure is approved.)

The Congress must now decide whether it wishes to hear the four speakers who have given in their names or if it wishes them to be excluded.

(The exclusion of the speakers is approved.)

SIGNOR RAINERI: I only think I need say a few words in reply to the more important observations which have been made, more especially to the remarks made by M. de Fontgalland with reference to Italian Co-operation. The other speakers have either signified their approval of what they have heard or have spoken on agrarian organisation in Italy, or have brought their tribute of experience from their own countries.

Our colleague, De Fontgalland, however, stated that he was impressed by the fact that Italian co-operative societies sell to members and non-members. I must first state that this is not a question arising from the matter at issue, but the old question—in which the English were our masters—as to whether co-operative societies should restrict their sales to members or sell to non-members also. In Germany the question has been settled by deciding that only members can purchase and are entitled to the advantages of the co-operative societies, but German co-operators soon found a solution of this by deciding that anyone who pays one mark may become a member. We Italians have, however, accepted the English principle of selling to non-members also, for we are convinced that when the sympathiser with co-operation enters our precincts he will be so impressed and influenced by the lofty and noble principles which guide our institutions that he will become not only a friend for the time being, but will before long become a member. Besides this I must remark that, apart from these general considerations, we have taken care to introduce into the rules of Italian agricultural co-operative societies clauses which, by bringing pecuniary considerations to bear on the purchaser, induce him to become a member. Thus you will find in many of the rules of our agricultural societies a clause excluding the non-members from receiving in cash a share of any surplus at the end of the business year, which surplus in the case of a non-member is invested in shares which make him to all intents and purposes, and almost on compulsion, a member of the

society. As to the co-operative factories for chemical fertilisers which have more especially arrested the attention of our eminent colleague, De Fontgalland, I must remark that whilst it is true that the rules of these factories also contemplate the sale to members and to non-members, yet sales are exclusively made to farmers, who make use of them solely for their own needs. Nor is this all: the rules of our co-operative factories contain another provision, still more important, which, co-operatively speaking, marks the highest expression of solidarity: those members who have subscribed shares for the building of the factory are required to purchase a certain given quantity of fertilisers each year, whatever be the market price, so that the Cremona factory, which will shortly be opened, has already fully disposed of its output among its members. This is the case also with that of Piacenza, which you will visit on the 26th, and with all the others.

• Thus, if at first sight it may appear that this system of selling to members and non-members has contaminated Italian Co-operation with the spirit of commercialism, we see that on the contrary, all the precepts of Co-operation are enforced. Italian co-operators know that they are called to share in advantages, but they also know that they must protect in all ways not only their own interests but also those of the association to which they belong. I think that these explanations will have cleared up all the points on which M. de Fontgalland wished to be informed.

As to the resolution which we have proposed to the Congress with reference to collective leaseholds, Herr Kaufmann has remarked that it bears on a question of local Italian interest and cannot therefore be taken into consideration by this Congress. I have no difficulty in accepting Herr Kaufmann's suggestion if our resolution breaks any of the rules of our statutes. I note, however, that the mere fact that the organisation of agricultural co-operation in Italy and in Denmark has been placed on the order of the day implies that Congress may be called upon to vote resolutions which touch the interests of special countries, as long as these resolutions are merely in the nature of general affirmations of co-operative principles. In our resolution we do not ask that this assembly should enter into a discussion of the details of our case; we only say that the collective domains would derive great benefits from the adoption of the co-operative system, and we urge that this be taken into consideration in drawing up future legislative measures. Should this assembly, however, not see fit to put this to vote we are equally grateful to Herr Kaufmann for the expressions of approval and

agreement which he voiced whilst making an objection to the resolution on purely formal grounds.

I will say no more. I should only like my colleague, Casalini to express his views on another point connected with the question of mutual help to which my friend De Fontgalland also referred, when he said : " You Italians complain in your reports that the principles of mutual help and provision for old age and sickness have not yet permeated thoroughly Italian co-operative agricultural associations." Note that this was the case with us also a few years ago, but these great principles will not fail to make headway, and that shortly. (Applause.)

SIGNOR CASALINI : Signor Raineri wishes to allow me to add a few words to what he has said. I am happy to comply with this request with reference to the spread of mutuality in Italian agricultural associations. In the conclusion of our report, we acknowledged a fact which is a sad one for us Italians : that our agrarian co-operative movement has had so far an exclusively commercial character. In making this acknowledgment I was more especially influenced by the recollection of the study I made two years ago of the French agrarian movement. Among the most pleasant memories of my youth are those of the hours passed with your Emile Dupont, President of the *Union du Sud-Est*, who in acquainting me with the beauties of your agricultural organisation, drew my attention to the fact that you aim essentially at strengthening more and more the bonds of solidarity between the farmers, by complying with all the several forms of mutual help and associated thrift ; and in reporting on my visit to France and on my studies on the agricultural syndicates, I concluded by expressing the wish that the Italian co-operative agricultural movement, which has been hitherto an essentially commercial movement, should complete itself by mutual and provident institutions.

SIGNOR GUIDETTI (Italy) : I wish to speak to a point of order.

THE CHAIRMAN : The assembly has voted the closure of the debate and I cannot let you speak.

THE CHAIRMAN : Let us come to a conclusion. Signor Raineri has proposed a resolution ; Herr Kaufmann has said that it deals with a local question and therefore cannot be put to the vote in an International Congress. Signor Raineri has given a few reasons why he thinks his resolution is entitled to be put to the vote, and I add to his words an appeal to international solidarity and beg our foreign colleagues here present to join with their Italian colleagues in voting Signor Raineri's resolution.

Dr. Totomianz has proposed the following resolution :—

“ This Congress expresses the hope that the more prosperous co-operative associations will create a central bank to guarantee the credit, which the larger associations grant to the smaller ones by supplying them with goods. The Executive Committee of the International Co-operative Alliance is entrusted with the task of giving practical effect to this resolution.”

DR. TOTOMIANZ (Russia) was about to speak on his motion, when Herr Kaufmann rose on a point of order.

HERR KAUFMANN : The first question on the programme has been dealt with. The Central Committee decided to place the election of the members of that body on the agenda for this afternoon. We must deal with this election to-day. It will be too late to-morrow, for several delegates have to leave. I therefore request that the elections be taken now.

M. CATHALA (France) : They do not wish us to speak because we bring forward here a formula which does not happen to please either the Executive or the official French representatives. We earnestly protest against this attitude and we are supported in our protest by all the French delegates.

THE CHAIRMAN : I regret that I cannot allow you, or the others who have sent in their names, to speak now since the Congress has voted for the closure.

M. CATHALA : The proletariat, which we represent here, is not allowed to speak. (Protests.) That is what it is.

We wish to speak to-day, before the resolutions are put, otherwise we shall be justified in saying that you want to gag the discussion. I desired to set forth the aims and action of socialist agricultural co-operation in France. I represent here an organisation composed of 300 individuals, doing a business of several millions of francs annually. I am just as much in my place and within my rights in taking part in this discussion here, as M. de Fontgalland and Count de Rocquigny, who speak in the name of the French Government.

M. HENAULT (Belgium) : We are wasting time in discussing this point. A debate can certainly be closed, but not before all those, who have sent in their names as wishing to speak, have had their turn. You can refuse to allow others to speak beyond these. If you had allowed others to speak who were already on the list, they would have finished by now. At a Congress all who have sent up their names ought to be allowed to speak.

SIGNOR RAINERI (on a point of order) : I wish the interpreters to translate what I am now about to say. I am here as the writer of a report, I am not a member of the presidential bureau, so that I have no authority to reply to or complain of

any excited words which may have been said. To-day we have dealt with the question of agricultural co-operative organisation within the limits prescribed by the report of my illustrious colleague as far as Denmark is concerned, and by myself and Dr. Casalini with reference to Italy. The limits of those reports are clear, for I remember that this morning our Chairman, Hon. Luzzatti, requested our co-operative friends of certain schools to postpone till to-morrow the discussion of those wider questions which may be raised in every field with reference to agricultural co-operation. (Murmurs.) I have personally satisfied myself that the reports which will be subsequently read give ample opportunity for any kind of discussion on the subject of agricultural co-operative organisation. The Chairman put the closure to the vote and it was approved in due form. Immediately afterwards he asked if the four speakers still on the list were to be considered as excluded. Personally, I voted against this, as I should have wished to see the right of those who had already given in their names, respected; but the assembly proved the exclusion of those speakers.

I now make a conciliatory proposal, for it would be regrettable that anyone should be left under the impression that we are unwilling to hear all sides. My proposal is this: that those gentlemen who had given in their names and who could not speak to-day be placed at the head of the list of speakers for to-morrow, and in this way everyone will be able to express his views freely.

SIGNOR GUIDETTI: For my part I resign my right so as to avoid further discussion.

M. MABILLEAU (France): I voted in favour of the closure, but I was then under the impression that the list of speakers had been exhausted, and that all opinions had been voiced. In the face of what M. CATHALA has just said, since French agricultural co-operation has only had its advocates from among the party which has my full sympathy and which to-day represents the largest groups of co-operators, I propose that my friends from France and elsewhere should allow the three speakers on the list to speak now and I withdraw my vote.

THE CHAIRMAN: The assembly approved the closure and considered that the four speakers whose names were down had forfeited their right. I cannot over-rule the assembly.

I consent to the friendly suggestion offered by our friend Mabileau, and put it to the assembly whether it wishes the debate to be re-opened, and the speakers whose names were down to be allowed to speak. (Voting is begun.)

SIGNOR MODIGLIANI (pointing out some delegates who hold up more than one ticket): I want to know who gives those gentlemen the right to seven votes. The regulations only entitle each person to one vote. (Interruptions.)

DR. TOTOMIANZ: I beg to withdraw my resolution, so that I may bring it forward again at a more opportune moment when it can be more thoroughly discussed.

THE PRESIDENT: Under the circumstances, we will proceed to vote on Signor Raineri's resolution.

Signor Raineri's resolution was rejected by 81 votes to 67.

Election of Central Committee.

THE CHAIRMAN: By the rules of the Alliance all the members of the Central Committee whose term of office has expired are re-eligible. Roumania is not at present represented on the Committee, in spite of the fact that the co-operative movement there, though of recent growth, has attained considerable importance. The assembly will therefore signify whether it is in favour of reserving a place on the Committee to the representative of Roumania. I put the proposal to add to the Committee a representative of Roumania to the vote.

MR. J. C. GRAY: I desire to oppose the proposal. It is absolutely unfair for a country which has only one society as a member of the Alliance to claim representation on the Central Committee.

M. J. G. DUCA (Roumania): In the name of Roumania, I beg to offer a few words of explanation to the Congress on the subject of co-operation in our country. It is true that we have only one society affiliated to the Alliance, but our co-operative movement has made such strides and has developed so rapidly, that I think it is entitled to representation on the Central Committee, just as much as other countries, which may perhaps have contributed a larger number of members to the ranks of the Alliance, but which have not such progress to show.

As the result of our efforts for the advancement of co-operation, more particularly during these last few years. We have over 2,000 People's Banks in Roumania to-day, working with a capital amounting collectively to over £800,000, which, it must be remembered, has been brought together in a relatively poor country. We have also over a hundred co-operative societies for the joint leasing of land, a similar number of distributive societies, and some thirty more for the sale in common of agricultural produce. I

think that the fact of there being only one Roumanian society affiliated ought not to prevent such a well-developed movement from being represented on the Central Committee. We are entitled to take our place there by virtue of the importance of our efforts and the results we have attained.

PROFESSOR DR. SCHAR (Switzerland): It is certainly a very fine thing to have the different countries contending for the honour of being represented on our Central Committee. But, ladies and gentlemen, we must not forget the rules. According to clause 27 of those rules, the Central Committee shall consist of thirty-seven members. If you grant representation to Roumania to-day, you will have to strike off one of the other members, who used to be on the Committee. I do not think that that would be the right course. I should like to call your attention to the fact that the Central Committee has decided to revise the rules in the course of the next three years. At the next Congress we shall have an opportunity of cordially welcoming on our Committee representatives from any country which wishes for a seat, as we shall have room then. At present there is not room on account of the rules. We could now only take in Roumania if we were to sacrifice some other country and that does not seem very fair to me. I therefore beg the Roumanian delegate to postpone his proposal till the next Congress, when it will be very welcome.

M. BERTRAND (France): This proposal cannot be accepted. It is contrary to our present rules.

MR. J. BRADLEY (England): Has every country in the Alliance a representative on the Central Committee?

MR. J. C. GRAY: No. Austria has 3, Belgium 3, Denmark 2, France 6, Germany 5, Hungary 1, Italy 3, Netherlands 2, Russia 1, Servia 1, Spain 1, Sweden 1, Switzerland 2, Great Britain 5, United States 2, total 38. This was fixed by the Budapest Congress. I would gladly support the request of Roumania if it were compatible with the rules, but we should have to dispose of one of the other countries to find room for Roumania.

SIGNOR BESSO (Italy): Do you wish to have a suggestion against which there is no objection defeated? You should state that the rules of the Alliance do not allow of it; this is not a case for a refusal, rather should we express the wish that this admission may be made possible. I do not think we can vote on a question which is unvoteable. M. Duca ought to withdraw his proposal.

M. DUCA: Since it is against the rules, I withdraw my proposition, but I duly note the promise given to consider it afresh at the next Congress, when the rules are to be revised.

But we cannot accept the rejection of our proposal on the ground brought forward by Mr. Gray that we have only one affiliated society ; Sweden and Spain are in the same position with regard to this.

THE CHAIRMAN : M. Duca's proposal having been withdrawn, we will proceed to the election of the members of the Central Committee, commencing with the United Kingdom.

MR. WOLFF : I move the re-election to the Central Committee of Messrs. Maxwell and McInnes. I do not myself wish to put up again for election. Three years ago I handed in my resignation, but this time I desire to stand by it.

MR. J. C. GRAY : I second the re-election of Mr. Maxwell and Mr. McInnes, and propose that the vacancy caused by the resignation of our Chairman be filled by the election of Mr. Aneurin Williams. (Agreed.)

M. V. SERWY (Belgium) : I think I shall be voicing the sentiments not only of my colleagues on the Central Committee, but also those of all the members of this Congress, in offering Mr. Wolff the expression of our most hearty thanks and sincere regrets. Although I have only been on the Committee myself since 1900, I have seen that as long as Mr. Wolff has been our Chairman, he has always greatly assisted the development of Co-operation. He has at all times exerted himself to bring the various countries into new and closer relations with the Alliance, and I think that the present great development of that organisation is not a little due to Mr. Wolff's personal untiring efforts. I am therefore convinced that I am your interpreter to-day, when I tell Mr. Wolff that if he leaves us, his name will be recorded in letters of gold in the book of Co-operation and that he will appear in its pages as one of the pioneers of the International Co-operative Alliance. (Prolonged applause.)

SIGNOR MAFFI (Italy) : I should have wished to express the same sentiments ; as the Belgian delegate has preceded me I will merely associate myself with him in applauding and thanking our President, Mr. Wolff.

M. DE BOYVE (France) : I wished to speak in the name of my colleagues, who had entrusted me with the task of thanking Mr. Wolff on behalf of the founders of the Alliance. He it was who did most for the resurrection of the Alliance, which, but for him, would certainly have died. That is why I thank him for his invaluable services in the name of the entire Alliance. (Renewed applause.)

THE CHAIRMAN : Germany.

HERR H. LORENZ : In accordance with the agreement come to at the Budapest Congress, Germany has five seats on the Central Committee. The following retire by rotation :

Herr Kaufmann, Secretary of the Central Union of German Distributive Societies ; Dr. Kusztelan, through death ; and Herr Prével, who represents two credit societies. At the present time Germany has eighty-eight members in the Alliance. Of these no fewer than eighty-three are distributive societies while five are credit societies. These five credit societies were till now represented on the Central Committee by three delegates. The representative of the Raiffeisen Union is still on the Committee. You will see that under these circumstances Germany is not fairly represented. It is not right that eighty-three distributive societies should have as few or as many representatives as one or two credit societies. We therefore propose that our friend Herr Kaufmann be re-elected. (Agreed.) We also propose for election the Chairman of the Central Union of German Distributive Societies, Herr M. Radestock, and the well-known co-operator, Herr von Elm.

No objections being raised to these proposals, Herr Radestock and Herr von Elm were declared elected.

THE CHAIRMAN : Austria. There are two vacant seats for this country, that of Herr Exner, who retires by rotation and is eligible for re-election, and of Prof. Dr. Stupecky, who has recently died.

HERR EXNER (Austria) : I propose the election of Dr. B. Karpeles.

This was agreed to by acclamation : also the re-election of Herr Exner.

THE CHAIRMAN : In the following countries the retiring members are eligible for re-election : Belgium, M. Bertrand (agreed) ; Denmark, Messrs. Blem and Högsbro (agreed) ; Spain, M. Salas Anton (agreed) ; France, Messrs. Barré and Hélias (agreed) ; Italy, Signor Maffi (agreed) ; the Netherlands, M. Goedhart (agreed) ; Servia, M. Avramovitch (agreed) ; the United States, Mr. Nelson.

MR. J. C. GRAY : When our friend from Roumania claimed representation on the Central Committee, I expressed sympathy with the claim. We have two representatives from the United States of America on the Committee, Mr. Rhodes and Mr. Nelson, the latter retiring this year by rotation. They do not represent any great number of societies in the States. It would meet the claims of justice, if the United States had one representative only, and we gave the other seat to Roumania. I therefore move that we elect M. Duca as a member of the Central Committee in the place of Mr. Nelson. (Applause.)

This was agreed to, M. Duca expressing his gratification in a few appropriate words.

THE CHAIRMAN : Switzerland.

PROFOSSEUR DR. SCHAR : Seeing that I have left Switzerland and settled in Germany now, I cannot accept re-election as a representative of Switzerland. I propose Dr. R. Kündig in my place. (Agreed.)

After a few announcements had been made, the Congress adjourned for the day at 6 p.m.

FOURTH MEETING, WEDNESDAY, SEPTEMBER 25th, 9 a.m.

SIGNOR LUZZATTI : I have requested M. de Boyve, one of the glorious founders and initiators of our Alliance, to take the chair during the first part of to-day's proceedings. I must inform you that the Central Committee of the Alliance met last night, and in the place of Mr. Wolff, who wishes to retire from the arena, it elected Mr. Maxwell, President of the Scottish Co-operative Wholesale Society, as President of the Alliance. As other duties prevented me yesterday from being present at the sitting in which Mr. Wolff expressed his intention of retiring, I beg the Congress to allow me to give public expression here to my regret and the regret of Italian Co-operation at the decision to retire which this glorious veteran, who has led us to so many battles and so many victories in the field of Co-operation, has taken. We hope that after a period of rest he may return to the post and the work in which he has done so much and fought so well for the principle of Co-operation.

THE CHAIRMAN : The following telegram has been received from Finland from Messrs. Laitila, Lavonius, Lindroos, Sahlbom, Tanner, and Torwelainen : " The friends of International Co-operation in Finland send cordial greetings to the Congress and wish it all success." The Finnish Co-operative Society *Pellervo*, the Central Bank of Rural Credit Societies, the Finnish Co-operative Wholesale Society, the Central Common Purchase Society *Hankkija*, and the Butter Exporting Society *Valio*, telegraph as follows : " We have the honour to offer our most sincere greetings to the Congress. In the far North we follow the discussions of the Congress with the greatest interest and wish you all possible

success in your work for the spread of the co-operative movement. Long live International Co-operation." The Norwegian Co-operative Union telegraphs: "Good luck." The Chairman of the Co-operative Union of Catalonia and the Balearic Islands writes as follows: "We send you our heartiest greetings, and although we cannot attend the Congress in person, we are with you in spirit." "We, the co-operators of Catalonia and the Balearic Islands, sincerely hope that the discussions will prove fruitful to the co-operative movement and also instructive to us. Long live Co-operation and social emancipation."

I have also to inform you that the Central Committee at their meeting yesterday, had before them an invitation from the Swiss Co-operative Union of Distributive Societies to hold the next Congress of the Alliance at Basle, either two or three years hence. We suggest that you accept this invitation, leaving the Committee to decide whether the next Congress be held two or three years hence.

This was carried unanimously.

I now call on Mr. Maxwell, Chairman of the Scottish Co-operative Wholesale Society, to introduce the second question.

MR. MAXWELL then gave a resumé of his paper:

The Importance of Wholesale Co-operation.

THE subject of Wholesale Co-operation is such a large one that the difficulty is where to begin, and the same difficulty presents itself as to where to end.

In Scotland Retail Co-operation has been practised since the middle of the eighteenth century; indeed, we have one society still in existence which dates back to 1777. I refer to the Victualling Society of Govan, near Glasgow. Societies of this kind were numerous in the beginning and up to the middle of the nineteenth century.

Although the study of these early efforts would be most interesting to the present day co-operator, still the societies of that time had no cohesion or relationship to each other, each working in its own way and in its own interests entirely. They all, however, followed the one plan of dividing what profits they made on the capital invested, and as the working classes of that period had little or no capital to invest, the workers had small interest in or benefit from those early societies.

The Rochdale plan of dividing profits upon purchases gave new life and hope to the workers after the year 1844. Nearly all the old societies changed their methods after this date, and by 1860 every town and village of any importance

in Scotland had enthusiastically taken up the new idea, which ensured that every purchaser shared equally in the benefits of membership.

The capital in most of these societies was small, the leaders were in many cases untrained and inexperienced, and credit was too easily obtained, with the result that many of the new organisations succumbed in the early stages and before they were properly established. Many of the leading men in these early days, although they lost their all in the ventures, still held to their faith in the power of Co-operation. Conferences were held in various centres, views expressed, opinions exchanged, difficulties talked over, and comparisons made of the various systems, while even at this early period we find them complaining of the sharp practices of the merchants, who supplied them with goods, by taking advantage of their inexperience and lack of training.

In 1862 the English co-operators had determined to get beyond these merchants, for they proposed to form a federated organisation of their own, which step, they argued, would put co-operators in an independent position, whereby they would be able to dispense with the services of the merchants who formerly supplied them, and whom they regarded as costly intermediaries between the producer and consumer. This important step was taken by the English co-operators in 1864, and was followed by the co-operators in Scotland in 1868. Dating from these years Co-operation has become solidified in both countries. These federations of societies in England and Scotland respectively are familiarly known as the "Wholesales," and although in sentiment and purpose they have everything in common yet they differ in some very important points of administration and practice.

What hopes and prospects now open up to the co-operator of to-day as compared with those of the pioneer period! Formerly his efforts were local and his outlook was restricted, while now his aims are world-wide and his aspirations are universal. Every argument formerly used for the loyalty of the individual to his own society can now be brought forward as a reason for the society's loyalty to its own "Wholesale."

I have stated that the Scottish Co-operative Wholesale Society was established in 1868. At that time it had a membership of 57 retail societies, and the share capital amounted to £1,040. The total business done for the first year was £81,004. The progress of the society from the first has been continuous and steady, although retail societies are not uniformly loyal to the "Wholesale," some purchasing almost all their requirements, while others do comparatively little.

The following statement shows the progress of the Scottish Co-operative Wholesale Society since its start in 1868 as compared with last year, 1906 :—

	Capital.	Sales.	Members.
1868	£ 1,040	£ 81,004	57
1906	2,951,694	7,140,182	282

Taking the shares of retail societies as representing the membership of these societies the number of individual members at the end of 1906 was 365,907.

During the first years of the society's existence it is to be noted that only groceries were dealt in. Afterwards drapery was added, and later on a furniture, etc., department was established. The societies in the federation quickly followed the lead of the "Wholesale," and they in turn established corresponding departments to supply the wants of their members.

In 1881 the Wholesale Society was becoming overwhelmed with capital, the societies sending in all their surplus money and also allowing their profits to accumulate. It therefore became necessary to take steps to make this capital remunerative, as sending it to the banks simply meant lending it to our opponents. After due deliberation it was decided to enter the field of co-operative production, and a small beginning was made with shirt-making, one of the worst paid and most down-trodden industries, as regards conditions of labour, in the country. The Scottish Wholesale started with a few workers. The hours of labour were 44 per week, good wages were paid, and the work was carried on in light and well ventilated rooms. This effort has been an unqualified success from the beginning and the industry now employs some hundreds of workers.

Other productive ventures were started in rapid succession till now the list comprises the following :—

Shirt-making.	Clothing.
Boot and Shoe-making.	Printing, Lithography, and
Cabinet-making.	Bookbinding.
Brush-making.	Preserves and Confections,
Tobacco.	Pickles and Essence of
Drugs, etc.	Coffee.
Tinware.	Saddlery.
Mechanical and Electric	Tweed Weaving.
Work.	Building.
Soap-making.	Fish Curing.
Aerated Waters.	Flour Milling.
Oatmeal Milling.	Fruit Growing.
Cartwright.	Hosiery Knitting.

This list scarcely exhausts the productive departments of the society as many of the industries are sub-divided into various branches.

The total value of the goods produced in the society's productive works now amounts to over £2,000,000 per annum. It may be of interest to state that creameries have also been established in Scotland and Ireland for the purpose of collecting milk in the various districts and making butter and margarine.

The total number of workers employed by the society is about 7,000. The wages paid last year (1906) amounted to nearly £400,000, and bonus was paid on wages to the sum of £13,970. This subject of bonus on wages may require a word of explanation. Since the year 1872 the profits of the society have been shared with the employees, the workers receiving the same rate per £ on wages paid as the retail societies receive as dividend on their purchases. Thus the total net profits of the society last year were £280,434, which sum was divided at the rate of 8d. per £ on purchases by societies, and wages to employees.

The management of the society is vested in twelve directors, who are elected from and by the shareholders. The directors are drawn from various societies in the federation, and are required to devote their whole time to the administration of the society's affairs; managers are appointed for the various departments, and they in turn are directly responsible to the Board.

The shareholders meet every three months, by delegation, for the purpose of reviewing the policy of the directors and considering the accounts of the society, the balance sheet being submitted twice a year.

It will thus be seen that the constitution of the society is democratic in every sense. The shareholders elect from themselves those who are to control and administer the business, and they can also remove them when they think fit.

A word might be said on the financing of this great business. The capital of the society is made up as follows:—

Share Capital paid in by retail societies amounts to	...	...	...	304,300
(which represents £1 per individual member of the retail societies).				
Loan Capital from retail societies	...	...	...	1,811,128
"	"	"	non-members	18,062
"	"	private individuals, members of retail societies	...	102,313
"	"	employees	...	10,898
Reserve Fund	...	...	...	242,772
Insurance Funds	...	...	...	196,930

Other small funds make up the total.

We have thus a surplus capital not required in the business, from which we grant loans to retail societies on security of their buildings. The sum presently advanced in this form amounts to £37,420. To Corporations and other public bodies we have advanced sums to the amount of £1,213,462 on the security of the public rates. These loans give us a fair return in the form of interest, and the sums advanced to public bodies are granted on short notice of withdrawal, so that the money can be called up if business necessity requires.

It will be gathered from the foregoing that we can utilise fairly profitably all the surplus capital that may be sent from retail societies, although the ultimate utilisation of this money will, I trust, be in the direction of extending our productive efforts.

This paper would be far from complete if I did not refer to the close and successful working connection between the English and Scottish Wholesale Societies. The English Wholesale Society does a business of about £21,000,000 per annum, and is administered much on the same lines as the Scottish Wholesale. In England, however, they have a population of about thirty-two millions to work on, while we in Scotland have only about a seventh of that number, namely 4½ millions. As already indicated the two societies are entirely separate institutions, although they conduct many efforts jointly and in the common interests of both. Early in the history of the English Wholesale Society they planted collecting branches in various parts of the world, and the Scottish Wholesale at once joined with them for the purpose of getting their supplies direct from the producer. Thus we procure our American produce jointly through the New York and Montreal branches, while recently we have established a buying depot at Winnipeg, Canada, with the view of procuring wheat for our flour mills at first hand. The same joint arrangement holds good in the case of several branches and depots in Denmark and Sweden for the purchase of butter, etc. We also take joint action in Australia, and in fruit buying in Greece and Spain. Some of our factories are also worked conjointly, and last, but not least, we are united in the business of tea buying and blending in London, where an enormous trade is done in tea and coffee, and also, at Luton, in cocoa and chocolate. The two societies own tea gardens in Ceylon, from which direct shipments are made to London. Our united efforts in this direction have been most successful financially, and the greatest harmony and goodwill has always prevailed in our united councils.

This is but a beginning, and is only an indication of what might be accomplished. If every country in Europe had its Co-operative Wholesale Society, would it not be possible for all to combine, exchanging the products of the various countries, and thus make the movement a world-wide federation? What has been done in England and Scotland might be extended over the globe, and, through the agency of the International Co-operative Alliance it is, I think, possible that the idea might be carried into practice in a comparatively short time.

The advantages of Wholesale Co-operation must be apparent to all who understand the aims and objects of the movement. The retail societies, instead of buying separately, as formerly, and thus largely competing with each other, are now practically independent of the trader, who naturally has no desire that Co-operation should expand or develop. The societies can now purchase unitedly through the agency of their own "Wholesale," the capital at its command ensuring that the best terms will always be secured. Further, the goods or articles bought or manufactured by the "Wholesale" are specially selected or made to meet the wants of co-operators, the requirements of the retail society being better known to the Wholesale Society buyers than they can possibly be in the case of an outside firm, while the orders for the various classes of goods given at a time or to be sent in one consignment, being much larger than the ordinary trader can place, puts the society in a unique position in all the markets of the world as regards terms of purchase.

A duty which the Wholesale Society also takes up is the nursing back to healthy and strong positions any weak and struggling societies in the federation. Every help and assistance is given in these cases to put such societies on a firm and secure footing.

Another important point is that all the goods manufactured by the Wholesale Society are made under the best conditions for the workers, as regards wages, hours, and general surroundings. This gives, or ought to give, the consumer a feeling of satisfaction and pride in the movement through the knowledge that all his requirements are produced under the very best possible conditions of labour, while it also tends to point the way and act as a standard in this respect for other employers.

It may be of interest to note that our great distributive business of £7,000,000 per annum is transacted on the small working expense of 5½d. per £ on sales, and the total loss by bad debts since the beginning of the business in 1868 only amounts to about 2d. per £100 of sales.

Thus Wholesale Co-operation in England and Scotland has been an unqualified success. The same results, I feel certain, would follow similar efforts in any other country, and ultimately in all the countries working together mutually and unitedly for one purpose. Should such a consummation ever be realised, as I trust and believe it will, the exchange of commodities, the working together of men for the good of their fellows will sound the death knell of international misunderstandings and disputes; war, with all its attendant miseries, will be abolished, and men will rid themselves of national prejudices and jealousies, and all will work together for the good of a common humanity.

[For full statistics respecting the Scottish Co-operative Wholesale Society, see the conspectus of data concerning all known Wholesale Societies in the Appendix.]

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His Excellency L. LUZZATTI: I thank Mr. Maxwell for the advice he has given us in his paper and I hope Italy will profit by it. The town of Milan has already done something in this direction. I promise that after this Congress, I will come to an understanding with my friends to try and start a Wholesale Society in Italy, on the model of the English and Scottish Societies.

MR. MAXWELL: I want to thank, very sincerely, H. E. L. Luzzatti, not only for the kind words about myself, but for the very hearty promise he has given that the Congress will lead up to practical results in Wholesale Co-operation. Whatever else may come out of this Congress, no one would be happier than the British delegates, if it should result in the establishment of another Wholesale Society that may live to rival even those already in existence.

HERR H. LORENZ: I do not, of course, wish to take exception to anything contained in the excellent paper we have before us, or in the summary which Mr. Maxwell has so ably given us; we approve of it in its entirety. But we have thought it necessary to express ourselves a little more clearly on one or two points, and I therefore beg to propose the following resolution:—

(a) That in the interest of all forms of Co-operation it is in the highest degree desirable that there should be a Co-operative Wholesale Society in every country, in which co-operative business and co-operative production may be centralised; and therefore it is the duty of the co-operative distributive organisations of every country to organise the formation of Wholesale Societies.

(b) That it is not admissible that two Wholesale Societies should exist in one country, whereby the concentration and the development of co-operative strength would not be assisted but hindered ; but the existing distributive societies should be stimulated as much as possible to give to their Wholesale Society every support, so as to enable it to put forth its full strength.

(c) That it is desirable for the Wholesale Societies of the various countries to support mutual connection together, so as by degrees to unite and thereby strengthen co-operative business throughout the world.

I consider this motion a necessary one, more especially because we in Germany unfortunately only think of commerce when we use the expression " co-operative business " and also because we consider there is a flaw in the resolution, in which production is not mentioned. But that can only be a misunderstanding. Undoubtedly the writer of the paper meant to include production ; that is really a matter of course, since the English Wholesale, and still more the Scottish, have done such typically good work in the matter of production. We, however, think that this should also have been expressed in the resolution. It appears to us that the important question of co-operative production should be specially dealt with at the International Congress. In his printed paper Mr. Maxwell says that as far as the Scottish Co-operative Wholesale Society is concerned, it launched out into productive departments when its available funds had accumulated to such an extent that employment had to be found for them and that it was therefore this reason which led the Scottish Society to go in for production. From that it might appear—and I say " appear " although as a matter of fact no one would assert to-day that the field of production should be entered into for such a reason—that wholesale societies should not go in for productive departments until there are surplus funds requiring employment. We are of opinion that it is the *duty* of wholesale societies in every country to take up the question of production ; we also think that if wholesale societies look upon production as their duty, they will not wait to go in for it till surplus funds have accumulated, but will introduce it as part of their fundamental preconcerted programme, that is, as soon as there is justification for such departments, And such production may be considered justified in the first place, when there is a call for the produce to be turned out, and in the second place—or perhaps this should come equal with the first—when the necessary capital is obtainable, and obtainable from co-operative sources. So we may say that the question of productive departments

should be tackled when the retail societies have been invited and induced to invest their surplus funds, not in State or municipal institutions, but in their own Wholesale Society, so that such funds may be utilised in a fructifying manner in the supply of their own requirements. When, therefore, such justification exists, we are of opinion that the Co-operative Wholesale Societies should proceed to the introduction of productive departments. By these we naturally mean production on a large scale. There will, of course, be a large number of articles which to some extent can be, and ought to be, locally produced ; but what we are thinking of is wholesale production, such as already exists in England and Scotland. For in the present position of modern technical matters, we can no longer begin with small factories. Now-a-days we have to start at once with a modern factory, furnished with the most up-to-date equipment, if we wish to ensure profitable working. If you look upon the matter in this light, you will soon see that the focussing centre of such production can, and must only be the existing Co-operative Wholesale Society in any country. For this reason I propose that the question of productive departments be included in the resolution.

I have added a clause to the resolution, calling on the distributive societies in each country to unite and form Wholesale Societies. Although the resolution only goes as far as to say that it is desirable for wholesale societies to be formed, in my opinion one might go further and add that individual societies in each country should consider it necessary, nay more, their duty, to form and further such organisations. In this I am in full agreement with His Excellency L. Luzzatti, when he said that a Congress should not consist of empty words. We do not want empty words, but we wish to draft a resolution so precise and clear that the co-operative societies of the various countries may and must regulate their action by it. The necessity for it may be seen, without further words from me, in the written explanation given by the writer of the paper himself : not all countries are as well endowed as Scotland and England. In many countries there is much spade-work still to be done before the organisation of wholesale purchase is what it should be. We should, therefore, like to impose on retail societies the duty of supporting such efforts, and I beg you to vote in favour of this resolution, which is merely an enlargement of that brought forward by the writer of the paper.

DR. TOTOMIANZ (Russia) : I speak here as representative of the Co-operative Wholesale Society at Moscow which is a federation of nearly 200 retail societies. Mr. Maxwell has

just spoken of international co-operative solidarity. I therefore hope that the English, Scottish, and German Wholesale Societies will help the Russian Wholesale with credit. The Moscow Wholesale is ready to obtain goods from them, but the German Wholesale in Hamburg will not concur in this. That does not agree with the resolution passed in Budapest, by which the strong Co-operative Wholesale Societies were invited to help the weak ones in backward countries. I think the time has now come to carry this resolution into effect in a practical manner.

THE CHAIRMAN : As time is getting on, I propose to the Congress that the speeches be now limited to five minutes each. (Protests.)

M. MABILLEAU : Difficulties arose yesterday on a question of procedure. It is understood that each delegate may vote on behalf of a certain number of societies, which have not sent their own representatives. I can understand that one may use these proxies when voting on resolutions arising out of papers read, but when it comes to a question of the internal organisation of the Congress, it is not right that persons using the votes of absent societies should thereby impose silence on those who have put themselves to some trouble to come here and lay their ideas before you. (Hear, hear.)

His Excellency L. LUZZATTI : What you request may be fair and reasonable, but the rules of the Alliance do not permit it. These rules must be respected until they have been revised. It is possible for us all to agree by saying little, but that little well. One can say much that is valuable in a few well-chosen words. I beg my friend, M. Mabileau, to abide by the rules.

M. MABILLEAU : I can but submit to your ruling.

SIGNOR PONTI : In view of the conditions of the Congress and of the request made by our Chairman, I shall be very brief : I shall not even take up the regulation five minutes. I am compelled to speak so as to make a correction, and say a few explanatory words with reference to Mr. Maxwell's report. Nothing much has been done in Italy to promote Wholesale Co-operation, but it is my duty to say that a society exists in Milan for collective purchases, founded by the Humanitarian Society of Milan.

AN INTERRUPTION : But it has gone bankrupt.

SIGNOR PONTI : During two years this society has been able to supply nearly 200 co-operative stores. The financial results have not been such as we could wish. The figures are very small, but from the point of view of propaganda it has been of great value, as also from the point of view of the dissemination of co-operative principles, as it has made it

possible for co-operative societies to arise where the need for them was most felt, and where Co-operation was still quite unknown.

Having made this statement, I note with great satisfaction the pledge which the Hon. L. Luzzatti has given to Mr. Maxwell and to the Congress to take steps, at the conclusion of this Congress, to ensure for Wholesale Co-operation in Italy that development which it cannot fail to attain when the several co-operative societies have once come to a mutual agreement. In Italy there are some giant co-operative societies; in Milan we have the Co-operative Union, the Railway Workers' Co-operative Society, and others which do a total annual business of 14 million lire.* At Turin there is the "Turin Co-operative Alliance," which does business to a value of six million lire; in Rome the Military Union does eight millions of business, and the Civil Servants Co-operative Stores does two millions worth. Thus a colossal amount of business could be put together at once, sufficient to keep a Co-operative Wholesale Society going. Let us therefore take to heart the warning contained in Mr. Maxwell's report in which he has excluded Italy from the list of nations which boast Wholesale Co-operative Societies, and let us create one.

I hope that the principal co-operative societies will follow the example set by their foreign compeers and contribute towards the formation of this Wholesale Society, for if it has not the help of these great societies it will hardly prosper. We address heartfelt prayers and wishes to our Italian friends that they may make it possible for the Italian Wholesale Co-operative Society to take its position alongside the giants of Co-operation at the next International Congress.

In conclusion, allow me to express my satisfaction at the formation of these commercial relations between different countries; we shall thus attain in a practical and efficacious manner that social peace to which Co-operation aspires.

SIGNOR BUFFOLI: I only wish the representatives of foreign Co-operation to know the chief difficulties which have hitherto prevented the formation in Italy of a great Wholesale Co-operative Society. I represent a society which has always looked up to English Co-operation as its master. Mr. Gray knows how often we trouble him for information, suggestions, &c. Italy has hitherto been unable to organise a Wholesale owing, in the first place, to her geographical conditions, and secondly, because we do not make use of tinned goods as they do in England. In our different provinces we consume almost exclusively the products of those provinces. The

Italian Co-operative Associations might open factories of macaroni for instance, in Naples, of oil, and so on ; but a real Wholesale Society, as understood in England, is not possible in Italy. Germany has her great Wholesale establishment at Hamburg which receives all the goods coming from over seas, and distributes them throughout the interior. In Italy similar conditions do not prevail. I do not wish it to be supposed that these questions have not been studied : we have been prevented from carrying out such a scheme by the nature of the goods which we consume.

DR. H. MULLER : I have the honour to propose to this Congress, in the name of the Swiss delegates, " That the International Co-operative Congress in Cremona suggests to the Co-operative Wholesale Societies in the different countries that they form a committee to study the question of international joint buying and to take the necessary steps to put existing Wholesale Societies in the way of such joint purchasing."

In view of the fact that our economic life is constantly becoming more international, that in the exchange of commodities, in trade and commerce, the tendency is continually towards centralisation, and that the Wholesale Co-operative Societies are now also obliged to purchase a large number of important articles in the world-market, it appears to us, taking this economic development into consideration, that the time has come to see whether it be not opportune to study the question of wholesale purchase on an international basis by means of unions for wholesale purchase. You are well aware that monopolies have been formed against the consumers as regards a large number of articles, that large trusts have been formed with the object of dictating prices to the consumers in the various countries, with the result that the consumer's interests may be, and in fact, have already been considerably affected. You will also have noticed, that these large trusts are attempting to form an organisation, the aim of which is to reach down to the ultimate consumer himself and thereby to supersede the distributive co-operative organisations. In this connection, I would specially draw your attention to the petroleum trust. This trust has systematically been working at the creation of sale centres in all countries, controlled by itself, in order to completely bar out all competition, and in this way prevent the consumer from having any choice but to pay the price which the trust dictates. If we do not want to run the risk of having a number of other articles similarly monopolised to the consumer's disadvantage, we must face the position and do all we can to obviate it. We must try

and find out the most efficient means of combating the undermining action of these "cartells" on our national economy, and how we may replace the capitalistic interests of the trusts by that of the general public in all countries. I do not conceal from myself the fact that it will not be an easy task to solve this problem quickly and in a practical manner, but in my opinion, we shall have already made a good start if the various Wholesale Societies were to come into closer touch with one another and arrive at some understanding among themselves. At present all the Co-operative Wholesale Societies are working without any close contact with each other. It seems to us to be nothing but an extension, a natural sequence of the co-operative principle, if we were also to organise wholesale purchase internationally, in the same way as we have already organised it in the different countries, and as the purchasing power of the individual consumer has been organised locally by means of the retail stores. The short time at my disposal prevents me from going further into the argument in favour of my suggestion and I therefore confine myself now to expressing a hope that you will pass this resolution, and thereby stimulate the various Co-operative Wholesale Societies to take the preliminary practical steps in the direction I have pointed out. (Applause.)

THE CHAIRMAN: I propose to close the discussion after we have heard the two other speakers still on the list.

HERR A. VON ELM (Germany): We have just been informed that there are still two speakers who have given in their names and that after these two have spoken, the discussion is to end. I think that the Congress, and not the Chairman, should decide on the closure of the debate. It may be that these two speakers will bring forward points, which will necessitate a reply from others. The Chairman should take a vote on the question of closing the discussion and the Congress should decide.

THE CHAIRMAN: You did not understand me. I asked the Congress to decide the matter.

HERR VON ELM: That is how yesterday's misunderstanding arose. We German delegates never vote for the closure of the list of speakers, because that is not customary in our country, but we certainly do vote in case of need for the immediate close of the discussion.

SIGNOR LUZZATTI: Article 12 of our Rules states that the decision of the Chairman on points of order is final, and I ask that it be enforced. If the Chairman does not use his authority wisely you can give him a vote of censure.

HERR H. LORENZ (Germany): We are convinced that it is right that the Chairman's ruling on a point of order should be final. We Germans submit to this. (Applause.)

SIGNOR LUZZATTI: We thank our German colleagues and hope their example will be followed by others.

MR. D. MCINNES: I want to make particularly clear to the British delegates the meaning of Dr. Müller's resolution. Now I am seconding this motion, realising that I have behind me solidly the sentiment of the directors and of the constituency forming the English Co-operative Wholesale Society. Our relations with the Scottish Wholesale Society, so far as joint buying is concerned, have been of the happiest possible character—(hear, hear)—and I am hoping that there may eventuate, from the establishment of the committee proposed in the resolution, more joint buying. We are sanguine of having greater results. Now I want this idea of joint buying to be carried out still further, and I am prepared to work for it. I want the Congress to know and to fully understand that the proposal commends itself to the sentiment and the practice of the English co-operators, and I am quite sure that Mr. Maxwell will bear me out, when I say that the same observation applies to the Scottish Wholesale Society also. Dr. Müller has referred to the existence of certain syndicates. If time permitted I should refer to others which have the working classes just as much within their grip, as has the one he has mentioned. I second the resolution, because the proposal if carried out, will promote the solidarity of the industrial classes and bring about greater fraternity. (Cheers.)

SIGNOR RODINO: I propose a resolution in conformity with the suggestions made by the reader of the paper. As I have not seen his conclusions, I have drawn up the following resolution to save time:—

“ This Congress, considering that retail co-operative stores are often enslaved to the wholesale trade, and forced to submit to a ruinous competition, considering that the remedy to this drawback would be the existence in each country of a Wholesale Co-operative Society on the pattern of the great federated organisations of England and Scotland, expresses the hope that the International Co-operative Alliance will promote the institution of such Wholesale Societies, in view of the ultimate exchange of products by means of a great International Federation.”

SIGNOR LUZZATTI: I request our friend Rodino to withdraw his resolution.

SIGNOR RODINO : I will do so if there is another similar one before the Congress.

SIGNOR LUZZATTI : I think Herr Müller's resolution includes the substance of Signor Rodino's. Herr Müller proposes to the assembly a great idea : that of opposing to the great " trusts," to the Rockfellers of the world, a world-wide co-operative alliance which will in the long run become so powerful as to defeat the " trusts."

SIGNOR RODINO : Then I withdraw my resolution.

MR. MAXWELL : I am very grateful to you friends from all parts of Europe, who have so kindly received the paper put before you this morning, and for the very kind remarks of His Excellency Signor Luzzatti. But the discussion will be worth nothing without some practical outcome, and Signor Luzzatti, with his splendid initiative, says that before we part to-night we may possibly see the foundation of a Wholesale Society for Italy. (Applause.) Now that is something ; and every nation, I am quite sure, will follow in the wake of Italy. I accept, with gratitude, the suggestions from Dr. Müller. Thank goodness there is no controversy in this matter. We can unite in building up institutions which will be for the good of all humanity.

THE CHAIRMAN : We will now vote on the amended resolution brought forward by Herr Lorenz.

The resolution was passed unanimously, as was also that of Dr. Müller.

THE CHAIRMAN : Who will appoint the Committee ?

M. SERWY : I propose that each Wholesale Society appoint one delegate.

SIGNOR LUZZATTI : The Wholesale Societies of each country will appoint their delegates to this international committee which makes it imperative on us Italians to constitute a Wholesale. (Cheers.)

M. P. BONCOUR : I beg you to allow me two minutes to lay before the Congress, on behalf of the Minister of Labour, whom I have the honour to represent here, an excuse and an explanation. The excuse refers to the fact that the first general statistical review of Co-operation in France, which we promised to lay before the members of this Congress, could not be distributed among you sooner. It was due to an error in the address on the parcel of printed matter.

No one will gainsay me when I tell you that hitherto no statistics could have been drawn up. The federal organisations prepare such statistics, but they confine themselves to

giving the number of their constituent societies, without even quoting the number of their individual members or the total amount of business done. The Central Union of People's Banks has also drawn up a set of statistics, but it does not command the necessary investigating powers to enable it to carry them to a conclusion. One of the first acts of the Minister of Labour, after the constitution of his office, was to take advantage of the new cohesion, which the concentration of the various branches under his Department afforded him, to send out a circular to the Prefects, asking them to collect the necessary information. And the Minister did not content himself with the replies furnished by the Prefects. He called upon the associations with knowledge of this subject to check the exactness of the information supplied. I do not wish to say from this that the statistics contain no errors, but I think I may say that it is as exact a statement as possible of the existing condition of the co-operative movement in my country.

As for the statistics themselves, there is no occasion for me to go into them now; you will read them for yourselves and I need therefore only present them to you now.

THE CHAIRMAN: We now pass on to the third question on our programme, and I call on M. Bertrand, Chairman of the Federation of Belgian Socialist Co-operative Societies, to read his opening paper.

M. BERTRAND then gave a summary of the following paper:—

What can Co-operation do to help Working Men and Small Cultivators in their Daily Life?

THE question which, according to the programme of the Congress, I am asked to deal with is this: what services can Co-operation render to the working classes in their daily life? The first answer that this question is likely to suggest is: one explaining the great and undoubted advantages which co-operative distribution ensures to those who practise it. The immediate benefit in such case, of course, is that of placing the articles required for daily use at the disposal of all who buy them at a lower cost than that which obtains in ordinary retail dealing. However, such benefit does not by any means fully meet our point, because there are other methods besides that of Co-operation open to associated customers, to secure them cheaper prices than those of the retail market. They may, for instance, by reason of their large custom, obtain from dealers a rebate fixed by agreement upon current rates.

The mere argument of cheapness does not, accordingly, supply an answer to our question. We have to go a little further afield and look at Co-operation as a whole, and inquire what ulterior benefits it is in a position to yield. If we would arrive at a satisfactory conclusion we shall, I think, have to take the present entire organisation of society into consideration and start from the point that that organisation is defective, but that it may be improved and transformed in such a manner as will insure the gradual removal of material misery and of the exploitation of workers and consumers alike for private profit.

We shall therefore have to take this as our starting point : that the main object of Co-operation is to transform the present organisation of commerce and production by substituting for the system now in force, which is based upon the pursuit of individual gain—the getting of money by one man out of others—an organisation of commerce and industry which by suppressing the middleman promises to supply consumers with all that they want to buy at the mere price of the cost of production, securing to the producers at the same time a full return for their labour.

In my opinion the co-operative system can do very much to assist in such work of social transformation, securing at the same time immediate benefits, even to the very poorest among the working classes, and providing them with the means for raising themselves both materially and morally.

In the majority of countries we shall have to admit that, generally speaking, it is only the élite of the working classes, the well-paid artisans, who are members of co-operative societies. The poorest of the class are left outside, notwithstanding that it is just to them, with their very restricted income, that Co-operation was intended to secure, from a material point of view, relatively the greatest benefit.

It is otherwise in Belgium. In that country the majority of persons actually members of co-operative organisations consists of very poor working men, men in receipt of very paltry wages. But already co-operative organisation has shown how much it can achieve by contributing to the improvement of the position alike material, intellectual and moral, of these men.

I naturally expect to be asked : how have people set to work to bring about such results ? What has been done to attract the very poorest of our working classes into co-operative societies ? To fix them there ? That is what I now propose to explain in a few words.

I.

In the earliest stages of co-operative development in Belgium, Belgian co-operative societies, like those of other countries, made it their custom to ask incoming members to pay a substantial contribution into their working fund, by fixing the value of shares very high, at the very least at from 50 to 100 francs (£2 to £4). That meant that quite exaggerated importance was attributed to capital, as a profit producing element. Part of the overplus resulting from the trade engaged in was, in accordance with this idea, invariably assigned to capital, the other part going to custom.

This was not all. For in addition, as if advisedly to add a further obstacle for keeping out new members, such were made to pay an entrance fee proportioned to the amount of reserve fund already stored up, which meant a heavy tax upon incomers. The natural consequence of all this was that the number of members remained stationary, and that there was no progress or extension.

The radical mistake which lay at the bottom of such false policy, in those earliest co-operative societies, has already been pointed out. The organisers looked only to capital as a source of strength and overlooked entirely another, far more important element, which is the *growth of trade*.

In truth it is much less capital—such as societies, having it, are not always in a position usefully to employ—which ensures success, than large sales, an ever increasing turnover.

The early system was so contrived as to make it appear that capital was the one thing wanted, and that instead of increased sales being desirable, they ought to be carefully guarded against. For outsiders desiring to come in to the societies were, as if purposely, kept out by the tax levied upon them in the shape of a proportionate share in the realised funds accumulated by those who had preceded them, whereas in truth additional custom was of far greater value to the society than the few hundreds of francs to be obtained for its funds from the pockets of incoming members.

To this faulty system of Co-operation the modern school of Belgian Co-operation opposed a totally different one, which is that of "the open door;"—the door kept wide open for all.

Money at starting had in truth little to do with the success achieved. The *Vooruit* of Ghent, now famous for its prosperity, began with a poor loan for 2,000 francs (£80) which the organised society of weavers advanced to it. The *Maison du Peuple* of Brussels made its founder-members take up shares of only 10 francs (8s.). And only very few

months after, the value of the share was advisedly reduced to only 2 francs (1s. 8d.), in order that membership might be made easy for those to whom the payment of 10 francs might have constituted a tax. At the present time the value of the share is once more fixed at 10 francs. However, all that an incoming member is actually required to pay is the value of the book of rules, that is, 4d. Such trifling payment ensures to him at once all the rights of membership, with every one of its benefits, including the right to have dividend allotted to him corresponding to the amount of his purchases. And it is out of such dividend accruing that, in four or five instalments, which take nothing out of his pocket, he pays the value of his share.

At Jolimont the share still stands at only 2 francs.

The introduction of this system of the "widely open door," of the abolition of progressive entrance fees, had a marked effect upon the development of the movement. There was from that time forward very rapid progress and growth. At Ghent the hundred or so members who started the *Vooruit*, have since grown to 10,000. At Brussels the 70 who started the *Maison du Peuple* have become 20,000. And so on. And this system has more particularly brought great benefit to the very poorest class of our working folk, those to whom a saving of five or six centimes (about $\frac{1}{4}$ d.) on the 2 lbs. of bread which they buy represents a very much greater relative gain than a more substantial economy does to the better-paid artisan. These men have come in in shoals and it is the result of attracting them which mainly accounts for the marked success of modern socialist Co-operation in Belgium.

II.

Now let us for a moment inquire how our Belgian co-operative organisation deals with the matter of sale, the fixing of prices and the apportioning of profits.

When the bakeries of the *Vooruit* of Ghent and of the *Maison du Peuple* of Brussels were first formed, that is, about a quarter of a century ago, bread was very dear. The kilogram (about 2 $\frac{1}{2}$ lbs.) then sold for 40 to 42 centimes (4d.), and the bakers drew a profit of at least 10 centimes (1d.) per 2 lb. loaf. Our practice is to have bread paid for in tokens, which are sold to members in advance. As long as it was at all possible, the price of the token, standing for 2 lbs. of bread, was deliberately kept up at its old high rate. That meant that at the end of each half-year there was a substantial overplus standing to each member's credit. That overplus or dividend was dealt out to him, however, not in money, but

once more in tokens, which enabled him to obtain the bread that he wanted during about two months following without putting his hand into his pocket.

However, this system of heavy payments and correspondingly substantial dividends could not be kept up long. The bakeries set up to compete with the co-operators, took to lowering the selling price of bread with a view to securing trade. As a matter of necessity co-operative societies had to follow suit.

Nevertheless a few societies held out, and continue to do so even now, keeping the value of the bread-token at from three to five centimes above the ordinary selling price. They are enabled to do so by guaranteeing from the outset a fixed bonus return, so that, in point of fact, the buyer wittingly includes in his purchase price what he knows to be a small weekly deposit to his savings account.

"Dividend," by the way, is still paid only in the shape of tokens, which once more secure members the benefit that during a portion of a year they can buy their bread seemingly for nothing, for it is paid for in advance—unless, indeed, they employ the tokens received for the purchase of other goods, which comes to the same thing.

Generally speaking it may be laid down that as time goes on the old practice of keeping up a high price for bread dies out more and more, and the co-operative selling price becomes more and more generally assimilated to that of the market. There is no help for this, because the poorer among the working classes prefer parting with less money—of which they have only little—to that of laying up savings; and the competing bakeries encourage them in this disposition.

So much for our dealing with bread. But what has been said with respect of bread applies every bit of it also, in precisely the same way, to the sale of other commodities: groceries, butter, butcher's meat, clothing, boots and shoes, and so on.

It may, then, be said that at the present time Belgian co-operative societies dispose of all their goods at current market rates, which still leaves them enough over to allow their members a dividend ranging from 12 to 20 per cent. on their purchases, without counting the money retained for provident and other purposes still to be spoken of.

But now arises the question: how is such overplus apportioned?

Share capital receives nothing out of it. And that may be taken to account for the fact that only very few members hold more than one share each in their own particular society. But that does not mean that saving and laying by

is not encouraged. Every society has its own deposit department into which members are free to pay what deposits they like, receiving for the same, according to the district, interest at the rate of from 4 to 5 per cent.

But "dividend" goes entirely to custom, in exact proportion to the value of goods purchased by each member at the store. On groceries and articles of clothing it amounts as a rule to 6 per cent., on butcher's meat and similar articles to 3 or 4 per cent. only. On bread it varies according to the price paid by the society for its flour—except when, as has already been shown, it is fixed at a certain rate and guaranteed in advance.

III.

However, wishing to attract and favour the poorest among the working classes, Belgian co-operators do not stop only at making admission easy, giving to new members without any call upon their pockets full rights of co-partnership in their existing establishments, the value of some of which stands at millions of francs, and providing them with good food and other articles of daily use. They distinctly aim at securing for them additional benefits also. When, about a quarter of a century ago, those of our co-operative societies were formed, which have now grown to be large undertakings, there were very few working men indeed who belonged to provident or friendly societies such as secure to their members in case of illness the services of a doctor, the provision of medicine, and sick pay. For by far the largest number of Belgian working men falling sick, charitable provision and the mercies of poor relief represented all assistance available. That was degrading, and meant that the working man must necessarily lose self-respect by becoming a beggar for medical relief.

Our co-operative societies have from the outset studied to remedy this state of things by providing medical and pharmaceutical benefits for all who may require such. For such benefits the member's wife and children may qualify themselves together with their bread winner. It means a payment of five centimes ($\frac{1}{2}$ d.) per week for each member, which secures them all that they can want. In return for such payment the member and his wife and children have in case of sickness a *right* to the services of what is now *their own* medical man, and to the medicines and surgical appliances required. Apart from this, wherever it is the head of a family who becomes disabled by illness, and cannot earn his wages, the society delivers to his house seven loaves of bread of one kilogram ($2\frac{1}{8}$ lbs.) each per week, free of charge.

To show the actual importance of this institution to Belgian working men, it will be sufficient to quote the figures representing the benefits accorded, under this head, every year in the *Maison du Peuple* of Brussels alone. That society pays annually nearly 70,000 francs (£2,800) for medical advice, medicine, surgical appliances, and the like, in addition to about 30,000 francs (£1,200) which represents the value of free bread delivered to sick members and some other extra benefits.

Moreover, several Belgian co-operative societies have some time ago instituted old age pensions for their aged members, according to a scale the rate of which varies in proportion to the length of the member's membership, and also to his dealings at his store. It was the *Vooruit* of Ghent which set the example, introducing such old age pension service on 1st May, 1897. The qualifications for a pension are: at least sixty years of age, active membership in some co-operative society or other during at least twenty years; and lastly, past dealing at the co-operative store, not counting bread, to the extent of at least 150 francs (£6) a year, which means, that the man must have laid out at least 3,000 francs (£120), apart from bread, at the co-operative store. For bread does not count in this reckoning. The minimum pension allowed is 120 francs (£4 16s.) per annum, and it is paid in tokens for purchases. If the pensioner's purchases at the store amounted to more than £6 per annum, he is allowed a proportionately higher pension.

Since 1897, when it began this practice, the *Vooruit* has allotted pensions in all to 215 persons. Of this number 25 have since died; so that at the present time there are actually 190 in receipt of pensions. The amounts annually paid out in this way have been as follows:—

		francs.			francs.
1897	...	4,574·76	1902	...	8,148·44
1898	...	5,075·08	1903	...	11,443·50
1899	...	5,377·78	1904	...	12,759·15
1900	..	5,600·27	1905	...	16,914·60
1901	...	7,117·01	1906	...	20,000·00

Thus in this way within ten years the *Vooruit* has dealt out to its aged members no less than 97,000 francs (£3,880) in pensions.

In this connection allow me to point out that under its old age pensions scheme the Belgian State allows only 65 francs a year to any one pensioner, and that he must be at least sixty-five years old and in actual distress, that is, in receipt of at most one franc (10d.) a day from other sources.

There are other co-operative societies besides which pay pensions to their aged members. There is, for instance, *Le Progrès*, of Jolimont, which in 1906 disbursed as much as 45,353.25 francs (£1,814) in old age pensions and support of sick members between them. *Le Progrès* was only formed in 1886. It now pays old age pensions, ranging from 80 francs (£3 4s.) a year a head upward to more than 600 members.

In conclusion, with the object of ministering to the intellectual improvement of their members, Belgian co-operative societies have long since set up truly magnificent establishments, with libraries, reading rooms, and concert and assembly rooms attached to them. They issue newspapers, provide lectures and educational courses, and they also organise social unions for the cultivation of music, singing, the dramatic art, and the like.

In this way our co-operative societies have succeeded in raising the poorest among our working classes, those who previously counted for the very dregs of society, their education neglected fearfully in every respect, and in making them understand that they were being raised and teaching them to appreciate the benefit.

IV.

The organisation of our co-operative societies is thoroughly democratic. One member exercises precisely the same rights as another. Supreme power is in all cases vested in the general meeting of members which is open to all alike. It is that meeting which freely and openly elects the committee of management. Labour likewise has its rights recognised. The working employees of the society are represented on that committee by their own representatives freely elected for the purpose by themselves. And those employees also receive a fixed share of the profits earned, which share is allotted in proportion to the wages or salary which each one draws. In Brussels that share now stands at 2½ per cent. of the total profits.

Nor is the social side of Co-operation neglected in the treatment of employees. In case of illness the society's employee is, during the time of disablement, allowed half his ordinary wages or salary, which wages or salary are for ordinary purposes invariably fixed at the highest rate prevalent in the district. The working day is everywhere limited to eight hours. In all respects the Belgian socialist co-operative societies make it their aim to set the best of examples to other employers, in order by such means to improve the general conditions of labour.

In the last place Belgian socialist co-operative societies regularly allot part of their annual profits to propagandist work. They make money grants to newspapers, to the election funds of candidates of the Labour Party; they assist workmen on strike with funds or else with car loads of bread.

The results obtained by all such co-operative work have proved very considerable. Its main points may be summed up in the following points:—

Belgian socialist co-operation enables working men to live more cheaply than they could otherwise do.

It encourages both collective and individual thrift and accumulation of capital.

It ensures to its members medical attendance, medicine and appliances in case of sickness.

It provides them gratuitously with bread during their sickness.

It ensures them pensions in old age.

It provides for them the use of common rooms and libraries, and enables them to educate themselves by following courses of lectures, and by these and other means contributes to the strengthening of their moral fibre, even though they be among the very poorest.

It sets an example for the reform of social order, by recognising the claims of labour and securing to its employees a high minimum wage, for a reduced working day, in addition to sick benefits and a pension, and the right to be represented, as employees, on the managing board of their society.

In conclusion, it renders most valuable services for raising the greatest number of the citizens of its country, alike materially, intellectually and morally, assisting in social and political work tending towards this end by means of money grants and all other methods available.

It is in this way that working men's Co-operation, as generally practised in Belgium, has succeeded in benefiting working men largely in their daily life, which is the subject of this paper, down to the very humblest, without ever losing sight of, or neglecting its great ultimate aim, that is, the gradual but steady transformation of the existing organisation of society for the common good, by the application of "solidarity"—that is, the famous "one for all and all for one"—and the progressive elimination of parasites, who at present make a living by exploiting the needs both of producers and consumers.

V.

In the development of rural economy Co-operation has thus far in Belgium played only a very secondary part. In country districts the movement still presents itself as wholly undeveloped and rudimentary, and of quite recent origin. It was not, in truth, until the last years of the nineteenth century that the peasant class in Belgium appeared to wake up at all from its long continued drowsy indifference in order to enter, in its turn, upon the great path of self-improvement by combined action and common understanding in the prosecution of common aims, in respect of which industrial working men had set so praiseworthy an example. During entire centuries the Belgian peasant had been content to shut himself up in almost complete isolation from the outer world, holding that his best policy must be to follow the line marked out by the principle of the egotist: "Everyone for himself and only God for all."

What has resulted from this peculiar way of looking at things? We find the results clearly set forth in an official report on "Agriculture in Flanders" recently published by the Ministry of Agriculture. I quote the following passages:—

"The Flemish peasant has at all times been remarkable for his endurance in labour and his tenacious devotion to duty. Unfortunately, these excellent qualities of his are only rarely coupled with a spirit of independent initiative and a sufficiency of technical skill. The consequence is that his efforts are not in all cases rightly proportioned to the object at which they are pointed and that oftentimes the man is found to be wearing himself out in compassing absolutely insignificant results. It is quite true that a cultivator's lot is particularly trying on the generally ungrateful soil of this district. Frequently enough will the regard for economy—too little understood or else greatly exaggerated—peculiar to the Flemish peasant, deter him from embarking in very profitable outlay; his great object is, having accumulated a little money, to keep it safe. Often enough does he offer a stolid resistance to all ideas of association with others, or of Co-operation, and in doing so one cannot plead that he is guided solely by his innate love of independence; for the more powerful motive is an all too narrow conception of his duties of solidarity. Under circumstances such as these it can surprise no one to find that the peasant of this sandy region, who lives entirely upon his own thoughts and comes only very little into contact with the outer world, so very often shows himself a mere slave of routine. It can surprise no one, any more, that he has so long remained outside the

movement of Co-operation which has carried along with it all other classes of labouring folk. And what is true in respect of the Flemish peasant is, generally speaking, equally true with regard to his Walloon brother."

Nevertheless, something of a happy change has come over the scene within the last few years and, thanks to some few philanthropists, members of the priesthood and of the Catholic party, an altogether new spirit appears to have been infused into the dull mass of the population of the Belgian country districts. A considerable number of agricultural co-operative societies have indeed already been formed with the object of assisting the small cultivator in his struggle for life.

In the first place there are quite a respectable phalanx of agricultural syndicates formed for the common purchase of seed, fertilisers, machinery and implements, feeding stuffs, and the like. And these same syndicates have also already tackled the more difficult task of organising the sale of agricultural produce, such as butter, eggs, poultry, and the like.

Next, there are at least 500 co-operative dairies now in existence. In the year 1905 those dairies disposed of no less than 32,000,000 francs (£1,280,000) worth of produce, which means, on an average, £2,560 per society, and £23 per member of the particular dairy.

Then there are numerous societies for mortality insurance of live stock. And there are some agricultural credit societies.

All these societies have adopted the co-operative form and not a few of them receive encouragement from the State.

The existence of these societies has had a marked effect in changing the mental attitude of our peasantry, in making that peasantry understand and appreciate the benefits of association, of union, of solidarity. It has led the peasantry to modify its methods of cultivation, to employ artificial fertilisers, which our rustic had previously viewed with disdain, also modern implements and machinery, of which in other times the same rustic was not in a position to procure the use for himself. Instead of making his own little lump of butter in his little farmstead, and carrying it in small quantities to the market, at a great expenditure of time, or else selling his milk by the quart, he now dispatches all his milk daily to the co-operative dairy, which sells it for him in larger quantities, converting it first into butter or cheese. And so, while taking much less trouble, the peasant secures a more substantial return for his produce.

Here, once more, we trace the beneficial effects of Co-operation as affecting the daily life of those who practise it,

of which I have to speak, by enabling them to live under better conditions.

That is, unfortunately, all that can be said of agricultural co-operation in Belgium for the present.

However, surely those thousands of agricultural co-operative societies which, for the most part, have only just sprung up, may be taken as presaging a coming great transformation in peasant life. They seem to justify the hope that with increased intelligence, extended capacity, and more good will, the peasant's methods of cultivation will be still further improved, so as to render his labour more fruitful and place himself in a better material position.

In taking up this co-operative principle our Belgian small occupiers have in truth only followed the example first set them by their brethren elsewhere—in France, Switzerland, Denmark, Germany, etc. The same thing cannot be said of the Co-operation of Belgian industrial working men. In our large cities and centres of industry the co-operative distribution practised bears a distinctive character, very marked, and all its own, which I cannot too earnestly recommend for study to all true friends of Co-operation and which, so I am firmly persuaded, has it in its power to render Co-operation capable of very largely benefiting working men everywhere, even the very poorest.

In conclusion, in the name of my Belgian colleagues, Messrs. Serwy, Hénault, Rousseau, and Octors, and of some other Congress members, I beg to move the following resolution :—

“ That this Congress of the International Co-operative Alliance, held at Cremona, in view of the fact that Co-operation, as based on the principles of the Rochdale Pioneers and on their natural development, aims directly at (1) the sale at the lowest possible price of produce of good quality ; (2) the return to the consumer of the profits realised, in proportion to his purchases ; (3) the carrying out of works of education and of solidarity by means of part of the profits set aside for the purpose. /

“ Considering further, that Co-operation also aims at (1) the suppression of all intermediaries, that are not indispensable, between producer and consumer ; (2) the creation of relations between producers and consumers based on the value of labour ; (3) the institution of common ownership ; (4) the substitution of co-operative industry and commerce for competitive industry and commerce.

“ Under these conditions the Congress resolves :—

“ (a) That it is in the interest of society that co-operative distributive societies be formed by the workers in all towns and villages ;

“ (b) That it is of vital importance to such societies to federate in national, or regional, Wholesale Societies for common purchase, and in national or regional Unions for the establishment and organisation of co-operative credit, propaganda, and education ;

“ (c) That the Wholesale Societies should centralise co-operative production ;

“ (d) That the Wholesale Societies and the Unions should federate and become members of the International Co-operative Alliance, so as to create the means of international exchange, to organise and regulate international production and distribution, and to replace the capitalist state, which incites to conflict between nations and to warfare, by the reign of social peace based on labour.”

* * *

THE PRESIDENT : I now ask M. Garibotti, of the Italian Co-operative Union, to read his paper on the same subject.

M. GARIBOTTI then summarised his paper, which was as follows :—

CO-OPERATION, there can be no doubt, might be made to render very valuable services indeed to our country, given up as it is to so large an extent to the practice of agriculture, in which periodical disturbances among rural labourers, struggling for more human conditions of life, indicate only too plainly and too painfully that there is still much backwardness, distress and discontent. Co-operation might provide better nourishment for the families of our working folk and of the classes slightly above them ; it might help in transforming for the better the relations subsisting between the clashing interests which between them determine the conditions of labour, both industrial and agricultural ; it might be made to provide the money or credit indispensable for the development of distributive or labour organisations.

Attempts to bring this about have been repeatedly made, and during the past years it has become conclusively evident that in Italy as elsewhere the public mind has awakened to the value of the public benefits which a comprehensive organisation of co-ordinated co-operative societies has it in

its power to provide, and accordingly the co-operative movement is seen to be advancing. But it must be owned that by the side of what has been accomplished elsewhere our little co-operative beginnings in Italy still appear modest indeed.

The two forms of Co-operation now most practised in Italy are those of distribution and of banking. Our distributive societies muster 200,000 members and do an annual business of about £2,400,000. The co-operative banking movement embraces about 150,000 members and does an annual business of about £20,000,000. However, I should not like to make myself answerable for it that all who actually have joined these organisations are really animated by a genuinely co-operative spirit.

Co-operative propaganda has come only late into our country. And it is only very few years ago that the truly marvellous achievements of Co-operation elsewhere began to make any impression at all upon our people and to arouse any perceptible interest, more specifically among our working folk. Accordingly that particular conception of Co-operation, as making for education and provident action, on which to-day I should wish to lay stress as attaching greatest value to it, has not yet in this country secured much of a hold upon the public mind. In only too many cases do we find an institution labelled "Co-operative"—as a means of procuring for those who engage in it some trifling legal advantages and of attracting an easy custom—in which all that goes to make up true "Co-operation"—such as the raising of the poor—is conspicuous by its absence.

Now let me show you, the co-operators whom the call of the International Co-operative Alliance has brought together at Cremona, what in the matter of co-operative institutions formed by working people in Italy we actually possess.

1.—SOCIETIES OF *Braccianti*.

Among institutions of this sort, organised by bonâ fide Italian working folk themselves, the most characteristic and distinctive are the organisations of ordinary unskilled labourers handling pick and shovel, who here go by the name of *braccianti*. Such organisations, I believe, do not exist elsewhere. In this country they have been formed to enable men of the humble class, by means of collective contracts undertaken, to execute for their own account such works as the construction of roads and dykes, earth works and works connected with water of every kind, more particularly the damming in of rivers. The object of such collaboration is to secure to the men who

buckle to such fatiguing and exhausting labour more equitable remuneration than they otherwise receive. From time immemorial all such contracts previously went to a special class of contractors and speculators, who have long stood like a wall between those who pay the money and those who do the work, and in many cases probably these men were not even aware of the nature of the work which they had undertaken and which they left to so many gangs of labourers to carry out for them.

From modest little societies embracing only about a hundred members, unskilled labourers and barrowers, who have been forced into combination by want of employment, we find such organisations of *braccianti* ranging up to powerful societies like that of Ravenna, which has long ceased to respect the boundaries of its own province as a limit to its work, but sends its squads and hosts of labourers gaily across the country here, there, and everywhere, wherever employment may be found to offer—accepting substantial contracts for the construction of works connected with water, for the improvement of land and for the reclamation of wide stretches of property.

Indeed, organisations of this kind generally do not confine themselves to enterprises in their own localities only. They combine among themselves to more or less powerful unions or federations, and thus brigaded together find themselves in a position to undertake large jobs. At the present time, to state one instance, in the province of Reggio Emilia the construction of an entire railway, from Reggio to Ciano, has been given them in contract. In executing such works the men provide for the skilled supervision and planning required by securing their own experts. In the same way *braccianti* are now carrying out great works of land reclamation in Sardinia and in the South. Among the land improvement works involving an expenditure of millions of lire, which are now in progress in the provinces of Mantua and Reggio, we find foremost among the contractors undertaking such, societies of *braccianti* of those same two provinces. In the province of Ferrara and of Bologna other great works connected with water are likewise being carried out by societies of *braccianti* of those districts. And there is similar work going on in the provinces of Cremona, Piacenza, Parma, and Modena.

The utility of the societies of *braccianti*, judged from a co-operative point of view, has not stopped there. Having been formed for their own purposes, they have by their existence and results served as a stimulus to the formation of similar societies among men of other employments. There is no work of construction in connection with water, or of damming in rivers, carried out, which does not necessitate the

assistance of stonemasons, barrowers, carters and excavators of shingle. These men likewise are called upon to execute arduous and exhausting work, for which up to only a few years ago they were paid at the miserable rate of 13½ to 22 pence per day. The example set them by the *braccianti* served them as a stimulus to organise in the same way, and accordingly new societies composed of men of these callings have been formed in various localities.

In the district of Cremona some years ago Co-operation was very active in this way among the diggers of shingle, and also among barrowers. That district is watered by three great rivers, the Po, the Adda, and the Oglio, whose beds are rich in shingle, such as is required for road metal and material for dykes and railways. Accordingly it affords employment to a large number of shingle diggers, who in many cases are also bargees. For the shingle has to be carried in barges to the spot where it is to be employed. These men are accordingly called upon to provide and move the material necessary for the purpose. Their work is exceedingly fatiguing and wearing. And by its very nature they are compelled to stand in the water for hours together, either digging the shingle or else carrying it into the barge. The barges proceed down the river carried by the current of the stream. But when they are unloaded these same men have to tow them back up stream, harnessing themselves to their craft like beasts of draught. There used to be no regular hours fixed for such work; the men were worked any length of time and as recompense they received very poor wages indeed. The toll taken midway upon the money which eventually paid for the shingle was considerable, because between the department which ultimately dealt out the money and the labour which supplied the work, there stood several intermediaries who did not neglect to line their own pockets.

Our shingle diggers resolved to do what they could to put a stop to this system of exploitation. Joining together with the carters and barrowers employed on the same work, they formed a co-operative society, which offered to take contracts directly from public authorities. The experiment began promisingly, various initial difficulties were successfully overcome, and the men earned more money. However, the reactionary wave which swept over Italy in 1898, with the help of an armed force carried the society away together with many others. And there the matter ended for the time.

However, labour societies of this kind, devoted specially to the execution of public works, are once more taking their proper place in the ranks of Italian co-operative societies and may be expected—even while acting only singly, but very

much more when acting collectively—to exercise a powerful influence for good of at once a moral, an economic and an industrial character upon the conditions regulating the existence of our population. Far more than has hitherto been done might be accomplished in the way of systematic employment of labour upon public works, if co-operative labour organisation were more freely called upon to exercise its proper functions. Public bodies, the central power at the head of them, should address their offers directly to such co-operative organisations and treat freely with them for the execution of public works, taking their financial position into consideration and favouring them accordingly, as far as is possible, in respect of terms by guaranteeing them payment for the work done at short intervals. Italian legislation has already made provision for such arrangements; however, much still remains to be done in disposing public bodies to give effect to what legislation has with very good intentions authorised.

Similar co-operative labour societies have been formed among printers, joiners and cabinet makers, workers in marble and cement, makers of gold beading, even porters and glass workers,* and others as well.

2.—LAND RENTING SOCIETIES OF AGRICULTURAL LABOURERS.

Within the past few years some co-operative societies of agricultural labourers have been formed with the object of renting land to work in common. Our country is to a very great extent a country of large estates, the owners of which let out their land to small capitalists, who employ for its cultivation gangs of labourers who are miserably paid, even if the produce distributed to them in kind in addition to small wages be taken into account. The repeated disturbances provoked by this state of things suggested to some of the better instructed and thinking heads among the labourers of the class interested that on such ground Co-operation might provide a useful remedy, as applied both to labour and to the supply of necessaries of life. Mere resistance, as by

* Under this head the *Vettreria cooperativa operaria federale* of Leghorn deserves special mention. This society was formed only in 1903 as a sequel to a strike. It has now five working establishments, viz., one each at Leghorn (San Jacopo), Imola, Sesto Calende, Vietri sul Mare, and at Asti. It now numbers 956 members and has a share capital of £9,968. The balance sheet of 30th June, 1906, shows £83,184 assets and £61,436 liabilities, with £1,756 net profits earned. The four first named branches (that of Asti was not yet in working order) are shown up to the same date to have turned out glass bottles to the value of £73,687. At the International Exhibition of Milan, in 1905, this society was awarded a distinguished prize.

a trade union, could not, so they judged, permanently improve conditions. The contrast in the conflicting interests seemed too pronounced, and resistance and strikes could not help the labourer in his daily life. No doubt a trial of strength might result in a momentary increase of wages. However, our men knew well enough that the money gain so got would soon be absorbed by the higher prices to be paid for necessaries of life. And even an improved wages tariff could not be maintained against the continued nibbling action which experience had shown was sure to follow on the part of employers, and which threatened to carry the little improvement conceded away piecemeal.

Co-operation, so they thought, was in a position to render larger and more enduring services to the vast host of agricultural labourers concerned. It appeared to them to possess the power of mitigating the asperities of existence and making life easier for them. A large-minded landed proprietor in the province of Cremona, of the name of Giuseppe Mori—he is now dead—a faithful follower of Mazzini, at a time when, in 1888, new agrarian riots were once more disturbing the peace of Lombardy and threatening agriculture with ruin, summoned his labourers together and proposed to them that they should form a co-operative society and rent from him for purposes of cultivation part of his estate of Cittadella. The advice was taken and the newly formed society entered into possession of about 250 acres of land with ample buildings and all the requisite live stock and implements found. The experiment could not be carried far, for internal dissensions soon brought the society to its dissolution—not however, without establishing the proof that such action as had been proposed was capable of execution and that it might be relied upon, in the matter of living, to bring substantial relief to those engaged in it, while it lasted, and might at the same time benefit the land on which the enterprise was carried out.

There are now quite a number of co-operative land renting societies in existence.* The majority of them are

* It may be well to state the results of some of these co-operative undertakings. The *Cooperativa di lavoro tra gli agricoltori di Rivolta d'Adda*, in the province of Cremona, numbered on 11th March, 1906, 140 members. Its share capital stood at about £120, its assets amounted to £1,205, its liabilities to about £1,130. The net profits realised were returned at about £86. The *Cooperativa agricola di Calvenzano*, in the province of Bergamo, on 31st December, 1906, had 339 shares of £2 each in the hands of its members. The reserve fund already accumulated brought up the amount of its own money in the concern to about £1,367. Its assets stood at £8,931, its liabilities at £8,675, and the net profit realised was £258. This society obtained the first prize at the International Exhibition at Milan. In 1906 it set up a factory for preserving tomatoes, which will serve equally well for preserving other garden produce, such as peas, beans, and the like, thus getting ready surplus produce for the market.

to be met with in the province of Reggio Emilia, and the co-operators of that province are bestirring themselves to extend the system. By the side of these labour societies, for land renting purposes, distributive societies are being systematically formed and pushed—to cheapen living to members—and also productive societies.

3.—*Case del Popolo Campagnolo.*

I now proceed to describe a different form of rural co-operative society, which for the present is still peculiar to Italy. It was at Massenzatico in the province of Reggio Emilia that in 1903 the first *Casa del Popolo Campagnolo* was created. Establishments of this kind ought to be set up in every locality. They are peculiarly adapted to render valuable and special service to agricultural labourers.

The name and idea of the *Case del Popolo* came to us from Belgium, where the *Maisons du Peuple* have long been a valued institution among the working classes of towns, and are found to render useful services. There does not yet appear to be proper room for them in Italian towns, but in a modified and reduced shape they are gradually gaining a footing in our country districts. Our country labourers feel that they have certain reasonable wants that ought to be satisfied. They want better and cheaper food ; they want to be able to meet occasionally to discuss among themselves their common interests ; they want to meet also in order to labour in common at their own education, by means of which, once they are brought up to the proper standard, they hope to be admitted to their proper place among electors for political and local bodies ; they want to have clubrooms for educational lectures and occasional musical or dramatic performances ; they want to learn to manage things, beginning with their own little society, so as to become gradually trained to more responsible administrative work, in provident societies, for poor relief, in charitable institutions, and on public bodies.

In the *Casa del Popolo* they have discovered the institution which best responds to such wants. They have felt from the first, and they are now firmly persuaded, that Co-operation may, in its various applications, successfully transform the relations existing between producers and consumers and make it clear that for purposes of production it is not necessary that all the means which pay for labour should be massed together in a few hands ; that, like the labour of the slave and of the serf, wage-paid labour marks only an intermediary stage on an onward course of evolution and is bound in due time to give place to free self employment by means of " associated labour."

This belief is still spreading. The idea of Co-operation, having penetrated into our country districts, has made converts already even among farmers, who are forming societies to supply them collectively on more advantageous terms with seed, fertilisers, machinery and implements, and to enable them to churn their milk in common, to manufacture their own fertilisers, and to gather and to dry their cocoons.

The question of cocoons opens up a prospect for the employment of Co-operation, about which I will say only a few words, lest I should be found trespassing upon ground marked out for some other reader of a paper. Co-operation applied to cocoons, in my opinion, promises, if set in motion, not only to assure to the labourer engaged in sericulture a full return for his labour, but also to transform our silk industry from top to bottom and improve it, and to raise our Italian silk once more to the high level of superior quality for which it was so long renowned. It has been made clear by experience that in the silk industry there is no longer any need for that rigidly disciplined employment of labour directed by middlemen (who could well be dispensed with), which has so long prevailed. By means of societies or syndicates formed among the growers—who may well purchase for themselves that expert advice and supervision which is of course indispensable—it may be turned into a source of additional wealth for our agricultural classes.*

But this by the way. I want, however, to insist upon the fact that Co-operation may render most valuable services in their daily life—which is my particular subject to-day—to artisans and labourers in the country, because its organisations may be turned into real gymnasiums, so to call them, of social science, in which labourers may develop their brains as in other gymnasiums they develop their muscles; in which collective interests may be counted upon to stimulate individual effort, in which the consciences of working men may be formed and perfected.

Only, if this end is to be attained, it will be necessary that our *Case del Popolo* should be organised as genuine co-operative organisations, which propose to themselves the following objects: carefully to avoid the mistakes into which our small distributive societies have fallen; to provide for the easy satisfaction of the daily wants of consumers, leading them on to improve their daily nourishment; to bind together a large number of consumers in bonds of brotherhood, so

*Our province of Cremona possesses a number of co-operative dairies. Among these the best organised and also the largest is that of Soresina, which in 1906 turned no less than 8,000 tons of milk into butter for the benefit of its members.

that they may buy goods in large quantities, at correspondingly cheap prices, and to produce for themselves such goods as appear suited for the purpose in order by such means to put a stop to the trade in adulterated goods ; to watch over the educational progress of all labourers and of their children ; to promote co-operative spirit to the utmost of their ability, assisting in the formation of new co-operative societies and more especially co-operative land renting societies ; to stimulate educational work by gathering together the children of labourers after regular school hours, or in seasons when special work keeps the parents an exceptional length of time in the fields, in suitable places and under proper supervision.

In my opinion rural *Case del Popolo* should not be organised as distinct, isolated bodies, each confining its work to its one parish only. They ought to be organised on a broad basis, for whole provinces, or at any rate districts, connected among themselves and composing in their entirety a system qualified to carry out the great work of social redemption which they are called upon to perform, alike in the province of distribution and in that of production, and lending a helping hand to the organisation of an exchange of goods.

For it deserves to be borne in mind that in our country districts the exchange of goods in kind, that is, barter, still occupies a large place. People currently pay in eggs, or flax, or fowls, rather than in money. In the province of Cremona, in which large quantities of eggs are produced, the *Case del Popolo* might very well, by means of a good distributive society established for the whole of the province, organise a service under which eggs might be collected every week, to be disposed of to similar societies elsewhere, rather than leave those eggs to find their way to their ultimate destination through the intricate maze of three or four toll-levying intermediaries. In other provinces other produce, peculiar to each locality, might be dealt with in the same way, for instance oil, garden produce, vegetables, etc., to be in due course exchanged for other articles wanted.

Co-operation, to my mind, would in this way succeed in assuring to the country labourer (as to some extent it already does to his brother in the town) the fuller enjoyment of the entire product of his own labour, and would at the same time perform the enlightening work of raising economically and intellectually an immense portion of the population which has up to the present time been neglected and abandoned to itself in a truly shameful manner. And once Co-operation will have succeeded in establishing in every village in this peculiarly agricultural country a *Casa del Popolo*, in which country labourers will be free to meet in order to talk over their affairs,

from which they will obtain the articles required for the daily use of their families, in which they may receive a training for managing concerns such as productive, distributive, and labour societies ; through which they may take part in a well regulated system of inter-society barter—once Co-operation will have succeeded in creating such a network of new and life inspiring organisations, it will be able to glory in the fact that it has accomplished one of the greatest works of civilisation reserved for the present century.

I am quite aware that for work of this kind, so ambitious in its objects, mere faith and energy will not suffice. There must be means as well. Such means the labourers themselves, who are thereby to be benefited, should be the first to provide. They cannot subscribe much, but they should subscribe regularly, so as to raise a share capital and attach the labouring class to their co-operative society. Beyond the limit of such contribution lies the task which it is reserved for our co-operative banking institutions to discharge.

Now up to the present time it cannot be denied that our co-operative banks have not done their full duty in making their own movement serviceable for the promotion of other forms of Co-operation. Many a well conceived co-operative scheme it has proved impossible to carry into execution ; not a few such schemes, after having started, have subsequently suffered shipwreck, because of the want of financial support from the banks. Of course, no one expects the banks to embark on risky or dangerous ventures which are likely to mean loss to themselves, but banks have ample means at command for securing themselves against total or partial loss of advances, more particularly by insisting on their right of inspection. But it seems to me that, as a co-operative movement, the movement of co-operative banks becomes untrue to its own declared purpose, when it neglects loyally to support other co-operative institutions, whatever be their form, in their development, so long as they make it their object to improve the conditions of the working class. In Italy co-operative banking is in a position to produce splendid balance sheets, such as capitalist banks might envy, but it cannot be said that it has done much in support of co-operative labour societies. Were our co-operative banks to show themselves generally inspired by the same enlightened sentiment of "solidarity" which animates H.E. Signor Luzzatti—who, by the way, is President of their union—co-operative Italy would have better things to show to its guests of the International Co-operative Alliance than it actually has. Co-operative organisations for the benefit of the labourers of the soil, would have made giant strides forward and by the

improved conditions of the agricultural labourers the whole country would have benefited.

However, what has not yet been accomplished on the part of our co-operative and savings banks, may at any rate be done in the future—let us hope that it will be done soon. The coupling of the seventh Congress of the International Co-operative Alliance with the Congress of Italian People's Banks—at which Signor Luzzatti's proposal for the adoption of compulsory inspection of distributive, productive, and labour societies on behalf of the banking societies which supply them with loan money has been discussed—may possibly facilitate an understanding, the benefits to be derived from which cannot be doubtful, and which assuredly would assist greatly to develop healthy and beneficent Co-operation in this Italy of ours.

SIGNOR GARIBOTTI: I shall try to summarise the paper I have handed in, explaining the ideas contained in the motion placed at the end of it. The motion which I submit is not in contradiction to that proposed by M. Bertrand, whose resolution is still more comprehensive than the one I shall lay before the Committee of the International Alliance. I have limited myself to summarising under six principal headings the paper which I have drawn up, drawing special attention to the position of Co-operation in Italy.

Italian Co-operation has not had the good fortune to attain the same development as in other countries, but it has already initiated a great work, and one which will lead to great victories if it be directed along certain lines, which we have been advocating for some time past.

The first paragraph of the motion which I have submitted declares:—

1. "That it is desirable that the proletariat, alike in town and country, aiming at a genuine improvement of its condition, should be made to recognise the necessity of availing itself more and more of the convenient means which co-operative organisation offers for such purpose, attaching itself to co-operative societies, where such exist, and forming them where there are none, the societies so formed to be well organised both as regards technical equipment and business-like management, so as to correspond to local needs in the several branches of production, distribution, and common labour."

SIGNOR LUZZATTI: I do not see anything to be astonished at; I go even further; I go as far as to foresee a labour bank note. As long as ideas are based on realities I am frightened at nothing.

SIGNOR GARIBOTTI : The second paragraph of my motion declares :—

2. "That, in order to be the better able to develop themselves and to render the more valuable services, the co-operative societies for common work which propose to themselves to undertake the execution of public contracts and the common renting of land, also the formation of 'Case del Popolo Campagnolo,' (the lastnamed combining within themselves the benefits both of co-operative and of provident institutions) should be taught to regard themselves as organisations, formed with the special object of bringing about the economic and moral redemption of the agricultural proletariat."

And here I will add a few words indispensable for the clear understanding of my ideas and for ensuring the adoption of this part of my motion ; these words are : "Always on condition that they do not act in opposition to or independently of the whole movement for co-operative consumption."

Experience has convinced us Italians of the great importance of labourers' co-operative associations, if they can be developed by the joint efforts of all as the result of a common understanding between the several classes of workers. Experience has convinced us that one of the forms of co-operative organisation best suited to the needs of country districts is that to which we have given the name of Rural People's House (Casa del Popolo Campagnolo). Such institutions combine the functions of co-operative stores, co-operative associations for production, and co-operative labourers' associations, and are also benefit societies, besides carrying on an educational work in the midst of the agricultural proletariat.

These modest institutions ought to become a new kind of Commune, and should exist in all rural centres. We should like to see all the forms of Co-operation which are advantageous to the working classes concentrated in these new and special institutions which should work for the improvement of the conditions of the agricultural population, side by side with the co-operative stores which should ensure the good quality of the food-stuffs, and gradually transform the style of food used in our rural districts where the people are badly nourished on poor food which paves the way for disease and does not develop the vital energy required for manual labour, for the physical well-being of the workers, and for national wealth. We should also like to see these People's Houses contract for the execution of public works required by the local boards, charitable institutions, and the central administration. They ought also to become centres where the children of the workers might gather together after school

hours when they are otherwise left without guidance or supervision. And we also hope to see other forms of organisation which can be of great use both in town and country districts, grafted on to these institutions.

I was speaking yesterday with a delegate from Bologna who was telling me of the success of the co-operative institutions which he has founded among the railway workers. This also is a form of organisation which could be grafted on to the People's Houses. The labourers who are now at the mercy of the officials incapable of realising the importance of raising the status of this class of citizens, could easily avail themselves of such institutions in other centres, as they do at Bologna, and they will be able to find in co-operative organisation their moral and economic salvation.

The third paragraph of my motion declares :—

3. "That a more complete and more efficacious community of aims and of interests should be established, as soon as possible, among co-operative organisations, formed for the purposes of banking, distribution, common work, and production."

This point is of special interest to us Italians. I learn with satisfaction from our foreign colleagues that the credit problem is not so urgent for them as it is for us. In our country—I do not know whether owing to the conditions of our working classes—co-operative societies for consumption production, and labour, cannot develop as they ought to for lack of capital which prevents them from extending their sphere of action. This was noted by many of those who spoke on Wholesale Co-operation which cannot prosper for lack of capital. This lack is felt all the more keenly as the poverty and inadequacy of the financial resources of the members of co-operative organisations makes it imperative that they obtain the constant help of the credit banks which exist side by side with them. But these banks are often in doubt as to the importance and administrative value of co-operative societies and so fail to supply us with the fuel required to keep the co-operative machine going. We agree with the Hon. Luzzatti when he insists on the need for inspection of the People's Banks by an institution created by a federation of the co-operative banks themselves. We should also like to see the credit banks organise the inspection of the management of co-operative societies for production and consumption. The need of relying on the help of wealthy members should be done away with, and replaced by the credit afforded by the bank which would assure itself that the co-operative societies to which it gives its support are properly managed.

The fourth paragraph declares :—

4. "That legislation in all countries should be made to harmonise with the development that Co-operation is daily taking, and to favour its greater extension ; and that a greater disposition than has hitherto been shown should be exhibited by those who apply the laws in force to give effect to the well meant provisions contained in those laws, in order that the intentions of the legislature may not be frustrated."

The Italian laws already open a wide field for the development of co-operative associations of labourers, and the recent laws on the railways, and on the improvement of the condition of the province of Basilicata, contain clauses which allow of a great development of the co-operative labour movement and make it possible for the Government to provide work for many years to come to hundreds of thousands of men, and to ensure the satisfactory execution of works with greater certainty than is possible in the case of contracts placed with contractors who only acquaint themselves with the details of the work when they go to sign the contract.

I am most happy to note that for the first time the Ministry of Public Works, which is the Ministry most interested in the development of the co-operative labour movement, has sent in a report to the Congress in which it recognises the excellence of the work carried out by the co-operative associations of labourers, navvies, masons, &c., and promises that the tenders made for contracts for public works either by single co-operative societies or by federations of co-operative societies of labourers, will be taken into special consideration by the Ministry in future.

We should like to see the fiscal authorities both in Italy and abroad careful not to endanger the existence of our co-operative organisations. We should like some relief, though we do not seek for special privileges such as would give us unjust advantages inconsistent with the rights of others who compete for public contracts. But we should wish the taxation not to be such as to annihilate or cramp the power of development of our workers' co-operative societies.

My fifth paragraph declares :—

5. "That all co-operative organisations should make it their study uniformly to apply the principle of Co-operation to their management with stern rigour, in order by such means to gain the confidence, indispensable to themselves, of institutions of credit and the sympathy of public and private bodies."

This point is connected with what I said just now. We must act in such wise that our administrative and technical

organisation afford due security to the inspectors of the credit banks so that, relying on the soundness of our management and the future prospects of our organisations they may supply them with ample means.

My sixth paragraph declares :—

6. "That common action among the producing and the labouring classes of country districts, carried into all branches of their activity, cemented by means of uniting ties, has it in its power to bring about a salutary transformation of exchange of goods and to render the action of our International Co-operative Alliance powerful."

This point may be considered as included in the resolution submitted to the Congress and approved in favour of international wholesale buying, but I wish to add a few words to those spoken by Herr Müller. This connecting up of the co-operative associations for production with the co-operative stores is absolutely necessary in order to allow of wholesale purchases and of direct production of many staples, for we are constantly victimised not only by the big, but also by the little trusts formed in our cities. I will conclude my remarks by drawing your attention to a characteristic instance of this. Here in Cremona our Provincial Co-operative Society is no longer able to purchase a certain brand of tunny-fish, a certain make of candles, a certain quality of stock-fish, because two or three persons on our market have formed a ring to monopolise these goods and force us to apply to their agents and to pay a higher price than the current one for these goods. The Mira candles now cost 160 lire instead of 142. And so on with the other articles.

In conclusion, considering that Co-operation is a powerful instrument for economic redemption we wish to submit to this Congress our motion which can well be presented along with that of Monsieur Bertrand, and we express the hope that the work of the Committee on wholesale purchases may soon be accomplished to the advantage of all.

(Loud applause.)

SIGNOR LUZZATTI : I propose to call the meeting for 2.30 instead of 3 this afternoon. A Dutch lady has travelled here on the express understanding that she would be able to read her report. I think that we are bound by international courtesy to keep our word with everyone, and more especially in the case of a lady. This debate will only last a few minutes, and so we shall be able to resume the discussion on the third item of our programme about 3 o'clock.

WEDNESDAY AFTERNOON, SEPTEMBER 25th.

MR. W. MAXWELL, Chairman of the Alliance, in the chair.

THE CHAIRMAN: The first business is the reading of a paper by Mme. Treub-Cornaz, President of the Dutch Women's Co-operative Guild, on "Women's Part in the Co-operative Movement." I appeal to you to give her a patient and careful hearing, to allow her time to read the whole of her paper, because she says she cannot possibly summarise it.

MME. TREUB-CORNAZ: Allow me to offer to the President, as also to the Congress, my best thanks for the kindness which has given me an opportunity of showing the part which women play in the co-operative movement. I will try not to abuse your patience or your kindness. As I cannot pretend to believe that all the members of the Congress have read my paper, which would be difficult to summarise, I shall be glad if you will allow me to read it in full as follows:—

Women's Part in Co-operation.

CO-OPERATION—at any rate distributive Co-operation—is to such an extent an interest specifically of women, that it may appear a little surprising that a woman was not the first to devise it. Are we really to infer from this that the centuries of dependence and submission, during which woman has allowed herself to be led passively by the stronger half of humanity, have extinguished in her all spirit of independent initiative? One is almost forced to conclude this: and such a state of things might in itself account for the fact that the number of women who have shown what may be called a *creative mind* in the matter of literature and art has remained so circumscribed.

The economic value of woman specifically in the province of Co-operation has been already so many times and so convincingly set forth that there is no need for me to insist once more upon this self-evident point. All co-operators, even those who are least in sympathy with the woman's movement, are at one with regard to this. The good housewife, careful for her interest as such, ought in truth to be the very corner stone upon which the co-operative edifice is reared. Once such support is wanting, the structure, be it even the best organised co-operative society, is bound to collapse.

However, it is not enough for woman to be a good customer to her store, and faithful to her society. Co-operation has a wider signification for us women, as well as for men. We have better support to contribute, and also greater benefits to derive in return. And that is precisely what women's leagues were formed to bring home to their members. Their object is to turn their members into good co-operators, co-operators, that is, with large views, co-operators in the best sense of the word.

Our male friends in the co-operative camp do not always appear to understand this. Some of them even watch the efforts which women are making to achieve peaceful emancipation, the tendency apparent among them to take an active part in Co-operation, with an apprehensive eye. These are the men who still regard the legitimate province of woman's activity as bounded by the four walls of her home, and attribute to her the one only duty of exerting herself for the well-being of her family. To their mind the feminine ideal may still be summed up in these words: "And Sarah was subject to her husband and called him lord," or else in the picture of the virtuous woman who spun the flax and wove the wool. These are the co-operators of the "Old Testament." Their view is with them an article of faith. And about articles of faith there is no disputing. We must trust to Co-operation to enlighten these men.

Other co-operators, again, nourish rather advanced opinions on the point, and although some of them indeed look askance at associations of women, the reason for this is that they do not desire barriers longer upheld between the two sexes on social ground. Holding humanity to be nothing but one large family, they consider the interests of one half of it to be identical with the interests of the other half; they would have no divisions between the two, but see men and women alike enjoying equal rights and be subject to equal duties and, once that is brought about, they ask, for what purpose are special leagues of women necessary?

These men, once more, appear to me to err from the right path, in this that they simply overshoot the mark. Perfect equality between men and women, it appears to me, is neither possible nor would it be desirable, supposing that it were possible. Women being differently formed and constituted from men, must be expected at all times to have interests of their own. And for this reason it will always be well that there should be special societies of women, as, on the other hand, it is also desirable that there should be special societies of men. Indeed, the doughty champions of our women's rights appear to me altogether to

overlook the fact that there is not yet equality between men and women established in the eyes of the law, nor yet, apart from the law, in the judgment of public opinion and under the sway of existing habits and customs. Allowing for some few exceptions, after twenty centuries of ever advancing civilisation and Christianity, woman is still as a rule treated as in a state of tutelage, and as incapable of acting and judging for herself. Oh! I admit that there are some women who know very well how to revenge themselves for this! But that does not mend matters. And, in truth, we still have a long distance to travel, a trying march to pursue, before we women shall be able to say that we find ourselves on a common platform with our brothers and husbands. We have an arduous task of development and, above all, of intellectual education, before us; and it is for the accomplishment of this end, above all things, that women's associations are at present desirable, and even indispensable. The familiar proverb says: help yourself and God will help you! We are acting upon this principle. The bravest amongst us take the initiative and clear the road for a general advance, not with a view to engaging in a struggle with our masters of yesterday. Far from it, we are looking to them for support. For the joint efforts of equal and equal, of two distinct types of gifts and powers, differing in character, but not inferior the one to the other, promise to prove more successful and fruitful of good than separate action. Once the distinction now still prevailing on social and economic ground comes to be swept away, the oft-taught principle "to every one according to his capacity, and to each capacity according to its work" is bound to become a reality, as applying not only to the members of the proletariat but also to women; and once both man and woman find themselves called upon to fulfil the particular task for which each of them is best fitted, the necessity of distinct women's societies—on economic ground—will have disappeared.

The task then, which, according to what has been said, women's leagues for Co-operation have set themselves, is that of educating their members up to the proper point. They own it to be. Their declared object is to make of those women good, enlightened co-operators, and to prepare them for active co-operative work among themselves, carried on for the good of all. A co-operative distributive society may be compared to a large family, in which all its members find themselves united by a bond of common interest of "one for all and all for one." Then does not the expert and judicious housewife appear specially marked out for taking an active part in the direction and administration of such co-operative household?

Is not the provident mother of a family, attentively watchful over even the smallest wants of those committed to her charge, likely to prove much better fitted than any one else to watch also over the interests, common or distinct, of the members of such little republic? Accustomed as she is to provide for the material and moral well-being of those who form her own domestic circle, is she not likely to take thought with the same care and discrimination for the well-being of those who compose the co-operative society? She may, I think, be trusted to suggest useful new services, or new measures to initiate, and to see such judiciously carried through.

Lastly, I should like to see woman vindicating the true ethical idea in the co-operative sphere, guarding the sacred fire, constituting herself the very heart and soul of co-operative institutions, and carrying into the world at large the experience obtained in Co-operation. I should wish to see Co-operation made the foundation upon which woman may obtain the firm foothold needed for carrying further the struggle for her rights, aye, and for the possibility of discharging all her becoming duties to society. Hence, if co-operative women also struggle for the political vote, if they claim to be allowed to take their proper part in the management of the great social household of the nation, that is not from vain glory, it is not because they flatter themselves that they represent a higher value to society than men, but because they know that they represent a value equal in worth but distinct in kind, and equally necessary for the world's welfare. Men and women alike, taken by ourselves, we represent something incomplete. It is only when we come to supplement one another, bringing the two types of different qualifications into harmonious action, that we approach perfection. A woman of superior culture must still remain woman—feminine, not “*féministe*”—and so doing we may expect that she will carry into the concert of the social world that harmony the want of which still so often makes public notes jangle.

It is not to be at all apprehended that really superior women will ever neglect their duties *as women*, duties inherent in their very nature, merely to become more active outside. For all of us, whatever we are, the golden rule laid down by Kingsley will ever hold good: “Do the duty that lies nearest to thee.” However, since Providence appears in so many instances to have acted with blindness in leaving so many women—and among them in many instances those naturally best endowed—without “hearth of their own, or husband or children,” are their powers and talents necessarily to be allowed to run unprofitably to waste? The

instincts of love, devotion, above all of maternal care for others, springing from the innermost depths of feminine being, as jets of living water, forced back upon themselves they threaten to become turned into slow poison. Block up the passage of a river, and you will infallibly find it digging for itself a fresh channel through which to pour its fertilising waters on new ground ! And has not society at large everything to gain from woman's judicious employment of her splendid natural gifts, which idleness, and the absence of opportunities for being put to good use, necessarily condemn to useless waste? Her woman's instinct, her innate leaning to the discharge of a mother's duties, may surely be trusted to dispose her to select such sphere of activity as best accords with her gifts and to devote herself to it conscientiously. Oh ! If our institutions had nothing to gain from woman's collaboration, the struggle would not be worth while. However, we co-operative women believe steadfastly in the influence for good of a woman who can discern her calling. That influence will be found purifying and elevating ; it will prompt just and equitable laws, regard for others and respect for oneself, in the place of the easy morality which is now still so firmly rooted in our habits.

Such is the ideal which our co-operative women's guilds propose to themselves. How far have we advanced on the way to its realisation ?

On this point I shall have to speak with some reserve, for I shall have to confess that my information on what actually exists is not fully complete. Some of the co-operators concerned, to whom I have addressed enquiries, have kindly answered them fully enough, but others have kept silence, giving proof thereby, I fear, of some little lack of interest in the cause. Do they perhaps belong to the Co-operators of the " Old Testament " ? Let us hope not. In any case I am not going to pronounce judgment against them, but I hope that they will come forward to fill themselves the gaps in my relation which their silence has compelled me to leave ; and that they will be able to do it brilliantly.

In respect of importance and also of seniority the foremost place among women's leagues belongs of right to the Women's Guild of England, powerful and majestic as it has grown to be. Scotland and Ireland have likewise their own Women's Guild, organised like the English. It is now being divided into two, one for each country ; and the Irish will be helped upon its way by a grant of £15 voted to it by the Co-operative Union. Next, at a long interval, follows our own little League of the Netherlands, which is scarcely very

firm yet upon its legs, but is none the less vigorous and in good health. A French league, notwithstanding the loving care bestowed upon it at its birth, has succumbed, as one may say, stillborn. There is, I am told, another Women's League in Sweden, having twenty branches. I am advised that there are 1,000 members; but I cannot say whether these branches are independent organisations or only sections of other co-operative societies. Since I have received no reply to my inquiry I am not in a position to give any positive information about it. I am bound to assume that in other countries in which Co-operation plays an active part, such as Germany, Denmark, Italy, Switzerland, and above all in Belgium, women are loyal customers to their stores, and that they have learnt to understand the benefits which their co-operative society secures to them. However, it is much to be feared that their interest in Co-operation does not extend much beyond that point. In truth I have met women of this sort who, while avowing themselves, no doubt sincerely enough, fervent co-operators, have given no proof whatever of understanding the meaning of the term. "Co-operation," they said, "Why that means the store, where you can buy and get part of your money back." That, I apprehend, was not precisely the meaning that the Equitable Pioneers of Rochdale attached to the word.

In Belgium Co-operation is designed to serve a political purpose. And if women there are loyal customers to their societies, the reason to a great extent is, that they look upon their stores as part and parcel of their party organisation. Beyond this, they no doubt appreciate the material advantages which Co-operation confers, the confinement benefit, the sick relief, etc. In some of the Belgian societies they are even eligible on the committee of management, and actually take part in the management. But they do not appear to trouble themselves much about propaganda. The woman's journal, *La Femme Socialiste*, does not even so much as mention the subject of Co-operation.

In Germany married women have not only a recognised right to join co-operative societies as members—which is not the case in all other countries—but when the husband is in a position of dependence and his superior will not allow him to join the society his wife will become member in his place. In some few places also, women have formed propagandist committees, with the object of gaining recruits for Co-operation. Six German societies have placed women members upon their committees of management. Germany also rejoices in the possession of a fortnightly co-operative newspaper for women, viz., *Das Frauengenossen-*

schaftsblatt, which has a circulation of 167,000 copies. However, it is not really a *woman's* paper, for it was founded by the male secretary of the union and is not edited by women. Moreover, this newspaper is about to become a mere popular co-operative organ.

In Finland, Madame Hedwig Gebhard, one of the nineteen women who have recently been elected to Parliament—where she now sits by the side of her husband, likewise a member—writes to us that the “Finnish women, since they are from henceforth to enjoy precisely the same rights as men in their co-operative societies, just as in politics, do not see the necessity of forming distinct women’s societies.” I need not add that women are under the circumstances equally eligible with men to all offices and positions in the societies. Just in passing I should like to observe that the new women members of Parliament in Finland have of their own accord gone through a preparatory course of training for their duties in Parliament, giving proof thereby of the seriousness with which they regard their new responsibilities.

In Italy there are one or two co-operative societies of women. But they are not propagandist leagues, devoting themselves to education, but simply ordinary productive societies of dressmakers, embroiderers and the like, such as are well-known elsewhere. For my present purpose I have not to consider these societies.

But how is it, I should like to ask the co-operators of Switzerland, that in their country, which is also mine, there is no distinct organisation whatever of women co-operators? There is a column in their paper published in French, *La Coopération*, allotted to women’s chat under the title, “Le coin des dames.” But I hear that even that modest tribute to femininity is to be done away with.

Since the British “Women’s Guild” at present is, and probably will remain, the model on which all similar organisations elsewhere are moulded, I will in the first place endeavour to explain how it is constituted and what it does. That task accomplished, I will go on to add a few words about the kindred work done in Holland.

Formed in 1883, the British Women’s Guild has now risen to a place of undoubted importance, numbering in its ranks no fewer than about 23,000 members, grouped in 450 branches. During the twenty-four years of its existence it has given proof of truly admirable activity.

The Women’s Guild has become a leading feature, a recognised element of strength in the co-operative movement of Great Britain. It has secured for itself the respect and regard of men co-operators, who have many and many a time

gladly testified their hearty appreciation of the excellent work, the highly useful services which these women co-operators have rendered. It also deserves to be mentioned that the Women's Guild has invariably been met with great willingness and readiness to further its work by co-operative societies, which have thereby greatly assisted it in extending its influence, and above all in forming new branches.

Wherever there is a co-operative store established, the Women's Guild finds the material ready to its hand which it requires to work upon, for its work is to unite women who are co-operators in an organisation formed to promote education. As a rule the society will gladly place a room for meeting in at the women's disposal. In concert with delegates from the central committee or else with some individual propagandist, it will next arrange an evening meeting at which the foundation is as a rule laid for the formation of a new branch. I state this chiefly as something worthy of imitation.

By means of courses of lectures, of meetings, of popular pamphlets written for the special purpose by the best informed among its members, the Women's Guild has, in the first place, studied to develop among the women whom it brings together, the qualities which go to make good and loyal co-operators; after that it proceeds to instruct such women on social, industrial, or political topics, in a word, it endeavours to bring about rational, pacific and normal evolution in women. Every year in June the Women's Guild holds its Congress, at which it discusses some important question of social or co-operative interest, which question has been previously carefully considered at sectional gatherings. Those who have, like myself, been fortunate enough to attend meetings of this sort, cannot fail to have been struck with the order and quiet which prevail at them, and also with the sobriety and objectivity displayed in the discussions engaged in. Simple working women express themselves with a lucidity and ease which are often remarkable. The excellent organisation of these gatherings, their admirable tone and the manner in which the questions brought forward are dealt with, might well serve as a model not only for similar women's organisations in other countries, but for congresses in general.

From the time of its formation the Women's Guild has set its face resolutely against "Sweating," and it has steadily pressed upon co-operative societies the duty of procuring their goods only from such other societies, or, if they must go outside the co-operative circle, from such other establishments, in which fully equitable conditions of labour prevail. In 1895 the Guild instituted a formal enquiry into the hours

of employment observed, the wages paid, and above all the way in which women workers are treated, in co-operative workshops. That inquiry has proved instrumental in bringing about a very wholesome and notable change in the conditions of employment in co-operative societies. Being strongly imbued with the spirit of the Rochdale Pioneers, the Women's Guild has also engaged in a vigorous campaign against shop credit. It has inquired into the means available for bringing the benefits of Co-operation within the reach of the very poorest. And nothing can, in my opinion, exceed in touching interest, among all incidents in the history of Co-operation, the truly noble work that they have achieved in Sunderland.

Inside the co-operative movement the aim which the Women's Guild pursues is not to secure for its members a distinct representation, but to make them all capable of taking their proper place in the movement by the side of men, on a footing of full equality. In this it may be assumed that the Guild has already to a considerable degree succeeded, seeing that some of its members fill some of the highest places in the hierarchy of the movement.

The labour policy pursued by the Women's Guild consists in their systematically giving their support to proposed legislation which favours the interests of the working classes in respect of sanitary, moral and social conditions, and in opposing all measures which appear to prejudice their interest. Nevertheless, inasmuch as the efforts which the Women's Guild may make in this direction cannot be fully effective until women obtain the vote, and even become eligible for Parliament, the Guild labours unwearyingly for the conquest of full political rights for women, less with the object of acquiring such rights for their own sake, than as a means of obtaining direct influence upon the course of legislation.

The limits set me for my paper do not permit me to describe the ideal which the Women's Guild has proposed to itself and the means by which it is seeking to attain it otherwise than in mere general outline. Whoever wishes for more detail may easily obtain such by asking British delegates for it. But I should like to add that the signal success of the British League is in a very large measure due to the devoted and unceasing work of its secretary, Miss Llewellyn Davies, who is in truth the soul of the movement, and who is happily well supported by an élite of intelligent and cultivated women.

And now a few last words on the Women's Guild in Holland, which was formed in 1900 on the lines of the British Women's Guild, its powerful elder sister.

In what has become my adopted country circumstances are unfortunately much less favourable to such action as is here described than in Great Britain. Whereas in England the Women's Guild found women co-operators ready to its hand, whom it only needed to group together, at Amsterdam such beings would scarcely have been found even by Diogenes with his lantern. Accordingly the first work which the founder of the league had to set herself to accomplish was to group working women, in order to turn them into co-operators. Has she succeeded in this? Only to a very small extent, it must be owned. The little union, which started with thirty members, has grown only slowly. At Amsterdam it does not yet number more than a round hundred, and I could not honestly pretend that all these are really co-operators in fact. But I ought to add that in the Dutch capital there is not yet any neutral co-operative store in existence; and the members of our little "Vrouwenbond" are still too few in number, and moreover too much scattered in respect of habitation, to start a store of their own. There is a socialist co-operative store, indeed, at which some of our women deal. But the socialist women somehow will not join us. There is a prospect of better things, for we have a neutral co-operative bakery, which at our request has agreed to add a grocery department to the first branch depot which it may establish. We have even better promise. For a number of our members propose to make arrangements for buying their fuel and some necessary winter provisions in common and are now collecting money for the purpose, saving so much per week since last spring.

In the first years of its existence our Women's League was at great pains to establish a co-operative laundry. Unfortunately our efforts have led to no result, owing to the considerable cost of the undertaking.

The experience gained at Amsterdam affords fresh proof of the truth of the old saw that an ounce of practice is worth any amount of even the most convincing theory. Co-operation should be the foundation of our woman's Guild, not its coping stone. It is useless to sing the praises of a system which our people have not yet tasted, and the Dutch people are by nature disposed to be sceptical and distrustful. On the other hand, it does not mean that all our efforts have ended in smoke. For our members attend the fortnightly gatherings assiduously enough, and on such occasions our committee is careful to have selected subjects discussed which interest them and the discussion of which promises to benefit them, subjects chosen

alternately from such as concern Co-operation or else domestic economy and the home. By means of such discussions our members certainly acquire some practical knowledge, which stands them in good stead in their little circle or their own family. Beyond that, although the seed sown in soil of the Dutch character germinates only slowly, nevertheless it does germinate. No soil is so absolutely arid that persistent effort and patience will not bring forth something. The faith which moves mountains has performed miracles much greater than this.

At the Hague a section of our Women's League, formed in 1902, made a most promising start and, thanks to its initiative, a popular co-operative laundry was established in the town. The obstacles in the way of its success were found here to be less formidable than at Amsterdam, because, among other things, building land was cheaper. Unfortunately, the founder and first president of the section had to leave the town not long after, and faith in the cause appears to have departed with her. In any case the vigorous growth of the first period has been succeeded by mere drowsy vegetation, which, we know, lies not far off from atrophy. It must be said, however, that unlike what was done at Amsterdam, where all the members of the league were recruited from the working classes, at the Hague it was rather women of the humbler middle class who contributed the membership of the section. Among such people there is a great desire for dividend apparent in the pursuit of Co-operation, but very much less zeal for social evolution. The members in truth soon appeared to lose interest in the advantages which the Women's League offered to them. Regular gatherings grew less frequent and came to be less attended. Nevertheless, recently an attempt at reorganisation has proved a success, and things now look brighter.

In one respect the Hague is under this aspect better off than Amsterdam, for it owns a flourishing working men's co-operative distributive society, which is neutral in politics, that is, the "Volharding." Unfortunately, the women members of the "Volharding" have shown no inclination to join the League. Our endeavour now should be to induce them to do so. On one occasion we held a propagandist evening meeting for their benefit, which resulted in a fair success. About fifty women actually applied for membership. And it is on this reinforcement that the Hague section has now founded its hopes, buckling afresh to its work. The section appears, indeed, now to be bent upon redeeming lost time, for its programme has become exceedingly ambitious. Its members would set all the world right at a single stroke.

Fortunately, the committee has been reconstituted at the same time that the section was reorganised, and there are heads in authority wise enough to discern the folly of undertaking too much at a time. The committee is concentrating its efforts in the first place upon providing confinement benefits for members.

Two years ago we made an attempt to form another section of the League at Haarlem, where Co-operation for housing purposes is prosperous. There was no want of interest shown. Nevertheless, after two winters of persevering efforts, we found ourselves compelled to give up the attempt, which seemed all the less promising as there was not a single cultivated woman to be found inspired with sufficient good will to make herself responsible for the lead. That is one of the great difficulties that we have to struggle with in Holland. The working women are not yet sufficiently ripe for organising themselves, and the women who have the requisite education are indifferent. Only three or four have been found who evince any interest at all; and they cannot give up sufficient time to do all that is needed. They are the only ones to direct the movement and to edit the little sheet of the Women's League which the Dutch Co-operative Union very kindly has undertaken to print and to issue contemporaneously with its own organ the *Maandblad*. The Dutch Co-operative Union, beyond that, assists our movement with a grant of 50 florins, which money we have applied to the holding of propagandist evening meetings.

I cannot well go into the subject of the organisation and the work of our League at length. Those who take an interest in the matter will find ample particulars given in a paper which I contributed to the last Congress of the Alliance. I will only add that we shall be happy to place the results of our experience at the service of any one whom they may interest.

To sum up, the results obtained, more specifically in England, may be taken to prove:

That there are good grounds for forming Women's Guilds in the co-operative movement. Such guilds have proved most valuable auxiliaries in the onward march of Co-operation. So long as the guilds remain true to their ideal they are bound to improve the standard value of the movement. Women's leagues constitute a pacific and practical means of evolution for women. They may be said to form a sort of preparatory school for the social life which woman is called upon to live in the future according to her faculties and so far as her natural disposition permits.

It is, then, desirable that co-operators should encourage and support such associations, which may prove of great utility; that they should urge their own women folk to form them and to give them the benefit of their experience for their guidance. It is equally desirable that women of higher culture should place their knowledge at the disposal of their less well endowed sisters and lead them on the upward but perilous path to emancipation, on which many have already gone astray. That will be better than mere philanthropic dilettantism. The results are likely to prove more substantial and also more lasting. It is desirable, in conclusion, that we all, men and women alike, should labour together, hand in hand, each within the limits of his or her ability, for the advance of the reign of Co-operation, which is called upon to transform the economic world, and to carry peace into the feverish struggle for existence now raging, and which, after uniting individuals, may be trusted in due course also to link together nations, under the sway of peace and of common prosperity. Co-operation it is which seems destined to bring about "Peace on earth and Goodwill towards men."

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THE CHAIRMAN : The Central Committee moves the following resolution :—

"That the action of women, organised in Women's Guilds, and adopting the aims by the pursuit of which the Women's Co-operative Guild of England has shown that most valuable services may be rendered to Co-operation for the benefit of the poorer classes, is to be welcomed and heartily encouraged, with a view to the organisation of Women's Co-operative Guilds of the same type in every country."

MRS. HODGETT (English Women's Co-operative Guild) : I should like to emphasise one or two points in the paper, and to show the part that co-operative women are taking in this movement, especially the part taken by the Women's Guild. The members of the Guild are specially trained. As buyers we are most particular to see that our goods are produced under good conditions. We do propoganda work in our own neighbourhoods, and beyond that, there are thousands of women shareholders in their own right, taking an active part in the movement, influencing the policy of the various societies, and taking part as members of management committees. It has been said that some of these women are as good men as any on the committee. (Applause.)

The part taken by women is also shown in our winter programme. We deal with credit, the wages of women employees, the condition of the poor and how to help them, the collective use of profits, and medical aid. Just as we try to make our individual societies progressive, so the united Guild aims at effecting this in the country as a whole. The voice of a woman is heard supporting the rights of women, the suffrage, and equal representation. The Women's Co-operative Guild recently joined in a deputation to the Prime Minister on the question of the suffrage. Many of our women are taking part in the administration of the Poor Law, and we are anxious to co-operate with the men in all that will work for the good of the people. I hope, as a result of this question being brought before this Congress, that there may be similar Guilds formed in every country where it is possible. The latest Guild formed is in Sweden, with thirty-three branches, and over 1,000 women members. I hope it will not be long before we have an international congress of co-operative women. (Applause.)

MRS. BURY (English Women's Co-operative Guild): I am here from the English Women's Co-operative Guild to try and interest the women of other nationalities in our specifically women's work for the co-operative movement. First, we have an economic value which could not possibly be despised, for without the women the co-operative movement, so far as distribution is concerned, would not do much. (Applause.) Therefore, it is to the advantage of the movement to encourage its women as much as possible to take a legitimate part in all its work. We have also a propagandist value that is not to be overlooked. We can do much in the way of propaganda, especially among the women, and the women are the supporters of the movement. From these two standpoints every society would gain an advantage. The Guild for over twenty years has been educating its co-operative women, and we think we have now arrived at the age of maturity and are quite fitted to take our place in the ranks and do all we can to help on the movement. What English women have done, we want you in other countries to do also. We educate our women co-operatively and socially, and at the same time believe in the political freedom of women. In the evolution of woman, we think that if the knowledge she gains individually be brought to bear collectively in the co-operative movement, that movement must be richer by the use of this talent and ability than it would be without it. We claim only equal opportunity. (Hear, hear.) We don't want to compete with the men, either in the movement or in the nation, but we wish to complete the

round, give both sides of the question, and work together in the common cause of humanity. The only limitation must be the limitation of ability. I hope you will organise your women-kind, and start branches of the Guild in your various countries.

MISS EDITH BRADLEY (late Warden of the Lady Warwick Agricultural College): The concluding paragraph of Madame Treub-Cornaz's paper provides me with a text for my speech. She says "it is equally desirable that women of higher culture should place their knowledge at the disposal of their less well endowed sisters, and lead them on the upward path to emancipation, on which many have already gone astray. That will prove worth more in practical effect than mere philanthropic dilettantism. The results are likely to prove more substantial and also more lasting." This principle, I venture to affirm, has been that which has guided my work for Women and Agriculture for the last ten years.

It was my pleasure and privilege ten years ago—in 1898—to initiate for the Countess of Warwick, the Agricultural Scheme for Women. It consisted of three parts, each part complete in itself, but requiring a happy combination of the three to complete the whole. The beginning, or first part, was the necessary training in the lighter branches of Agriculture, which would enable women of higher culture to adopt agriculture as a profession by which they could make a livelihood.

The students having received their training, would naturally require the support of a certain section of the public to give them employment whereby they could gain experience before embarking on farms or gardens of their own. Therefore, it was necessary to form an Association of men and women interested in the new departure which the scheme represented. This was the second part of the scheme. The necessity of a Registry for Employed and Employers was soon obvious, and this naturally helped to complete the outline of work, carried on in the second section of the scheme.

By a very simple process of evolution, it would follow that among an aggregation of women of varied ages, of varied substance, and of varied ambitions, there would be some who would want to start for themselves in the particular branch of Agriculture in which they had been trained, as soon as that training was complete. Many students have followed this natural sequence—have acquired their own farms and gardens, and have worked them successfully, but there are many more who from various causes, such as a natural timidity to embark on responsibilities alone, a shortness of

capital, or other reasons, have hesitated, or indeed, abandoned the idea of starting for themselves.

It is for such as these that the third and last section of the scheme was planned. It is this section, the formation of a Small Holdings Settlement on Co-operative principles, which is yet awaiting its evolution. That such an organisation is not yet in existence, argues no unnatural adjournment in the realisation of the ideal, but rather the natural and healthy growth of the whole movement.

Leaving the Settlement alone for a moment, let us see, as an International Congress, where this movement connecting Women and Agriculture stands in other countries.

Last year, when I was in Rome, I was impressed by the great interest taken in the subject. It is true that no definite steps had been taken, so far as I could ascertain, to establish any sort of college, or training school for women, but there were many highly cultured men and women in favour of this being done. Near Milan, Miss Aurelia Josz had established at Niguarda—an old palace, part of which had been placed at her disposal—classes for instructing young Italian girls of the middle class, daughters of shopkeepers and owners, or occupiers, of comparatively small estates, in Gardening, Poultry keeping, and Housewifery (as we call it). Miss Josz hoped that when trained, these girls would help their relations in the cultivation of their holdings, or start some of their own. Here we see the same idea running through the work.

I do not know if that splendid Italian organisation "Le Cattedre Ambulanti di Agricoltura" extends its instruction and influence to women; if it does, then Italy, in Agriculture as in Co-operation, is making huge strides forward.

In Russia, Baroness Budberg has had for nineteen years, a school on her estate at Poniemone in the Baltic Provinces, where she has instructed numbers of women of high birth, in those branches of Agriculture required in the management of their own estates. Here again, we see the expansion of the movement, Do not our women landowners often require a similar training?

At Buda-Pesth also, I learn a movement is on foot for the establishment of a college on the same lines, to train young Austrian and Hungarian girls.

To come nearer home, Germany has a large School of Agriculture and Horticulture, situated on the beautiful banks of the Rhine. Domestic Economy is taught at this school. I may add that the late Empress Frederick of Germany took a deep interest in the work there carried on, as also in the Lady Warwick College, of which I was the Head.

In Sweden too, the idea has taken root. In addition to two private schools for ladies, kept by ladies, a large and new School of Instruction in the lighter branches of Agriculture has been opened this year by the Fredrika Bremer Society.

In France there are three schools of this kind, two being practical Schools of Dairy Farming, at Coctlogon, near Rennes, and at Kerliver (Finisterre)—the other is at Monastier (Haute Loire).

In summarising the progress of the movement, it is a most interesting fact, that in all countries it has been started on parallel lines to those indicated at the commencement of my speech, and with the same ultimate object, but so far no organisation for this has been formed. Therefore, I venture to hope, that in England, the first Agricultural Settlement will be established on some such lines as I have suggested, and that the earnest co-operation of those connected with it may make it a model for other countries.

MRS. LAIRD (Scottish Women's Co-operative Guild) : I think it is always interesting to come to these conferences ; one can gain such valuable knowledge, and have one's outlook widened. A great deal has been said about the Women's Guild, as to whether or not it justifies its existence. Well, I know that in England, where they have 24,000 Guild-women, it does an enormous amount of good, and is of great help to the co-operative movement. We in Scotland only number 9,000 members at present ; but we consider that a large number for the time we have been in existence. The Guild takes up such subjects as the temperance question, sweated industries, and credit trading, and we feel that if we only do a little good on each of these questions we are accomplishing much. (Hear, hear.) Since I came to Cremona I have had one or two discussions with certain gentlemen, who seemed to think that the co-operative movement would get on just as well as now without women ; but I must say that I think we are a very great power in the movement. If you take the temperance question, you will find strict teetotallers who hesitate to say all that they think ; they are afraid to do so. But we women just say what we think. (Hear, hear.) I find that straight hitting from the shoulder is much better than beating about the bush. The Women's Guild, I may add in conclusion, is organising a large Congress of all parties and all creeds at the present time to take place in Glasgow against this industrial disease of sweating. The Congress will be held next month, and we are hoping it will give great satisfaction. The housing problem is another of the questions with which we deal in our quiet way. (Applause.)

MR. G. H. VON KOCH (Swedish Co-operative Union): I should like to say a few words regarding women's part in the co-operative movement in Sweden. I think we all agree that it is quite impossible to carry on a co-operative business without the assistance of the women. But although we are aware of that simple, but important fact, we generally do very little to interest our women colleagues in the work for co-operative principles. At least, we Swedes did very little in that direction until last autumn, when the first Women's Co-operative Guild was founded in one of our country towns. It proved a great success and was soon followed by other similar associations. And then, three weeks ago, we got as far as holding our first Women's Guild Congress, where no fewer than thirty-two Guilds with 1,400 members, were represented. It was the Co-operative Union of Sweden that paved the way for the Congress and provided the necessary funds. The Congress was a complete success. It passed resolutions against credit-trading and in favour of sound co-operative principles being observed in productive works; and at the conclusion a Union of Women's Co-operative Guilds was formed. There is every reason to believe that this newly born movement will soon spread all over Sweden. I should like to tell you of another interesting undertaking, which, I believe, stands alone among co-operative enterprises—the Women's Distributive Society, called the "Swedish Homes," in Stockholm. This organisation was formed without the assistance of any man, and is managed entirely by women, the only man in the business being employed in carrying the goods round to the customers. This unusual society was founded in 1905 by Miss Anna Whitlock, a schoolmistress. It was from the outset based on pure Rochdale principles, credit trading being especially excluded. A great deal of interest in the new organisation was soon aroused among the middle and upper classes, and among the working women too. The price of food-stuffs was, and still is, extraordinarily high in Stockholm, and many women, who had a hard struggle to make both ends meet, saw in the new enterprise something that specially met their wants, and also a social duty which was very suitable for women. No wonder, then, that it soon attracted members. The first shop was opened at the end of 1905, when there were 400 members in the society. Now the membership is about a thousand and the capital is over 35,000 Swedish crowns (£1,972). Everything looked promising for the young and hopeful society, until a few months later it was boycotted by the wholesale dealers. However, I am glad to say that the boycott did not kill the women's organisation. The able

and determined leaders of the society bought their goods in other Swedish towns and, in some instances, they also went abroad for them. Unhappily the boycott still exists, but the society is going ahead by leaps and bounds, in spite of every persecution. In 1906, the first year, the sales amounted to 140,000 Swedish crowns (£7,888): although interest was paid at the rate of four per cent. on capital, no dividend was declared. During the first six months of this year the sales have increased by more than sixty-eight per cent., as compared with those of last year; and the society will be able, probably, to pay a dividend besides paying interest on capital. The society has now two shops, and a third will be opened this autumn. Although I have drawn your attention to concerns run by women in my country, I don't mean to argue from that that women ought to have their own separate co-operative societies. On the contrary, I consider it best for men and women to work together in the co-operative movement, although, in this special case, when the women started for themselves, it proved a success. That success has spurred the women on to develop all their qualities, in point of economy and otherwise, and has served to show male co-operators that there are numbers of women whose services the co-operative movement cannot dispense with, if it is to go on and prosper. And once that truth has been brought home to us we shall not be able to deny to women their proper share in the work of leading and organising co-operative associations.

M. S. DE BORODAEWSKY (Russia): In co-operative matters there is no woman's question in Russia. Women enjoy the same privileges as men in practically every branch of social and economic life. It is true that they have as yet no political rights, but no doubt that will soon come.

As regards the co-operative movement, Russian women are not only allowed to be members of societies, but they may also take their seat on management committees. We have many People's Banks in Russia, which are organised and managed by women. We know certain societies in which women are members of the supervising committee. And in some distributive societies women are doing very good work side by side with the men. Women are also successfully carrying on among our people co-operative propaganda.

However, in addition to this, women's work is to be met with in our productive societies or *artels* of various descriptions. The greater number of these conform to written rules and operate in the towns. It is difficult to give the exact number of such societies, but Mr. N. Levitzky, our energetic organiser of productive associations, puts it down at about

200. Some among them are made up exclusively of women. Mr. Levitzky, who has had a good deal to do with them, reports very well of three of these women's societies, the 500 members of which are engaged in purifying and loading grain. I myself know also of several exclusively women's societies at St. Petersburg, the members of which are book-keepers, chemists, &c., and these are also doing well.

Still I must say that in some cases men who are at the head of societies complain that their women colleagues are quarrelsome and talkative, that they expect an extraordinary amount of consideration shown to them and that they are offended if fault is found with them.

From what I have just said, it is evident that there is no need to form Women's Guilds in Russia, to defend the rights of women in co-operative matters. Still, at the same time, one may say that in this sphere of economic life women ought to enjoy all the privileges that men have. But of course this can only be the case as long as women co-operators do not forget that they are merely workers for the common cause, and not representatives of the fair sex.

MME. TREUB-CORNAZ: I have abstained from reading you an account of our Guild work in the Netherlands, so as to save your time. One of the most valuable qualities in a member of a Congress is that of forcing self-denial on oneself. Now I should have had much pleasure in telling you what we have done in the Netherlands and it would not have been without interest. I mentioned in my paper what the English Guilds' work consists of, because I considered this necessary for a due comprehension of the utility of Women's Co-operative Guilds. However, I propose that we now end the discussion of the fourth question, because we have still to deal with the very interesting third question.

THE CHAIRMAN: Like Mme. Treub-Cornaz, I think there is no need of further discussion. Everybody is agreed on the matter, so why prolong the proceedings, when there is other business. I am sorry to deprive any man of the right to speak, but you must see that Congress wishes no more on this question. I therefore ask you to thank Mme. Treub-Cornaz very heartily and sincerely for the splendid paper she has given us to-day, and, at the same time, to vote on the resolution which has been proposed by the Central Committee.

The resolution was then carried unanimously.

THE CHAIRMAN: We shall now go back to the discussion on the third question before the Congress, "What can Co-operation do to help Working Men and Small Cultivators in their Daily Life."

SIGNOR VERGNANINI—(cheers): The turn taken by the debate, which is prolonging itself right to the end of the Congress, has made it evident to me that it would be impossible to speak on the particulars I have collected in my report. So I hasten to speak on the paper read by the reporters, so as to have an opportunity of at least introducing the principal ideas contained in my report and which bear on those expressed by my two colleagues. I am entirely in agreement with the two reporters. The resolution proposed by the one and the conclusions arrived at by the other coincide with my own views; only I consider that something is still lacking to complete the ideas which I and many of my comrades hold on the subject of Co-operation. Signor Garibotti has formulated the advantages which the co-operative form of organisation confers on the working classes; he has clearly shown that Co-operation is a most complete and useful instrument in the struggle which the working classes have begun against capitalistic exploitation. Co-operation is, then, a perfected and most useful instrument. The adoption of Co-operation as a weapon by the working classes ought, I think, to satisfy both my friends and co-believers and those who do not hold our views, for if on the one hand it succeeds in wresting improvements and economic advantages from our adversaries, on the other it affords security to the *bourgeoisie* of a more elevated and civilised struggle, for it places on the shoulders of the proletariat responsibilities which compel it to reckon with the realities of life and to realise its duties. (Applause.)

I will now briefly state that if Co-operation is to be really useful, if it is to be a real instrument of emancipation in the hands of the proletariat, if it is to solve along with the working class question the social question, it must be directed towards the integral form, which embraces and comprises production, exchange and consumption; for, unfortunately, more or less everywhere, but more especially in my country, we are beginning to see in the midst of the co-operative organisations the germs of the same tendencies and the same evils which are at the root of the disorder prevailing in our present social system. We find in the co-operative associations, even when they are those of working men, the same defects which characterise the *bourgeois régime*: already selfish tendencies, trade monopolies, are beginning to make themselves felt which may give rise in the future to a more oppressive tyranny than that of the *bourgeoisie*. It is necessary, it is urgent that the organisers of the workers use all their influence with such organisations to prevent these abuses. We are in the midst of the people not only, as some of our

enemies insinuate, to flatter and incite it, but also to teach it its duties. We openly tell the trade societies that if they use Co-operation solely as an instrument to promote their own personal interests they will not contribute one jot to the transformation of the social system. The trade societies, the co-operative labour societies, and those for production must subordinate their own interests to the wider interests of the working class consumers. Now it seems to me that if the question is put thus it will be easy to come to an understanding, more especially as the resolution proposed by our Belgian comrades is drawn on lines within which our views are perfectly included.

Working class Co-operation, to be really useful to the workers must, then, rest on the basis of consumption. I do not mean to say by this that trade co-operative societies should not be formed.* On the contrary, they are most necessary, for it is in their midst that class consciousness and solidarity begin to be formed; but when these co-operative productive and labour societies have attained a certain degree of development they must be reminded and recalled to a due sense of solidarity and act in harmony with the co-operative societies of consumers. And you will allow me to lay special stress on the class character which I wish to impress on these co-operative societies, so that they may act seriously in the interests of the working class, which to-day is in a position of inferiority if compared with the middle classes. Before attaining class harmony we shall have to pass through many other stages and we must go in for class struggle, which does not spell class-hatred, but means, as we have repeatedly pointed out, organisation by categories, organisation of interests. All you delegates of co-operative societies are engaged in a class struggle, when you unite in co-operative associations, the small dairymen against the combines of the great producers, against the monopolies exercised by the strongest. (Applause.) You are all of you engaged in a class struggle every day, and are you unwilling that the working classes should also unite and form their class co-operative societies to fight the coalitions of adverse interests? (Applause.)

Having thus given a humane and civilised interpretation to the phrase "class struggle" I think that we all shall be able to vote with enthusiasm the resolution and the conclusions submitted to this Congress. We have seen the names of men of diverse nationalities and diverse political convictions subscribe to the resolution proposed by Bertrand: that resolution has the support of socialists, conservatives, and persons of neutral opinion—which shows that Co-operation,

even when viewed in relation to its ultimate aims can, at least as far as voting a resolution is concerned, unite all, to whatever party they belong. It is a strange miracle, but it has taken place to-day. And if to-day we are all of one opinion in voting this resolution let us hope that we shall be so when it is put into practice. Anyhow, as this resolution will undoubtedly be put into practice—for Co-operation is a spontaneous growth which carries away with it men, thoughts, and ideas—we may safely say that if all will not work to put it into practice, we shall anyhow be there to carry it to its logical conclusions. (Loud applause.)

HERR A. VON ELM (Germany) moves the following resolution:—

“That the International Co-operative Congress, met at Cremona, recommend co-operative organisation to the labouring population of the towns and country not only in view of the great material advantages it offers, but also as being an efficacious means of constantly increasing their economic influence inside of the society and of rendering them more capable of autonomous administration on a democratic basis and more especially for gradually placing them in possession of the means of production of agricultural and industrial products, thus giving strength and authority to the co-operative principle of solidarity as opposed to egotism, which to-day prevails, and thus contribute to the civil salvation of the nations on the basis of humanity and progress.

“That the Seventh International Co-operative Congress, gathered at Cremona, recommend to the industrial labouring population of all the countries not only solidarity amongst themselves but also with the co-operative organisations of the rural labourers, by striving to aid them by purchasing as far as possible their products.

“That finally, the Seventh International Co-operative Congress of Cremona advise the international exchange of products between the co-operative organisations of distribution and the agricultural ones of all countries unless this be absolutely prevented by prohibitive customs, duties, or other hindrances to importation.”

Fellow co-operators! We Germans are very cautious people, and we are not always so because at the bottom of our hearts we *wish* to be cautious, but because we *have* to be cautious. We act rather on the principle: “Some things may be done, but not said.” And when we read the resolution proposed by our Italian and Belgian friends, we said to ourselves that we should be conjuring

up sad times for Co-operation in our country, if we had to follow such a resolution as that. We said to ourselves that a resolution should be so worded as to satisfy all aims, to enable everyone to vote for it, whatever be his religion, his politics, his nationality. Each nation has its own particular circumstances, and these special conditions ought to be considered at an International Congress. But our Belgian and Italian friends are mistaken in thinking that an International Congress can pass resolutions which will specially serve *their* particular objects and the circumstances of *their* country. It is conceivable that that might become a source of danger for some other country, where the conditions are quite different. For example, the Italian resolution recommends us to form "*case popolari campagnole*." This sort of co-operative society would be simply impossible for us in Germany. It is quite out of the question for us to unite political, trade unionist and co-operative aims in one society. If we wished to do that, we should from that moment be on the high road to ruin, in consequence of our co-operative law. Our friends will not have realised this and that accounts for the misunderstandings and the resentment which is felt against us, because we do not at once vote for their resolution. However, we do not do this because we wish to create a disturbance, or because we are not in sympathy with their efforts, but because we think that no resolution ought to be passed at an International Congress, which is only applicable to one or two countries—the international character of the resolution must be such as to adapt itself to all circumstances. In the Italian resolution the leasing of land is recommended to co-operative societies. We should never be in favour of this, but of the ownership of the land. We did not vote yesterday for the Italian resolution because that would have quite a different meaning for us Germans, it would simply mean for us that what land we now have as common property was to be handed over to the agrarians and large capitalists. I have not time to go into further details on this point.

The Belgian resolution also does not quite hit the mark. Part of it contains conceptions which in Germany mean just the reverse of what they do in Belgium. We recognise the Belgian circumstances, we admire the wealth of energy, idealism, and solidarity which is to be found in the Belgian, French, and Italian co-operative societies, but we cannot approve of their methods on account of our laws, on account of our circumstances, which are quite different to theirs. We therefore said to ourselves that we must draw up something in which all can concur, to which all can subscribe,

the social democrat no less than he who is prepared to go a few steps forward with us. * We are developing, we wish to go forward, all are welcome, we keep none out, our aim is the principle of solidarity. All are welcome, who have a feeling heart for the labouring classes and are ready to fight shoulder to shoulder with us.

Furthermore, the interests of agricultural co-operative societies are in no way so brought out in the resolution as to show that the union between town and country is of the utmost importance, more particularly for the agricultural societies. Let town and country be united for joint action and then we shall succeed in attaining our object. We are, therefore, the best friends of your agricultural co-operative societies and we willingly recognise that you have even done more in this direction than we have in Germany. We believe that you can agree to our resolution, that you can vote in favour of it, because it expresses what we all want—the principle of solidarity and co-operation which unites us all.

THE CHAIRMAN : The position is such that I think every man and woman can adopt the resolution, and I believe the Committee would adopt it as well, because it has a neutral ring about it and can be applied to all countries. Can you not agree that this discussion should now close and adopt Herr Von Elm's resolution? Would our Belgian friends agree to this? I have no wish to stifle discussion.

M. SERWY : The representatives of four nationalities endorse our resolution.

A DELEGATE : How many speakers have you?

THE CHAIRMAN : Fifteen. I think if you take one from each country, you will have enough.

SIGNOR LUZZATTI : It seems to me that it would be out of place to decide now which resolution is to be put to the vote when speakers who, I think, represent opinions different to those so far expressed, have not yet spoken. At a Congress such as ours we must all submit to the majority when the vote is taken, but all majorities are in duty bound to listen to the opinions which are laid before them. I think it advisable not to discuss formulas but to call on the speakers who have given in their names. (Applause.)

I earnestly request our Chairman, and I press my point, for I am better acquainted with this assembly than he is, not to try to come to a decision before at least some of the speakers who have given in their names have been heard. I do not think that speeches alter opinions, but I think that some of the speakers represent opinions which cannot be refused a hearing in this assembly.

SIGNOR NOFRI—(who was received with cheers): I speak in the name of thirty Italian co-operative organisations of all descriptions, with a membership of not less than 130,000 workers, and in the first place I will preface my remarks by enquiring whether these co-operative societies which have adhered to the Congress, but are not entitled to a vote in its proceedings, will be admitted to-day, or later, to join this co-operative alliance. My enquiry is justified by the moral and economic nature and tendencies of the co-operative societies on behalf of which I speak. When this Congress was opened, laudatory reference was made to the idea, which is embodied also in the Rules of the Alliance, that Co-operation is above and outside class distinctions.

We maintain that this is not true in the case of the workers—(bravo); that the workers are a class which constitutes the majority, though as yet an unconscious majority, of society, and that, as such, this class is opposed to and at war with the other, the capitalist classes.

Therefore should the workers, in joining the co-operative movement abandon the class movement they would be favouring, even without wishing so to do, the interests of their natural adversaries; and for this reason the workers do not look upon Co-operation as an end in itself but as a powerful instrument for the evolution and education of their own class. (Bravo.) Resistance, mutuality no longer satisfy their needs, and they have taken up Co-operation, which they use as a weapon in the struggle for their ultimate emancipation.

SIGNOR LUZZATTI: You have taken it up too late!

SIGNOR NOFRI: The workers took up Co-operation the day on which they became conscious of their rights, Signor Luzzatti. They could not take it up before because then they were not free workers, they were not citizens; they took it up when they could. They have entered into the co-operative arena and they have not restricted themselves to the affirmation of a principle or the support of a theory, but they have at once made use of Co-operation as a powerful instrument in favour of their class. The co-operative societies which they have rapidly won over from political neutrality, or which they have founded, have all attained great importance, which shows that by making use of them as a means to an end they have not destroyed them, but brought them back to their original character which was eminently proletarian. For we must not forget that even at Rochdale Co-operation was the direct offspring of the workers in their efforts to defend their own class interests. Therefore by following this line of action, we do not transform Co-operation

but we bring it back to its original purposes and march forward towards its real goal.

Meantime, in Italy we bring you face to face with an accomplished fact, *i.e.*, class co-operation, which is the integral expression of resistance and of all the other forms which the defence of the working classes has assumed, with a view to the gradual improvement and ultimate emancipation of the workers ; and in so doing it is not true to say that we are going in for politics, in the sense meant by the Rules of the Alliance, *i.e.*, for politics in the strict sense of the word, politics void of economic significance, and which only represent a form of class domination. No, the workers in their class struggle are acting politically only inasmuch as there is nothing in the world which is not political in a certain sense—(applause)—for all our acts, the very bread which we eat has a political significance since it is a result of the class struggle.

Therefore we enquire of you : will you admit us to your Alliance which denies this struggle, which refuses to believe in it, in spite of the fact that the co-operative societies which belong to this Alliance already wage amongst themselves, as Vergnanini pointed out, a class struggle ?

You of the bourgeoisie, you of the capitalist classes, who strive with your co-operatives to eliminate the middleman and to transform one phase of commerce and industry, how can you deny the right of the workers on their side to struggle for the transformation of capitalism which exploits them and by means of which, and side by side with which, they can never hope to rise to the dignity of citizens, to the equality and to the justice of men ? I repeat, we do not go in for the kind of politics which you refer to, and I was painfully surprised to hear our comrade Von Elm say whilst speaking on behalf of Germany, that the class struggle and class co-operation are not possible in that country as such co-operatives would be prohibited. Comrade Elm, in Italy also our associations were prohibited and dispersed but we have risen again more powerful than before : learn from us. (Applause.)

SIGNOR LUZZATTI : If capitalism is the phyloxera of capital, I am its enemy.

FRAU STEINBACH (Germany) : Fellow co-operators ! The last Italian speakers to whom we have listened have uttered an opinion which goes far to strengthen my conviction that this International Congress, which is intended to further unity among the various nations, will only do more to bring them apart—owing to misunderstandings. I was asked to-day to support a resolution in favour of the adoption of

"Esperanto" at Congresses such as this. I did so with most heartfelt pleasure, in the hope that a time would come when misunderstandings would be altogether avoided by the use of "Esperanto." You Italian, French, and Belgian comrades can have no idea how painful it is for us from Hamburg, the citadel of Germany's social democracy, to stand before you here as enemies of the working men's movement, we who, as a matter of fact, are merely making preparations for the fight against Capital, against the capitalist rule of the world. I am exceedingly glad to meet at this International Congress in Italy, a Minister of State who is not ashamed to declare openly that he is on the side of those—(H. E. Signor Luzzatti interposed here)—who attack capitalism, certainly with a great difference as regards methods and aims. His Excellency might allow me first to finish my speech. If His Excellency wishes to fight against capitalism, in order to create peace, then he has comrades in Germany too, in Switzerland, everywhere; even among people who profess to be representatives of the distributive co-operative movement, and who, for their part also wish to free the working classes. There are such people, however, unlikely it may sound, who wish to do this by peaceful means alone, for they exclude class-warfare altogether. Persons with such illusions are not for us Germans: if they were, we should have been able to follow Schulze-Delitzsch. Schulze-Delitzsch wanted something very sensible, but we believe that we want something more sensible still. We have had distributive societies in Germany since time immemorial, but these societies make it their chief aim, as you are probably all aware, to provide material advantages, in the shape of a division of the net profits among their members as dividend. We in Hamburg—and I beg your kind attention to this point, and especially that of the translator, because it deals with a serious misapprehension, which we wish to set right—have for the first time made an attempt, which has hitherto been successful to a certain extent, so that men, whom I will not name, but who are highly esteemed and honoured in the working men's movement throughout the world, to hear whose names makes every one's heart beat faster, have recently told us: "We thought you were merely illusionists, utopians, but we confess to-day that you have conquered us, that you have built up the right thing." We represent a co-operative society which, as in all other such societies, has excluded by rule all political, trade unionist, and other aims, as we are obliged to do in Germany. We suffer from bad laws in our country, but it is not only these laws—my friend Von Elm had no time to explain this further to you—which have prevented us from

doing what our Belgian and Italian comrades want us to do. We cannot do it because we do not consider this the practical way to fight the battle. We do not wish the profits of the co-operative societies, amounting to many thousands, to be employed for purposes which cannot be for the good of all. Supposing that a political, or a trade union fight breaks out in a certain place, we might feel impelled to decide that the society was under an obligation to use its superfluous capital in order to support a shoemakers' strike, or a bricklayers' strike, or a tailors' strike.

Fellow co-operators! Capital to-day is still so powerful, that we shall not succeed in conquering it by means of the trade union movement alone. We have recently had a great dockers' strike in Hamburg, which cost the capitalists of the Hamburg harbour £600,000. They have more thousands behind them. If the trade unionist money bags are empty, then every single working man must be able, as in the case of the English miners, to draw out his accumulated capital from his store and that is the reason why we formed the "emergency fund" in our society. This fund accumulates in each member's name till it reaches £5. This remains as a nest-egg against the time of necessity, fight, or conquest. (The President here sounded his bell.) My time is up, so I can explain no further. We do not want capitalists to have the chance of bringing us to starvation again before our time. We must arm ourselves, so that every single working man may brave the battle.

M. CATHALA: I consider that the facts I wish to put before you are appropriate to the subject we are discussing. I speak here on behalf of four co-operative organisations in the same village, all being members of the International Co-operative Alliance. It appears to me very important, in addition to the semi-official or official statements that have been made, to show that side by side with Co-operation such as it is conceived to be in high places, there is also a co-operative system, a co-operative doctrine, which carries out the socialist doctrines to their uttermost ends, among the lower classes of the population, among the small proprietors and among the agricultural classes. In a certain district of the South of France there is a village of 1,900 inhabitants, all of them small land-owners, and you know how jealous the small landowner is of his little bit of land, and how full of prejudice he is! In five or six years, thanks to the active assistance of our friends, of the co-operative press of Paris, and of the whole of France, thanks also to the never ceasing collaboration of our Wholesale Societies, Maraussan has become a shining example of what the socialist doctrine can

accomplish in rural districts: It is not the agricultural labourer, who has been won over to socialist theories, but the small landowner. And we do not come here with bare statements, but can back them up with official statistics. The rural bank of Maraussan is at the present moment the most powerful in France. It did a business, in 1906, of £64,000. The agricultural syndicate attached to it has already sold £20,000 to £24,000 worth of raw produce. The productive society, formed with a capital of £104, and having for its only object to accumulate a collective property, now does an annual trade, after five years' work, of £42,640. The distributive society, in a little village like ours, daily turns over £22; and that also does not share out the profits of its trading. You see how interesting it is to point out to you the effects of socialist action on rural co-operation. Our Italian comrades are already taking example by us, because they know that they will in this way secure for their agriculturists that safety and well-being which they do not possess to-day. This is what I had to tell you. We are carrying on Co-operation in rural districts and we are doing it well. There are official representatives of our French organisations here, who well know that I am not exaggerating. The *Temps* recently praised our work. People notice what we are doing and draw comparisons, for in a village not far from Maraussan, there are four or five organisations which, taken altogether, do less business than we do. Nothing is so eloquent as figures. This is what we have done in five years, on a paid-up capital of only £107. I say "only," because although the shares of the society were fixed at £1 each, the small landowners not being always able to pay £1 down, have made it up in wine. Well, in five years, we have had sales amounting to £125,913, representing 129,709 hectolitres (2,853,598 gallons) of wine. And now, to prove that I am not going in for mere platform oratory, let me tell you what we have distributed during these five years. Production is nothing without consumption, and that is the principle on which we have based our society. Please remember that our property is collective and indivisible. We have been able to devote to socialist, co-operative, and trade union propaganda the sum of £36,949; we have distributed among the co-operative federations for common purchase, the "Bourse des Coopératives," and to the French Co-operative Wholesale Society, £1,150: paid out £686 as dividend on purchases to the societies which are our customers: subscribed £260 to local mutual-help institutions: credited £1,313 from the profits realised to our affiliated wine-growers as individuals: and paid off £2,664 on account of their stock, and

the cellar they have in common. Finally, by means of our development and reserve funds we have been able to form a collective co-partnership impersonal capital, belonging to workers and peasants, amounting to £25,010. As I mentioned, the whole property is collective, impersonal, and indivisible, and the result will be that, after a certain time, we shall no longer have 350 small landowners at Maraussan, but one joint property. We shall have converted private ownership into collective ownership and that without the slightest friction, simply by means of our own initiative and our unceasing joint labours.

I forgot to tell you how we began. People want to say that such an association could not survive in our midst. Well, in 1902, we had 119 members ; to-day there are 283. They started by selling 5,520 hectolitres (121,440 gallons) of wine, whereas to-day they dispose of as much as 49,220 hectolitres (1,082,840 gallons). The sales have risen from £4,815 to £42,665. The share capital subscribed and entirely paid-up only amounts to £323. The reserve fund stands at £156, the development fund at £2,345, the solidarity fund at £174, and the capital belonging to the co-partnership wine growers comes to £1,313. So the society is worth in all £4,319.

That is what we have done, gentlemen, and I think we have reason to be proud of our work and that we may say that we have raised the condition of the agriculturists and wine growers of Maraussan. (Applause.)

SIGNOR BUFFOLI : I have made a few notes on the report read by M. Bertrand, as I wish to appeal to him as a witness on an important fact. Belgian Co-operation has many admirers in Italy. I, too, have been one of its admirers, more especially for the economic education which Belgian Co-operation has given to the workers, accustoming them to pay for their bread not only in ready money but a week in advance. This is a great merit of Belgian Co-operation, and Italian co-operators should spare no efforts to have this example followed by our co-operative societies. But many Italians have described Belgian Co-operation as being a very different organisation to our Italian co-operative societies which they despise as bourgeois, because they say that at the end of the year they pay a dividend to their members, whereas in Belgium the profits realised at the end of each year are devoted to purposes of propaganda and resistance. I call on Bertrand to witness if it be not true that in Belgium also at least 75 per cent. of the profit is divided amongst purchasers, as is the case with us ; nor is this all, for the members are so anxious to

pocket their dividends, that they demand payment of them even before the balance sheet has been approved. This shews that Belgian Co-operation is in no wise different from ours.

In Belgium co-operative societies go in for friendly society work and they do well. Sums are put aside for the reserve fund, but the sums devoted to common objects in the balance sheet do not amount in all to more than 25 per cent. of the profits. The sum set aside for the purposes of resistance is about 5 per cent.—not more. It is well that this should be taken note of in the presence of witnesses. I declare that I am an enthusiastic admirer of Belgian Co-operation which teaches thrift. Only a few days ago at Brussels the President of the Savings Bank told me that at least one of every three workmen had an account in the savings bank. The principle of providing each worker with a house of his own has also attained a great development, for each worker has about £20 to pay down on the sum of £160 which the house costs. They are educated to be thrifty, whereas here little is done in that line.

Nor shall I be told that the Belgian workers are better paid than the Italian. The average wage of the worker in Belgium is, if anything, lower than in Italy. Ask them.

VOICES : It is not true. (Murmurs.)

SIGNOR BUFFOLI : I was given in Belgium a printed table of statistics. The Brussels Chamber of Labour has compiled these statistics, which can be read by all. It is useless for Nofri to contradict me.

SIGNOR NOFRI : The Belgian Society pays twice as much.

SIGNOR BUFFOLI : M. Bertrand refers in his resolution to the Rochdale pioneers ; but the Rochdale pioneers were the first to teach us to save, yet in his resolution he calls on the co-operative stores to sell at the lowest possible prices, though it is not possible for them to do so and also to effect savings.

SIGNOR LUZZATTI : There is a misunderstanding.

SIGNOR BUFFOLI : It is written in the resolution. Garibotti invokes credit, and he is quite right, and we hope that it will be obtainable ; the bank annexed to the society called "L'Umanitaria," of Milan, is on the right road. But first of all the members of co-operative associations must strengthen their capital, for if these associations have a capital of their own the members will look to their interests more actively, but as long as they depend on credit they will work unsatisfactorily.

Garibotti is right in what he says about taxation. And I appeal here to one of our highest authorities in the hopes that he will at last see about getting all concessions made which are possible. When they are Ministers they speak differently to when they were deputies. Foreigners are astonished when we tell them that in Italy the Revenue takes 20 per cent. on the savings which we return to purchasers. I appeal then to the Hon. Luzzatti in the hopes that he will use his great influence to have this matter of the income tax regulated more in accordance with justice.

I shall not go into working-class questions or other such matters. In my opinion the co-operative stores should belong to the purchasers, to whatever party, to whatever social class they belong, for co-operative stores which sell luxuries are able to charge a higher percentage on them, and are thus able to sell the necessities of life at a lower price.

SIGNOR NOFRI : Nothing was said on that matter.

SIGNOR BUFFOLI : When you were speaking, Hon. Nofri, I did not interrupt you. (Applause.) In my opinion Co-operation should belong to no party, should lead to no class divisions. The co-operative stores should belong to the purchasers, to whatsoever party they belong. Nevertheless, it is true that they need not limit their activity to the sphere of dividends. Co-operative stores should, for instance, be the first to treat their employees well, and not all do what might be expected from them for their employees. They should set a good example in the matter of short hours, Sunday closing, and many other things. We must progress. (Applause, murmurs.)

SIGNOR LUZZATTI : I now support the suggestion made by our Chairman, a suggestion which I was opposed to a little while ago when I thought the subject required to be more fully discussed. There are still so many names down to speak that if all are to be heard and the reporters are to reply we should either have to resign ourselves to pass the night here or we should have to prolong the proceedings into to-morrow, which would interfere with the arrangements already made. As I am speaking, I wonder if you will allow me to make a few brief remarks which may pave the way, not to conciliation, for we are not here as conciliators, but to putting each in his right place. However, before doing so I should like to know whether you wish me to speak.

VOICES : Yes, yes.

SIGNOR LUZZATTI : After all I am almost entitled to speak as for a personal explanation, since reference has been

made to me more than once ; although, accustomed as I am to public life, I have such a hippopotamus hide that very different arrows would be required to pierce it. (Laughter.)

The situation is as follows : We have an International Co-operative Alliance with its rule which we cannot alter by any resolution which is not on the agenda of the proceedings. The rule excludes discussion of all political and religious questions. The Hon. Nofri asks : " Can we come in ? " And I answer with perfect frankness, as it is my custom to do, " Yes, you can come in." We shall thus have a co-operative alliance embracing diverse tendencies as far as the ultimate aims of Co-operation are concerned, aims which can only be realised a long time hence ; but as far as the technical principles of Co-operation are concerned, and its administrative rules, there are not several co-operations but only one. You will bring to our association the experience of your institutions which set aside part of their dividends for objects other than those to which the Rochdale pioneers applied them. But the Co-operative Alliance is not a religious sect —(applause) —where all have to repeat the same prayer ; it is an association of experimentalists to which each brings his own contribution for examination, and if you succeed in convincing us that your methods are the best, we shall not be obstinate, and we shall accept them. Should we convince you of the contrary, then *we* shall have converted *you*. If you wish your societies to enter our Alliance we will throw the doors wide open to receive you, but if you wish to compel us to abandon our principles and pay a frightened homage to yours, you would despise us and we should despise ourselves for so doing. (Loud applause.)

Now why try to force us to admit that Co-operation is a form of the class struggle ? Co-operation is an economic method which we consider better suited than others for the accomplishment of those things which, before the era of Co-operation, were performed in modern society by isolated individuals or by limited liability companies. We think that this method liberates us from all forms of usury, whether in the shape of profit on food, or rent, or interest on money, or in any of the other forms which oppress humanity, among which I include the forms of political usury represented by the oppression of one class by another. (Loud applause.) Before we have liberated the working classes from all these forms of usury, we have still a long way to go together.

Moreover, let us speak clearly about the differences between your Co-operation and ours—you wish to devote the reserve funds to feeding strikes.

VOICES : No, no.

SIGNOR LUZZATTI : Then we agree. A French socialist co-operator described to the Congress to-day a type of rural bank such as already exists all over the world. Rural banks are conducted on those lines by Catholics, by Liberals, by Socialists. But the Catholics say that in founding these rural banks they aim not only at saving the individuals who belong to them from the miseries of this world, but also at saving their souls—(laughter); the Socialists say they do so to emancipate the workers and to build up a new society; we Liberals say that our object is to free the personality of the worker from usury and strengthen him so that he may shape his destiny as human liberty may allow of his doing; but we are all three agreed on the essential points of these institutions. (Hear, hear; applause.)

VOICES : No.

SIGNOR LUZZATTI : Yes; so I will now recapitulate what I have said. If you wish us to abandon our principles, it is impossible; nor do I ask you to abandon yours. Enter into the field of Co-operation with your experiments; we will compare them with ours; discussion will bring the truth to light, for at present we do not well know in what the technical differences between your Co-operation and ours consist. In this wise, without either vanquished or victors, we shall all be able to declare ourselves satisfied with Co-operation.

I will make yet another observation. Hitherto your masters, the Socialists, have fought Co-operation. What contempt the leaders of socialism displayed for Co-operation! Our leaders withstood the attack, declaring that they were convinced that Co-operation supplied a practical formula for the solution of the social question and the questions affecting the working classes. To-day socialism has made peace with Co-operation, but it is lending to it the impulse of youthful energies of which I am in no wise afraid, for when your principle is that of saving and associating the efforts of men, I think that you also are economists without knowing it—(loud laughter)—and that without knowing it you are creating bodies which are not revolutionary—(laughter)—because the principles of thrift and association are acting on you in such wise that though your words continue to be almost anarchic, your actions and your aims can only be the economic ones of saving and association. (Loud applause.) In my opinion we can still go a long way together.

When you come to ask me for laws to improve the position of the workers in the field of Co-operation, I know that I am not working for the co-operation of my friends but

that I am working for your kind of Co-operation. (Hear, hear.) When we introduce into the laws clauses which empower the State to entrust to groups of workers the building of railroads and so forth, I know that I am favouring your form of Co-operation. (Loud applause.) And I rejoice in so doing, because in my opinion, the more I strengthen Co-operation, the more I make revolution impossible. (Loud applause.) That is my theory; this is my hope. Co-operation emancipates from all forms of violence, from the capitalistic, and from the revolutionary. (Loud applause.)

I will conclude this hope of concord by reminding you of a fact taken from the history of English Co-operation. Two of its founders were Vansittart Neale and Holyoake. The first was an English Conservative of the strictest kind, an Anglican who believed that only *Anglicans would be admitted to the Kingdom of Heaven. Holyoake was a democrat, almost a republican, as much so as an English democrat can be—and, moreover, a free thinker. These two men who in Parliament would have voted against each other and who in a future life would not even have met—(laughter)—for the one would have excluded the other from his paradise, and the other did not believe in one—were successful and upright enough to build up the edifice of English Co-operation, in whose shade the tired legions of humanity now rest. (Loud applause.) I invite the Italian socialists, from whom I differ, to work with me in building those refuges of social peace, such as are represented by pure, honest, loyal Co-operation—without epithets, and without ulterior ends—which leads the workers to the goal whither they tend, and which they must finally reach, by emancipating them from all forms of usury. This is my idea, and to this idea I adhere. (Loud and enthusiastic cheers.) The Chairman agrees with me, and it is understood that all those who wish to adhere to the International Co-operative Alliance will be welcome. They will come with their ideas and we shall continue with ours.

THE CHAIRMAN: As it is impossible for us to continue the discussion now, we propose that you remit the matter to the Central Committee for study and then, at the next Congress, the members shall have an opportunity given them of deciding fairly on the question.

(Cries of agreed.)

MR. H. W. WOLFF: Before concluding our labours, I have a very pleasant task to fulfil, that of thanking all—and they are too numerous to name individually—who have

*We are sure that Vansittart Neale was very far from holding any such narrow opinion.—THE EXECUTIVE COMMITTEE.

performed such devoted service in the organisation of this Congress. We are deeply indebted and grateful to them for the many interesting things they have shown us, for the magnificent reception they have accorded us here. But I must mention His Excellency Signor Luzzatti, the General Committee at Rome, the Local Committee at Cremona, Signor Magaldi, the Mayor of Cremona, the President, Vice-President, and the many other officials of the People's Bank of Cremona, which has been the mainspring of the Congress, and many others besides. I must also mention our devoted Secretary, Miss Halford, who has worked so hard for the Congress that she has made herself ill. She has really worked here like a steam engine and we ought to express our gratitude to her. (Applause.)

M. SERWY : I should like to know if the resolution we brought forward has been voted for. In the noise that went on, we heard nothing. This Congress was convened in order that we might discuss matters and after having discussed them, no vote was taken ; that makes us appear ridiculous.

M. CATHALA : We all protest against shelving the question.

SIGNOR LUZZATTI : At the present stage of the debate, and in the presence of several resolutions, I think it advisable in the interest of a thorough examination of and a wise decision upon the question to refer all the proposals to the Committee of the Alliance. The Central Committee will examine them, will study them carefully, and will bring the whole question before the next Congress. (Murmurs, protests, from different quarters.)

The Congress concluded at 6.30 p.m.

TUESDAY, SEPTEMBER 24th, 1907.

SECOND MEETING OF THE CENTRAL COMMITTEE, 6.30 P.M.

There were present : Messrs. W. Maxwell, J. C. Gray, McInnes, Kaufmann, Lorenz, Von Elm, Radestock, Exner, Dr. Karpeles, Bertrand, Serwy, Blem, Högsbro, Count de Rocquigny, Professor Gide, de Boyve, Barrés, Héliés, Duca, Dr. H. Müller, Dr. Kündig, and Von Koch.

ELECTION OF CHAIRMAN AND OF EXECUTIVE COMMITTEE.

—It is unanimously decided to appoint Mr. W. Maxwell as President of the Alliance ; Mr. Maxwell signifies his acceptance. The proposal of Dr. Müller to reappoint the five British members of the Central Committee as Executive and to leave to them the election of their officers, is also agreed to.

On behalf of the Swiss Co-operative Union, Dr. Kündig submits an invitation to hold the next International Congress at Basle. The invitation is thankfully received and the Committee resolves to recommend its acceptance to Congress. The date of the Congress is to be arranged between the Executive Committee and the Board of the Swiss Union.

Then a resolution brought forward by a group of Italian Socialistic Co-operative Societies, and copies of which were distributed in the Congress Hall, is discussed, Mr. Gray protesting against the Congress discussing it or voting on it. The resolution had been presented by societies which were in no sense members of the Alliance, moreover, the Rules strictly forbade the treatment of a subject, which was irreconcilable with political neutrality. The Committee are of the same opinion.

The following societies are, on application, elected as members : Société Coopérative de Consommation de Vizille ; Consorzio delle Co-operative di Consumo di Milano ; Federazione fra le Co-operative di Lavoro della Provincia di Ravenna.

Further, the following gentlemen are admitted as individual members : Mr. Draganescou, Roumania ; Mr. N. Levitzky, Russia.

The meeting closed at 7 p.m.

APPENDIX.



Statistics concerning the Development of the Co-operative Wholesale Societies.

STATISTICS OF THE CO-OPERATIVE WHOLESALE SOCIETIES FOR THE YEAR, 1907.

	Year of the Foundation.	Year under Report.	Number of the Affiliated Societies.	Turnover.	Net Surplus.	Share Capital.	Reserve Fund.
ENGLAND—C.W.S., Manchester ...	1864	44	1,240	£ 24,786,568	£ 488,571	£ 1,476,021	£ 1,074,086
SCOTLAND—S.C.W.S., Glasgow ...	1868	40	282	7,603,460	289,198	378,460	483,201
GERMANY—G.E.G., Hamburg ...	1803	15	499	2,993,311	25,245	50,000	27,224
DENMARK—F.f.D.B., Copenhagen ...	1884	24	1,188	2,049,455	96,165	26,741	80,587
SWITZERLAND—V.S.K., Basle ...	1892	16	257	574,192	7,049	26,000	10,400
„ —V.O.L.G., Winterthur ...	1887	21	151	240,528	2,002	...	5,600
HUNGARY—Hangya, Buda Phest... ..	1898	10	798	506,538	3,864	54,382	3,626
AUSTRIA—G.E.G., Vienna... ..	1905	3	...	390,296	977	4,573	...
FINLAND— ⁵⁰⁰ Seamen, Helsingfors ...	1905	3	80	355,304	6,150	1,958	4,000
FRANCE—M.d. G., Paris ...	1906	2	160	154,920	...	1,056	365
„ —Off. Co-op., Paris ...	1901	7	360	40,332	163	...	...
BELGIUM—F.S.C.B., Brussels ...	1900	4	102	115,000	...	2,503	...
SWEDEN—K.F., Stockholm ...	1904	4	363	114,442	...	...	...

CO-OPERATIVE WHOLESALE SOCIETY, MANCHESTER, 1864-1907.

Year.	Number of Affiliated Societies.	Number of Members of Affiliated Societies.	Share Capital.	Reserve Fund.	Turnover (Sales).	Expenses.	Net Surplus.	Dividend declared on Purchases.	Own Productions.	Personal.	
										In Distributive Departments.	In Productive Departments.
1864	...	18,337	£ 2,455	£ 51,857	£ 347	£ 267	d. 1½	£	...	...	...
1865	...	24,005	7,182	120,754	906	1,858	3½	...	...	...	...
1870	...	79,245	16,536	507,217	4,644	4,248	1½	...	...	...	...
1875	...	158,608	60,930	1,964,829	28,436	20,684	2	...	...	...	...
1880	...	361,523	146,061	3,359,681	47,153	42,090	2½	...	...	...	...
1885	...	507,772	234,112	4,793,151	74,305	77,630	3½	...	...	...	...
1890	...	721,316	434,017	7,429,073	126,879	126,979	3½	...	...	...	...
1895	...	930,965	635,541	10,141,917	159,512	192,766	3½	...	...	...	...
1900	1078	1,249,091	883,791	16,043,889	314,410	289,141	4	2,264,080	...	...	6,547
1901	1072	1,315,225	948,944	802,340	335,183	288,321	4	2,656,066	2,053	...	7,090
1902	1106	1,392,399	1,006,814	793,874	345,855	326,369	4	2,798,287	2,130	...	7,748
1903	1133	1,445,069	1,043,031	823,491	354,316	297,304	4	3,182,613	2,119	...	8,165
1904	1150	1,594,145	1,196,703	842,121	377,606	332,374	4	3,568,749	2,198	...	8,619
1905	1138	1,635,527	1,307,341	898,911	396,767	304,578	4	3,834,060	2,246	...	10,265
1906	1131	1,703,564	1,388,388	986,485	430,862	410,680	4	4,850,618	2,300	...	...
1907	1139	1,768,935	1,476,021	1,074,086	468,101	488,571	4	5,539,387	...	...	...

SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY, 1868—1907.

Year.	Number of Affiliated Societies.	Number of Members of Affiliated Societies.	Share Capital.	Reserve Fund.	Turnover. (Sales.)	Net Surplus.	Dividend declared on Purchases.	Own Production.	Personal	
									In Distributive Departments.	In Productive Departments.
1868*	...	...	£	£	£	£	d.	£	...	...
1870	...	...	...	...	9,697	48	...	...	...	...
1875	...	...	2,668	436	105,249	2,419	...	...	...	...
1880	...	...	11,765	2,403	430,169	8,233	...	...	...	...
1885	...	...	19,159	8,404	845,221	21,685	...	...	...	...
1890	...	...	34,257	21,254	1,438,220	39,641	...	21,705	...	...
1895	...	...	84,454	52,882	2,475,601	76,545	...	108,646	...	...
1900	...	...	169,906	78,931	3,449,461	132,374	...	606,791	...	...
1901	288	263,415	254,076	213,425	5,463,631	222,366	...	1,460,279	...	...
1902	287	270,920	274,137	260,417	5,700,743	231,686	5	1,471,809	1,285	4,429
1903	284	281,258	288,599	214,898	6,059,119	239,001	8	1,669,816	1,365	4,762
1904	278	301,479	298,413	336,849	6,395,487	239,322	8	1,753,752	1,408	4,783
1905	279	321,112	327,224	368,192	6,801,272	269,601	8	2,007,414	?	4,527
1906	281	352,731	352,731	407,824	6,939,738	250,690	8	2,072,010	1,508	5,127
1907	280	375,198	375,198	444,702	7,140,182	280,434	8	2,085,267	1,566	5,416
1907	282	...	390,278	483,201	7,613,460	289,198	8	2,288,055	1,505	5,514

* For the last three months.

THE GERMAN CO-OPERATIVE WHOLESALE SOCIETY, 1894-1907.

Year.	Number of Society Members.	Share Capital.	Reserve Fund.	Sales.	Net Profits	Dividend on Purchases, per Mk.	Real Estate.	Personal.
1894	47	Mk. 34,500	...	Mk. 341,471	Mk. 3,425	7	Mk. ...	Mk. ...
1895	59	34,500	249	1,878,751	18,972	7	...	...
1896	61	72,500	1,973	3,264,726	32,212	5	...	...
1897	63	100,000	5,954	4,956,106	25,471	34	...	...
1898	66	100,000	8,372	5,579,034	40,720	5	...	...
1899	76	140,000	14,769	6,296,074	43,216	5	...	...
1900	102	200,000	19,502	7,956,334	62,811	5	...	...
1901	188	300,000	30,693	15,137,761	95,564	4	...	22
1902	247	300,000	50,154	21,768,549	92,233	3	...	78
1903	265	500,000	59,500	26,445,888	115,815	2	390,079	131
1904	348	500,000	190,190	33,920,405	200,343	2	395,570	197
1905	386	750,000	246,407	38,780,199	238,605	24	465,015	211
1906	474	1,000,000	382,397	46,503,237	281,070	2	456,676	226
1907	498	1,000,000	544,476	59,866,220	504,910	2	779,780	254
							1,249,717	281

20 Mk. = £1.

THE DANISH CO-OPERATIVE WHOLESALE SOCIETY, 1896—1907

Year.	Number of Members (Societies).	Number of Members belonging to Share-holders.	Shares.	Loans and Deposits.	Reserve Fund.	Insurance Fund.	Net Sales.	Increase on the Corresponding Period of Previous Year.	Distributive Expenses.	Representing Percentage on Sales.	Net Profits.	Dividend.
			Kr.	Kr.	Kr.	Kr.	Kr.	Kr.	Kr.		Kr.	Per cent.
1896	310	30,690	104,919	147,149	59,938	...	4,176,072	+ 1,569,572	114,917	2.75	107,766	3
1897	370	37,026	137,516	180,355	89,573	...	5,826,506	+ 1,650,434	153,946	2.64	160,002	3
1898	456	45,144	176,321	233,698	130,909	...	7,009,442	+ 1,182,936	180,273	2.57	229,197	3
1899	523	51,777	218,346	295,464	183,547	...	8,750,161	+ 1,740,719	218,046	2.49	304,790	3½
1900	601	79,933	248,855	360,735	250,909	...	11,016,974	+ 2,266,813	214,046	2.48	355,656	3½
1901	684	90,972	280,012	513,912	349,559	...	13,512,871	+ 2,495,897	319,566	2.36	482,429	4
1902	791	105,336	317,178	788,863	476,607	...	16,915,092	+ 3,402,221	365,676	2.16	643,132	4
1903	852	115,872	353,591	943,384	633,872	...	19,765,557	+ 2,850,465	430,175	2.17	790,965	4½
1904	951	129,336	399,019	1,119,037	839,598	5,000	22,584,473	+ 2,878,916	495,826	2.19	1,031,732	5
1905	1,029	143,031	474,035	1,280,509	1,100,001	15,000	26,274,030	+ 3,689,557	539,864	2.05	1,172,598	5
1906	1,120	155,680	510,360	1,775,780	1,410,285	50,000	30,754,006	+ 4,479,978	639,918	2.08	1,416,163	5
1907	1,188	667,100	667,100	...	2,169,515	100,000	36,434,754	+ 5,680,746	783,672	2....	1,709,594	5

Kr. 17.50 = £1.

THE SWISS CO-OPERATIVE WHOLESALE SOCIETY, 1892-1907.

Year.	No. of Society Members.	Share Capital.	Reserve Fund.	Sales.	Gross Profits.		Net Profits.		Employees.	Real Estate.
					Amount.	Percentage of Sales.	Amo. in.	Percentage of Sales.		
1892	52	Fr. ...	Fr. ...	Fr. 43,614	Fr. 5,843	1.35	Fr. 888	0.20	1	Fr. ...
1893	38	3,700	...	386,524	6,703	1.17	563	0.09	1	...
1894	45	4,100	400	572,068	18,898	1.66	8,467	0.74	1	...
1895	55	16,250	3,000	1,134,954	29,385	1.64	6,400	0.36	3	...
1896	65	18,700	6,000	1,785,675	44,298	1.98	11,254	0.49	4	...
1897	71	19,550	11,125	2,276,647	64,840	2.47	23,362	0.89	7	...
1898	89	20,800	23,228	2,617,864	86,984	2.63	38,265	1.16	10	...
1899	105	27,350	41,010	3,306,265	81,779	2.23	21,572	0.59	11	51,222
1900	116	31,050	44,630	3,657,366	89,528	2.14	14,085	0.34	15	132,820
1901	125	33,550	44,630	4,175,893	140,049	2.79	45,433	0.90	21	160,120
1902	128	38,000	60,000	5,003,682	199,986	3.23	83,724	1.35	29	160,084
1903	142	41,000	100,000	6,179,839	236,540	3.08	93,650	1.22	36	283,000
1904	175	44,650	150,000	7,673,238	279,198	3.05	110,039	1.20	40	354,000
1905	204	50,550	180,000	9,143,129	343,315	3.22	137,353	1.20	55	382,000
1906	237	56,450	220,000	10,648,461	504,977	...	177,453	...	95	370,000
1907	259	65,000	260,000	14,354,810	...	...	...	...	145	828,000

25 Frs. = £1.

THE HUNGARIAN CO-OPERATIVE WHOLESALE SOCIETY, "HANGVA," 1898—1907.

Year.	Number of Members of Affiliated Societies.	Total Capital of the 'Hangva.'	Total Capital of the Affiliate Societies.	Loans and Deposits.	Reserve Fund.	Pension Fund.	Other Special Funds.	Sales.	Comparison with Corresponding Period Previous Year.	Distributive Expenses.	Representing Percentage on Sales.	Net Profits.	Dividend Declared.
		K.	K.	K.	K.	K.	K.	K.	K.	K.	per cent.	K.	per cent.
1898*	30	..	..	..	..	..	..	50,000	..	..	..	..	..
1899	70	28,000	563,000	..	..	..	..	460,000	+ 410,000	17,000	3.69	38	5 per cent.
1900	122	71,000	728,000	3,000	..	..	..	1,223,000	+ 765,000	46,000	3.75	76	5 "
1901	171	86,000	975,000	232,000	340	..	..	2,040,000	+ 815,000	97,000	4.76	3,700	5 "
1902	246	96,000	1,160,000	225,000	1,340	..	..	2,910,000	+ 870,000	124,000	4.26	6,000	5 "
1903	383	127,000	1,500,000	280,000	4,000	5,400	..	4,705,000	+ 1,795,000	180,000	3.83	24,000	5 "
1904	485	640,000	2,150,000	16,000	20,000	27,000	..	6,722,000	+ 2,017,000	260,000	3.87	42,000	5 "
1905	570	672,000	2,450,000	190,000	45,000	52,000	25,000	7,610,000	+ 888,000	340,000	4.45	53,600	5 "
1906	676	910,000	2,750,000	500,000	95,000	93,000	53,000	9,606,000	+ 1,996,000	380,000	3.95	74,650	5 "
1907	798	1,351,110	3,203,692	428,822	1,352,110	128,730	24,515	12,585,000	+ 2,979,000	446,300	3.55	95,988	5 "

* The first year's accounts were closed on 31st December, 1899.
 25 K. = £1.

THE AUSTRIAN CO-OPERATIVE WHOLESALE SOCIETY.
FOUNDED 15TH OCTOBER, 1905.

Year.	No. of Affiliated Societies.	Shares.	Loans and Deposits.	Sales.	Distributive Expenses.	Net Profits.
1906*	187	K. 109,720	K. 77,586	K. 9,367,116	K. 194,575	K. 23,466
1907	?	150,885	132,057	10,132,011	238,500	67,002

* 14 Month.

25 K. = £1.

THE FINNISH CO-OPERATIVE WHOLESALE SOCIETY.

Year.	Number of Society Members.	Shares.	Loans and Deposits	Reserve Fund.	Sales.	Expenses.	Profits.
1905 (6 months)	27	Fr. 13,850	Fr.	Fr. 15,000	Fr. 1,004,025	Fr. 10,186	Fr. 17,100
1906	57	24,535	75,000	65,000	4,036,594	90,891	54,852
1907	80	49,964	...	200,000	8,884,857	213,386	153,739

25 Fr. = £1.

FRENCH CO-OPERATIVE WHOLESALE SOCIETY.

FOUNDED 16TH SEPTEMBER, 1906.

September 1906
bis Mai 1907.

Number of Affiliated Societies	141
Number of Members of Affiliated Societies	55,680
Available Funds	Fr. 50,000
Share Capital	47,025
Reserve and Development Fund	13,000
Mortgage Fund	5,000
Sales	1,190,000
Distributive Expenses... ..	29,700
Representing Percentage of Labour	1.58
Gross Profits... ..	55,000
Net Profits	8,000

25 Fr. = £1.

Office Coopératif d'Achats en commun pour les Fédérations et Sociétés Coopératives de consommation françaises,
1901—1907.

WHOLESALE SOCIETY IN PROCESS OF FORMATION.

Year.	Societies Affiliated.	Sales.	Available Capital.	Loans and Deposits.	Reserve Fund.	Receipts.	Expenditure.	Profits.	Employees.
		Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	Fr.	
1901	64	70,000	...	...	...	1,151	1,277	125	1
1902	100	300,000	...	...	...	1,418	902	516	2
1903	180	457,000	...	...	...	2,316	1,608	808	2
1904	235	675,101	...	...	2,482	7,537	4,038	2,508	3
1905	256	809,097	8,855	4,000	4,855	8,247	5,875	2,372	4
1906	292	904,462	16,510	9,960	6,550	8,905	7,210	1,695	5
1907	330	1,008,307	22,970	13,850	9,129	11,774	9,195	2,570	6

25 Fr. = £1.

SWEDISH CO-OPERATIVE WHOLESALE SOCIETY, 1900—1907.

Year.	No. of Members (societies)	Number of Members belonging to Shareholders.	Shares.	Reserve Fund.	Sales.	Net Profits.	Personnel.
			Kr.	Kr.	Kr.	Kr.	Kr.
1900	45	10,098	...	...	...	...	...
1901	44	11,003	...	...	...	...	...
1902	63	14,494	...	...	...	...	...
1903	65	12,584	...	...	...	...	...
1904	57	11,433	...	...	276,381	4,433	1
1905	100	18,445	...	...	805,650	15,673	3
1906	178	30,105	13,785	10,833	2,010,000	33,761	12
1907	303	49,054	40,354	31,705	4,267,008	72,411	33

Kr. 17.50 = £1.

THE CO-OPERATIVE WHOLESALE SOCIETY OF
ST. PETERSBURG.

FOUNDED IN 1905.

Number of Affiliated Societies ...	...	...	...	17
Number of Members of Affiliated Societies ...	...	...	...	2,500
Share Capital ...	...	...	...	Mk. 31,240
Sales ...	...	...	...	416,660
Increase of Last Year...	...	...	...	135,400
Distributive Expenses...	...	...	...	3,120
Net Profits ...	...	...	...	520
Dividend Declared ...	...	...	...	6%

20 Mk. = £1.

THE FEDERATION OF THE BELGIAN RETAIL SOCIETIES OF THE LABOUR PARTY, 1901—1907.

Year.	Number of Affiliated Societies.	Shares.		Loans and Deposits.	Reserve Fund.	Contingency Fund.	Net Sales.	Distributive Expenses.	Net Profits.	Dividend.
		Subscribed.	Paid up.							
1901	66	Fr. 23,450	Fr. 7,430	Fr. ...	Fr. 5,677	Fr. ...	Fr. 769,356	Fr. 10,282	Fr. 9,374	per cent. 1
1902	86	28,950	17,330	5,000	6,250	4,148	1,211,439	19,210	9,422	1
1903	92	67,300	27,356	14,741	7,603	5,422	1,485,572	20,398	12,223	1
1904	95	68,400	35,928	22,678	8,062	10,090	1,608,475	25,397	24,634	1
1905	93	75,300	52,310	22,417	14,220	13,227	2,217,812	26,357	23,960	1
1906	101	80,200	64,001	33,873	19,000	22,964	2,416,372	27,832	26,930	1
1907	102	81,100	66,886	...	24,415	32,964	2,796,196	31,396	23,975	...

25 Fr. = £1.

CENTRAL SUPPLY SOCIETIES OF THE IMPERIAL UNION OF GERMAN AGRICULTURAL SOCIETIES, 1890—1904.

YEAR.	Central Deposits belonging to the Union.	Societies and individuals affiliated to these.	Shares sub-scribed.	Total amount of liability.		Total sales.	Total assets.		Total liabilities.		Profits.	
				Mk.	Mk.		Amount.	Repre-senting per cent. on sales.	Amount.	Repre-senting per cent. on sales.	Amount.	Repre-senting per cent. on sales.
1890	3	304	304	53,000	2,114,876	Mk.	21.4	381,596	18.1	71,261	3.3	
1895	10	1,580	2,606	2,451,700	8,939,210	Mk.	27.63	2,047,304	22.90	65,358	0.73	
1900	20	4,395	5,200	8,660,500	29,738,514	Mk.	29.43	7,766,244	28.03	491,714	1.77	
1901	20	6,076	8,691	9,739,210	35,615,279	Mk.	32.47	11,103,460	31.17	462,179	1.29	
1902	22	7,659	10,000	12,994,000	48,487,875	Mk.	34.93	17,327,803	34.00	473,519	0.93	
1903	23	8,068	15,891	18,743,500	57,075,674	Mk.	38.58	21,656,322	37.94	576,754	1.01	
1904	24	8,604	18,437	21,566,500	65,953,231	Mk.	38.23	24,046,120	36.46	1,165,842	1.76	

YEAR.	Losses.		Net profit in the Union.		Paid up shares.		Reserve fund.		Special reserve.		Loan capital.	
	Amount.	Repre-senting per cent. on sales.	Amount.	Repre-senting per cent. on sales.	Amount.	Repre-senting per cent. on sales.	Amount.	Repre-senting per cent. on sales.	Amount.	Repre-senting per cent. on sales.	Amount.	Repre-senting per cent. on sales.
1890	Mk.	...	Mk.	3.3	Mk.	88,050	Mk.	1.5	Mk.	11,888	Mk.	248,829
1895	...	...	65,358	0.73	627,627	7.02	126,225	1.41	111,160	1.24	1,182,192	13.23
1900	4,204	0.02	487,510	1.76	654,208	2.40	375,402	1.35	363,651	1.31	6,372,989	23.00
1901	...	...	462,179	1.29	777,511	2.18	431,384	1.22	514,922	1.45	9,379,643	26.33
1902	...	...	473,519	0.93	879,814	1.73	684,026	1.34	650,420	1.28	15,113,543	29.65
1903	203,032	0.35	373,722	0.66	1,574,238	2.77	638,803	1.10	787,985	1.36	18,655,296	32.71
1904	...	...	1,165,842	1.76	2,102,299	3.18	719,376	1.09	707,007	1.07	20,517,438	31.10

20 Mk. = £1.

