



## cooperative news service

## TERNATIONAL CO-OPERATIVE ALLIANCE HUPPER GROSVENOR STREET AONDON WI

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# cooperative news service

NTERNATIONAL CO OPERATIVE ALLIANCE II UPPER GROSVENOR STREET LONDON

NEW DELMI.

No.1. January, 1963.

#### CONSUMER EDUCATION AND PROTECTION

The first meeting of the new I.C.A. Jorking Party on Consumer Education and Protection was held at the headquarters of the Alliance in London on Tuesday, January 8th. The Working Party, which elected Mr. J.M. Wood (Cooperative Union, Great Britain) as its chairman, is composed of cooperators experienced in its special field from Belgium, Finland, France, German Federal Republic, Great Britain, Holland, Italy, Sweden and Switzerland. Mr. Marcel Brot represented the Executive Committee of the I.C.A.

The Working Party discussed at length its terms of reference and methods of work. The terms of reference require the Working Party to define the obligations which cooperative principles impose on cooperative organisations in regard to consumers' interests, and to assist the I.C.A. Executive in formulating appropriate policies and making them known to consumers and governments in all countries. The Working Party will also endeavour to lay down common lines of action for cooperative organisations, carry on a continual study of consumer problems and promote a better understanding of them by the exchange of experience and information both within the Movement and with outside bodies.

The Working Party is a permanent group, meeting at I.C.A. headquarters about once every three months, with power to co-opt specialists whenever desirable and to consult other bodies, notably the Auxiliary Committees of the I.C.A. It will set up, in the immediate future, a system of reporting events of significance in the consumer field through its own members and through officials of the National Organisations specially appointed for this purpose. Information will be handled centrally by the Economic Research Section of the I.C.A. Secretariat which will provide the necessary secretarial and part of the research services required by the Working Party.

Preliminary discussions were held on three questions of topical interest, namely, Deceptive and Misleading Advertising, Consumer Advice for Shoppers in the Store, and Informative Labelling. These matters, along with other projects requiring longer-term research and study, will be examined again at the next meeting of the Working Party which will probably be convened in May, 1963.

#### INTERNATIONAL

#### "ALL\_STAR FESTIVAL" RECORD IN AID OF THE WORLD'S REFUGEES.

During the last week in February, an L-P record entitled "All-Star Festival" will be on sale in all countries of the world, through normal commercial channels. It is a record with a difference, for it is being issued by the High Commissioner for Refugees, under the emblem of the United Nations, in order to raise further funds for the world's refugees. The I.C.A. is among the voluntary organisations which has been asked to publicise this venture as widely as possible among its members in various countries. By agreement with the High Commissioner's representative and the distributors, it may be possible in certain countries to include in the sleeve of the record an appeal to the purchaser to contribute further to the assistance of refugees by sending donations to the agencies listed in the appeal.

P. T. O.

"All-Star Festival" is a 12 inch LP. record featuring fourteen songs in various languages. The artists taking part were chosen by an honorary selection panel and, together with the composers, musicians and record dealers, they are contributing their services to help world refugees. Those buying the record will get it at a lower price than normally charged for a record of similar length and quality, and at the same time will be contributing to a very good cause.

For the first time, one record collects unreleased songs from fourteen stars of the light entertainment world. The sleeve of the record will explain the programme and the reasons which led to the record being made. An insertion will explain the work of the U.N. High Commissioner for Refugees, showing photographs of those who will benefit from the proceeds of the record's sale.

#### AUSTRIA

#### PROGRESS OF VIENNA SOCIETY IN 1962.

At a press conference recently, the Director of the Vienna Cooperative Society - ex-Minister Otto Sagmeister - announced that three supermarkets are to be opened in the capital, and altogether 22 new shops will be opened in 1963, all fitted to operate self-service.

Reviewing the 1962 position of his Society, the Director stated that total turnover was most satisfactory, showing an increase of 5.6 per cent over 1961. A number of shops were closed during the year, but turnover per shop actually increased. Membership rose by 6,000 households. It is interesting to note that 52 per cent of members are under 40 years of age, and 8 per cent are under 20 years of age.

Vienna Society's aim for 1963, said the Director, was to satisfy all 120,000 of its member households, especially in the matter of right price. It was here that the Movement had taken the lead in stabilising price levels in Cooperative shops.

The Cooperative Movement in Austria was the pioneer in self-service stores, opening its first self-service shop 12 years ago. Today it has 200 of these stores, where the large surface area not only means a greater variety of goods, but also a rational use of staff which is reflected in cheaper prices to the customers.

#### BRAZIL

#### C.A.C. COURSE IN HUMAN RELATIONS.

In October 1962, a course on human relations for workers, promoted by the Industrial Social Service (SESE) and held at the Cooperativa Agricola de Cotia

(CAC) in São Paulo, Brazil, was brought to a successful conclusion. There were 88 participants in the course, 40 of them women. It comprised six lectures on the following themes: man as a social being, relations within the enterprise, adjustment and maladjustments of the worker, the importance of collaboration, the problem of discipline, work hygiene and security. The Personnel Department of CAC intends to follow up this initiative with more courses, one of which will be a Supervisor's Course, for heads of departments and sections.

#### CANADA

#### REPORT ON COOPERATIVE HOUSING.

A report on cooperative housing, published towards the end of 1962 by the Cooperative Union of Canada, is based on a study conducted under a grant from the Government of Canada through Central Mortgage and Housing Corporation under Section 33 of the National Housing Act, 1954. The Report was prepared by Mr. J.F. Midmore, a Director of Central Mortgage and Housing Corporation, and among the members of the advisory committee that helped him in the planning of the study were Mr. R.S. Staples, (President) and Mr. A.F. Laidlaw, (National Secretary) of the Cooperative Union of Canada.

The study deals with housing cooperatives in Europe, Great Britain, and the U.S.A., as well as in Canada. The National Housing Act and Canadian housing, the problems of Canadian building cooperatives, Canadian attitudes towards housing, and cooperative housing in Canada are all discussed. The survey draws attention to the inadequate housing of the Metis and Indians in the north of Canada and instances a successful cooperative housing project in north Saskatchewan similar to two other cooperative housing schemes in southern Saskatchewan.

In 1961, members of the Pine House Lake community moved from log cabins to cooperative cottages insulated with fiberglass, having double windows and doors and insulated metal chimneys.

Another less usual type of housing cooperative mentioned in the report is Campus Cooperative Residences, at the University of Toronto. This cooperative, with living accommodation for 135 students, is now in its 26th year of successful and completely independent operation. The cost of accommodation is 25 per cent less than in conventional university residences and in addition students get an average annual patronage refund of \$70. For each applicant it is able to accept, the cooperative has to turn down two others.

#### A Significant Contribution.

In a foreword to the Report, Mr. R.S. Staples says, "Here and there in Conada cooperative housing has made a significant contribution to improved living standards for those people directly involved. But by and large, cooperative housing has not played a significant role in the solution of Canada's housing problem as broadly understood ...... It is our confident hope that this report, as it gives strong emphasis to the potential of cooperative housing, will bring encouragement to those who are working in this field across Canada. We hope also that the report will be read widely by those who are seeking solutions to Canada's housing problem, at all levels of government - federal, provincial, municipal - and that an understanding of the nature, methods and potential of cooperative housing on the part of a much wider circle will result".

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P. T.O.

#### COOPERATIVE GRANT FOR UNIVERSITY FEEDLOT PROJECT.

Federated Cooperatives have given \$5000 towards the construction of a new unit concerned with an experimental feedlot project at the University of Saskatchewan. When the unit is completed, there will be facilities for research into problems of feedlot finishing of cattle on a scale never before possible in Canada.

#### THIS WESTERN COOPERATIVE WAS FOUNDED IN 1895.

Among the cooperative undertakings in British Columbia is the Cowichan Creamery Association on Vancouver Island, which is said to be the oldest cooperative association still in active operation west of Ontario.

In 1895, the cooperative was formed by 70 district farmers who invested \$3000 in their project. A small plant costing \$1000 was built, and 47,000 lbs of butter were handled in the first year, returning to patrons an average of 16 cents per lb. In 1919, egg-grading and marketing services were added, and other developments over the years were a feed warehouse, an elevator, a modern office, and the opening of several branches. In 1939, a grocery and hardware business was added, and in 1945, the cooperative entered the wholesale and retail milk distribution field.

Despite a fire disaster in 1946 that destroyed the elevator with its 20,000 bushels of grain, the feed mill and the grocery and hardware store, the members rebuilt their cooperative and in the last three years have modernised and expanded the feed mill, which now handles 700 tons monthly. From a thousand dollar plant, this cooperative undertaking has developed into a marketing complex with plant assets valued at over \$300,000 and has a membership of 300.

#### NEW COOPERATIVE OCCUPATIONAL TRAINING CENTRE.

The Desjardins Movement has embarked on a new venture in adult education and one which is unique in the French community of Canada. A cooperative training centre, which will be known as the Desjardins Institute, has been designed and will be erected this year on the Cité Desjardins site at Levis, quebec. The cost of the new building will be about half a million dollars; it will be residential, capable of receiving between 40 and 50 students, and well appointed with the most modern equipment, particularly in the way of audiovisual aids, etc. The project has been undertaken by the Desjardins Life Insurance and the "Sauvegarde" insurance companies, but the Institute will also meet the needs of other societies and it will be possible, as well, to use the excellent facilities it offers for courses for students from the developing countries.

The Desjardins Movement has a long tradition in adult education, and this new Centre will enable it to coordinate and continue this work in the most suitable conditions.

#### DENMARK

#### THE DANISH COOPERATIVE MOVEMENT IN 1962.

The estimates of the annual turnover of the main branches of the Danish Cooperative Movement, which usually appear in "Andelsbladet" in January, show appreciable increases in trade during 1962. They reflect to a large extent the development of the Danish economy as a whole, which is generally considered to have been good last year.

#### FDB and the Consumers' Societies.

The total turnover of the retail societies rose by 11 per cent to Kr.1035 million. The turnover of the wholesale society, FDB, which serves the producers as well as the consumers' societies, rose by 14 per cent and for the first time, exceeded Kr.2000 million. These increases denote real progress because they are considerably in excess of the rise in commodity during the year.

#### Production and Marketing Societies.

The group of organisations concerned with the marketing and export of butter, cheese, bacon and meat products, eggs and poultry, etc., show an average increase in turnover of 3 per cent to a total for the year of Kr.7335.8 million. Of this total, the cooperative slaughter houses contributed Kr.3402 million, an increase of 7 per cent, and the dairy societies and export organisations, Kr.2579 million. Of this group, only the cheese trade shows any increase, the dairy societies and the butter export associations reporting decreases of 1 and 4 per cent respectively.

#### Supply Societies.

Among the organisations supplying farm requisites, the fodder societies reported a decrease from Kr.707 million in 1961 to Kr.681 million in 1962. This was, however, more than made good by the increase in turnover reported by the societies supplying fertiliser and machinery, so that the total for the group, Kr.994 million, was about Kr.4 million higher than in the preceeding year.

#### Other Marketing and Supply Societies.

In this group, the fish marketing societies increased their sales by 22 per cent to Kr.116.5 million and the fruit marketing societies, by 59 per cent to Kr.9.7 m. While the turnover of the cement factory remained constant, the fuel association increased its turnover by 13 per cent to Kr.96 million.

#### Insurance.

The group of insurance societies of which the chief is the Dairy and Agricultural Accident Society, increased their premium receipts by about 19 per cent to Kr.162 million of which the above named society contributed Kr.111 million.

Andelsbanken, the bank of the Rural Cooperative Movement, increased its Balance Sheet total by Kr.250 million to Kr.1150 million while its cash turnover in the same period increased from Kr.135,000 million to Kr.155,000 million. The Bank now has nearly two hundred branches and offices in the whole country.

#### FEDERAL GERMAN REPUBLIC

#### DR. POTTHOFF LEAVES THE CENTRAL UNION OF GERMAN CONSUMER COOPERATIVES.

Dr. Erich Potthoff, for seven years a member of the Board of Zentralverband Deutscher Konsumgenossenschaften, relinquished his post at the end of last year, to enter a new field of activity. He was mainly concerned with the rationalisation of cooperative undertakings, and his departure has left a gap on the administrative side of the German Consumer Cooperative Movement. Z.D.K., however, is glad to know that Dr.Potthoff will continue to give the Board the benefit of his advice.

#### GREAT BRITAIN

#### RE-ORGANISATION OF C.W.S. ARCHITECTURAL SERVICES.

There is to be a major re-organisation of the C.W.S. architectural services, bringing the three departments (in Manchester, London and Newcastle) under one authority, planned to meet a continuing growth in the volume and scale of future cooperative building work.

The national department will have its headquarters in Manchester, and Mr.G.S. Hay, who held the post of chief architect in Manchester, has been appointed national architect. His second-in-command is Mr.R.C.Steel, former chief architect in London.

An important aspect of the re-organisation is the setting up of a new design and research section, based in Manchester, which will also play a vital part in developing the versatile but specialist services of the department. The section will also carry out long term research into design trends and building techniques, studying them in Great Britain and abroad, and relating them to the requirements of the departments' clients. The findings of this section will be fed to all offices of the Architects Department, for guidance and use.

Specialist groups of architects are being set up in Manchester and London, each to concentrate on a number of the main types of building project. There will be two main regional offices in Manchester and London, and branches in Newcastle, Birmingham, Nottingham, Leeds and Bristol which will serve societies in their areas.

#### Various Types of Development.

The specialist groups in the regions will cater for departmental and other dry goods stores; supermarkets and other food stores; specialist shops, offices and commercial premises; bakeries, biscuit works, etc; and warehouses, dairies, laundries, cooked meat factories, etc. Through their expert knowledge of these various types of development, the groups will be able to achieve economy in planning and a resultant economy in the cost to the Cooperative Movement.

C.W.S. architects have been specialists in the needs of cooperative societies for 67 years, and at present are responsible for building work for both retail societies and the C.W.S. valued at £15 million. During the last ten years they have been involved in developments worth over £56 million.

Says Mr.Hay: "During the past decade the Cooperative Movement has been engaged upon a massive rebuilding programme, and the volume and scale of building projects will continue to increase in the years ahead. The efficient design, planning and supervision of this work presents a great challenge and it is to meet this that the three departments have been unified into an enlarged comprehensive service on a national basis.

The new department will come into being in April, but we see the build-up of our specialist service as a continuing process.

#### HOW COOPERATIVE SOCIETIES CAN HELP OVERSEAS.

The British Government's Department of Technical Cooperation has approached the British Cooperative Union for help in drawing up a register of cooperative organisations which would be prepared, in principle, to release specialist staff for secondment overseas for periods of one to three years.

The type of specialists required include retail shop managers capable of laying out accounting systems; instructors on retail accounting systems; lecturers on cooperative principles and practice and on business management, with special reference to cooperatives. The Department's aim is to help the growth of cooperatives in developing countries, and such a register would also make these countries aware of the readiness of the British Cooperative Movement to help weaker movements overseas.

Societies willing to recommend staff are asked to get in touch with the general secretary of the Cooperative Union (Hanover Street, Manchester) letting him know the names of specialists prepared to do this work, the sort of work they can undertake, and whether the staff member would be guaranteed employment on return. Societies will only be responsible for recommending and releasing staff. The full costs of any appointment will be guaranteed by the Department of Technical Cooperation.

In addition to this scheme, the Department is also compiling a register of cooperative organisations which would be prepared to accept overseas visitors for short period training. Those societies willing to accept trainees should inform the General Secretary of the Cooperative Union.

(ERRATUM: In the No.12 (December 1962) issue of the News Service, under the heading Half Yearly Meeting of Scottish C.W.S., part of the first paragraph (P.5) was omitted, giving a wrong interpretation to the sales figures quoted. We offer our apologies to the S.C.W.S. The paragraph should have read "The Half Yearly Meeting of the Scottish C.W.S., held on December 8th, recorded an increase of £115,000 (0.3 per cent) in sales for the 26 weeks ended October 20th, making a total of £42,745,000. There has been a reduction of £727,000 in capital since the beginning of the financial year, and retail societies' indebtedness to the S.C.W.S. at £5,065,000, is an increase of £779,000 compared with the position in October 1961.")

#### HOLLAND

#### ETOS AND CO-OP NEDERLAND COLLABORATE.

Those few Dutch cooperative societies which have chosen to remain outside the national cooperative union (affiliation is entirely voluntary) are mostly village societies with a membership of about a hundred families. The one exception, however, was the ETOS society at Eindhoven. It has 30,000 members and a yearly turnover of about 40 million Dutch Guilders, making it the largest retail society in Holland in terms of business figures.

ETOS is progressive in its economic development. As well as 26 food stores which include seven super markets, it runs a bakery plant, 18 drugstores and seven butchery shops. Dividend has stood at 8 per cent for several years.

As from January 1st, of this year, however, ETOS and CO-OP Nederland have agreed on a limited collaboration. Their business relationship includes co-ordination in buying and other measures calculated to increase efficiency on both sides. ETOS will take CO-OP branded goods manufactured by CO-OP Nederland, into its food range.

ETOS is also taking over the food stores of CO-OP Oost-Brabant, an Eindhoven Society that is a full member of the national cooperative union. Otherwise, the two societies will continue their local operations independently until July, 1965 when the possibility of a complete merger will be considered.

#### INDIA

#### FINANCIAL HELP FOR COOPERATIVE ROPEMAKERS.

One of the important industries in the Punjab is string and rope-making, and in order to provide employment in areas where the necessary grass is available, the Punjab Khadi and Village Industries Board is to distribute 2000 string and rope-making machines to the villagers at a subsidised price. In addition, the Board intends to give a grant of Rs.2,25,120 and a loan of Rs.1,80,000 to the artisans and cooperative societies engaged in this industry.

#### ISRAEL

#### BUILDING PROGRAMME IN COOPERATIVE MOSHAV VILLAGES.

To meet the needs of new emigrants, 3,569 dwellings were built in cooperative moshav villages during 1962. Another 4,162 homes had already been erected, and all these dwellings are part of a programme for establishing 8,000 immigrant families in farm communities. The Ministry of Agriculture has helped by allocating another 1000 acres of land and giving an increased water allotment.

#### JAPAN

#### GOOD FRIENDS PICTURE ALBUM.

One of the regular activities of the Japanese Ie-No-Hikari (Light of Home) Association, which furthers cooperative education mainly through its publications, is the annual painting competition for children all over the world. A representative selection of these pictures appears in book form, in colour, and the 1963 Good Friends Picture Album contains 376 paintings from eleven countries, out of a total of 1,339 entries from boys and girls everywhere.

The foreword to this attractive album points out that each of the pictures shows national characteristics as well as individual personality - a fact that makes the work of these boys and girls from Scandanavia, Australia, Switzerland, Germany, America, Holland, Brazil, Japan, etc., all the more interesting.

#### UNICOOP JAPAN TRADES INTERNATIONALLY.

Established by the agricultural cooperatives and the fishery cooperatives in Japan, in 1961, UNICOOP JAPAN is an international cooperative trading organisation that has had the strong support and collaboration of cooperative movements the world over. Its business transactions for its initial year of working (1961-62) amounted to about \$4 million, and the import - export total for 1962-63 is expected to be twice that sum.

UNICOOP has had trading relations with cooperative organisations in the Federal German Republic, the U.S.S.R., Czechoslovakia, Korea, Italy and Greece, and on behalf of Japanese agricultural cooperators has imported animal feed stuffs from South Africa, Rumania and the U.S.A., and farm chemicals from France.

In response to greetings sent out to cooperative movements all over the world at the time of UNICOOP's establishment, national cooperative organisations in 40 countries responded not only with good wishes, but with concrete business enquiries and suggestions.

Several barter deals have been concluded - with India, Pakistan, Thailand, U.S.S.R. and Malaya - and there has been substantial trade in farm products. UNICOOP considers that the extension of the cooperative import-export trade can be achieved in part by close cooperation between the agricultural cooperative movement and the consumer cooperative movement, both nationally and internationally. Another factor is an understanding attitude on the part of national governments towards the elimination of barriers to, and handicaps on, cooperative trade. Despite the strict control at present ruling in many developing countries, UNICOOP believes it would be possible to promote international cooperative trade with them on a barter basis, as this would not call for an immediate outflow of foreign exchange. It is suggested that cooperative movements in these developing countries should draw the attention of their national governments to the advantages of such cooperative barter trade.

#### MALAYA

#### ALL-MALAYA SILVER JUBILEE COOPERATIVE CONFERENCE.

The 1962 All-Malaya Cooperative Conference, held from December 8th to 10th, marked the Silver Jubilee of this annual gathering. The Conference booklet published for the occasion included congratulatory messages from the International Cooperative Alliance, the Federation's Prime Minister, the Minister of Agriculture and Cooperatives, (who opened the Conference), the Acting Commissioner for Cooperative Development, the President of the Cooperative Union of Malaya, and the chairman of the Singapore Cooperative Union. The Prime Minister, in his message, drew attention to the fact that 25 years ago, there were 556 cooperative societies with a membership of 72,000. Present day figures were six times greater, with 3,000 societies and a total membership of 40,000 in the Federation of Malaya.

The Conference was devoted to addresses on various aspects of cooperative activity and to a consideration of the many resolutions on the agenda. On Sunday, study sessions were held, with delegates divided among groups which each studied and discussed a resolution to be considered by the Conference.

#### Resolutions Discussed.

Resolutions covered a variety of cooperative needs. The Government was asked to treat cooperative societies as public utilities and give them the privileges normally accorded to such organisations. It was resolved that all government employees and school teachers should be encouraged to attend cooperative conferences, study tours at home and abroad, etc., by being given full pay leave. Another resolution proposed the launching of a building fund for a "Malayan Cooperative House" to be established in the federal capital. The Midlands Cooperative Wholesale Society was asked to stimulate a market for goods produced by Malayan cooperators and to buy such goods for distribution to urban cooperative stores and others at cheaper prices, in order to encourage Malayan produce. Conference also proposed that the reserve funds of all cooperative societies should be deposited with the Gooperative Central Bank, to enable that institution to fulfil its objectives in financing cooperative ventures in Malaya.

The first of all the resolutions, moved by the President of the Cooperative Union of Malaya, expressed thanks to the Government for the sympathy and support it had extended to the Cooperative Movement, and pledged the Movement's active cooperation in the Government's drive to raise the standard of living of the rural people.

#### NIGERIA

#### EASTERN NIGERIA NEWS.

The first issue of the Eastern Nigeria News was published in March 1959, but the paper later fell into abeyance. The Cooperative Union of Eastern Nigeria, which was re-organised in 1961, has recently revived this publication, which in future will appear every four months. The aim of the eight page paper is to spread news of cooperative activities among cooperators and to educate members and prospective members and also give them the opportunity to express their views through their publication.

The present number - November - January 1963, carries an article on the scheme for mobilising local savings for the benefit of the individual and the community, and so doing away with the present high degree of peasant indebtednes. Rubber marketing is the subject of another informative article.

In addition there is a detailed account of the Cooperative Union and the changes made in its constitution at the time of re-organisation, and a guide for cooperative leaders as to the qualifications they require and the general aims of cooperation.

#### NORTH AMERICA

#### GROWTH RATE OF CANADIAN AND AMERICAN FARMER COOPERATIVES.

Figures show that Canadian cooperative farmers are forging ahead at a faster pace than their counterparts in the United States.

Canadian cooperatives marketed \$1,017,000,000 worth of wheat, livestock, mixpoultry, fruit and vegetables, in 1961 - an increase of 4.7 per cent on the previous year. United States cooperatives handled \$9,294,000,000 worth of farm products in 1960 - a  $2\frac{1}{2}$  per cent gain.

In farm supplies, Canadian cooperatives showed four times the growth rate of U.S. farm supply cooperatives. Their sales were up by 6 per cent, compared with an increase of  $1\frac{1}{2}$  per cent by U.S. supply cooperatives.

#### PAKISTAN

### FIRST ANNUAL GENERAL MEETING OF THE EAST PAKISTAN COOPERATIVE UNION.

The East Pakistan Cooperative Union, which recently became a member of the International Cooperative Alliance, was registered on June 16th, 1961, and formally inaugurated on November 4th of that year. Now it has held its first annual general meeting and published its first annual report.

The formation of the Union has been a big step forward for the Cooperative Movement in East Pakistan, for it means the gradual transfer of power from a Government Department (the Department of Cooperative Societies) to a voluntary body with a non-official leadership. Since the Union, says the Report, is still in the initial stages of its activity, it has as yet to depend on the help and support of the Government. The importance of the Union as "The only exponent of non-official cooperative opinion in this province" is emphasised, and the hope expressed that under the able leadership and guidance of the chairman, Mr.A.K.M. Ahsan, and the general secretary Mr.A.A.M. Imaul Huq, "The Union will be able to endow the Movement in the near future with a really popular, dynamic, and democratic character."

There are 5437 primary cooperative societies and 149 provincial and central societies in East Pakistan, and the Union's bye-laws provide for a graded scale of contributions to Union funds from these various groups. But even so, the income remains inadequate for the Union's needs, and so a scheme has been launched among primary societies for building up an education fund to serve all levels of the Movement. The financial response for the year under review fell short of expectation, but the Union hopes for a better response during 1962-63, with a growing consciousness on the part of societies and their members of the important role the Union has to play in the field of cooperative education.

#### Carrying out the Main Aims.

The Union's main aims of propagating cooperative principles and furthering cooperative education and training have been carried out in various ways during the year. Cooperative booklets and posters have been published, and Samabaya, the cooperative journal, had a monthly circulation of 4,500. There have been cinema shows, a photographic exhibition, essay competitions, press conferences and seminars, and a start was made on a documentary film. Training was given to 1062 study leaders drawn from 651 primary societies.

The Report records the Union's thanks for the continuing help and advice given by the I.C.A. Education Centre in Delhi, and to the Asia Foundation for a generous money grant.

#### PAKISTAN COOPERATIVE PETROLEUM ASSOCIATION.

A new development in the Pakistani cooperative field has been the formation of the Pakistan Cooperative Petroleum Association. It will save foreign exchange by blending all types of petroleum products in Karachi. Negotiations are in progress with the International Cooperative Petroleum Association - of which P.C.P. is a new member - for machinery and material.

#### PAPUA AND NEW GUINEA

#### ANNUAL REPORT FOR 1960-61.

The annual report (1960-61) of the cooperative section of the territory of Papua and New Guinea records that, despite an increasingly difficult economic situation, definite advances were made in certain aspects of cooperative work. The audit and inspection group took a very active and detailed interest in the financial structure of all cooperatives, thus helping to strengthen the financial position of societies and showing them the need for complying with accepted usage in the conduct of their business.

11. P. T. O.

Total membership rose from 71,651 to 74,140 and capital showed an increase of £31,339, to a total of £513,224. Surplus distribution reached the record figure of £74,180, and in addition a further £64,459 was distributed during the year as a special copra price adjustment from the Copra Marketing Board. General and voluntary reserves totalled £143,312, compared with £106,830 the previous year.

#### TRUST TERRITORY

#### SECOND COOPERATIVE SEMINAR.

Delegates from each of the districts, and two delegates from Guam attended the Second Cooperative Seminar of the Trust Territory of the Pacific Islands, held at Saipan last autumn. The seminar indicated the extent of cooperative expansion, some of the difficulties being encountered, and the plans and hopes of certain areas. A set of recommendations was drawn up for transmission to the High Commissioner.

The discussions on "Legislation and Rules for Cooperative Organisations," and "The Place of the School in the Cooperative Enterprise," proved very useful, and quick, practical results were expected.

Delegates had varying degrees of cooperative experience. Some had practical knowledge of the working of cooperatives, including credit unions. Others had some theoretical, but no practical knowledge. Yet others were there principally as learners.

The two delegates representing the government of Guam had valuable information and comment to give. One was a leading officer of the Guam Government Employees' Credit Union and spoke of the substantial progress being made by Guam credit unions. The other delegate, a leading farmer, spoke at first hand of problems of cooperative truck crop marketing.

Reports were given on the continuing progress of the Yap Trading Company, now working in accordance with cooperative principles and practice, and the newly formed Farchuk Cocoa and Copra Cooperative Marketing Association. It is expected that these two successful organisations will serve as models for similar developments throughout the Trust Territory.

#### TUNISIA

#### CONSUMER COOPERATIVES CUT PRICES.

In February 1958, forty men and women, all of them unemployed, decided to join together in the setting up of a dressmaking workroom. None of them possessed more than 5 dinars and the productive cooperative society which they formed was financed by an advance loan from the UGTT of 8 million dinars. Today this clothing and school supply cooperative has 142 members, a workroom and a shop. In its efforts to combat high prices it has offered a wide range of articles in the stationery and book trade at a reduction of 20 per cent.

The cooperative is only one in a chain of UGTT consumer cooperatives. There are already a dozen similar cooperatives in Tunis and another 15 will be opened this year, most of them in the working class districts of the city. Many of these UGTT cooperatives will be foodstores. They intend to reduce the selling price of agricultural products, such as milk and butter, by 40 per cent, and of manufactured articles by 20 per cent. This big reduction in prices has been made possible by the elimination of middlemen. UGTT has set up a supply centre for all cooperatives.

and until the network of productive societies, which is also being developed, can meet the needs of consumer cooperatives, it buys direct from factories and farms. It is hoped that other traders will respond to these very competitive prices and cut excessive profits.

The plan is for all cooperatives of the same category to be grouped into national federations, with an apex organisation in the form of a Tunisian confederation of workers cooperatives. This confederation will have its own supply centre and will be responsible for rationalising buying and selling and the general coordination of business transactions.

The productive cooperatives are formed when a group of workers agree to pool finances which constitute a part of the capital required, the remainder teing supplied by trade union banks. They usually begin as small enterprises but develop fairly rapidly as the profits are continually re-invested. A very successful example of this kind of cooperative is a building society which has a turnover of 422,000 dinars and employs 2,000 to 3,000 workers.

#### $U\ G\ A\ N\ D\ \Lambda$

#### A YEAR OF CONSOLIDATION.

The annual report of the Department of Cooperative Development in Uganda describes the year reviewed (1961) as one of consolidation. "The policy, introduced in 1960, to smalgamate the smaller uneconomic societies into larger and economic units has met with some success in all districts, and has enhanced considerably the basic strength of the movement."

An outstanding event of the year under review was the registration of the Uganda Cooperative Alliance in June. The Report comments that this is "A major step towards the eventual autonomy of cooperation in Uganda." The object of the alliance is to develop the cooperative education of the voluntary movement. The cooperative unions are also doing an increasing amount of educational work, many sharing in the organisation and financing of local courses.

The other apex organisation to be registered in 1961 was the Uganda Cooperative Union, which is to undertake the Movement's trading activities. The year also saw the introduction of a scheme whereby credit is given to farmers for productive purposes, through their produce marketing cooperative societies. This, coupled with a big increase in the granting of credit enabling societies to pay cash to members on delivery of produce, has done more than anything else to attract members.

Producer primary societies remain the backbone of Uganda's cooperative movement. Though they only increased by 2.7 per cent, their membership rose by 20 per cent, and represents about 14 per cent of the total African male population over 16 years of age.

During the year, three producers' unions, one national trading union, the Uganda Cooperative Alliance and 100 primary societies were registered. Sixty-one primary societies were cancelled, but this was almost entirely due to amalgamations.

Uganda has no specialised credit societies but provision exists in the byelaws of all producer and thrift societies for leans to be made to members. This provision was frequently abused, and the Cooperative Department has been busy cleaning up irregular loans and opening the way for properly regulated credit for productive purposes.

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#### A Major Product in Uganda.

Coffee is a major product in Uganda. The Coffee Marketing Board succeeded the Bugisu Coffee Scheme, which very successfully promoted the marketing of African grown coffee concurrently with the Government development of cooperative enterprise. The 1961 Report records that the Board's duties in connection with the purchase, processing and sale of coffee from Bugisu District and Mbale town have been delegated to the Bugisu Cooperative Union. The abolition of the Board, which has been under consideration for some time, will come into effect in the near future. Grants totalling £22,405 to the cooperative union and some of the affiliated societies, were approved, and some buildings and land were handed over to the Union.

In Uganda, 99 per cent of the membership of cooperative societies is in agricultural producer societies - almost 98 per cent of them are affiliated to unions in order to get processing facilities for their produce.

In addition to the major crops of coffee and cotton, societies were concerned with vegetables, maize, groundnuts and tobacco. There is one cattle society still a going concern, and one dairy society. Of the two fishing societies still operating, the Lake Katwe Fishermen's Society has suffered badly from the continued unrest in the Congo, and its inability to find alternative markets. Turnover fell from £4,422 in 1960 to £477 in 1961.

#### U. S. A.

#### COOPERATIVE LEAGUE IS ORGANISING TWO PEACE CORPS TEAMS.

The Cooperative League of the U.S.A. is organising two Peace Corps teams of 75 volunteers to give help to needy, developing countries. In a colourful poster published by CLUSA's International Department, an appeal is made for help in the Peace Corps work. Cooperative specialists, retired cooperative leaders, and cooperative young people are all urged to contribute their skills in the service of developing nations in Africa, Asia and Latin America. These countries are asking the Peace Corps for volunteers with varied cooperative knowledge who can help to train local leaders in marketing, purchasing, rural power development, housing, the running of cooperative stores and credit cooperatives.

The basic qualifications? - American citizenship, a minimum age of 18, with no upper age limit, the necessary skills, and a desire to serve. Married couples, provided they have no dependents under 18, are eligible if they both qualify for the same project.

A married couple who have already responded to the Peace Corps appeal are Mr. & Mrs. Campbell Wade, now working as Peace Corps volunteers in Ecuador. Mr. Campbell Wade 65, is a former president of Southern States Cooperative - a big regional farm supply cooperative with which he was associated from 1951-62. Mr. Wade is helping farmers in Ecuador to organise cooperatives and improve their techniques. His wife is doing home demonstration work.

There are 124 P.C. volunteers working in Ecuador, and another 103 in Chile, many of whom are helping rural cooperatives.

#### COOPERATIVE WINS A NATIONAL AWARD.

A national competition for the best truck-side colour design has been won by the Nulaid Farms Cooperative with the blue and white design used on its egg delivery vans.



## cooperative news service

## INTERNATIONAL CO-OPERATIVE ALLIANCE HUPPER GROSVENOR STREET LONDON WI

No.2. February, 1963.

#### CYPRUS REPUBLIC

#### ANNUAL REPORT FOR 1961.

The annual report of the Cyprus Department of Cooperative Development for the year 1961, outlines the island's cooperative history since the inception of the Movement in 1909, drawing attention to the amendment of the 1939 cooperative societies law in 1959. This amendment was based on the provisions of the Zurich and London agreements and the Constitution, which provided for the splitting of cooperative societies on a communal basis. The Department was therefore divided in August 1950 into Greek and Turkish Sections, with a separate Registrar (one Greek, one Turkish) for each section. The Cooperative Central Bank was split, and the Turkish cooperative credit and other societies formed a separate Turkish Cooperative Central Bank.

The present report has been compiled by the Commissioner for Cooperative Development - Mr. A. Azinas - and Greek Registrar of Cooperative societies.

Under the new division, when disputes arise between two societies belonging to two different communities, an arbitrator shall be appointed by agreement of the two registrars. Provision was also made for the compulsory division of the reserve funds of societies with mixed membership, for allotment of a portion of the reserve to the other society, the transfer of share capital from one society to the other, the setting up of an advisory council and a co-ordination committee. The splitting of the Cooperative Central Bank was followed by the formation of a separate Turkish Cooperative Central Bank, and the transfer of debts due by the Turkish societies to the Turkish Cooperative Central Bank.

#### Wide Range of Cooperative Activities.

For the purpose of audit and supervision, the island is divided into seven districts. The report covers a wide range of cooperative activities, the latest of which is the development of school cooperatives based on the Greek model. Though they are functioning on financial principles, their main purpose is education, teaching the new generation practical ways of achieving solidarity and mutual help, and so creating good cooperators for the future.

Forty-one new societies were registered in 1961, and the total number of societies at the year end was 809. Of these, 387 were credit societies, 304 were consumer societies, and 31 were savings banks. The progress in consumer societies has been remarkable - nine new stores were registered in 1961, and the district of Nicosia had the greatest number - 82, with a membership of 18,642. "Judging from the number of applications received for the formation of new stores," says the Report, "it is estimated that in the very near future cooperative stores will be established in all villages where cooperative credit societies are in operation. Newly formed stores without sufficient funds for their requirements, can, with the Registrar's approval, borrow additional funds in the form of current accounts from the cooperative credit societies.

#### New Secondary Society.

During 1961 a new secondary society was formed - the Cyprus Olive Oil Producers' Cooperative Organisation - known as SOREL. It was established on an Island wide basis by the oil producers and cooperative oil pressing societies, and aims at proper grading, storing and bottling. It is estimated that members can produce about a half of the Island's total olive oil. SOREL has already made representations to the Cyprus Government to prevent the adulteration of oil, and itself refuses to buy oil of acidity exceeding 5 per cent, in order to maintain a high level of quality.

Another new organisation registered during the year was SOK, the Tobacco Growers' Cooperative Organisation. Its objects include the concentration, grading, packing and collective marketing of members' tobacco, and the improvement of production and processing.

Among less usual types of cooperatives are a Cooperative Society for Dumb Persons and a Rose Producers' Cooperative Society. The former was established in September 1961, its 17 members being residents of the Morphou School for the Dumb. The Society, whose objects include collective work for operating a workshop for carpentry, furniture making, weaving and sewing, and the disposal of finished products has applied to the Government for financial and technical assistance.

The rose growing cooperative is unique. Its 219 members are rose producers in the village of Agros, and they deliver their blooms to the society for the production and sale of rose water. In 1961 the Society disposed of rose water to the value of £1,830 - there is already an up to date factory equipped with suitable machinery.

School savings banks - most of which were launched in 1950 - have been operating with increased vigour. There were 524 of them in 1961, with a total of 57,395 depositors and weekly collections of £10,743. Total deposits were £865,785. The main object is to teach pupils the habit of thrift early in life.

The Civil Servants' Cooperative Building Society is the only cooperative of its type and it still runs on an intercommunal basis, with both Greek and Turkish members, of whom there are 365 altogether. Long term loans are granted to members, repayable by monthly instalments, for the building of houses, purchase of building sites, extensions, repairs, etc. In 1961, the society issued loans totalling £44,025.

#### THE TURKISH COOPERATIVES.

Whilst compiling this news on the Greek Cypriot Cooperative work, the Executive of the I.C.A., after the Meeting in Israel visited Cyprus and some details on the work of the Turkish Cooperatives have come to hand.

Turkish Cooperative Societies number 300 in the Island, Credit Societies 173, Urban Savings Banks 17, Consumer Societies 92, various others 17 and there is one Cooperative Central Bank. Credit Societies have a total membership of 17,120; there are 6,268 Urban Saving Banks; 7,261 Consumer Societies and 1,500 other societies of various types. The Turkish School Saving Bank movement is fairly strong with 233 School Saving Banks and 20,353 pupil depositors out of 20,670 pupils at school where saving banks have been established.

With a paid up share capital of £2,968 and reserves of £608,122 the work of the Cooperative Central Bank is most extensive and beneficial to its members. Among the banks trading activities in 1961, was the import and supply to member societies of such items as fertilizers, sulphur, seed potatoes, and consumer goods to the value of £253,501 up to December 1961. The Central Bank also made, in 1961, extensive loans, both short and long-term, to member societies and individual members, amounting to £1,278,104.

#### INTERNATIONAL

#### HUNGER: DISEASE OF MILLIONS.

World Health Day, observed annually on April 7th, this year takes as its theme "Hunger: Disease of Millions," and will thus support F.A.O's Freedom from Hunger Campaign. The object is to draw attention to malnutrition as a direct cause of disease and a major factor in maintaining low health levels among a great part of the world's population.

The occasion gives a fine opportunity for practical cooperation between national committees of the World Health Organisation, United Nation's associations, and other interested bodies.

#### NEW MEMBERS OF THE I.C.A.

The latest affiliations to the International Cooperative Alliance are Sveriges Landsbrukförbund, the Swedish Agricultural Cooperative Union, which has full membership status, and the Agricultural Cooperative Federation of South Korea, which was admitted as an associate member. With the inclusion of Sveriges Landsbrukförbund, whose individual membership is over a million, all three branches of the Swedish Cooperative Movement are now represented in the I.C.A.

The Alliance's approval was given to the inclusion of Eigenhilfe - the cooperative trade union fire and accident insurance society in Hamburg - in the collective membership of the Central Union of German Consumers! Societies.

#### CANADA

#### PROGRESS REPORT FOR 1962.

A certain maturity, not previously achieved by the Canadian Cooperative Movement, has marked the progress made by cooperatives during 1962, and was exemplified in the opening of a training college and the launching of a technical assistance programme.

One of the brightest spots in the Movement is the consumer cooperatives in the Prairie provinces. There are strong consumer cooperatives in most Western cities and towns and during last year many of them built new premises or renovated old ones. Federated Cooperatives, which covers all three Prairie provinces, expanded in the lumber business. Inter-provincial Cooperatives built a large chemical plant - a step described as the most important taken by organised Canadian consumers in the last 20 years. All sections of the Movement in the Western provinces had their part in the planning of Western Cooperative College which was opened last year in Saskatoon.

In Ontario, FAME - the farmers' marketing organisation - laid the foundations for a new packing plant. Manitoba farmers took an important step when Manitoba Pool Elevators bought Brandon Packers - the new Pool Packers expect to have another plant operating by October.

A cooperative abbatior in Nova Scotia has given tremendous encouragement to the livestock industry, and Twin Pines, a subsidiary of United Cooperatives of Ontario, undertook four more senior citizens' housing projects during the year.

Other pointers to the cooperative outlook for 1962 were the considerable interest shown in the development of credit unions and other cooperatives for Indians and Eskimos in Canada; the Cooperative Movement's control over the word CO-OP; and the suggestion made by the Federal Minister of Agriculture that the four large grain marketing cooperatives, the United Grain Growers and the three Wheat Pools should consider the possibility of setting up a sales organisation for the export market - a function at present performed exclusively by the Canadian Wheat Board.

In the legal sense, there is no such thing in Canada as a cooperative insurance company as distinct from other insurance companies. But a number of insurance organisations are known as cooperatives, either because they are owned by other cooperatives or are closely associated with the Cooperative Movement generally. In Ontario, Cooperators Insurance Association is now the largest Canadian company in the field of auto insurance. Cooperative Fire and Casualty Insurance Company is taking the final step towards conversion into a stock company, to be owned by a number of the major Canadian cooperatives which sponsored it from the start.

#### The Credit Unions.

Canadian credit unions, including caisses populaires, had assets exceeding the  $\$l\frac{1}{2}$  billion mark, and membership of over 2,750,000 in some 4,700 credit unions represented about 15 per cent of the country's total population. Quebec province had the largest number of credit unions - 1,468 and a membership of 1,458,093. Next came Ontario with 1,421 credit unions and 581,348 members. The average savings per member for Canada as a whole were \$504, with total savings reaching \$1,387,344,416. In the provinces, Saskatchewan, with its 280 credit unions, achieved the highest average saving per member - \$658. Quebec came next with average member savings of \$572, followed by Manitoba (248 unions) with \$440 and Ontario with \$405.

Among the fishermen's cooperatives, the United Maritime Fishermen had the largest increase in turnover in their history. Over half the total fish production of Quebec province is now handled cooperatively through Quebec United Fishermen; and the fishermen's organisation centred at Prince Rupert continues to be the largest cooperative of its kind in North America.

The Economics Division of the Canada Department of Agriculture recorded the total volume of business for 1961, of all types of cooperatives - except credit unions and insurance - as \$1,470 million - an increase of \$72 million (5 per cent) over the previous year. For the first time on record, marketing cooperatives had a business turnover exceeding \$1 billion. Cooperative Wholesales increased their volume of business by 11 per cent.

#### Wide Appeal of Technical Assistance Programme.

By the end of 1962 it was evident that the technical assistance programme Cooperatives Everywhere was having a wide appeal. In the educational field, the highlight was the opening of the first building of Western Cooperative College. In the international field a number of Canadians began overseas assignments in cooperative development for the International Labour Office, and the manager of a cooperative dairy plant - Everard Clarke - was selected by the Food and Agriculture Organisation to plan the establishment of 10,000 dairy cooperatives in India. In the field of research, the Cooperative Development Foundation appointed Mr.G. Davidovic, former agricultural specialist with the I.C.A., as its first full time staff member with the post of director of research for the Cooperative Union of Canada. During the year, two important research studies were completed at national level - a study of cooperative housing and a study of the insurance needs of the labour movement with respect to cooperative insurance companies.

#### COOPERATIVE TRADE AS WELL AS AID IN THE INTERNATIONAL FIELD.

The 1962 annual report of United Cooperatives, Ontario, reviews the year's work against the background of the twelve objectives which U.C.O. presented in its year book two years ago. The first objective states the overall cooperative policy - "To provide supplies and services for members of cooperatives and of associated organisations, giving the greatest possible value at the lowest possible end cost consistent with appropriate quality and service."

The objectives that follow, detail the ways in which this is done and the many cooperative channels through which the organisation serves its 80,000 members of 140 local societies. One of the outstanding examples of service is the research programme into feed and fertiliser products. It is a programme U.C.O. shares with 16 United States regional cooperative wholesales, and it ensures that quality and value will be maintained. "This," says the report, "is the largest such research program in the world. It brings the skill and experience of an entire continent to serve you and your neighbours, and it does this while maintaining a competitive price per ton."

The last of the objectives, "To contribute to the development of a progressive thinking people who practice democracy and world brotherhood" is concerned with United Cooperatives' activity in the international field. During 1962, U.C.O. gave a lead to cooperators in supporting the Freedom from Hunger Campaign through the C.U.C. scheme Cooperatives Everywhere, and is at present working with the cooperative unions of Canada and Ontario and also with its own local groups, in order "to establish a small but effective link in channeling food, technical assistance and goodwill to some of the developing nations."

We now live or die in a world of three billion people, as well as in our more familiar local community or country. Mankind claims our understanding and our concern."

#### CO-OP COMMENTARY IS SIXTEEN YEARS OLD.

Go-op Commentary, the fortnightly newsletter published by the Cooperative Union of Canada, entered its 17th year with the first 1963 issue. Its predecessor was the Canadian Cooperator, a monthly magazine launched in 1909 and published without a break till 1947. The C.U.C. then decided to replace the magazine with a new type of publication that would gather up news and information of both national and provincial interest in the cooperative field. So Co-op Commentary was born, and its early issues dealt largely with problems involved in clarifying the position of cooperatives on income taxation. At present it is distributed to about 1,600 people in Canada and abroad, and its aim continues to be to maintain the objectives first laid down at its inception and so to play its part in increasing a knowledge and understanding of Canadian cooperatives.

#### THE CARIBBEAN

#### A WORKSHOP ON METHODS AND TECHNIQUES OF COOPERATIVE ORGANISATION.

The International Labour Office has approved a sum of \$20,000 for a Caribbean workshop on the methods and techniques of cooperative organisation. It will be

held in the summer of 1964, and is intended for participants from the Caribbean countries, both members of the Caribbean Organisation and non-members. Those taking part will be registrars of cooperative societies, commissioners for cooperative development, and other officers in charge of government cooperative departments and services. Senior officers of cooperative unions and federations, credit union leagues, central banks, etc., will also be included.

The primary purpose of the workshops, which will last four weeks, is to provide practical instruction in the methods and techniques of cooperative organisation. The number of students will not exceed 30, and the workshop will be conducted in French and English. Participants will be expected to present statements of the cooperative organisational structure in their respective countries - to be translated in advance for distribution at the opening of the workshop.

By this grant of \$20,000, the IIO, which has already made a significant contribution to cooperative development in the area by providing experts to advise a number of governments, will make it possible for the Caribbean Organisation to organise essential training for key cooperative personnel throughout the Caribbean region.

#### DENMARK

#### A TRIBUTE TO FREDRIK NIELSEN.

The death of Frederik Nielsen on December 22nd last year at the age of 81 has robbed the Danish Cooperative Movement of a valued and valuable leader. Mr. Nielsen, who was general director emeritus of F.D.B. (Faellesforeningen för Danmarks) the Danish Cooperative Wholesale Society, from 1937 to his retirement in 1951, had previously served F.D.B. as a top manager from 1913 to 1937. He was also the joint founder, with Albin Johansson, of Sweden, of the joint Scandinavian purchasing cooperative in 1918, and he managed it until he retired.

Mr. Nielsen was also responsible for getting cooperatives to take up furniture distribution, and he introduced Danish designed furniture throughout the world.

#### FINLAND

#### THE LAND OF COOPERATIVES.

The Institute of Cooperation, University of Helsinki, has published a well illustrated 64 page book entitled Finland, The Land of Cooperatives. The purpose of this publication is to give a concise picture of the background, extent and organisation of the Finish Cooperative Movement and to show that Finland can quite rightly be described as "the land of cooperatives."

Limited space does not allow for a great deal of detail concerning the cooperative organisations mentioned. But a list of these organisations, with their addresses, is given at the end of the book. They are all willing to provide fuller information to anyone requesting it.

The illustrations excellently amplify the text, which deals with such diverse enterprises as consumer cooperatives, dairies, housing, forestry, credit societies, and the moat trade.

In the introductory chapter on Finland in general, there is the comment "Cooperation plays a significant role in the total picture of Finnish society, as in all Scandinavian countries. It is particularly dominant in the daily life of the Finnish farmer ....... "As in most Scandinavian countries the cooperative movement is highly specialised, with separate cooperatives for special functions, so that a vast network of cooperatives has spread all over the country.....Today almost every citizen relates himself in some manner to cooperative economic activity, as a member, as a customer, as a leader, as a board member, or as an employee of a cooperative."

#### FRANCE

### THE CONGRESS OF HABITATIONS & LOYER MODERE

The 7th H.L.M. (cooperative low-cost housing) Congress was held at the International Conference Centre of the Ministry for Foreign Affairs, in Paris, from February 6th-8th, 1963. Among the items on the agenda to be dealt with during the working sessions were: architects' and contractors' insurance, homes for young and old people, H.L.M. cooperatives' returns, H.L.M. statutes, and the position of cooperatives in the social housing sector.

#### GREAT BRITAIN

#### COOPERATIVE PARTY CONFERENCE.

The Cooperative Party of Great Britain is holding its 1963 Party Conference from April 12th-15th at Scarborough.

Fifty-eight resolutions are listed in the preliminary agenda. The growing problem of unemployment has led to no less than ten resolutions being submitted from Parties all over the country. Three resolutions deal with consumer affairs, and there is a call for the re-affirmation of the Party's belief in proposals for a Ministry of Consumers' Welfare. Other resolutions deal with the need for an integrated transport service, social ownership and aid to under developed countries. A number of organisations want a change in the method of raising local government finance and call for a local income tax. Town centre redevelopment is another issue that seriously concerns cooperatives.

#### C.P.B.S. HAS GOOD FIGURES FOR 1962.

The Cooperative Permanent Building Society, in its preliminary results for 1962, records that assets rose by £22.8 million during the year, to total over £280 million on December 31st. Both the intake of funds from investors and the total amount advanced to house purchasers were higher than in any previous year in the society's history. Gross share and deposit receipts totalled £51.8 million. After deducting withdrawls and crediting interest, total savings entrusted to the Society rose by £22 million to exceed £245 million. Mortgage advances granted during the year amounted to £43.4 million - £3.7 million more than in 1961 when lending had been augmented by £9 million borrowed from the Exchequer under the terms of the House Purchase and Housing Act, 1959. Over the last three years the Society's assets have grown from £239,256,000 in 1960, to £280,042,000 in 1962.

#### EDUCATIONAL EXECUTIVE SUPPORTS THE 1963 CAMPAIGN FOR EDUCATION.

The 1963 Campaign for Education, designed to win public support and secure public action for a general advance in education, is fully supported by the Educational Executive of the Cooperative Union, whose chairman and chief education officer are members of the Campaign Council and Committee. In Official C.U. Notices for January, an outline is given of the ways in which the Campaign is being forwarded and how local cooperative societies can play their part. "The Cooperative Movement" says the Notice, "has traditionally played an honourable role in the cause of educational advance, and the Education Executive urges every member society to place the question of this Campaign upon the agenda for an early committee meeting and to engage wholeheartedly in collaboration with other local organisations in an effort to make the Campaign a resounding success."

#### A EUROPEAN COOPERATIVE HOLIDAY TOUR.

In connection with the 1962-63 study projects for member societies of the British Cooperative Youth Movement, a European holiday tour for youth club members is being organised. The tour, from July 21st to August 3rd, will include visits to cooperative organisations and European Economic Community institutions in France, Germany, Holland and Luxemburg. Accommodation will be in Youth Hostels.

#### SCOTTISH COOPERATIVE SOCIETY INAUGURATES STAMP TRADING SCHEME.

Galashiels United Society is launching its own stamp trading scheme in March, and its managing secretary, Mr. Brooks, made a statement about the scheme to the "Scottish Cooperator" last month, "because some statements have been going around cooperative circles from which the wrong conclusions have been drawn."

Mr. Brooks emphasised that the Society is financing and operating its own scheme, to be known as the Galashiels United Coupon Service. By its nature it would allow the society to exploit the advantages of brand curtailment of commodities and also help the S.C.W.S., for example, by giving a hundred per cent loyalty to S.C.W.S. cigarettes in the shop containing the new venture. The scheme, he said, was not of the same nature as those schemes condemned by the Cooperative Union.

#### HOLLAND

#### DUTCH COOPERATIVE MOVEMENT TO LAUNCH A £7 MILLION DEVELOPMENT PLAN.

CO-OP Nederland has announced its intention of launching a modernisation and expansion plan costing Fl.70m (£7.m.). Under the scheme, 300 of the present 850 cooperative shops in Holland (mostly for grocery and foodstuffs) will be converted into self-service stores or food supermarkets within the next four years. A new 500,000 square foot wholesale distribution centre is to be built at Utrecht, and five new bakeries are to be constructed in various parts of the country. Even now, CO-OP Nederland is Holland's largest baker, with an output of between 75 and a 100 million standard loaves yearly.

In order to finance this large scale plan, the Dutch Cooperative Movement will issue 7 per cent Customer Bonds with a nominal value of F1.50 (£5 each). The issue will be gradual, since customers can only obtain the bonds through special savings stamps. Each florin's worth of purchases entitles the customer to buy one ten cent stamp.

#### INDIA

#### A NETWORK OF CONSUMER COOPERATIVES.

In November last year the Government of India announced a scheme under which 113 cities and 137 towns will soon have a network of consumers' cooperatives. Two-hundred cooperative wholesale societies and 4,000 primary branch stores have been proposed, and they will be mainly confined to the general public. The scheme, designed to ensure an equitable distribution of consumer goods at fair prices to the consumer, envisages an organisation of at least 50 wholesale central stores, with 1,000 primary branch units by the end of 1962, with the remaining 150 wholesale societies and 3,000 primary branch stores established during 1963-64.

The Ministry of Labour and Employment has prepared a scheme for starting primary consumers' stores in factories and industrial undertakings with more than 250 employees, in both the public and the private sector. The scheme has the approval of the Indian Labour Conference and will be financed by the employers.

#### JAMAICA

#### COOPERATIVE CONTRIBUTION TO THRIFT.

The 1961 annual report of the Sugar Industry Labour Welfare Board in Jamaica records an improvement in both the social and economic conditions in the sugar areas. Though there is still a long way to go, there are indications that the Board's work is making a favourable impact on the approach to life. Cooperatives are playing their part in this improvement. Throughout the period under review (to December 31st, 1961) the value of personal thrift and the contribution cooperative effort can make to both individual and community status, was stressed. Both the number of societies and total membership increased, the biggest gains being in the credit union section.

#### JAPAN

#### BOOK SUBSCRIPTION SYSTEM FOR COOPERATIVES.

Ie-No-Hikari (Light of Home) Association, the non-profit Japanese publishing corporation of magazines and books primarily educational by nature, and serving the agricultural cooperatives, includes among its activities a book subscription scheme. It was introduced to meet the general desire of agricultural cooperatives to provide their libraries with books published by the Association. Today, over 63 per cent of Japan's multi-purpose agricultural cooperatives are members of the System, which has many features in common with the book clubs of other countries. The unit cooperative belonging to the scheme can buy all the books published by the Association at a 10 per cent discount. Books can also be obtained through individual order.

#### MAURITIUS

#### 12th ANNUAL MEETING OF THE MAURITIUS COOPERATIVE UNION.

Due to the witholding of the governments' grant-in-aid of Rs.30,000, in 1958-59, the Mauritius Cooperative Union was faced with a period of retrenchment.

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and this fact was reflected in the accounts and balance sheet presented at the 12th annual general meeting for the year 1961-62 (to February 28th, 1962). Savings were made on the staff side, on printing and stationery costs, and educational activities were curtailed. In his report, the President and Registrar stated,

"The economies which were of necessity forced upon the Union greatly reduced its activities, especially in the field of education. No training courses were conducted during the period and the availability of the cinema was limited, only six shows being given. The main function of the Union has in fact merely been to employ twelve supervisors to assist the departmental field staff in providing accounting services to primary societies."

During the year under review a special committee was set up to enquire into the present state of the Mauritius Cooperative Movement and make recommendations for its improvement and future development. The President stressed at the meeting that "The present dormant state of the Union cannot be allowed to continue. The most essential service, that of education and training, must not only be resuscitated but must be expanded ..... While financial assistance from Government in the form of grant-in-aid will undoubtedly be needed for some time, it cannot be considered right. The Mauritius Union must endeavour to raise its own revenue from within the Movement itself and thereby indicate to the Government a spirit of self-help and a determination to play its full part in the cooperative development of Mauritius."

The Executive and Central Committees recommended to the meeting that there should be an immediate increase of four supervisors, which would make it possible for three supervisors to be attached to the audit section of the department and three to work in the field. The Union's membership consists of three secondary societies, 136 credit societies, 54 stores societies, 10 transport societies, 1 better living society and 2 marketing societies - 214 in all.

The Registrar spoke of his deep concern at finding that in many societies there was very little of the spirit of cooperation. He felt that rank and file members were perhaps not sufficiently aware of the benefits resulting from cooperative endeavour, and the answer was education.

#### PAKISTAN

#### SEMINAR ON COOPERATIVE FARMING.

Dr.S.K. Saxena, (I.C.A. Regional Office, New Delhi) and Mr. M. Radetzki (Education Centre, New Delhi) were among the speakers at a successful seminar on cooperative farming, held from December 5th to 19th at Lahore. The programme was in three sections - introductory, the economics of cooperative farming, and organisational and operational problems. Each subject was introduced by a qualified speaker and then thrown open to discussion, which was both general and in groups. Dr. Saxena introduced a discussion on the economics of cooperative action in agriculture, and Mr. Radetzki spoke on cooperative farming and agricultural productivity. Other speakers included Mr.M.P. Bhargava, (Cooperation Commissioner, Indian Ministry of Community Development, Panchayati Raj and Cooperation) who discussed cooperative farming in other countries; Dr.A.C.Felder, (representative of the Cooperative League of the U.S.A.) who spoke on types of cooperativisation in farming, and the President of the West Pakistan Cooperative Movement, Mr.R. Ahmed, who introduced the first of the subjects - "Essential Features of a Cooperative Enterprise".

Among the various problems of agricultural cooperation dealt with by the Seminar were the social and economic obstacles to the introduction of agricultural cooperative organisations, and the capital formation and role of credit cooperatives.

# SPAIN

#### THE ROLE OF COOPERATIVES IN THE ECONOMIC DEVELOPMENT OF SPAIN.

In an article in a new review, "Estudios Cooperativos", published by A.E.C.O.O.P. (Asociacion de Estudios Cooperativos) of Madrid, cooperatives are shown to offer a solution to some of the problems of the economic development of Spain.

As far as agriculture is concerned, 9 per cent of land in Spain is unproductive, 50 per cent is woodland and pasture, 41 per cent is cultivated and of this 60 per cent is used for cereal cultivation. Only 9 per cent of the land is irrigated. On the one hand, there has been excessive parcelling up of almost 40 per cent of the land so that many of the farms are too small; and on the other hand, about 60 per cent of the land is in the hands of only 6 per cent of the landowners. There are therefore two main faults in the agricultural structure: that of extensive rural property belonging to the few, and that of a great many small farms which are uneconomic.

The low output per hectare can only be improved by the more extensive use of fertilizers, better equipment, and more irrigation. Although tractors have been more widely used in recent years, in 1960 there was still only one tractor to every 400 hectares—very inadequate when compared with one tractor to every 193 hectares in Italy in 1957. The parcelling up of the land, lack of credit, high prices, and lack of agricultural training, all contribute to hinder the development of mechanisation.

Cooperatives could help to remedy existing conditions in the following way:-

- l. Rectify the irregular distribution of land, making it possible to obtain maximum output from smallholdings by setting up agricultural productive societies, which would introduce mechanisation and make the farming of the land viable and economic;
- 2. Introduce more irrigation and intensive cultivation;
- 3. Encourage the standardisation of agricultural products for commercial purposes;
- 4. Set up rural trading and processing cooperatives, firstly to obtain maximum returns for produce, and secondly to suppress the use of middlemen and consequently prevent high costs and keep the control of goods in the hands of the agricultural population, while providing more employment in the rural areas and checking migration to the towns;
- 5. Set up rural credit institutions to provide the necessary capital (it would be essential to have a Central Agricultural Cooperative Bank which would also inquire into agricultural credit problems);
- 6. Set up cooperatives of other categories besides primary societies, which could provide all the services required by the farmers in that particular area: supply, working and marketing services, as well as technical information, specialised staff, training centres, etc.

In the industrial field, although a great deal of progress has been made in recent years, most Spanish goods can still not compare in price and quality with goods from other countries. Perhaps the greatest obstacle to the development of Cooperation in this sphere is the lack of capital. However, strong possibilities of development do exist, particularly in enterprises in which skill and specialisation are more important than capital equipment.

The importance of consumer cooperatives is obvious in view of the fact that in every stage of economic development, the total national consumption is the basis of every development plan. But the simplest forms of consumer cooperative cannot compete with the big commercial organisations, so that it is necessary to

set up warehouses to supply these societies; organise regional federations and a national federation to make buying conditions more advantageous; achieve close collaboration between all sectors of the cooperative movement; produce goods of high quality at the lowest possible prices; and encourage the members' interest in their society.

The last point made in the article concerns the need for transport cooperatives which would serve both productive and consumer societies with an integrated distribution and supply network.

# SWEDEN

#### A NEW COOPERATIVE JOURNAL.

"Var Bostad" (Our House) is the title of a new bi-monthly journal published by the National Union of Swedish Cooperative Housing and Savings Societies (H.S.B's and Hyresgästernasriksförbund). The January-February number, with its attractive layout and excellent pictures, contains articles on housing and town planning in Sweden, together with features on land and housing problems, fashion, household tips and equipment. There is also news of other cooperative activities, such as O.K., the Swedish oil cooperative. The journal costs Kr.l a copy or Kr.lo per annum.

#### SWITZERLAND

# GUILDSWOMEN GIVE GENEROUSLY TO THE DAHOMEY FUND.

Many groups of Swiss guildswomen have made spontaneous and generous gifts to the Aid for Dahomey project. Sums have ranged from 20 to 500 francs, and the total contributed by June 30th, last year, was Fr.1,878.

#### TURKEY

#### LOANS TO AGRICULTURAL COOPERATIVES.

The 1960 report of the activities of the Agricultural Bank of Turkey records loans to agricultural credit cooperatives of £T.398 million, and credits to marketing cooperatives and their unions of £T.924 million.

They have progressed along the lines laid down and the Turkish peasant, realistic and intelligent, has not failed to acknowledge the great usefulness of these societies. The service they render to the agricultural economy of Turkey continues to expand. The Bank attaches considerable importance to this national development of agricultural credit cooperatives and contributes to the consolidation of their financial structure.

Total loans for these cooperatives have grown from £T. 200 million in 1949 to nearly £T.2,400 million in 1960.

Besides the credit cooperatives, which are the best means of assuring short-term credits in a rational fashion, there are the marketing cooperatives and their unions. These groups ensure better organisations, a better market for agricultural products, and as good a return as possible to the producers and peasants for the fruits of their labours without the need for recourse to the services of middlemen.

#### ANNUAL REVIEW OF FARMER COOPERATIVES.

The January issue of News for Farmer Cooperatives is devoted to an annual review of the many cooperative activities undertaken in rural communities throughout the United States. Cotton cooperatives are described as the bulwark of community development. The 550 or so cooperatives handling cotton and cotton products in 1961, helped to improve the income of the farmers, and by providing jobs contributed greatly to the economy of rural communities. For instance, 360 cotton gins in Texas and Oklahoma paid about \$11 million for labour in 1961. Three Texan cotton cooperatives returned over \$2 million to patrons in 1962.

Dairying ranks among the country's six greatest industries, and the large number of dairy cooperatives means that out of about a million farmers selling milk, two-thirds belong to cooperatives, which handle three-fifths of the fluid milk sold by farmers. In Federal order markets, nearly four-fifths of all milk is marketed by dairy cooperatives.

In 1959-60, there were 683 cooperatives with a membership of some 111,000 growers, marketing fruits and vegetables worth over \$901 million. Of the grain cooperatives, one of the newest is the Arkansas Grain Corporation, organised in 1958. It is unique because it operates strictly on a pool basis, making advances during the year as circumstances permit, with a final payment at the end of the year after all expenses are known. Livestock cooperatives are to the forefront in encouraging the adoption of quality improvement programmes. Wool cooperatives market about a quarter of the nation's wool crop and in many areas they handle a substantial part of the total wool production.

Local poultry cooperatives demonstrate their value to their home towns. A Utah turkey supply - marketing cooperative in a town of 800, is now in its 25th year, operates all the year round, has a peak of 230 employees and does a business in excess of \$11 million. Its payroll of \$500,000 a year all goes to local residents. There are many other instances of similar working and development. Special crop cooperatives, service and supply cooperatives and processing plants are other of the activities forming part of a comprehensive and successful cooperative farmer enterprise across the States.

#### FIRST BIENNIAL SEMINAR ON SOCIAL TRENDS.

The Cooperative League is to hold its first biennial seminar on Social Trends from June 25th-28th. The course is designed for cooperative officials at the policy making level and leaders in government, business and education, will make up the seminar's faculty. Robert Nathan, economic consultant, is to speak on "Current Economic Issues Confronting North America."

#### TWO FAMILIES IN SEVEN USE COOPERATIVES.

In 1962, United States families turned increasingly to cooperatives, and two families out of every seven used them. A Cooperative League survey shows that regional cooperatives increased their sales of farm supplies by 30 per cent in the past five years compared with only 12 per cent in the previous five. Last year they put a 66,000 ton nitrogen plant "on stream" and five months later doubled its capacity. They broke ground for another nitrogen plant and began producing phosphates at a 100,000 ton plant. Cooperatives were manufacturing a quarter of all livestock and poultry feed sold in the U.S. and were refining and distributing a fifth of all the petroleum products purchased by farmers. Local oil cooperatives bought  $2\frac{1}{4}$  billion gallons of gasoline and other fuels through their regional organisations in 1962; refining continued to expand, and last year cooperatives produced 14 per cent of the crude oil needed to keep their refineries operating

to capacity. Cooperative consumer goods centres acclerated their growth - Electric cooperatives connected their five millionth member in 1962 - Insurance and housing forged ahead, and health care cooperatives proved their worth. The Health Insurance Plan of Greater New York completed the biggest polio immunisation programme in the history of the United States.

# C.C.A. DISTRIBUTES PLAQUES TO MEMBER COOPERATIVES.

At the annual meeting of the Consumers Cooperative Association, held from December 5th to 7th, at which 627 cooperatives were represented, the merchandise divisions of C.C.A. distributed 511 plaques to member cooperatives in recognition of the volume of their purchases during 1962.

For the first time three cooperatives in the feed division recorded purchases exceeding \$1 million. They were Mitchell County Farmers Union Cooperative Association, the Farm Bureau Mill and Supply, and Boone Valley Cooperative Processing Association.

The Petroleum division received 176 plaques based on million gallon purchases of refined fuels; 1962 plaques went to the fertiliser division for purchases of one or more thousands of tons, the largest unit being 7,000. The feed division received 129 plaques based on dollar volume; awards in the paint department went to the largest dollar volume paint cooperatives in each of seven merchandising districts; and the appliance department's awards went to the largest dollar volume appliance cooperatives in each of C.C.A's seven merchandising districts.

#### 21ST ANNUAL MEETING OF THE NATIONAL RURAL ELECTRIC COOPERATIVE ASSOCIATION.

Speaking at the 21st annual meeting of the National Rural Electric Cooperative Association in January, Mr.Clyde T. Ellis, the general manager, said that electric consumers were being overcharged by the monopoly power companies by more than a billion dollars a year. "I propose," said Mr. Ellis, "that we join with other consumer organisations in demanding a congressional investigation of power company overcharges ...... I believe the consumer groups have a real stake in joining us to get repeal of that absurd 3 per cent tax credit subsidy Congress gave the power companies last year."

The need for cooperation with other groups was emphasised, and Mr. Ellis said he felt that they could and must have the American Farm Bureau Federation as an ally.

He had earlier called attention to differences with that body, as evidenced by two resolutions the Federation adopted at its recent annual meeting. One objected to the rural electrics' participation in financing Rural Areas Development projects, and the other to the interest rate on R.E.A. loans.

The National Rural Electric Cooperative Association, which was formed in 1942, just seven years after the Rural Electrification Administration was established, held its 21st meeting at Las Vegas, in Nevada. Here, too, is the headquarters of the Amargosa Valley Electric Cooperative, which Mr. Ellis described as the country's newest and most courageous rural electric system, serving the people of the area in face of opposition from one Nevada and two California power companies.



# cooperative news service

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# REPORT OF THE BRITISH DEPARTMENT OF TECHNICAL COOPERATION

Figures for cooperative enterprises in British overseas territories for the years 1960 and 1961, recently released by the Department of Technical Cooperation, provided some interesting comparisons, and sidelights on the types of societies organised in the different countries. Overall figures for the 27 territories, for 1961, show a slight decrease in the number of registered societies (5,654) and members (730,050) compared with the previous year. Of the societies, the 2,722 marketing and the 1,591 credit societies both showed an increase over 1960. Consumer societies decreased by 16 to 292, and other types of societies also decreased from 1,234 in 1960 to 1,049 in 1961. Though consumer societies decreased in number, their sales rose from over £8 million in 1960 to over £9 million in 1961.

# MARKETING SOCIETIES.

The popularity of marketing societies is apparent, and the total value of produce marketed rose from £36,382,118 in 1960, to £38,361,905 in 1961. Uganda easily heads the list, with 1,576 such societies in 1960, and 1,618 in 1961. On the other hand, this country is one of the few that has no credit societies.

Kenya, with 586 marketing cooperatives in 1961, outstrips all the other territories in the value of produce marketed - £18,184,221 in 1960 when there were 565 societies, and £20,145,817 in 1962. This compares with Uganda's figures of £8,118,424 in 1960 decreasing to £6,956,495 in 1961. Another country with thriving marketing societies is Northern Rhodesia; though the number fell from 160 in 1960 to 159 the next year, the value of produce marketed rose from over £5 million to over £7 million. A good example of increased marketing is shown by Nyasaland, where an increase from 68 to 72 marketing societies resulted in an increased value from £59,128, to £129,621. In the British Solomon Islands, the increase from 6 marketing cooperatives in 1960 to 32 in 1961 requires further explanation. This territory's marketing societies are dual purpose, also supplying goods to members, and 17 were in process of registration in 1960. Of the 32 societies recorded for 1961, 31 are again dual purpose, supplying consumer goods as well as engaging in marketing.

#### CREDIT SOCIETIES.

Of the credit societies, which rose from 1,542 in 1960 to 1,591 in 1961, Trinidad has the greatest number, increasing from 740 to 748. The country with the next largest number is Mauritius (173), and other territories with a hundred and over are Sarawak, Hong Kong, Jamaica (now independent), British Guiana, and Basutoland. For the rest, numbers are small and nowhere reach 50. Several territories have no more than one society, some have none at all.

#### CONSUMER AND OTHER SOCIETIES.

Consumer societies, also, are generally only found in small numbers, and quite a number of countries have none at all. Mauritius leads the way, with 76 in 1960 and 77 in 1961 out of the total of 308, decreasing to 292 in 1961. Next comes Trinidad with 41, followed by Fiji with 35 in 1960 and 39 in 1961, and Jamaica with 34.

Other types of societies are not given in detail. They can, and do, embrace very many kinds of cooperative activity and represent quite a fair proportion of the grand total of societies, accounting for 1,049 out of the overall figure of 5,654 (1961). In this category, British Guiana accounts for 387 (1960) and 393 in 1961, and Hong Kong increased from 188 in 1960 to 212 the following year. Trinidad records a somewhat startling fall from 281 such societies in 1960 to a mere 33 in 1961.

Uganda claims the greatest number of registered societies - 1,638 in 1960 and 1,682 in 1962 - and the largest total membership, which increased from 211,214 in 1960 to 253,427 the following year. Trinidad's drop in numbers is again shown in 1,078 registered societies in 1960 decreasing to 838 in 1961. Kenya follows, with 650 societies and 200,936 members - both increases on the previous year; then come British Guiana (568 societies, 40,251 members), Hong Kong (356 societies, 19,971 members) and Mauritius (326 societies, 30,932 members). All these figures are for 1961.

#### INTERNATIONAL

#### FREEDOM FROM HUNGER WEEK.

The Freedom From Hunger Week, launched by the Food and Agriculture Organisation on March 21, is a world-wide effort in which at least 60 countries are taking part, in an effort to make the general public aware of the fact that more than a half of the world's population are victims of hunger or inadequate nutrition.

The date chosen marks the beginning of the spring sowing in the northern hemisphere, and harvesting and thanksgiving in the southern hemisphere. The week is also a mid-point in the Freedom From Hunger Campaign, which was launched by F.A.O. in 1960 and is to continue until 1965.

The United Nations Organisations, non-governmental bodies, national F.H.C. committees, world religious bodies and all kinds of national and voluntary institutions and groups of people are participating in the campaign in both the developed and the developing countries. Besides fund raising activities, lectures, displays, press conferences, exhibitions, radio and television programmes, newspaper features, etc., about a thousand million postage stamps will be on sale bearing the Freedom From Hunger message; it is hoped that at least 150 states and territories will participate in this stamp issue.

The week will also set the stage for the World Food Congress, to be held in Washington in June. In this connection a pamphlet on the Congress (issued by F.A.O's Public Information Service) is enclosed with the present Cooperative News Service, in the hope that C.N.S. readers will respond to the joint message of the U.N. Secretary General, U. Thant, and B.R. Sen, Director General of F.A.O., who write, "We hope that during the week every person concerned with the world problems of poverty and hunger will commit himself, by some personal action, to the long-term objectives of the campaign. Whatever this personal gesture, may be, whether it be symbolic or concrete, the week can be successful only through such individual participation."

## WORLD HEALTH DAY.

"Hunger, Disease of Millions" is the theme for World Health Day, which is being observed on April 7. The date marks the anniversary of the coming into force of the Constitution of the World Health Organisation in 1948.

The object of World Health Day this year is to draw attention to malnutrition as a direct cause of disease and a major factor in maintaining low health levels among a great part of the world's population. It is thus giving valuable support to F.A.O's Freedom From Hunger Campaign, in centering public attention on the fact that over a half the world's population - now estimated at 3,000 million - are victims of hunger or inadequate nutrition in one form or another. Over large areas of the world, children lack milk after they are weaned, and every-day meals are insufficient for very many people. Child mortality in such areas is fifteen times higher than in places where people get proper food. Deficiency in caloric intake, and lack of protein add up to a sum total of human suffering and illness for many millions of men, women and children today.

#### INTERNATIONAL

# PLACE OF COOPERATIVES IN INDIA'S PACKAGE PROGRAMME.

Mr. Carl Hutchinson, former director of education for the Ohio Farm Bureau Federation has recently returned from a 3½ month visit to India for the Cooperative League of the U.S.A., and at the request of the Indian government. Reporting back to the League's Board, he described the way in which cooperatives are being fitted into the intensive agricultural development programme of the government of India and the Ford Foundation.

In each of seven key agricultural districts a package programme of farming practices has been developed, designed to increase production. Cooperatives are to be part of this programme, to help the farmers get the feed, tools, credit and seed they require. Having been to all seven districts, Mr. Hutchinson is recommending that five cooperative consultants be sent at once to India - four towork in districts, and a leader to work in the central government.

#### ARGENTINA

#### HELPING UNEMPLOYED THROUGH COOPERATIVES.

An effort is being made to combat serious unemployment in the region of Buenos Aires by professors and students of the 'Universidad Popular "General Savio".

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There are almost 4,500 unemployed men and women and the aim is to raise sufficient funds to buy land on which to build first, a workers' clothing cooperative, and then a radio, television, and electrical equipment cooperative, and finally a consumers' cooperative. Mechanical equipment which has been given to the 'Universidad' by a public works body will be used for building the factories.

# AUSTRIA

## NEW DATE CHOSEN FOR INTERNATIONAL COOPERATIVE DAY.

Having celebrated International Cooperative Day on the first Sunday in July, ever since its inception, the Austrian Cooperative Movement has now decided that the date shall be changed to the third Sunday in September, thus avoiding a clash with the opening of the holiday season.

The new date coincides with the celebration of Austrian Cooperative Day, and the joint celebration will result in a far bigger impact on the public.

# CANADA

# NEW MARKETING CENTRE FOR COOPERATIVE FISHERMEN OF QUEBEC.

The Pecheurs Unis de Québec, the Quebec Federation of Fishing Cooperatives, first opened a purchasing and selling branch in Montreal in 1942 in order to secure markets for the produce of Quebec fishermen. The Federation aims at ensuring better remuneration to fishermen, the suppression of middlemen, improved distribution and better quality and service to the consumer.

The Federation has now constructed a new marketing centre, which is situated at the entrance to the Central Metropolitan Market in Montreal. This is a mark of expansion, for it is the direct result of increased productivity by the fishermen served by Pecheurs Unis, through the use of bigger fishing vessels and larger refrigeration and processing plants. The Federation's domestic sales have risen from \$712,000 in 1950 to \$1,481,000 in 1962. In 1961, when it had become obvious that the building in which the sales department for Montreal was housed was quite inadequate as regards space both for selling and storage, it was decided that the most advantageous position for a new building would be the Central Market, which offered excellent distribution facilities for Montreal and the surrounding districts, as well as a huge potential of clients who came there to buy supplies of fruit and vegetables, The Federation has occupied the spacious, modern building - which is designed for further expansion and is equipped with selling and administrative offices, warehouses, refrigeration plant and dispatch centre - since the beginning of December 1962, but the official opening ceremony took place on January 28th of this year.

# GOOD RESPONSE TO ANNUAL FOOD CRUSADE.

There has been an overwhelming response to the appeal for the annual Food Crusade directed by CARE of Canada, and publicised by the Manitoba Cooperative in several of its issues. The scheme provides \$1 food packages, each containing enough food to help sustain a family of four for one mouth, in one of the less fortunate countries. The contents include staple foods like cornmeal, rice, powdered milk, and vary according to local diets.

#### CEYLON

# COOPERATOR IS MEMBER OF U.N. DELEGATION.

Ceylon includes in its United Nations' delegation a man who has cooperative interests. He is Mr. E. Coomaraswamy, president of the Trincomalee Port Workers' Cooperative Society. This is the largest port workers cooperative on the Island. In contrast to Trincomalee, the docks at Colombo have been nationalised and the workers are employed by the government. Mr. Coomaraswamy, who greatly prefers the cooperative way, believes that experience will show it to be the best.

#### DOMINICA

# VALUE OF COOPERATIVES TO THE PEOPLE AND THE COUNTRY.

Cooperatives were described as "basic democracy" by the new President of the Dominican Republic, Mr. J. Bosch, in a talk with U.S. cooperative officials during a visit to the United States. His Revolutionary party is pledged to divide the ex-dictator's estates between 75,000 peasant families, and this will mean about 16 acres per family. With this land reform, says the President, must go cooperatives. If cooperatives succeed, then democracy can be preserved.

Cooperatives are badly needed in Dominica to market the Island's crops, refine sugar, and undertake other processing of produce. Electric cooperatives are also a "must." While the two largest cities have an electric service run by government enterprise, the 800 villages of the countryside have no electric light at all.

The Republic's president is also considering the establishment of a government corporation to build necessary warehouses, factories, electric lines and to buy the equipment needed. Then cooperatives would be organised to take over these ventures.

#### FIJI

#### A WELL MANAGED WOMEN'S SOCIETY.

In the colony of Fiji, credit to members is officially forbidden in every trading cooperative, but despite intensive supervisory service to enforce this ruling, many Fijian societies are defaulters. Examples of the damage done to societies through credit dealings occur throughout the latest annual report on cooperatives to be received here (year ending 1961).

Among the 38 consumer societies reviewed in the Report, fifteen are Fijian, one European, one Ellice, one Gilbertese, three Indian, seven multi-racial and ten Rotuman. Of the 15 Fijian cooperatives, only two operated on a non-credit basis throughout the year. The ten Rotuman societies, says the Report "as in the past, ..... were competently and honestly managed by their committees. Though in most respects efficient and watchful, and most careful in handling stocks and funds, they cannot, or will not, condition their members to cash trading, and large capital enables them to grant long-term store credit on a rash scale."

Local attitudes play their part in this question of credit and development generally. Traditional reliance on authority, says the Report, still prevents members of Fijian cooperatives from exercising any effective control over their officers, who, "once elected, become invested with the status of rulers and are

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then blindly followed regardless of consequences." Similarly, suggestions put to two Fijian societies for an amalgamation that would reduce their overhead costs were rejected because of Fijian inter-provincial rivalries.

One society is outstanding for its success in strictly maintaining a no-credit rule. It is the Ellice Islanders cooperative store which serves a community of about 300 and is unique for being the only society run solely by women. They organised it after an earlier consumers' society run by men had collapsed under unpaid debt. "Though turnover is restricted by an unproductive environment the society is not only competently managed but also every firmly managed, and the nocredit rule has been strictly enforced. Turnover was £1,219 and distributable profits totalled £115. To appease the jealousy of the men the women permit their husbands to attend general meetings as spectators, and each is given a free packet of cigarettes, but they relentlessly resist all attempts by the men to join the society as well as their pleas for credit."

The total turnover of the 98 registered societies in the territory, in produce marketed and goods sold in stores, was £533,520, as compared with £477,026 in 1960. Unregistered groups had a turnover of £168,211 compared with £97,146 the previous year. But overall distributable profits for all cooperatives fell from £38,027 in 1960 to £26,902.

In the field of education it is interesting to note that women appeared as trainees for the first time in 1961, and showed themselves capable of coping successfully with their studies.

#### GREAT BRITAIN

#### C.W.S. CENTENARY EXHIBITION.

Plans for a vast three week exhibition which will form the focal point of this year's C.W.S. centenary celebrations are now well under way. The exhibition will cover more than 100,000 square feet and will be held from October 5th-26th at Belle Vue, Manchester.

Visitors' first glimpse of the exhibition will be provided by an 100 feet high illuminated metal mast, topped by a lighted box bearing the C.W.S. emblem and the dates 1863-1963. This will be contained in an enclosed forecourt and will be surrounded by flags representing the overseas countries in which the C.W.S. has interests as well as the C.W.S. centenary flag and the Cooperative rainbow flag.

Two features at the entrance to the exhibition will show the part the C.W.S. plays in the life of this country and the way in which the Cooperative Movement has spread throughout the world. These will be a large scale map of England and Wales on which C.W.S. administrative depots, offices and factories, and Cooperative retail societies will be picked out in coloured lights, and a model world revolving in space, shows the countries in International Co-operative Alliance membership also by means of coloured lights.

A "modern living" section will include two contemporary bungalows with up-to-the minute furniture designed especially by the C.W.S. Furniture Division. Hardware, radios and televisions will also be included in this section and space will be devoted, too, to continental room settings. Other displays will feature the role played by the C.W.S. in agricultural, textile, and fashion fields, and the specialised services which the Society provides. General attractions will include fashion parades, performances by the C.W.S. band and Cooperative choirs, and firework tableaux.

#### MODERN QUILTING MACHINES FOR COOPERATIVE FACTORY.

The C.W.S. has installed two of the most modern quilting machines at its Down Quilt factory in county Durham. The machines are Swiss made and can stitch felt, cotton wool, nylon, cellulose, plastics, fine and imitation leather. In addition to quilts, the machine can make housecoats, felt shoes, slippers, bags, curtains, anti-moth coverings, sleeping bags, upholstery, and wall hangings. The machine stops automatically if there is a breakage in one of the threads feeing the 118 needles.

#### CARAVANNERS' COOPERATIVE SOCIETY.

The formation of a Caravanners' Cooperative Society was prompted by the experience of a caravan owner who was forced to leave his site. Insecurity of tenure, says the chairman of the Society - Mr. L. Hine - is only one of the hazards facing caravan dwellers, and the answer is for them to own an operate a society for the benefit of the community living on the sites.

The first aim of this new society is to acquire a site of its own - plans have already been drawn up, and amenities will compare favourably with any existing elsewhere. Tenants on the new site will be offered security of tenure, and the terms offered will be the same for all members, irrespective of the status of the individual caravan owner. All income will go towards improving the amenities instead of lining the pocket of the site operator.

#### FIRST COOPERATIVE COIN-IN-THE-SLOT LAUNDRY.

Birmingham Society has set up the first coin-in-the-slot laundry in the Cooperative Movement, and its Coin-op is proving very popular with Birmingham housewives. Though the service is fully automatic, it has been found that customers still look for personal service, So a small staff is in attendance to give professional help and guidance on matters like weights and washability of various items. The washing machines are operated by a half crown in the coin slot, and for this sum 9 lts of laundry can be washed. For an extra penny, clothes can be spun dry, or for sixpence they can be dried sufficiently for ironing. The cost of ironing is one penny for each five minutes.

It was estimated at the start that 800 customers would be needed to make the project pay. This figure has been reached and the number continues to increase.

# THIS SOCIETY HAS A DEEP FREEZE FOR BREAD.

Two or three years ago, Northern Society, Aberdeen, in Scotland, lost one of their bakery vans in deep snow for four days. It was finally dug out and taken back to the Society's bakery, frozen stiff, and within 24 hours no one could have told that the bread from the frozen van was in any way different from new bread.

This discovery led Northern Society to use one of their butchery deep freezes for keeping bread against emergencies and holidays. The idea has proved wholly successful and was a boon during the worst of this winter's snow and ice, when the deep freeze facilities tided the bakery department over a difficult period.

Freezing has involved no loss of quality and bread left six weeks in deep refrigeration cannot be distinguished from fresh bread. The Society is now building its own deep freeze - it will cost £3,000 and take 3,600 lbs of bread.

# COOPERATIVE TRADE IN 1962.

Estimated results of retail societies' trade during 1962 indicate increases in membership, higher expense rates and lower dividends, and little change in the

#### M.P's HAVE THEIR OWN CONSUMER COOPERATIVE.

Members of Parliament in India have formed a consumer cooperative of their own in Delhi. About 150 members from all parties, including nearly all the Union Ministers, have joined. This cooperative intends to open consumer stores in various districts of the capital covering the residential areas of the members.

#### COOPERATION HELPS TO DEVELOP A ONCE BARREN TRACT OF LAND.

Sewagram, once a barren tract of land, is expanding as an agricultural and industrial centre as the result of a five year plan where cooperative methods play their part. The plan envisaged the division of the land into small units that would cooperate in planning, management, and provision of tools, seeds, etc., and would form part of the region's agricultural cooperatives. Family incomes were also to be raised by training members of families for industrial work during their spare time and encouraging them to follow subsidiary occupations like beekeeping, poultry, etc. Other developments proposed were an expanded dairy industry, and village and small industries.

A good deal of work was carried out between April 1960 and September 1962. Land was levelled and other areas reclaimed. Facilities for intensive irrigation were created, wells being dug and deepened and pipe lines laid. A percolation tank has been constructed and eventually it is expected to irrigate 19 acres of land and enable a good paddy crop to be raised there.

During 1961-62, Rs.30,000 worth of milk was collected cooperatively from the dairy attached to the mixed farm at Sewagram. The target for the near future is agricultural produce to the value of Rs. $1\frac{1}{2}$  lakh, and Rs.25,000 worth of dairy products every year (1 lakh=100,000).

The Khadi and Village Industries Commission has sponsored an Institute for research and training in Khadi, which was launched in 1960 with three looms and six ambar and 35 students. Pupils and teachers cultivated two acres of the school grounds, raising about 4,225 kilos of vegetables. Now there are 105 students, 75 of whom are resident, and the school cultivated 17 acres of land. In 1960, too, the cooperative society Sarvodaya Sahakari Gram Swarajya Sangh was launched. It organises and co-ordinates the work of different agricultural units and now has 122 members. A labour cooperative - Sarvodaya Sahakari Mazdoor Sanghwas launched in 1961 for workers in surrounding villages, in order to give landless workers employment throughout the year. Members include 14 carpenters, 4 masons, and many unskilled labourers.

# FISHERY COOPERATIVE MAKES INPRESSIVE PROGRESS.

During the year 1961-62, the Gujarat Fisheries Central Cooperative Association made a net profit of Rs.3,81,000 as against Rs.2,36,000 in the previous year. The organisation is said to be one of the largest cooperative associations in Asia, and its total turnover for the year reached Rs.78 lakhs (1 lakh=100,000). A dividend of 9 per cent was declared, and this is the maximum allowed under the Gujerat Cooperative Societies Act, 1962. The association has helped its 2,000 members - who between them own 389 boats - to secure better prices for their catch. Members have also increased their per capita yield to a value of Rs.2,400, and a few fishermen who own merchanised boats have registered catches valued from Rs.30,000 to Rs.40,000 per boat, per year.

This cooperative also runs stalls for the supply of fresh fish in Delhi and Ahmedabad, and has a mobile van in operation in Delhi. Unfortunately, fish cannot be supplied on a very large scale because ice supply and storage facilities are inadequate.

#### IRAN

#### RURAL COOPERATIVE AMBASSADORS.

The annual report of the Agricultural Bank of Iran for the year March 21,1961 to March 20, 1962, is an account of work done in face of great difficulties as a result of losses suffered by farmers in the disaster areas struck by the earth—quake.

The Agricultural Bank, in common with other leading and credit institutions, was faced with the difficulty of collecting outstanding claims and preventing withdrawls from current accounts. But over and above that, it was under the moral obligation to help the stricken farmers and encourage them to continue their agricultural work and not migrate to urban centres.

A very careful plan was prepared for the latter half of 1961, and all branches of the Bank were instructed to do all they could to collect instalments that had fallen due. Bank officials were sent to disaster areas to see what difficulties the farmers faced, and to plan accordingly to provide irrigation, seeds, farm implements, etc., for rescusitating the land.

The Bank's clients settled the major portion of their indebtedness with relative ease, and the Bank, by using these collectable sums, was able to grant about 59,000 direct loans to farmers in real need, and over 15,000 loans through, cooperatives. It has been the Bank's policy to allocate the greater portion of its credits to small farmers and owner-operators, and to encourage farmers to participate more in social and group activities. In order to foster the spirit of cooperation, volunteers were selected from amongst farmers who had previous experience of the benefits of rural cooperation, and were called rural cooperative ambassadors. These ambassadors, together with Bank project leaders, went out to the villages, explained the benefits of cooperation and helped the farmers to undertake development activities.

The results of this plan were wholly satisfactory, and the digging of wells on a group basis was carried out successfully in predetermined locations. The Bank made every effort to provide water to the disaster areas, and at the same time it had to carry out its task - as required under the Land Reform Law - of establishing cooperatives. Fifty-three new societies were set up in the last quarter of the year in the sub province of Maragheh.

During the period under review, the Bank's credit facilities enabled about 260 wells to be dug in different parts of the country - some 30 per cent of the Bank's total credits were used for providing irrigation water.

The Report records the establishment of 249 new cooperatives altogether, bringing the total to 960. Members' capital amounted to Rls.200 million, and cooperatives granted over 150,000 loans for a total of Rls.448 million to their member farmers.

Successful efforts were made, through cooperatives, to increase the use of chemical fertilisers and pest control facilities. A project was initiated in several cooperatives for collecting and selling farmers' produce cooperatively, and so eliminating the middlemen. If, as anticipated, this project is satisfactory, it will be extended gradually to other parts of Iran.

# Plans For 1962-63.

The Bank's plans for 1962-63 include the development of cooperatives in a manner running parallel to the implementation of the Land Reform Law. There is to be a gradual conversion of the present credit cooperatives into multi-purpose cooperatives, and farm industries are to be encouraged by increasing the credits of cooperatives to five times their present capital. Action is to be taken for priliminary steps in the establishment of a Cooperative Central Bank, and

cooperatives are to be set up for the sale of farm produce - especially livestockin the larger towns. This step is being taken in order to increase the farmer's income and at the same time reduce the price of these products to consumers.

The Bank also undertakes a number of welfare activities for its employees, who were encouraged to form a cooperative association of their own and thus obtain goods at reasonable prices.

# JAPAN

# DEVELOPMENTS IN CONSUMER COOPERATION.

Towards the end of last year the Japanese Consumers Cooperative Union opened a sixth supermarket. In the first three days there were 45,000 customers and turn-over was Yen  $7\frac{1}{2}$  million.

The East Tottori Labourers Consumers Cooperative - organised by the labour unions in the district - built a modern store in Tottori City which attracted 10,000 customers on the opening day. Monthly sales have reached the figure of Yen 40 million.

# NORWAY

# DEVELOPMENT OF COOPERATIVE DAIRIES IN NORWAY.

The 2,000 dairies operating in Norway are now functioning as cooperatives; that is to say, they are the property of the dairy-farmers and are operated by specialist technicians employed by the cooperatives. The entire country has been divided into eight regions, each having a central commercial plant. The milk produced in the region is purchased at prices fixed by the central dairy in relation to the amounts delivered and government subsidies. The central dairy also directs the artificial insemination department and is in charge of statistics.

Some central dairies also have industrial plants for the use of dairy products; for example, the Vest-Agder Melkesentral has a factory for the production of powdered milk which uses surplus production. They also have refrigeration plants for preserving cheese, butter and cream. The cooperatives are all linked together and there is a team of inspectors who move from plant to plant to advise dairy managers on improvements in manufacture, milk testing, and accountancy methods.

# SWEDEN

# AFFILIATION WITH FOLKSAM.

On January 1st of this year, the Swedish Railway Employees Insurance Company was affiliated with Folksam, the Swedish Cooperative Insurance Companies. The purpose of this move is to achieve a close integration between the two organisations on the selling and administrative side. While the Swedish Railway Employees Insurance Company (Svenska Jarnvägsmännens försäkringsföretag) will remain a separate corporate organisation, it will become a part of the Folksam Group under the new name of Folksam - Svenska Järnvägsmännen.



# cooperative news service

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COOPERATIVES OF CENTRAL, NORTH AND SOUTH AMERICA ARE UNITED IN O.C.A.

About 300 people, consisting of observers and of delegates from the congrative organisations of 16 countries, were present at the cooperative conference in Montevideo, Uruguay, in February, this year, at which the Organisation of the Cooperatives of America was formally constituted, thus finally realising the unanimous wish of delegates to the Inter-American Cooperative Conference in Bogota, Colombia, in November 1961. At this 1961 gathering of 250, convened by the Caribbean Cooperative Confederation and attended by representatives of national Cooperative Movements and agencies promoting cooperation in America, five committees were set up to consider practical measures and policies for developing cooperation. The committee on integration outlined the constitution of a continental confederation, to be known as the Cooperative Organisation of the Americas. The proposal, together with suggestions regarding active and auxiliary membership and the governing of the organisation, was greeted with enthusiasm and unanimity by the Conference. Support for this Bogota proposal for an all-American cooperative organisation was also urged by a five man cooperative team from the U.S.A. sent on a study visit to Latin America by the U.S. government sponsored Agency for International Development, at about the same time.

The I.C.A. was represented at the February, 1963 conference by a member of its Executive, Mr. Jerry Voorhis, who himself took a leading part in promoting the new organisation that has now received official standing.

He described O.C.A. as "truly a free and equal association of the cooperatives of all the countries, and not dominated by the politics or policies of any country." Membership is open to all cooperatives in the Americas, either through national organisations, or on their own initiative.

O.C.A. objectives include the dissemination of cooperative information, the arrangement of technical assistance for members, social and cultural interchange, and unification, in the several countries, of their laws affecting cooperatives. Headquarters will be in San Juan, Puerto Rico, for the first two years, and in Santiago, Chili, in the next two years. Then members will decide on a permanent base.

There is an ll member board of directors, of which Mr. Voorhis is the North American member. The first officers of the Organisation are:president, Mr. Luis A. Suarez (Puerto Rico); vice-president, Dr. F. Luis Jimènez (Colombia); secretary, Mr. Marcial Solis, (Honduras); treasurer, Mr. Aaron Villarreal (Mexico). The executive secretary is Mr. Rafael A. Vincens, on whom devolved much of the work of organising both the Bogota and Montevideo conferences, as well as the special working parties.

The Bogota Conference deliberations have also borne fruit in the formation - simultaneously with O.C.A. - of the Inter-American Cooperative Finance Institute. The finance committee of the 1961 Conference was strongly in favour of establishing such an institute, which should aid the foundation of national cooperative finance institutes, and improve technical standards, accounting and auditing. A committee of five members was appointed to draft a constitution.

The new Institute will receive investments and administer loans for cooperative development. Mr. H. Culbreth, senior vice-president of Nationwide Insurance, is the U.S. member of the seven-member board.

# INTERNATIONAL

#### I.C.A. MEETING IN STUTTGART.

For the first time since World War 2, the Central and Executive Committees of the International Cooperative Alliance are holding their meetings in Germany from April 17 to 22. The venue is Stuttgart and the hosts are the Central Union of German Cooperatives and the German Cooperative Wholesale Society.

# AUSTRALIA

# COOPERATIVE DEVELOPMENT AMONG ABORIGINES.

Australia has a native population of aborigines numbering 75,000 who are scattered in small, isolated groups - 100 to 300 people in a clan - over a vast territory. In the north they are primitive and still speak their own languages, and work on cattle stations as stockmen. In the south they are migratory or settle in groups on the outskirts of towns, living in miserable conditions in camps or huts.

The Australian Cooperative Movement has set out to help the aborigines, and one of its tasks is to convince the six governments who at present administer aboriginal welfare, that the solution to the aboriginal problem is the principle and practice of cooperation. Another aim is to press for one overall Federal control of aborigines, alongside the policy of fostering aboriginal cooperatives,

Among the primitive groups, the Movements' task is to raise the living standards of the aborigines by turning the old tribal way of food gathering through communial effort, into the modern way of community effort through cooperatives, helping the people to establish agricultural, fishing, mining, cattle raising activities, and consumer stores which they can run themselves on a cooperative basis. Those aborigines who are more civilised, but who still have a low living standard, need adult education coupled with the establishment of cooperatives, in order to improve the clan basis on which they live and work, giving them independence and a better standard of living.

The training of leaders, so that they can go back to their villages and guide the local cooperatives, is another most important objective. Here, the Tranby Cooperative Centre, which gives a thorough grounding in cooperation, is doing valuable work. For the last four years or more the Tranby centre has run a hostel and training centre in Sidney for aboriginal men showing promise as leaders. Here they come to learn special skills like boat building and engineering, that will be useful to their people and which they cannot obtain in their native settlements. Accountancy, book-keeping, store management, are other useful study courses undertaken. Both the cooperative movement and the trade unions of Australia help with this training, providing scholarships to trainees.

#### Centre for Girls.

Another training centre in Sydney's suburbs is for aboriginal girls, and the first fully trained aboriginal girl to take a secretarial course on an aboriginal scholarship, successfully completed her course.

There are already several successful aboriginal cooperatives. The Lockhart River (Northern Queensland) Aboriginal Christian Cooperative, the first of the Australian aboriginal cooperatives, has been in operation over five years. There is a cash cooperative store, and two luggers fish for trochus and pearl shell on a cooperative basis. Six hundred people in three villages at Moa Island, have a cooperative experimenting in plantations in tropical agriculture, and plan to engage in the export of crayfish. On Cabbage Tree Island, in New South Wales, a more civilised aboriginal group of 200 run a cash cooperative store, grow millet and sugar cane, and plan to plant pineapples and establish a cinema. Four more groups have got together to study cooperative methods as a preliminary to forming cooperatives, one of which is to be a credit union.

The Department of Aboriginal Cooperatives has received a gift of 200 acres of rich coastal land, to be used for the establishment of an agricultural cooperative college.

# BRITISH HONDURAS

#### COOPERATIVE LOSSES IN THE 1961 HURRICANE.

The 1961 annual report of the Department of Cooperatives and Credit Unions in British Honduras, which has just been received, records that as a result of the hurricane that hit the Island in October 1961, the work of the Department was interrupted for two months, emergency relief measures taking precedence over the rehabilitation of cooperatives and credit unions.

Societies suffered heavy losses. The Central Consumers Cooperative and the British Honduras Livestock Cooperative had their premises totally destroyed, and the Northern Fishermen's Cooperative lost the best time for lobster fishing and suffered considerable loss of fishing boats, pots and gear. Concrete block making by the eight housing cooperatives had to be discontinued, and credit unions suffered losses in office supplies, furniture, fixtures and office buildings. In all. cooperatives and credit unions reported a total net loss of \$42,730. Thirty societies were affected, involving over 14,000 accounts; and as records were either destroyed or badly damaged, the work of rehabilitation was not easy. Nevertheless. the cooperatives did not despair, and by the year end the Central Consumers Society was on the way to re-establishment and the Northern Fishermen's Cooperative had begun to supply members with materials for rebuilding their fishing pots and repairing their boats. The credit unions received generous gifts from the Credit Union Association's Supply Society and other of its affiliates, to replace the lost office equipment. With one exception, all credit unions were in operation before the end of the year.

During 1961 credit union membership increased by 1,070 and members' savings reach the first million dollar mark. The movement proved of great help in providing loans to members for rehabilitation purposes. One new credit union was registered, and three were in process of formation.

Though the Northern Fishermen's Cooperative did not fulfil its 200,000 lbs export quota, due to the hurricane, it nevertheless did remarkably well in its second year, paying a dividend at  $3\frac{1}{2}$  per cent, a rebate at 6 per cent, and setting aside a reserve of \$2,640.

The two types of producer cooperatives - cattle and sugar-cane - had a satisfactory year. Of the three marketing cooperatives, two continued respectively to market pigs and starch to their members, and the third - the Coconut Growers Cooperative - was in process of being revived successfully.

Altogether there were twelve societies in process of formation at the end of the year, with a membership of 310 and \$7,858.51 in capital. Their potential membership is well over 2000, and these groups will figure in the 1962 report-the year of their registration. Seven of them are credit unions, and the other five coeperatives are concerned respectively with the production and marketing of cocoa, housing, production and marketing of brooms, marketing of agricultural products, and the production and marketing of rice.

# CANADA

#### ARCTIC COOPERATIVES HOLD THEIR FIRST CONFERENCE.

The Federal Department of Northern Affairs in Canada has organised the first conference of Arctic cooperatives, held from March 12-16, at Frobisher Bay. Delegates came from the widely scattered cooperatives of Canada's northland, and for the first time Eskimo leaders had the opportunity of meeting and exchanging views. Cooperative development and other officers of the Department of Northern Affairs attended the conference, as well as observers who were especially interested in Eskimo cooperatives. The Minister in charge of northern affairs, the Hon. W. Dinsdale, spoke at the closing session, and the Cooperative Union of Canada was represented by its secretary, who spoke on Arctic cooperatives in relation to the overall Canadian movement.

# FISHERMEN'S COOPERATIVE HAS NEVER HAD A DEFICIT.

Delegates to the annual Convention of the United Maritime Fishermen were told that in over 30 years of existence, the organisation had never recorded an operational deficit. During 1962 there was a \$1,500,000 sales increase, bringing the year's total to \$6,500,000. This substantial rise was attributed mainly to trade in live and processed lobsters and fresh and frozen fish products.

One of the most modern plants in Eastern Canada for the canning of lobsters was due to come into operation this spring in New Brunswick. Two modern groundfish processing plants are in production, another new plant is under construction, and a salt fish plant has enlarged its facilities.

#### ANNUAL MEETINGS.

At the annual meeting of the Saskatchewan Cooperative Credit Society, the President said that 1962 had been the best year in the society's history. Net earnings were \$1,286,062 - an increase of over \$400,000 above 1961. Assets rose by nearly \$10 million to \$42,342,000. Member cooperatives and credit unions subscribed \$6,291,000 in share capital during the year and withdrew only \$5,400. The resultant net increase in share capital was more than double the previous record increase of \$3,051,100 set in 1961.

#### COOPERATIVE TRUST COMPANY.

The Cooperative Trust Company in 1962 had the best year since its foundation ll years ago. Its general manager told the annual meeting that the Company had, in fact, possibly accomplished more towards attaining its primary objectives than in the previous ten years combined. Investment in company shares and its

guaranteed investment certificates had doubled during the year, as had company mortgage loans. Total gross earnings for 1962 were \$538,000, and combined assets rose to almost \$10 million from \$5 million in 1960.

Credit unions and cooperatives are a major and rapidly growing source of investment funds. Since the company was organised they have invested \$3,635,000 in it. Cooperative Trust operates primarily in the long-term credit field, and credit unions have in this Company a highly specialised tool at their service. It was up to them, said Mr.Wagner, to supply enough funds so that the Company could handle and administer the difficult task of extending 25 to 30 year credit. Experience in the latter part of 1962 had shown that the Trust was still a long way from filling the need for long term financing.

# FEDERAL REPUBLIC OF GERMANY

#### INCREASE IN SELF-SERVICE SHOPS.

The Central Union of German Cooperative Consumer Societies (Zentralverband deutscher Konsumgenossenschaften), which has 248 affiliated societies, records a substantial increase in the number of self-service cooperative stores. They numbered 3,462 at the end of 1962 - an increase of 622 over the previous year - and now account for 40 per cent of all cooperative stores. During 1962, an average of 2 new self-service cooperative shops were opened every day.

The total number of shops decreased by 388, and now stands at 9008. This decrease is due to a systematic closure of all smaller, unprofitable shops. The number of cooperative consumer societies has also decreased through the merging of 9 small societies with larger ones, and now stands at 248. These mergers are a direct result of the present policy of rationalisation.

# FEDERATION OF SOUTH ARABIA

#### COOPERATIVE FLAG WILL FLY AT THE HORTICULTURAL SHOW.

Aden's Cooperative and Marketing Department was again represented at the Horticultural Show on March 30, and the Rainbow Flag flew over the Cooperative Central Wholesale Produce Market. This year's show was different, in so far as it was the first to be held within the Federation of South Arabia, of which Aden is the 12th member state.

The Central Wholesale Produce Market helped in the grading and packing of the fruit and vegetables shown in the various classes. Poultry and flowers were also be exhibited. A shield went to the farmer winning the most prizes for exhibits.

#### FINLAND

#### COOPERATIVE PROGRESS IN KK. SOCIETIES, OTK AND KANSA IN 1962.

Despite slower growth in Finland's economic life generally, the KK Societies increased their sales during 1962, laying stress on improved quality of service and the professional skill of the staff. Two amalgamations brought the number of

societies to 106 at the beginning of 1963, and total membership at the end of 1962 was 532,638 - an increase of 17,687. Total turnover of societies was \*M.115,314 million (8.7 per cent increase) and the value of societies' own production increased by M.1,804 million to M.18,137 million. The number of savings accounts rose from 22,270, to 377,157.

Finland's Cooperative Wholesale Society 0.T.K. had a total turnover of M.74,509 million - a new record. Sales increase over the previous year was 8.5 per cent, the greatest increase being in the 19 food factories (8.9 per cent) with the 6 textile factories making an 8.6 per cent increase, and the 11 hardware factories at 7.8 per cent increase. Food accounted for 55.9 per cent of 0.T.K's total sales.

O.T.K. is the biggest manufacturer of home market products in the country, and total sales of its 36 factories and other productive plants, and its 9 subsidiaries amounted to M.21,777 million - an increase of 5.2 per cent. During 1962 a new meat processing plant went into operation, bringing the total of O.T.Ks plants in this branch to seven.

\* Old Marks.

# The Kansa Insurance Companies.

Of the cooperative insurance companies, the Mutual Life Insurance Company granted 14,248 new individual policies in 1962. Their coverage was M.6,069 million. New group insurances were granted to 1935 persons for a coverage of M.138 million, and total coverage of individual life insurances was estimated at M.50,000 million. Kansa's life insurance premiums are the cheapest in the country.

Total fire insurance coverage in the General Mutual Insurance Company, which issued 177,000 policies, continued to increase and reached M.350,000 million by the year end. Accident insurance coverage increased by M.4,432 million, totalling M.34,216 million, and there was a marked increase in traffic insurances.

At the end of 1962 the Kansa companies completed their new headquarters in Helsinki.

#### GREAT BRITAIN

#### MECHANICAL BAGGING INCREASES COAL SALES.

Enfield Highway Society has more than justified its expenditure of £10,000 on a plant for the mechanical bagging of coal, anthracite and smokeless fuel. This method has increased the society's solid fuel trade by nearly 50 per cent in five years, with net profit rising from 4d to 10d per £.

Sales before mechanical bagging at a central depot totalled £185,195 for the year ended March 1957. They rose to £226,579 by March 1962, and have since gone up another 25 per cent.

# MILK CARTONS INSTEAD OF BOTTLES.

The C.W.S. is installing an automatic machine at its creamery in the north east of England, that forms and fills rectangular milk cartons. There are only three of these machines in the country, and cooperatives customers in the north east may soon be among the first in Britain to get their milk in the new cartons.

Containers are formed, sterilised, chilled, filled, sealed and discharged by the machine in a 50 second operation, at a rate of 75 cartons a minute. The method is more economical; it saves space and weight, reduces noise in handling and delivery, improves protection from sunlight and gives better insulation against temperature changes. The  $l^{\frac{1}{2}}$  pint carton takes up the same space as a one pint bottle and costs less in production than the smaller capacity cartons. The machine can be used to fill one third of a pint, half pint, one pint and  $l^{\frac{1}{2}}$  pint cartons.

Mr. Riches, the northern area manager of the C.W.S. Milk Department said, "We do not anticipate a complete switch from bottles to cartons, but we must be prepared to offer this facility."

#### CHEMISTS! ATTEND INTERNATIONAL CONFERENCE IN ENGLAND.

Twelve chemists attended an international conference at the Irlam Soap Works, near Manchester, at the end of last month. The conference was organised by the International Soap and Detergent Research Organisation and delegates came from Finland, Sweden, Norway, Denmark, West Germany, Austria and Switzerland. Dr. K. Kestenholz, chief chemist of the Swiss Cooperative Wholesale Society (VSK) was the chairman.

The aim of the sponsoring organisation, known as Process, is research into problems in the scientific field of soap and detergent manufacture, with particular reference to composition of products and basic ingredients required in their manufacture.

# ENCOURAGING COOPERATIVE HOUSING.

In the course of his Presidential address at the annual general meeting of the Cooperative Permanent Building Society, on March 23, Mr. C.J. Dunham had something to say about mutual housing associations. The Government, he stated, was known to be anxious to encourage the development of cooperative housing associations providing a form of occupancy that lay between tenancy and ownership. "Although they have not developed widely in this country" Mr. Dunham remarked, "mutual housing associations are responsible for a large proportion of total housing construction in Scandinavian and other European countries. Officers of this Society have visited many of these housing schemes and have been much impressed by the standard of building construction, the comprehensive nature of the estate planning, and the method of management by elected committees of tenants. We believe there is a need to encourage the extension of cooperative housing associations in this country."

Whatever form was adopted in the future for the provision of housing in Britain, said the President, the Cooperative Permanent Building Society would still be offering the best possible facilities. In connection with the growth of non-profit-making housing associations, he mentioned Mr. Herbert Ashworth, one of the Society's directors and a former chairman of the I.C.A. Housing Committee, who is serving as chairman of the committee of the National Federation of Housing Societies the body responsible for the promotion and administration of the British Government's scheme for the provision of cost/rent dwellings by housing associations.

#### ANNUAL GENERAL MEETING OF THE C.P.B.S.

The annual general meeting of the Cooperative Permanent Building Society was held on March 23rd, and review of the Society's operations during 1962 showed that total assets have now reached £280 million - an increase of £23 million over the 1961 figure. The higher level of investment receipts during 1962 enabled the Directors to raise the level of mortgage lending, and nearly £43½ million was advanced to over 22,000 borrowers - this was almost £4 million more than the total for 1961, which included advances on older houses of £9 million made under the Government scheme with money provided by the Treasury. The real improvement over 1961 figures, therefore, amounts to £13 million.

Receipts from shareholders and depositors together with interest, last year totalled nearly £57 million. Withdrawals at £35 million, were lower than in 1961 by £1 million, and the net increase of £22 million brought the sum of investors' balances to a new record figure of £246 million.

Revenue income increased by about £2 million to nearly £17 million in 1962. Of the £16 million expenditure, nearly £10 million went in interest paid to depositors and shareholders, and over £4 million for income tax and profits tax. Balance remaining on revenue account after meeting expenses, amounted to £946,000; and to this figure has been added a surplus of £10,000 on sale of premises and a surplus on sale of investments, amounting to £96,000. With the balance of £149,000 brought forward from last year, a total of £1,201,000 was available for appropriation. Of this, £90,000 was set aside to meet future taxation, £100,000 was transferred as a special contribution to the Staff Superannuation Fund, and £900,000 was transferred to General Reserve, leaging a balance of £111,000, which is being carried forward.

#### ISRAEL

#### THE WORKERS' PRODUCTIVE COOPERATIVE MOVEMENT.

The Central Union of Productive and Service Societies in Israel covers three sections - industry, passenger and goods transport, and services. In 1961 there were 122 productive cooperatives engaged in such industries as leather, textiles, metal and electrical applicances, printing, building materials and food industries. Passenger and goods transport cooperatives numbered 27, and there were 55 societies providing sundry services such as laundries, rest homes, hotels and restuarants, port and fishing services and distribution of meat, ice and kerosene. This total of 204 societies had a combined working force of 14,496 and own capital amounting to If.13,877,325. They are scattered all over the country, in both urban and rural areas, and the number wage earners directly or indirectly connected with the productive and service cooperatives is estimated at about 50,000.

The Central Union has a number of auxiliary institutions - the Cooperative Fund Ltd., whose 1961 turnover was It.1,500,000; Noa, a transport supply company set up to service passenger and goods transport societies; Shataf, a supply and marketing body in the service of the productive societies; the Catering Centre, which incorporates the cooperative restuarants in Jerusalem and Tel-Aviv and a number of hotels in Jerusalem, Tel-Aviv and Haifa; and lastly, the Magen Pension Fund which provides for old-age and invalidity pension as well as pensions to widows and minors. The 1961 affiliation to this central pension fund covered 130 cooperative societies with a membership of 2,220, and the Fund's capital amounted to over If.5 million.

#### YONAH - FISHING AND INDUSTRY LTD.

Yonah, the Israeli Wholesale cooperative organisation with four affiliated societies, is a producers' concern affiliated to Hevrat Ovdim dealing with the fishing industry and founded in 1937. The Company operates nine trawlers and light fishing vessels, runs two canning factories and also a store for ships' supplies. The distribution of fish is organised by Thuvah, the Central Marketing Society. The distribution of canned products, both for export and home consumption, is in the hands of the Company's own marketing department. Yonah employs from 232 to 262 employees, and the value of the 1961 fish catch was I£.465,810. The sale of products from the canning factories realised I£.1,160,000, and sales of the ships' supply store totalled I£.102,000. Out of a total of I£.1,727,810, the value of Yonah's own production amounted to I£.1,625,810.

#### IRAN

#### ANNUAL REPORT OF ARMY CONSUMERS' COOPERATIVE.

The report of the Army Consumers' Cooperative for the year ended March 20, 1962, is prefaced by a general review of the Cooperative Movement in Iran. The Governments' policy of land reform has been among its most valuable and effective steps in the strengthening and expansion of cooperation. There are now over 1,100 rural cooperative organisations in the villages, and more than 200 consumer societies have been established in the cities and governmental offices, with a membership of 500,000 families.

The Army Consumers' Cooperative put forward to the Government a project for establishing a central, wholesale organisation that could purchase goods and supply them to the cooperatives at reasonable prices. An authorised technical board, of which the managing director of the A.C.C. is a member, is studying the project and will then put it into operation.

The Society has continued to progress in the volume of its business and the expansion of its social services. Compared with the cooperative's original capital of Rls.4,526,000, total transactions last year amounted to Rls.108,996,192.75. There have been requests for more expensive goods to be sold on an instalment plan, but the society has refused to accept the idea, "believing this measure to be in essence detrimental to its interests."

General business turnover was Rls.660,311,628.75 - an increase of Rls.105,026,247,50 over the previous year. Membership increased by 319 families to 6,137 families (Army and civilian). Of total sales, groceries accounted for 61.8 per cent. The net profit of Rls.6,243,605,95 has been divided as follows:-6 per cent dividend on shares, Rls.258,957,50; 6 per cent dividend on total member purchases, Rls.3,417,647,00; and participation in other cooperative organisations, Rls.312,180,30 - the balance has been set aside for general reserves.

#### JAPAN

# 1961 FIGURES FOR THE CONSUMER COOPERATIVE MOVEMENT IN JAPAN.

The 1961 figures for the Japanese consumer cooperative movement show that of the 969 primary socieites, with their membership of 2,720,197, and total turnover of £52,607,588, nearly 70 per cent are affiliated to the Japanese Consumers! Cooperative Union (Nippon Seikatsu Kyodokumiai Rengokai). The Union's Wholesale organisation - The All Japan Cooperative Wholesale Federation - had a 1961 affiliation of 86 societies and local unions.

In these 1961 tables, each prefecture is listed, with particulars of the number of societies, total membership and turnover.

Of the 46 prefectures, Tokyo took the lead with 141 societies and 387,001 members, and £8,174,634 in turnover. Next came Hokkaido with 107 societies, £6,851,163 in turnover, and 110,112 members. These were the only two prefectures to reach the hundred mark in the number of societies. They were followed by Aichi, with 62 societies and Fukuoka with 40. Eleven prefectures had between 20 and 37 societies each, and the remainder under 20 societies each.

Separately listed are other types of cooperative business, turnover figures being given for each prefecture. These miscellaneous societies include barbers', laundry, hospital and catering cooperatives. They are to be found in most, but not all, of the prefectures, and their overall turnover for 1961 was £3,275,830.

The 37 barbers' societies accounted for a turnover of £193,917, with Hokkaido prefecture leading with a turnover of £40,145, followed by Tokyo with £27,876. But Tokyo led again in the turnover for laundry societies (£42,928) and hospital societies (£339,749) while Aichi recorded a turnover of £357,904 for the 38 catering cooperatives, which had a total turnover of £1,122,628. This was the highest turnover among the miscellaneous groups.

Cooperative insurance - Life and Fire - is also included in the 1961 statistics. There were 85,519 policy holders and 114,582 policies in Life Insurance, the amount insured being £7,353,210. Fire Insurance covered 665,844 policy holders, and 1,858,141 policies, with £173,203,400 as amount insured.

#### COMPREHENSIVE COOPERATIVE EDUCATION.

Japan's agricultural cooperative engage in a very extensive educational programme that meets the needs of members and their families, cooperative officers, and office bearers and staff in unit cooperatives. The work is done mainly by the unit cooperatives and their central union, but quite a number of other organisations engage in cooperative educational activities - for instance, the Cooperative Newspaper Association, the National Rural Film Association, Ie-no-Hikari, and the Cooperative College. Cooperative publications play a big part in this educational drive.

Member education, carried out by the village cooperatives, covers almost everything, from farm techniques to cooking and nursing. Education for cooperative officers and office bearers in unit cooperatives is the concern of the prefectural federations (for the unit cooperatives) and the national federations.

In this field, cooperative education is specialised, to meet particular needs. The National Purchasing Federation of Agricultural Cooperatives gives education related to purchasing activities. The National Insurance Federation instructs officers of its prefectural federations in insurance. The various national federations hold seminars or short study courses every year, each on their own particular subject. The Central Union of Agricultural Cooperatives fills in any gaps in the education undertaken by the different federations. It also audits the books of member cooperatives.

The educational activity of the Central Cooperative Banks is mainly carried out by the Cooperative Savings and Finance Promotion Department, which publishes text books and other material used at the seminars and study courses. Two kinds of booklets are also issued every month — one for officers and staff of unit cooperatives (23,000 copies) and the other for those of prefectural credit rederations (1,000 copies).

#### KENYA

#### FARMERS! COOPERATIVE UNION OPENS NEW OFFICES.

One of the most successful marketing cooperatives in Kenya is the five year old Elgon - Nyanza Farmers! Cooperative Union, whose new offices at Bungoma were officially opened in March by the Minister for Constitutional Affairs and Administration.

The first cooperative in this district was launched in 1947, and in 1958 the district cooperatives were merged into the present union, which has increased both its membership and volume of production. The Minister, Mr.R. Ngala, speaking of the Union's progress, said, "It is obvious to me that with the coming of regional government you are going to play a large part in the affairs of this region, and some of the work that has at present been so successfully undertaken by the Elgon - Nyanza Province Marketing Board, may well fall on your shoulders. When you look back and consider that in 1954 the total coffee handled in the district was 4 tons, worth about £600 - £700, and compare it with last year's production of 700 tons worth £215,000, you can congratulate yourselves on an excellent achievement."

The Union started life with a share capital of £400 and no premises, five years ago, under the same president - (Mr.D. YUKA) and manager (Mr. J. MUSUNDI) - as it has to-day. One of the first steps was to take over the running of coffee nurseries from the African District Council and the Agricultural Department and to arrange, through cooperatives societies, for the supply of fertilisers, coffee seedlings and agricultural equipment. Loans were also negotiated for the erection of coffee factories. Elgon - Nyanza was for long considered unsuitable for coffee growing and the first cooperative efforts consisted of maize and produce marketing societies, followed by maize cooperative unions. In 1951, following a series of experiments, a coffee planting programme was authorised. When the Union was registered in March 1958, it received generous help from the African District Council which gave a grant of £2,700, and supplied a three ton lorry at give-away price. The programme of expansion in the coffee industry was implemented right away.

In 1962, the Union had accumulated about £12,000, and a loan was negotiated for the construction of the Union building just opened. These premises, which cost about £20,000, are of modern design and by far the most imposing in the town. Besides offices, there is a board room, a restuarant and a bank.

Part of the Union's success in business is due to the importance it places on the training of Union staff and the staff of affiliated societies. It also helps to advance the education of members' children by providing bursaries that enable twelve young people to go overseas for further education.

Chief among the Union's objectives is a continuing determination to do everything possible to help affiliated societies to improve their operating methods and ensure that each member gets the best price possible for his crops and participates fully in his society's affairs.

# NIGERIA

#### AN ALL-NIGERIA COOPERATIVE SEMINAR.

The first all-Nigeria Cooperative Seminar was held at the campus of the University of Ibadan from December 17 to 21, and was attended by 30 delegates from home and abroad. Dr. J.A. Adegbite, Commissioner for Trade and Industry in Western Nigeria, in his opening speech, said that a challenge the Cooperative Movement must take up was the task of ensuring that it was insulated from politics. He declared, "Indeed, in a real sense, the purification of Nigerian politics rests very much in the hands of your Movement."

The Commissioner also said he looked forward to a very informative report on the seminar that would contribute to the development of the Cooperative Movement not only in Nigeria, but also in the continent of Africa as a whole. Subjects dealt with in the papers presented and discussed included the financing of cooperatives, administration and management, multi-purpose societies, and cooperative education.

Mr. M.A. Tokumbo, permanent secretary to the Federal Minister of Labour and Welfare, in his speech gave the warning that events had shown the regional arms of the movement could not develop in isolation. He looked forward to the mature growth of the Cooperative Federation of Nigeria as a unifying force for all cooperators.

# SWITZERLAND

# V.O.L.G. SALES IN 1962.

The Union of Agricultural Cooperatives of East Switzerland (VOLG), which has 367 affiliated societies, increased its sales from Fr.200,519,542 in 1961 to Fr.225,182,795 in 1962. Of this amount, subsidiary agricultural products (mineral fertilisers, fodder, seeds, machines and motor fuel, etc.) accounted for Fr.75.4 million; agricultural produce (fruit, potatoes, wines, fruit juices, vegetables, hay, straw, honey etc.) amounted to Fr.63.3 million, and household goods and agricultural implements totalled Fr.84.4 million.

The cereal business, which is not included in the sales figure, increased by Fr.40.6 million to a total of Fr.265.8 million. Net surplus, after allowing for the usual depreciation and the amount put to reserves, is to be paid in the form of a dividend of Fr.846,342 to the societies; Fr.74,451 will be carried forward.

# U. S. A.

# RE-ELECTION OF COOPERATIVE LEAGUE PRESIDENT.

Murray D. Lincoln, president of Nationwide Insurance Companies, and chairman of the board of CARE, has been re-elected to his 22nd year as president of the Cooperative League of the U.S.A. The new chairman is Mr. J.W. Koski, manager of Central Cooperatives, and the vice-president is Mr. H. Hamil, assistant general manager of Consumers' Cooperative Association.

#### PHILADELPHIA'S NEW MIDDLE INCOME HOUSING COOPERATIVE.

Oak Lane Park - Philadelphia's new middle income cooperative - has received its mortgage insurance commitment from the Federal Housing Association and plans are going ahead for construction early this year. The design of the building is unique, for it eliminates corridors, providing lifts direct to the front and kitchen doors of each of the 304 flats. The amenities include a private park, a swimming pool, and extensive community facilities.

#### 21ST ANNUAL MMETING OF THE NATIONAL RURAL ELECTRIC COOPERATIVE ASSOCIATION.

Eight thousand people gathered at Las Vagas, in Nevada, for the 21st annual meeting of the National Rural Electric Cooperative Assocation. The general manager, Mr. Clyde T. Ellis, told members they must identify their interests with those of consumers everywhere, urban as well as rural. Mr. N. Clapp, of the Rural Electrification Administration, said the continued success of cooperative electric systems depended on solving three great problems. These were power supply, territorial integrity, and rural area development. On territorial integrity he remarked that as long as private utilities duplicated lines, pirated consumers and spread propaganda against the cooperatives, there was no alternative but to fight back.

The U.S. Secretary of Agriculture, Mr. Orville Freeman, announced to delegates that his department had launched "an all-out effort to infuse economic vitality in rural areas" using the local leadership pattern developed by the rural electric cooperatives.

#### C.C.A. HASA NEW PROPANE PLANT.

The new propane plant installed by the Consumers! Cooperative Association of Kansas went into operation at the end of January, and serves a twofold purpose in the petroleum industry. It removes from natural gas the various components that make propane, butane and natural gasoline, and at the same time produces a cleaner and drier natural gas for transmission through cross country pipelines. The plant is almost completely automatic and 10 million cubic feet of natural gas can be processed daily. The by-product of dried gas, of which there is nearly  $8\frac{1}{2}$  million cubic feet each day, is delivered to a privately owned, natural gas firm whose transmission lines cross the area. At capacity, the plant can produce 18,000 gallons of propane fuel, 12,000 gallons of butane, and 6,000 gallons of natural gasoline daily.

#### A COOPERATIVE MERGER OF NOTE.

On March 19, at the 45th annual meeting of Central Cooperatives Incorporated, delegates unanimously took the momentous decision to merge their organisation with Midland Cooperatives.

The merging of C.C.I. of Superior, Wisconsin, with M.C. of Minneapolis has long been advocated by far sighted C.C.I. leaders, and should prove of great benefit to the cooperative movement of the Upper Middle West, and at the same time mark the beginning of a long line of consolidations between cooperatives at both regional and local levels.

The two organisations are both complementary and supplementary to one another. The services and commodities which Midland does not provide - at least the ones most basically needed - are provided by C.C.I. The combined volume of trace is expected to exceed \$80 million in the first year of merged operations.

#### NATIONWIDE CORPORATION IN 1962.

The net income of the Nationwide Corporation for 1962 was nearly \$1.4 million an increase of \$498,000 over 1961. At the year end, equity in capital and surplus of companies in which Nationwide has major investments, together with the market value of its other holdings, was \$39 million - a drop from \$53 million in 1961, as a result of the sale of the Northwestern National Life Insurance Company.

During the year, Nationwide Corporation negotiated for the purchase of the Northern Life Insurance Company of Seattle; the sale was completed in January of this year. In addition, this cooperative Corporation has investments in Nationwide Life, Michigan Life and National Casualty insurance companies — the three companies had combined assets of \$273.4 million, which is a 10 per cent increase over 1961.

Wholly owned by the Corporation is National Services Incorporated - an organisation providing management and consulting services for group pension plans and employee benefit schemes. Assets for 1962 were \$98,360 and there was a surplus of \$82,924. The Corporation also owns all outstanding stock of the Pacific Life Insurance Company, which is inactive and being held for future development.

13. P. T. O.

Among the four Nationwide Companies, (Mutual, Mutual Fire, Life and General) Nationwide Mutual, though it had a generally less favourable year in 1962, nevertheless sold 1.4 million automobile coverages - an increase of 14 per centand increased earned premium by \$42 million to \$255 million. Assets rose by \$17 million to \$295 million.

Nationwide Mutual Fire increased direct - written premiums by 21 per cent to \$33.2 million, and the lead was taken by home cwners' policies, which totalled \$15 million in premiums - up 25 per cent.

Nationwide Life, increased its in-force insurance (which ranked it 56th among over 1,200 U.S. and Canadian life insurers in 1961) by \$255 million to a new record figure of \$2.3 billion. Group life, a coverage of rising importance, increased by \$96 million, and now accounts for \$630 million by the \$2.3 billion total.

At the annual policy-holders meeting in March, at which 108 delegates represented 19,178 policy-holders in 31 states, Nationwide leadership was given the following recommendations:-

To press for stronger state traffic legislation as a means to reducing the toll of road accidents; to encourage state laws providing for driver education programmes; to back efforts to increase the driver licence age from 16 to 18 years when teenagers have not completed an approved driving course; to use more audiovisual aids to make people aware of the dangers of defective automobile equipment; and to sponsor safety seminars for policy-holders.

# WEST INDIES

# COOPERATION ON SAINT VINCENT ISLAND.

St. Vincent Island, with its main industry agriculture and its main crops bananas, sugarcane, coconuts, arrowroot and cotton, had 13 societies at the end of 1961, with a total membership of 1,230. Thrift and credit societies numbered 7, with 994 members. There are two unregistered thrift societies, one functioning in a primary school and collecting weekly savings from pupils, and the other operating as a thrift project, its main purpose to teach members the value of thrift. The two marketing and processing societies are concerned with the production and processing of arrowroot.

Of the four fishermen's societies, with their total membership of 137, one is engaged chiefly in fishing for black fish and sperm whale from which large amounts of oil are obtained; another operates a small shop which supplies members and others with fishing gear, and a third is engaged in general fishing. The fishing societies receive Government loans for the purpose of purchasing fishing gears, boats and marine engines.

During the year a good deal of work in cooperative education and publicity was carried out. The Registrar gave a series of broadcast talks that helped to educate the general public in the principles and practices of cooperation. Training sessions, discussion groups, lectures, and film shows were organised, and both International Cooperation Day and International Credit Union Day were celebrated.



# cooperative news service

# NTERNATIONAL CO-OPERATIVE ALLIANCE HUPPER GROSVENOR STREET LONDON WI

No.5. May, 1963.

#### COOPERATIVE ORGANISATIONS IN WEST GERMANY

# REJECT THE DRAFT PROPOSAL FOR A NEW COOPERATIVE LAW

The draft proposal for a reform of the cooperative law, submitted by the legal experts of the Federal Ministry of Justice, has been rejected by the German Cooperative Union, the German Raiffeisen Society, the German Cooperative Housing Society and the Central Union of German Consumers Societies.

The Cooperative Societies oppose any reform of the cooperative law as, in their view, the existing law has fully proved itself in practice. It is significant that the call for a reform did not come from the cooperative ranks, but from their competitors. The existing law has caused no inconveniences to either the members or the creditors of the cooperatives or to the general public, and is in complete agreement with the present state of market economy. It is also emphasised that the cooperatives enjoy no legal or social privileges.

The arguments presented by the cooperatives against the draft proposal of the Federal Ministry of Justice are weighty. The limitation imposed on the definition of a cooperative society in the legal sense (Art.l of the proposal) would lead to restrictions upon its possibilities of development. Yet the recruitment of members, even in the opinion of the Federal Ministry of Justice, is an essential attribute of any cooperative.

Numerous regulations in the draft would constitute a threat to the stability of the cooperatives. In particular this can be said of the abolition of compulsory membership to auditing associations, the proposed exceptional right to give notice of certain changes of the statutes, and allowing resigning members to keep their share in the free reserve fund.

A rigid restriction on all trade with non-members, as proposed in article 6 of the draft is not only superfluous, but somehow endangers the recruitment of new members and is completely impracticable. The rule in article 1 of the existing law concerning the recruitment of members is sufficient restriction of the trade with non-members. It is difficult to understand why a restriction of numbers was proposed, for even the commentary of the Federal Ministry of Justice on the draft proposal confirmed that the cooperatives have always kept trade with non-members within reasonable limits.

The Cooperative Unions are particularly concerned about the fact that the draft proposal intends to interfere with the hitherto proven autonomy of the cooperatives' statutes by the imposition of regulations.

For these and other reasons the cooperative apex unions are for the maintenance of the existing cooperative law.

# INTERNATIONAL

#### STUDY PROGRAMME FOR COOPERATIVE LEADERS FROM 22 COUNTRIES.

In March this year, a group of 25 leaders from the cooperatives of 22 countries - mostly in Africa, Asia and the Caribbean - began a six months study programme of the Cooperative Movement in Canada. Chosen by their own governments, they were brought to Canada through the technical assistance programme of the Canadian Government's External Aid Office. The main part of their study, which includes lectures, tours and individual training in several provinces, will be taken at Western Cooperative College and the Coady International Institute.

# FIRST PETROLEUM PLANT TO OPERATE ON AN INTERNATIONAL BASIS.

The new lubricating oil plant at Dordrecht, Holland, which went into operation the last week in March, is both cooperative and international and the first of its kind, in this respect, in the world.

Owned by the International Cooperative Petroleum Association, the plant which is the most modern in Europe, was formally dedicated on May 7, and is designed for the blending of a minimum of 7,500 tons of lubricants a year. With its oil storage and working capital, it represents an investment of nearly a million dollars.

The I.C.P.A., which has its headquarters in New York, has 36 member organisations with 20 million members in 23 countries. It is a unique world trading group, mainly distributing lube oil and greases. It has also helped to put Swedish cooperatives into the oil business, so that now they are the nation's largest distributor. A cooperative is also a major petroleum distributor in Holland, and in Egypt the I.C.P.A. member was able to break the majors' grip on oil supplies, and the I.C.P.A. is now helping to build another blending plant at Alexandria. All the equipment on the Aswan dam has also been lubricated with cooperative oil.

The International Cooperative Petroleum Association has launched a five year financial drive, inviting capital investment by cooperatives and cooperators. It has also proposed to the United Nations an international petroleum agreement, so that all countries would get oil supplies at the stable price, fair to both producers and consumers.

#### ARGENTINA

#### EL HOGAR OBRERO.

El Hogar Obrero, which means "The Worker's Home," is a cooperative organisation in Buenos Aires whose primary purpose, from the time it was organised as a savings and loan association in 1914, has been to provide homes for working people. To-day it has 91,000 members and has built over 10,000 units of housing, including both single houses and blocks of flats.

In addition to its principal job of constructing homes, El Hogar Obrero runs cooperative supermarkets and department stores, where there is an average of a thousand customers.

#### ELECTRIC COOPERATIVES.

Argentina also has a developing cooperative service in the electric cooperatives which are affiliated to the Federation of Electric Cooperatives. There are now 453 of them providing service to their members, mostly in the rural areas, and all of them generate their own power. The Federation provides them with all types of line materials, equipment, supplies, forms and accounting procedures, and engineering and technical services. A new electric cooperative is being formed every week in the country.

### AUSTRALIA

#### THE NEED FOR UNITY IN COOPERATIVE EFFORT.

Writing in "The Primary Producer" (March 8) about cooperation in New South Wales, Mr. A.B. Sheldon, a former registrar of cooperative societies, discusses the very slow expansion in the cooperative sector since the State's first Cooperative Act was placed on the Statute Book about forty years ago.

Apart from a now well established credit union organisation, a highly successful building society scheme, and, within its limited scope, the organisation of costal fishermen, "The Cooperative Act has not resulted in a spectacular expansion of cooperation, having regard to the great development that has taken place in other parts, in the face often of hostile profit enterprise and the absence of similar protective and assisting legislation."

The writer has suggested that the main factor "is probably to be found in the fragmentary nature, both of the cooperative and the organisational activities of the farming community. In addition," he says, "the existence of a number of states within the Commonwealth, each having its own cooperative legislation and policy, with the ill defined powers of the Commonwealth to pass over-riding legislation or to induce the States to pass uniform legislation — a most difficult proposition in any sphere — is an obstacle in the way of unity as amongst the States on any question."

Australia, says Mr. Sheldon, would do well to follow the lead of U.S.A. and Canadian cooperative leaders, who are both well aware of the weakness inherent in a multiplicity of representative organisations, and are trying to bring about a reasonable degree of unity "in order that such political pressures as the primary industries have, may be directed into one channel instead of being dissipated through a number."

# AUSTRIA

# BRIGHTENING UP THE ANNUAL MEETING.

New methods have been used to make the annual General Meeting of the Vienna Cooperative Society interesting to its members and staff. At its annual meeting the income and expenditure of the society was presented in visual form on ninety colour slides. Dry figures came to fife and the society's most complicated transactions had meaning for its ordinary members. The idea of presenting a visual budget could well be taken up by the Cooperative Movement everywhere. Certainly it would evoke more interest among all members in the working of a society.

# BELGIUM

# 1962 ANNUAL REPORT OF OPHACO.

OPHACO, the professional union of chemists' cooperatives in Belgium (Office des Pharmacies Coopérative de Belgique) in its annual report for 1962 records another year of activity and progress. There were two new registrations, bringing the total of affiliated societies to 28. Between them, these societies own 340 chemists' shops, have 15 optical departments independent of the shops, and 7 drug stores. Most of the societies also have their own Wholesale establishments.

Above and beyond the actual activity of the chemists' cooperatives in Belgium, OPHACO takes a leading part in matters relating to the profession, both inside and outside the country. It is a member of the International Cooperative Alliance, and the pivot of activity in l'Union Européenne des Pharmacies Sociales, Mutualistes et Coopératives. The outstanding event of 1962 was the formal affiliation of the English cooperative pharmacies to the European Union of Social, Mutual and Cooperative Pharmacies.

# Vis a Vis the Common Market.

In view of new developments in the Common Market plan, OPHACO presented to the Belgian National Cooperative Council (of which it is a member) a motion on behalf of cooperative pharmacies asking that they should be allowed to enter into direct relations with the High Authority of the European Economic Community tegarding unfavourable repercussions on cooperative pharmacy activities. The proposal was accepted unanimously by the C.N.C., and documentation on the points over which OPHACO is concerned was also made available in the appropriate Ministerial and Parliamentary quarters.

One of the points on which OPHACO and the European Union of Social, Mutual and Cooperative Pharmacies are concerned for their affiliated members, is the right to set up chemists shops within the Common Market area.

#### SOCIETE GENERALE COOPERATIVE - 1961-1962 BALANCE SHEET.

The S.G.C. Balance Sheet for the financial year ending December 31st 1962, showed a marked decline in surplus as against 1961, with a total of Fr.1,261,000 as compared with Fr.1,606,000 for 1961 - a reduction of Fr.345,000. This can be partly explained by an increase of Fr.367,000 in central administration costs and a drop of Fr.249,000 in the returns of the regional societies, which stems partly from salary and wage increases and from increases in contributions to social benefits through changes in social legislation. Societé Générale Coopérative paid an additional Fr.100,000 to social benefits, bringing its total contribution to Fr.800,000.

The decline in returns from regional societies was compensated to some extent by the stabilisation of sales during the year.

# CANADA

#### SASKATCHEWAN'S 18TH ANNUAL REPORT.

The services rendered by cooperatives of all kinds in Saskatchewan, during 1961 to 1962 reached \$570.832,000 - a \$7 million or 1.2 per cent decrease compared with the previous year. But though earnings were down, the volume of business

transacted was slightly higher than the record levels of 1960-61, and there was also an increase in the overall membership.

The 1961-62 Report of the Department of Cooperation and Cooperative Development for Saskatchewan also records that practically all groups of cooperatives reported increased activity during the year. The two major exceptions were the grain and seed cooperatives and the hail insurance cooperatives. The former, including interprovincial organisations, had handlings totalling \$180 million - a decrease of \$44 million (19.6 per cent). The latter had a decrease of \$2 million (33 per cent).

livestock to the value of \$77 million was handled through cooperative channels (nearly \$10 million increase); dairy and poultry cooperatives were up by half a million to \$30.8 million. All associations in the wholesaling and retailing group had increased services, the overall rise being \$5.7 million (7.3 per cent). The largest increase was registered by the cooperative wholesale (15 per cent). Retail consumer cooperatives increased their sales by \$1.5 million (2 per cent) to nearly \$86 million. By the year end there were 222,000 members in consumer associations - an increase of 11,000 - but the actual number of associations decreased from 348 to 325. Average sales per association increased from \$239,115 to \$260,688, and average sales per member were \$382.

Petroleum products were the major commodity handled by cooperative retail outlets and accounted for 31 per cent of all cooperative sales. Cooperatives are the second largest handlers of petroleum products for farm use in the province.

# Other Cooperative Services.

Community service associations - community halls, theatres, rinks etc. - increased by 9, and membership by 2,000 and assets by \$73,000. The 280 credit unions had a 14 per cent membership increase (19,480). The largest credit union has 10,567 members and the smallest 40 members, and the average number of members per credit union is 559. Members' total share capital amounted to \$79,955,158, (28 per cent increase) and the average share capital per member of \$542, is the highest for any Canadian province.

Cooperative farms decreased by 18 but increased their services by \$79,000 (14 per cent). Miscellaneous production cooperatives rose by 5 to 253 and services increased by \$186,000; thirty-one feeder cooperatives are mainly responsible for this increase, and the Report notes that a comparison with the 1960-61 production cooperatives' figures shows there has been an increase of over 100 per cent in the value of services rendered to members in this group.

The section of the Report devoted to Northern cooperative development records the valuable work being done among these Northern peoples to raise their living standards and make them self supporting. The 18 existing societies include 18 fishermen's cooperatives, 2 credit unions, 14 trading stores, 5 power cooperatives and a fur project.

# ANNUAL MEETINGS OF COOPERATIVE INSURANCE COMPANIES.

The Caradian Cooperative Life Insurance Company and the Cooperative Fire and Casualty Company held their annual meetings on March 6, and recorded vigorous growth and larger opportunities for service during 1962. Increased efficiency has resulted from the continuing policy of coordination of services between the two companies, especially in accounting, office services, personnel administration and public relations.

In the Cooperative Life and Insurance Company, the year saw a 30.6 per cent increase in insurance in force, to a total of \$339,624,000. Premium income for the year was \$3,815,000 - an increase of 19.4 per cent over 1961. Earnings from investments amounted to \$620,000, giving a return after expense of 5.07 per cent, as compared with 5.04 per cent the previous year. An increase of almost two million dollars in the Company's assets brought the total to \$13,256,000 at the end of the year. Among developments in group life insurance were changes in existing credit union loan and life savings schedules, to provide increased member benefits to become effective in 1963, a new life plan for members of credit unions, and an income guarantee sickness and accident plan for employee groups.

Cooperative Fire and Casualty Company increased its total assets from \$6,132,000 to \$7,048,000. A 5.25 per cent interest payment on contributed capital, the equivalent of \$70,217, was authorised, and the Company declared patronage dividends totalling \$182,068 on commercial policies written for cooperatives, and on policies held in the Farmers' Union of Alberta auto pool.

Among new benefits are the Credit Union Composite Policy, which provides all the coverages required by the local credit union, and the Farm Bonus Plan which protects the farm owner from all perils related to his enterprise, under one policy. "Acceptance of this Plan" says the Report "has been beyond our best expectations."

#### Tremendous Changes Ahead.

Each year, these Companies invite an outstanding cooperative leader to their annual meetings, and this year's guest was Mr.  $M_{\circ}J_{\circ}$  Legere, the president of the Conseil Canadien de la Cooperation - the French section of the Canadian Cooperative Movement.

Mr. Legere spoke on "Co-operation - A Challenge to Democracy," reviewing progress in the various cooperative fields over the last 25 years and prospects for the quarter century ahead. The credit union movement, he felt, should absorb the vast potential market in the small loan field in the next 25 years, extending credit at the rate of several billions a year. As for cooperative insurance, "To-day we are witnessing the most astounding success in these forms of cooperatives and I think that in this particular field I do not have to go to much trouble to convince you that within the next twenty-five years we are going to witness some tremendous changes in the pattern of the Canadian people regarding the purchase of their insurance protection."

At the conclusion of a long and challenging address he declared, "Money and money alone should not be our guiding light in the cooperative movement, but the welfare of our fellow men should be placed on a higher level .... A great spirit of human understanding is continuously on the alert in our movement and I am convinced that throughout Canada there is no such uniting factor among various ethnic groups as cooperation.

#### FIRST ARCTIC COOPERATIVE CONFERENCE WAS A GREAT SUCCESS.

Eskimo delegates from some fifteen Arctic communities, and about 30 white visitors attended the first Arctic Cooperative Conference in March, at Frobisher Bay. It was an outstanding success, and one important outcome was the big step forward that delegates took towards unity. They will poll the members in their own areas on the idea of forming a national federation. Another proposal is for a central marketing outlet in the south, and this idea proved most popular among conference members.

Mr. Dinsdale, Minister for Northern Affairs, who flew from Ottawa to attend the conference, said, "more than anything else, the work of members of Arctic cooperatives has given surprising proof of southern Canadians that this is an area of our country which has a tremendous potential productivity in areas other than mining and oil development..... Cooperatives are developing a new sense of group and community responsibility among their members and they are providing a badly needed outlet for the imagination and initiative of Eskimo people in a changing society."

#### DENMARK

# ANDELSBANKEN'S 37TH FINANCIAL YEAR.

The Danish Cooperative Bank - Andelsbanken - which has headquarters in Copenhagen and 200 branches and sub branches in the provinces, shows total assets of Kr.1,614,898,052 in its 1962 balance sheet, a paid up capital of Kr.67,971,900, and a 6 per cent dividend on capital. When the Bank was formed in 1926, it had a paid up capital of Kr.467,487 and assets were Kr.4,799,689. The years between have been marked by steady increases in capital, reserves and assets, and dividend has advanced from a stable 5 per cent to a stable 6 per cent.

The 1962 share capital of Kr.67,971,900 was distributed in the following manner:- Kr.25,800,100 to 48 organisations and cooperative wholesale societies; Kr.5,804,300 to 53 bacon factories; Kr.2,923,800 to 742 dairies; and Kr.585,125 to 764 cooperative retail stores. Further sums were distributed between 23 insurance companies (Kr.3,545,600) 9 butter and cheese export societies (Kr.854,000) 239 local feeding stuff and fertiliser societies (Kr.316,025) 32 cooperative village banks (Kr.153,600) 54 agricultural and smallholders' societies (Kr.1,174,900) and 165 other societies (Kr.1,327,325). The remaining Kr.25,487,125 was distributed among 43,663 individual shareholders.

#### FRANCE

# THE 1963 YEAR BOOK OF THE NATIONAL FEDERATION OF LOW COST HOUSING COOPERATIVES.

The 1963 Year Book of the Federation Nationale des Sociétes Coopérative de l'Habitation à Loyer Modereé (HIM) contains in its 286 pages particulars regarding every aspect of the work of the Federation and its affiliated regional unions and individual member societies, all of which are listed. The report on activities during 1962 notes that the Federation had 192 affiliated cooperatives at the beginning of the year, and in the course of it, two cancellations and eight new registrations. The Federation's journal, "Coopération - Habitation," with a circulation of 12,000, continues to provide information of value to cooperative housing officials, and rank and file members. The year Book itself, which is published at the time of the Federation's annual Congress, is intended as a means towards efficient working, its purpose not only to provide cooperative housing leaders with useful data regarding the internal organisation of the Federation, but to give them essential information concerning the running of a cooperative - constitution, legal rulings, regulations, and so on.

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## FIFTEEN STUDY COURSES PROMOTED BY THE NATIONAL CENTRE FOR AGRICULTURAL COOPERATION.

From March onwards, the French Centre National de la Coopération Agricole is running fifteen study courses in various parts of the country, and on a variety of subjects intended for varying groups of agricultural cooperators. The programme included a day's general discussion on cooperation and practical agricultural problems, (to be repeated at Toulouse on May 29) and the first two seminars were also designed for a general audience. Board members, managers and heads of departments are to discuss economic and commercial problems and accounting and financial management. Agriculturalists have already had regional sessions designed to give them - and above all the young people among them - an introduction to the main points of accounting and financing in a cooperative, and to economice and commercial questions. Two seminars and a day's study specifically for cooperative advisers and liaison officers dealt with liaison work with the affiliated cooperatives, the role of the cooperative adviser in the poultry section, written and oral methods of expression and group leadership. Forthcoming subjects for discussion will include the cooperative adviser and the administrator in relation to the supply section and the application of office mechanisation.

#### GREAT BRITAIN

#### EASTER COOPERATIVE MEETINGS.

Over the Easter week end the Education Convention was held at Llanduduo, Wale and the Cooperative Party had its annual conference at Scarborough. The Cooperative Youth Movement and the National Guild of Cooperators also had their yearly conferences.

Highlight of the Education Convention was the discussion on a resolution concerning the 1963 Campaign for Education. The 545 delegates were unanimous in pledging support for the Campaign. Convention, said Mr.R.C. Marshall, Chief Education Officer and Mover of the resolution, should commit itself in spirit and action to the support of the campaign, not only for the sake of education, but "for the sake of the social democracy which we serve in this country."

Another Convention resolution which was overwhelmingly adopted, was a proposal for a national campaign - to be initiated by the Education Executive - for the provision of adequate education grants and the appointment of qualified personnel as full time education officers.

The Cooperative Party Conference called for the full implementation of the Molony Report, in a debate on consumer protection. The resolution reaffirmed the belief that care of consumer interests should be the concern of a single senior Minister, and asked the national committee to organise a campaign to give publicity to cooperative policy on this subject.

The Conference also carried a resolution asking that housing cooperatives should be specially encouraged, and urging that local authorities should take full advantage of the £25 million provided by the Government for non-profit housing schemes. Another resolution, also passed, called for a radical reform of the whole system of local rating, and yet another called for an integrated system of road and rail services and emphasised transport's social role. An emergency resolution, tabled by the national committee, condemned the Governments' economic policies and their adverse effects on cooperatives.

## INDIA

#### BOOKS ON COOPERATION.

Recently received from India are a number of booklets dealing with various aspects of cooperation in that country. They are issued on behalf of the Ministry of Community Development, Panchayati Raj and Cooperation, with the exception of one by the Delhi Cooperative Institute, reviewing urban consumers! cooperation.

Of the other publications, one booklet, "Jawaharlal Nehru on Cooperation" consists of speeches given on various occasions by the Prime Minister, and two others deal with consumer cooperatives and the cooperative education programme.

## ITALY

## A NEW COOPERATIVE INSURANCE COMPANY.

UNIPOL is the name of a new cooperative insurance society established in Bologna. It is the only insurance company in Italy where all the shares are cooperatively held. Coverage includes civil liability, fire, accident, hail and third party liability. The company's president is Mr. Oscar Gaeta, of Lega Nazionale.

#### IVORY COAST

#### REGIONAL STUDY SESSION FOR COOPERATORS IN AFRICA.

During October-November 1962, the International Labour Office organised a regional cooperative training and study session for French-speaking African countries at Abidjan, capital of the Ivory Coast. The study session was directed by Mr. Roger Schmitt, a Swiss cooperator, who replied to questions concerning this experiment in a recent interview published in "Cooperation". The participants came from 13 African countries, which included the Camersons, the Congo (both Brazzaville and Leopoldville), the Ivory Coast, Dahomey, Guinea, Madagascar, Togo, and Tunisia. In all there were 20 participants chosen from among government and coperative efficials or specialists in the Cooperative Movement. The aim of the session was to perfect the participants! theoretical and practical knowledge of Cooperation, to exchange experiences and to arrive at conclusions concerning the application of cooperative methods in the various countries. The course consisted of a general study of the conditions of development for cooperatives in Africa; technical studies on the organisation and management of cooperatives; and excursions and visits to cooperative enterprises in the Ivory Coast.

Mr. Schmitt said that the approach of the meeting was to involve the students fully, to make the session their own affair and not merely to impart information through lectures. Participants took turns in presiding over the discussions, papers presented by experts were used only as introductory talks, and working parties were arranged where the students could express themselves freely. The main subject of discussion and interest was cooperative efforts in the African countries, and conclusions drawn were that Cooperation could not be launched in

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these countries without governmental assistance; that this support should only be transitional, aiming at the eventual autonomy of the cooperative movement; and that this autonomy was only possible through tremendous effort in the field of education and training.

The meeting expressed the need for more technical assistance missions to Africa, for the organisation of seminars specializing in Cooperation, audio-visual aids, and the setting up of an inter-African institute of cooperative studies for training cooperative leaders and officials.

Visits were made to fishing cooperatives, rural cooperatives, a Muslim rice cooperative, a regional depot, and the National Centre of Cooperation and Agricultural Mutuality, which has its own buying and selling departments, warehouses, garage and lorries for transporting products which are mainly for exportation (mostly coffee and cocoa).

## SWITZERLAND

#### ANNUAL REPORT OF USC - THE SWISS COOPERATIVE CONSUMER MOVEMENT.

The 1962 report of Union Suisse des Coopératives de Consommation is prefaced by the statement that it was an excellent year for the Swiss economy in general. The living standard rose for the great majority of the population and from the material point of view, "The Swiss people have never been so well off as at the moment."

The sales of affiliated societies, based on a first provisional calculation, reached Fr.1,510,000,000, - an increase of Fr.171 million, or 12.8 per cent over the previous year - and for the first time exceeded the  $1\frac{1}{2}$  milliard limit.

The Union's sales rose by Fr.99.4 millions or 11.6 per cent, to Fr.952.8 millions.

Technical development in distribution methods has been part of USC's increasing use of modern methods for greater efficiency, and the 18th regional warehouse was due to be opened at the time the annual report was drawn up. This, together with the warehouses belonging to the big affiliated societies, means that there are now over 34 such regional depots for provisioning the 3,000 or so cooperative shops in Switzerland.

During the year the Centre Co-cp de Wangen was launched, putting at the service of the Movement a centre on most modern lines, devoted to the supply of household articles and textiles and also to the production and distribution of footwear, to the affiliated societies.

It is evident, says the Report, that the tendency to move from small shops to large ones, where everything can be bought under one roof, is manifesting itself more and more. This new approach on the part of consumers must be recognised and accepted, and also the fact that old established methods and many small shops will have to go, giving way to modern undertakings. The Cooperative Movement can be glad it has at its disposal the forces that can accomplish the necessary reorganisation, successfully adapting to modern ideas and also responding to the consumers! interests and needs.

The 100 page illustrated report, besides reviewing and assessing the Union's work, and presenting a full financial statement and the year's statistics, summarises the 1962 activities of individual member organisations and societies, such as Parrainage Co-op, Mesk, The Bâle Cooperative Dairy of the Swiss consumer societies, insurance cooperatives, holiday homes, productive concerns, and so on.

## U. S. A.

#### A "FAMILY" CREDIT UNION.

The Wecco Federal Credit Union in Nevada adopted a policy some years ago of encouraging the families of its members to join the credit union. To-day, nearly a third of the membership consists of these wives, children and husbands.

When emphasis was first put on family accounts in 1956, Wecco had 372 members and \$124,600 in shares. To-day, membership is 704, and shares \$386,155. Most of the loans are for debt consolidation, car purchase, and house improvement, and the dozen or so minors among the borrowers needed money for scooter pruchases, tuition and school supplies - minors! loans are co-signed by the parents.

Total delinquency for all loans is \$8,900, or less than 2 per cent, and the group, since its organisation, has made 6,941 loans for a total of \$4,341,900. Of this amount, only \$5,600 has been written off. None of the charged off amounts involved a family member's loan.

The Credit Union's president believes there is a tremendous opportunity for service and growth through emphasis on family accounts. "Our experience" he says "clearly indicates that family accounts are practical and that they present a significant opportunity for helping the wives, husbands and children of members to learn sound methods of management."

#### BUYING BOOKS WITH THE GROCERIES.

The Books Unlimited Cooperative in California, which sold \$150,556 worth of books last year, has opened a new branch store in a cooperative supermarket. The 5,000 members of the cooperative are being encouraged to buy books when they buy groceries, and this unusual combination of a bookstore in a food store has proved successful - books are sold at the rate of nearly \$30 worth a year, per member.

#### THE FIVE STAR MEMBER SERVICE PROGRAM.

The U.S.A. Rural Electric Administration is running a Five Star Member Service Program this year, the aim being to see how well each electric cooperative is developing its full potential of service. R.E.A. field representatives will be discussing this self appraisal programme with managers, directors and trustees.

The five stars comprising the basic elements of the programme from which cooperative borrowers can assess their work, are:-

- 1. Membership benefits to be derived from ownership and control of the cooperative, including membership participation, area coverage, non-discriminatory rates.
- 2. Benefits derived from non-profit operation, such as lower rates, capital credits, prudent reserve levels.
- 3. Adequate and dependable electric service.
- 4. The Cooperative's programme of encouraging power utilisation.
- 5. Effectiveness in telling the cooperative story.

R.E.A's Administrator, writing on the Program in Rural Lines, says, "R.E.A. itself will do its utmost in the coming months and years to help its borrowers live up to the standards set forth in this program. By doing a good job, and by letting people know they are doing a good job, the rural electric cooperatives over the nation can be sure of winning the support they desire and deserve."

## THE COOPERATIVE SOID OVER 27 MILLION POUNDS OF CORN CHIPS.

The California Corn Growers is the only cooperative in existence that produces, processes and sells a feed grain (corn) for human consumption in the form of corn chips. The second annual meeting recorded increased production and a decrease in debt and operating expenses. There were 37 new members in 1962, and sales for the year ending August 1, 1962 totalled over 27,000,000 pounds of chips to the value of \$1,007,000, with prices 3.7 per cent over 1961. Operation costs were reduced by 5.8 per cent. Compared with \$10,256,10 the previous year, patronage dividends for 1962 were \$33,891,60 - an increase of 23 per cent. A plant debt of \$27,700 was paid off and \$18,500 was spent on a new warehouse and truck.

## C.C.A. EMPLOYEE RETIREMENT PLAN.

Last September, 46 cooperatives in the United States added retirement benefits to their salary programmes, says the C.C.A. 1962 annual report, bringing the total of those benefiting from the Consumer Cooperative Association's Employee Retirement Plan to 4,164 employees from 324 cooperatives.

The Plan has 16 years of steady growth behind it. Accumulated assets to provide further retirement benefits totalled \$13,004,082 at the year end - an increase of \$1.89 million. During the 1961-62 fiscal year, the trust fund received employer contributions of \$1,307,195. Employees contributed \$786,536. Investment income amounted to \$521,500. In the same period, retired employees and those drawing benefits from the disability provision received \$152,512. In addition, \$156,862 was paid to employees' beneficiaries and to employees withdrawing from the plan.

#### VENEZUELA

#### A COOPERATIVE EDUCATION CENTRE.

At the beginning of the year a cooperative education centre, sponsored by the University of the Andes, and the Venezuelan Ministries of Labour and Agriculture, was established at the Faculty of Economics in the University of the Andes.

The Centre has a wide, overall purpose. It aims at establishing in its area an experimental and training region where credit union societies will be formed. Cooperative education is to cover leaders, managers, committee members and extension workers, and men working in the field are to be trained in cooperative organisation. There will be short training courses for special groups, such as teachers, priests and social workers, and technical assistance is to be given to both existing and newly formed cooperatives. Ultimately it is hoped that the Centre will become a national training centre sponsored by the national cooperative federation.



# cooperative news service

## INTERNATIONAL CO-OPERATIVE ALLIANCE ILUPPER OVENOR STREITREET LONDON WI

26.6 No.6. June, 1963.

THE 94TH BRITISH COOPERATIVE CONCRESS

The most important decision taken by the British Cooperative Congress at its 94th annual gathering in the Isle of Man from June 3rd to 6th, was acceptance of the interim report of a special committee which has been considering the integration of the Movement's national federations (Cooperative Union, C.W.S., Scottish C.W.S. and Cooperative Productive Federation), into one national federation.

After a debate that produced little opposition, the report of the National Federation Negotiating Committee was approved by 13,052 votes, with only 355 dissentients. The proposals are for a new national organisation with retail society control through a national elected body which will appoint an executive board. The Negotiating Committee, backed by Congress, will now get on with working cut more detailed proposals for submission to next year's Congress.

The need for unity in the Cooperative Movement was strongly emphasised by Congress President, Mr. L. Cooke, when he addressed the 2,000 delegates on the opening day. He went on to say, "Whatever advantages may derive from the amalgamation of the existing separate national organisations, those advantages will not and cannot be fully exploited unless the retail societies become much more closely integrated into the scheme of things then they are at present. To me this is absolutely fundamental."

It would take two or three years before the new organisation could be created, said Mr. Cooke, and much longer before it really got into its stride. The objective had to be regarded as a long term one, and in the meantime cooperators must consider what steps they could take to make the Movement more effective - "for certain it is we cannot just sit down and wait upon events."

#### Other Congress Debates and Decisions.

Among resolutions carried by Congress was one expressing concern at the inadequacy of national research into the problems of town centre development. Delegates also accepted a Central Executive proposal to rescind last year's decision that only single checks of £l or over should be recorded for national membership purchases. In future, all national membership purchases, irrespective of amounts, will be regarded as qualifying for dividend. Results of a Central Executive questionnaire from 106 societies questioned, taking two thirds of the Movement's national membership trade, did not honour last year's Congress decision that only purchases of £l and over should be recorded for dividend.

There were mixed views in a debate on stamp trading. Mr. J. Jacques chairman of the Trade Advisory Committee, emphasised the opposition of this body to this form of trading - an opposition based on careful examination and research. "The Movement has said it protects the consumer. We will be wholly inconsistent if we enter into stamp trading."

At the Cooperative Party demonstration, Mr.J.Jacques (Cooperative Union vice chairman) called for socialisation of the land and suggested there should be a plan to municipalise all building land in ten years. Lord Robens was the speaker at the Press Demonstration, and he forecast this year's Congress would be a memorable one, starting something quite new in the trend for the years ahead. "Let us put all our experience and knowledge into a common pool and use that pool for the success of the Movement."

On behalf of the International Cooperative Alliance, the general secretary, Miss G.F. Polley, spoke on the work of the Alliance and its changing pattern of membership, with a large number of fishery and building societies. Of the 53 countries, with their 164.4 million individual members, 32 were outside Europe and 20 countries in Africa and Asia.

#### INTERNATIONAL

## A SUCCESSFUL YEAR FOR THE INTERNATIONAL COOPERATIVE PETROLEUM ASSOCIATION.

April 30 marked the end of the 1963 fiscal year of the International Cooperative Petroleum Association, and the year was a successful one financially and from the viewpoint of development. New savings and total volume of deliveries were approximately four times greater than in the previous year, and cooperatives will need to keep on expanding their petroleum activities to keep pace with the steadily increasing demand for this commodity.

The most important item of development during the year was the completion of the first international cooperative petroleum processing plant at Dordrecht. The I.C.P.A. also shipped their first order to India as well as to South America, and hope to add the names of still more countries to their marketing list in the current year.

It is of interest to note that the first shipment of oil from the Dordrecht plant was made to F.D.B. the Danish Cooperative Wholesale Society.

#### FIRST INTERNATIONAL OIL BLENDING PLANT DEDICATED.

At the dedication of the International Cooperative Petroleum Association's first oil blending plant, at Rotterdam, Holland, last month, the I.C.P.A. president, Mr. H.A. Cowden (U.S.A.)said the world demand for petroleum was expected to rise 10 per cent a year for many years to come. The plant, owned by cooperatives on the five continents, had the newest and best equipment, added Mr. Cowden, and represented "a service to the world's people in that it will help to keep oil flowing peacefully between nations."

## AUSTRALIA.

#### COOPERATIVE ACTIVITY DURING 1962.

The Registrar's report on cooperation in Queensland during 1962 records a total of 84 societies, of which 47 were retail distributive cooperative societies, and the remainder manufacturing (4), wholesale distributive (4), housing (9) savings and loans (1) and miscellaneous (10). Four new societies were registered

and there were five cancellations. Total membership was 44,235, of which the retail distributive societies accounted for 39,547, and the miscellaneous societies 2,175. Overall sales were £8,004,955, and total income £8,234,249. Members received £106,628 in rebates or bonuses, and £38,937 in interest on subscribed capital.

Separately listed in the Report are the 33 building societies, of which eleven are permanent, nineteen are terminating societies and the remaining three Starr-Bowkett societies.

## 16TH ANNUAL REPORT OF COOPERATIVE HOUSING.

The annual report on cooperative housing in Victoria for the year ended June 30th 1961, shows that unemployment following the financial restrictions introduced by the Government during the year were to a large extent responsible for a deterioration in the arrears position of cooperative members.

Assets of the 539 societies on the register at April 30, 1961, reached £13,264,517. Of this, the aggregate amount owned by societies was £12,889,252.

In connection with the extended Commonwealth - State Housing agreement, the Treasurer authorised an allocation to societies based on the assumption that Victoria would receive £10 million in each of the ensuing five years. This move to stimulate the building industry, which had been badly affected by the credit squeeze, resulted in the formation of another hundred societies, each of which was allocated an amount to be received in fixed annual instalments over the five year period.

The Federation of Cooperative Housing Societies of Victoria at its annual conference, was concerned with its mortgage protection scheme, the further financing of the Movement, proposed amendments to the Cooperative Housing Societies Act, and the question of permanent building societies. On this last point, the Minister of Housing said it was interesting to learn that many of the groups of cooperative housing societies had formed permanent societies.

The number of registered societies increased from 518 at June 30, 1960, to 632 at June 30, 1961. The greatest number were in Melbourne City (221) followed by 138 societies in the Metropolitan area and 154 societies in the country. The total number of dwelling houses completed by the year's end was 37,565, and another 4,157 were in course of erection. The first figure shows an increase over the previous year (34,007) and the second figure a decrease (4,698).

## AUSTRIA

#### RECORD BALANCE.

The Central Bank of consumer cooperatives in Austria - the financial organisation of the Austrian Consumer Cooperative Movement - has announced a balance of over 600 million schillings for the year 1962

### CANADA

## COOPERATIVE INFORMATION COURSE FOR TEACHERS.

In August, the Western Cooperative College at Saskatoon will hold its third annual cooperative information course for teachers. Its purport is to acquaint

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them with cooperative philosophy and its application, to increase a knowledge of cooperative literature and available resources, and to provide the teachers with information on methods used in teaching about cooperatives. Tuition is free, the cost of the course being shared by the College and several major Western Canadian central cooperatives.

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#### A COOPERATIVE HOTEL.

The Consumers' Cooperative Union in Copenhagen, which operates a large travel agency, is to build a large hotel near the Brøndbyørters Station. It will have eight storeys and 200 rooms, and will be connected with a supermarket having several specialist departments. There will also be parking space for 600 cars.

#### GREAT BRITAIN

## NEW CENTURY HALL.

Last month the New Century Hall of the Cooperative Wholesale Society's headquarters in Manchester was formally opened by the Society's president, Mr. L. Cooke. It is the successor to the Mitchell Memorial Hall, opened in 1907, and destroyed during the last war. Now there will once again be a satisfactory venue for shareholders' meetings.

## OVER 1,000 DELEGATES AT WOMEN'S GUILD CONGRESS.

More than 1,000 delegates came to the 80th annual congress of the Women's Cooperative Guild, held at Birmingham last month. There was a civic welcome by the Lord Mayor, who described Birmingham as a bulwark of cooperation, and in conveying greetings from Birmingham Society. Mr. Ravenhill, the President announced that it was now the second largest in the country. Mr. G.L. Armitage, representing the Cooperative Union Central Executive, said it was important that when the Guild considered the report of the modernisation commission, and the Cooperative Congress the report on amalgamation, both should put the welfare of the whole Movement before local and sectional interests.

Chief item on the Guild agenda was a discussion on a policy statement concerning homes for the poople. One of the speakers in the debate was Mr.H. Campbell, secretary of the Cooperative Party, who said the statement was in the best traditions of the Guild.

Mrs. J. Baker, who has served three years as a Central Committee member of the W.C.G., has been elected the Guild's new president. A Guild member since 1945, Mrs. Baker is on the cooperative parliamentary panel and chairman of the national joint committee of working woemn's organisations. Replacing Mrs. L. Ridealgh, who retires from the post of Guild general secretary — in November — is Mrs. K. Kempton, assistant secretary and a long standing member of the head office staff.

#### CENTRALLY HEATED BUNGALOW COMPLETED IN 16 DAYS.

Among the activities of the East Midland Housing Association during 1962 was the building, decoration and furnishing of a centrally heated, three-bed bungalow of traditional brick and tile contruction within sixteen days. The house was used by the National Coal Board for demonstration purposes and was visited by \$000 people.

During the year the Association completed its grant aid improvement scheme at Bagworth and began a similar scheme at Battram, on the Leicestershire coalfield. A further thirty houses for ironstone miners were also completed. Low cost houses for owner occupation have continued to be part of the E.M.H.A's programme.

In order to operate the provisions of Section 7 of the Housing Act 1961, which provides for a Government loan of £25 million to housing associations for building houses at cost rents, the Association has formed two subsidiary associations. The first house under this scheme is mearing completion.

The Association's annual report also records that the housing scheme in Basutoland, which it helped to organise and supervise, has been successfully completed and earned a satisfactory surplus for the local cooperative builders.

#### IRELAND

## COOPERATIVE DEVELOPMENT IN THE IRISH FISHING INDUSTRY.

Cooperation is developing among Irish fishermen, and the latest move is the formation of the National Fishermen's Marketing Cooperative Society, which will market fish in Dublin on behalf of fishermen from all parts of Ireland. The new sales organisation already has the support of the South East Coast Cooperative Society, the Howth Fishermen's Cooperative Society and other fishermen's cooperatives.

## ITALY

#### A COOPERATIVE DECLARATION OF POLICY.

The General Council of Lega Nazionale delle Cooperative Mutue issued a policy declaration at its meeting in March, to clarify the Cooperative Movement's position vis-a-vis the new Italian legislature.

"In the advance of modern and democratic society, where labour is called on to have an increasingly greater share in the proceeds and in policy and economic decisions," says the declaration, "the Cooperative Movement sees itself as an abiding structural feature and appropriate form of organisation of production and distribution activities. It should be capable of achieving an efficient scale of activities and ensure that the most up to date techniques will be adopted, yet not having the greatest possible profit, or the conquest of positions of power, after the fashion of the monopolistic groups, as its exclusive aims."

#### KENYA

#### COUNTRYWIDE COOPERATIVE ORGANISATIONS ARE DOING GOOD WORK.

Despite an unsettled political atmosphere in Kenya, says the 1961 annual report of the Department of Cooperative Development, the Movement has continued to expand, Good work is still being done by the countrywide organisations in encouraging more and more Africans, either individually or through their cooperative societies, to become members of their organisations. "It is gratifying" the Report continues" to note the continued increase in African membership.

It is felt that greater use could be made by African cooperative societies of these countrywide organisations, although it is appreciated that there is also a need for increasing African representation on some of their Boards."

The number of societies increased from 625 to 650; produce marketing societies increased from 573 to 593, and the Unions from 22 to 29. Coffee remains the most important crop to be handled cooperatively. In 1961, out of Kenya's record production of 32,970 tons, valued at  $£10\frac{1}{2}$  million, the African cooperative societies produced 7,770 tons, with a value of £2 $\frac{1}{2}$  millions.

Apart from the countrywide organisations, which are both producer and consumer organisations, there is little demand for the normal type of consumer society. An exception is the Nairobi Railway African Cooperative Stores which had a record sales figure of over £10,000 in the last month of the year. Total turnover for 1961 was £97,736.

Besides the principal crop of coffee, the cooperatives also handled wheat to a value of £2,815,698; oats worth £29,233; barley to the value of £128,750, and a maize crop worth £1.620,496.

Among the cooperative unions the Horticultural Union had an outstandingly successful year, despite adverse weather conditions. Turnover increased by £67,000 to over £350,000, and net profit was £14,600. The increase in members' produce was greater than ever, its value rising by £30,000 to £89,400. The Union's export trade rose by over 50 per cent to more than £62,000; half the amount went to the United Kingdom.

There was a good deal of pressure on the Department to organise cooperative societies to take over existing European farms. This is a completely new departure says the Report, to be approached with caution, but it is considered that four pilot schemes might be launched and further development planned on the experience gained thereby.

Drawing attention to the increasing African participation in Cooperative ventures, the Report comments, "It is interesting to note that there is no longer such a thing as a European Cooperative Society, but all those societies which originally were basically European and were formed long before there was any larger degree of African farming, for the express purpose of serving the European Community, are now countrywide organisations and have many non-European members."

## MAURITIUS

#### A NEW COOPERATIVE PUBLICATION.

The new quarterly 24 page Cooperative Bulletin (first number, October - December 1962) issued by the Mauritius Cooperative Union, is described by the Minister of Local Government and Cooperative Development as an invaluable adjunct to the intensive cooperative educational programme which aims at training secretaries and office bearers of primary societies to carry out their duties more efficiently. The contents of the first issue include a short historical survey of the Mauritius Cooperative Movement, reports on activities, and a description of the work of the work of the Cooperative Central Bank.

#### NORWAY

#### RATIONALISATION OF THE NORWEGIAN COOPERATIVE MOVEMENT.

The series of rationalisation operations undertaken by Norges Kooperative Landsforening have already begun to show good results. A new warehouse at

Kristiansand has made possible an increase in personnel. Another new warehouse has been opened in Bergen and a third is planned for 1964 in the Stavanger district.

Bergen's first warehouse was opened in 1924, to supply 25 retail societies on the West Coast, and its turnover increased from Kr.386,000 in the first year to Kr.33 million in 1962, when 115 retail societies were being supplied.

Latterly, conditions under which the warehouse operated were unsatisfactory, and the new building will remedy this state of affairs. As N.K.L's activity covers grocery, fruit, vegetables, ironware, electrical equipment, building materials and textiles, the planning of a warehouse to embrace this extensive range has taken considerable time.

The "planned purchase" system, successfully launched by the N.K.L. grocery department in 1957, has latterly been introduced in nine other warehouses. "Planned purchase" implies rational buying by the retail societies and rational delivery by N.K.L. A necessary prerequisite, however, is sufficient available space, such as is the case with the new Bergen warehouses. The building consists to a great extent of prefabricated units. The large hall is relatively flexible and can be adjusted to new conditions when required. The total cost of this warehouse is about Kr.7 million, and N.K.L's total investment requirements in this field are estimated at Kr.60 - 70 million.

#### Figures for 1962.

The Norwegian Cooperative Movement achieved a turnover of Kr.2,175 million in 1962. The Wholesale's turnover rose to Kr.458 million, and despite steadily rising costs the sum of Kr.8.7 million remained for reserves and net surplus.

## SOUTH PACIFIC

#### SUCCESSFUL COOPERATIVE COPRA MARKETING.

The Gilbert and Ellice Islands have a cooperative copra marketing system that gives the highest return to the many small producers in this isolated area. The copra is produced entirely by peasant proprietors and their families and is marketed through consumer marketing cooperative societies in the various islands. These societies buy all the copra produced on their respective islands and grade, store and bag it for shipment. The colony Copra Board controls the marketing, purchasing all copra for export and arranging for storage and shipment overseas, through the Gilbert and Ellice Islands Colony Wholesale Society. Exportable production of copra sold by the Board amounts to about 6,000 tons a year.

The cooperative societies maintain copra buying points at all their stores, and a member or copra producer is able to sell his copra for cash to the society at any time during the working day. The societies buy copra by the pound, and the Board provides sacks and twine, so that the producer has no expenses to meet once he has sold his product to the cooperative society.

There has been a remarkable advance in the quality of the Colony's copra over the past four years, and the present marketing system seems to offer the producer on the isolated and scattered islands of the Gilbert, Ellice and Phoenix Groups the best possible return for his product. Due to a careful accumulation of reserves, the Copra Board is able to maintain a relatively stable price - a great advantage to both the producer and his cooperative society.

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## FIRST COVERNMENT LOAN TO CATTLE FARMERS.

Under a law passed by Congress last year, the first federal loan for a joint grazing venture has been made to forty Colorado farmers, who have received £375,000 to enable them to go into the cattle business together. These Farmers Home Administration loans, for which individuals and non-profit organisations are eligible, are for the express purpose of shifting cropland into grazing, forest and recreation uses.

The 40 members of the new cooperative - The Powers Country Grazing Associationare farmers growing sugar beet, alfalfa and feed grains, and they will use their loan to buy 12,300 acres and lease another 2,640. The land will be turned over to grass and operated as a unit for grazing the 1,600 herd of cattle owned by the farmers. Members will be charged a grazing fee.

## MONOPOLY THREAT TO ELECTRIC COOPERATIVES.

Commercial power companies in America are campaigning to restrict loans from the Rural Electrification Administration to the electric cooperatives for generating plants and transmission lines. If they do not succeed in doing this, the utilities will endeavour to delay each loan as long as possible, or force the cooperatives to undertake expensive litigation to generate the power they need.

The National Rural Electric Cooperative Association has stated publicly, "If commercial power companies get an ironclad monopoly on generation and transmission of electric power, they will destroy the rural electrification program they have opposed through the years. This will be felt by everyone who pays a light bill."

In a statement presented to a Congress House sub-committee, Mr. C.Ellis, the N.R.E.C.A. manager, and nineteen other rural electric cooperative leaders from eleven states, made statements that replied point by point to the utility attacks and disposed of all the charges, which Mr. Ellis categorically declared to be false or unfounded.

## 13TH ANNUAL GROUP INSTITUTE.

Nearly 400 people attended the 13th Annual Group Institute, which met for three days last month. The meeting was sponsored by the Group Health Association of America, and one of GHAA's board members, Mr. J. Voorhis, recalled that the very first Group Institute in 1935 had an attendance of only thirty. GHAA originated as the Cooperative Health Federation of 'merica, later changed its name to the Group Health Federation of America, and finally to Group Health Association of America when it merged with the American Labour Health Association in 1959.

At this year's Institute a resolution was passed commending New York's governor and legislature on the State's new law - the first in the U.S.A. - prohibiting hospitals from discriminating against physicians associated with group practice plans. The meeting established a Medical Rights Fund on which GHAA will draw for seeking corrective legislation in the 24 States whose laws still forbid doctors to participate in voluntary group health plans, and initiating Court action where hospitals or medical societies persist in such discrimination.

Discussion of health topics covered a wide range and many members took part. Dr. E.R. Weinerman of Yale University Medical School reviewed research studies concerning group practice, and Dr. J.E.F. Hastings of the University of Toronto described Canada's health care programmes.



# cooperative news service

INTERNATIONAL CO-OPERATIVE ALLIANCE HUPPER GROSVENOR STRAIN LONDON WI

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## I.C.A. REGIONAL SEMINAR ON THE ORGANISATION

## AND FINANCING OF CONSUMER COOPERATIVES

Bangkok was the meeting place of the regional seminar on the organisation and financing of consumer cooperatives, held from June 10th to 22nd, and organised by the International Cooperative Alliance Education Centre at New Delhi, in collaboration with the Thailand government's Ministry of National Development. There were representatives from Ceylon, India, Japan, Pakistan, Singapore, Federation of Malaya, and Thailand, and observers from the F.A.O., I.L.O., and the International Confederation of Free Trade Unions. In addition to the I.C.A. staff, two guest lecturers took part in the Seminar. They were Mr. M.R. Bhide, Secretary to the Government of India (Ministry of Community Development, P.R. and Cooperation) and Mr. L. Savigamin, Chief of Consumers' Cooperative Division, Ministry of National Development, Government of Thailand. These two speakers and I.C.A. staff members Messrs. B. Mathsson, M. Radetzki, and J.M. Rana of the Education Centre, New Delhi, introduced the various sections of consumers' cooperation, after which came questions, and observations. A day and a half's discussion followed each section.

The first section of the Seminar dealt with the basis and principles of consumers' cooperation. Speaking on the need for consumers cooperation and the contribution of consumer operation to consumer problems, Mr. Mathsson said that if cooperative societies could enter the wholesale field and utilise the wholesale margins for strengthening their capital resources, the Movement was much more likely to be a successful competitive force in the distributive trade. Eventually, the consumer cooperative movement ought to enter the production field as well, thereby guaranteeing a steady supply of standardised high quality products in the cooperative shops. The importance of cash trade was also stressed - much of the retail trade in S. E. Asia is on a credit basis that results in "a kind of bondage of the customer to his retailer."

Open membership, and size of the society, self financing and credit needs, disposal of surplus, and principles of consumer cooperation in the context of a particular cooperative movement, were other aspects discussed in this section.

Business Organisation

Mr. Bhide opened the second section on business organisation when he spoke on the optimum size of the society, remarking that though there had been lively discussion among cooperators in many countries over the years on this subject, it had not been possible to reach any general conclusion applicable to all cases. In the urban areas of S. E. Asia large scale

societies would probably be a better economic choice, and the ultimate aim would be a city-wide cooperative in each metropolitan area, with a large number of outlets and a substantial business turnover. In rural areas where conditions were very different, a village centred approach would be the most advantageous until radical change took place in the rural society and economic structure.

In this section, too, Mr. Lampoon Savigamin spoke on cash trading, and Mr. Radetzki discussed price policy, saying that the choice for an efficiently run cooperative society would lie between market price policy and an active price policy. The latter should be the long-term aim for all consumer cooperatives.

In Section Three on non-business aspects of consumers' cooperation, Mr. Rana spoke on cooperative member education and employee training, and on the parliamentary structure of the consumers' movement. The Movement's common problem in S. E. Asia had been to secure able and efficient employees and elected representatives for consumer cooperative organisations, and in this respect member education and employee training were very important.

#### INTERNATIONAL

#### APPEAL FROM THE WORLD FOOD CONGRESS

At the end of the World Food Congress in Washington last month,
Mr. B. R. Sen, Director General of the Food and Agriculture Organisation
of the United Nations, launched a stirring appeal in support of immediate
and effective action to free the world from hunger. Congress, he said,
had assessed the size of the problem, discussed methods for combating it;
but all the remedies they had proposed would remain a dead letter unless they
passed on to direct action. "....Freedom from Hunger can be won and must
be won within our lifetime."

Congress adopted a Declaration that proclaimed, among other things, the conviction that continuing hunger and malnutrition was "unacceptable, morally and socially", and that scientific and technological progress now made it possible to free the world from hunger if all resources were mobilised to that end. The participants in the Congress pledged themselves, under the Declaration, to mobilise every resource at their command to awaken world public opinion, and stimulate appropriate private, national and international action to eliminate hunger and malnutrition "as a primary task of this generation."

#### "ALL STAR FESTIVAL" RECORD HAS SOLD OVER A MILLION COPIES

Just over three months after its official release, "All Star Festival", the long playing record issued by the High Commissioner for Refugees in aid of refugees everywhere, had already sold a million copies. Of the top seven countries, Germany came first with 175,000 copies followed by Swadon

(170,000) the Netherlands (110,000) United Kingdom (76,000) Switzerland (52,700) Japan (51,300) and Norway (50,000).

Belgium, Denmark, Luxemburg, Norway, Sweden and the Phillipines have already announced proceeds amounting to about £286,000, and announcements from other countries in the near future are likely to bring the total net profit to well over £357,000 (a million dollars). The funds from this record will mainly be used for The High Commissioner's material assistance programmes in Europe and Africa. In Europe projects include old age homes assistance for the handicapped refugees, and rehousing of destitute families living in substandard dwellings. In Africa, there are re-settlement projects for Central Africa and proposed help for repatriated refugees in Algeria. An allocation is also to be made for Chinese refugees in Hong Kong and refugee Children in Tibet. Proceeds from the sale of the record in the Middle East countries are being shared with the United Nations Relief and Welfare Organisation for the benefit of Palestine refugees.

## INTERNATIONAL CREDIT UNION SEMINAR AT LAGOS.

Delegates from East and West Nigeria, Ghana, Sierra Leone, and observers from the Food and AgricuIture Organisation of the United Nations and the U.S. Agency for International Development, attended a four day international credit union seminar at Lagos, and discussed the mobilisation of local savings. The conference was sponsored by the Nigerian Federal Government in collaboration with the Credit Union National Association, which has its headquarters in Washington.

The Federal Minister of Labour and Social Welfare - Chief J. M. Johnson - addressing the seminar, said it was the ambition of every African to own a house, and he felt the Cooperative Movement could stimulate this ambition among its members through organised savings and credit programmes which other savings facilities might not be able to provide.

#### ACTIVITIES OF MEMBERS OF THE I.C.P.A.

The International Cooperative Petroleum Association records the activities of some of its members in the May issue of its monthly bulletin "Cooperative Action", and notes that in SWEDEN the rate of growth of 'OLJEKONSUMENTERS' sales far exceeds the rate of growth of any other petroleum company in Sweden. This extraordinary growth, says the bulletin is largely due to the leadership position OK has acquired and is maintaining in terms of highest standards of quality of its products and the standards of its service. Continuous expansion is supported by extension of the number of service stations, largest scale bulk storage facilities and additions to its fleet of super tankers.

#### In the U.A.R.

The I.C.P.A., in cooperation with its United Arab Republic member (Egypt), has developed a steadily increasing bunkering service for cargo ships and tankers at the Ports of Alexandria, Port Said and Suez. Substantial shipments of lubricants were made to Egypt in April and considerable tonnage of lubricationg oils were shipped in bulk for storage in Alexandria and for delivery to major consumers of the Société Coopérative des Potroles.

## In West Germany.

Growing lube oil orders are being placed with the I.C.P.A. by Westphalische Central Genossenschaft as a result of the new service stations and repair shops that are being added to the organisation - I.C.P.A. oils have also received approval from some of the largest German

diesal equipment manufacturers.

The bulletin gives a detailed account of S.V.G. the German transport organisation, which handles about 90 per cent of road transport freight volume (amounting to nearly \$2 billion a year) on a cooperative basis. Through its 17 regional cooperatives it arranges for 140,000 road transports with 2.3 million tons of cargo annually.

"In a country in which road transport business is in the hands of individual entrepreneurs, of whom a good many have no more than two or three trucks, the bulletin comments, "a cooperative such as S.V.G. performs an outstanding function lending real strength through unity....."

Discussions have recently begun for servicing S.V.G. members at installations of other I.C.P.A. members, such as Belgium, Holland, Sweden and Switzerland, on a mutual reciprocal basis with payments - guaranteed by the central organisations involved - to be settled periodically. This trend in international transports should result in new business to the cooperatives connected with I.C.P.A.

#### GREAT BRITAIN

## DR. J. K. KNAPP GIVES A PRESS CONFERENCE IN LONDON

At the beginning of this month, Dr. Joseph Knapp, Administrator of the Farmers' Cooperative Service in America, gave a press conference in London, and had something to say about the recent U.S. national conference on 'Cooperation and the Future', as well as outlining the development of the F.C.S. and answering a wide variety of questions. Dr. Knapp's visit to England had been precede by a visit to Eire where, at the invitation of the Eire government, he had made an appraisal of the Irish Cooperative Movement and its future development.

The conference, held at Agriculture House, was convened by the Agricultural Central Cooperative Association, and Sir Frederick Brundrett, chairman of A.C.C.A., was in the chair.

#### INDIA

## FIRST ISSUE OF "THE COOPERATOR"

The first issue of the 16 page, printed journal "The Cooperator", appeared on June 1st. It replaces the mimeograpjed news bulletin "All India Cooperative News Service," following the decision of the Executive Committee of the National Cooperative Union of India to give a more permanent and attractive form to the documentation of cooperative news.

The journal will also include summaries of important circulars and orders issued by the Union and State governments on different aspects of cooperative policy, programmes and procedures. "The Cooperator" - says the first editorial, "will seek to mould public opinion in regard to the problems of the cooperative sector - " It will also include several new features, among which are success stories of efficient cooperatives and a readers' forum.

#### ITALY

#### A NEW COOPERATIVE PUBLICATION.

"Cooperation and Society" is the title of a new 120 page magazine to

be published quarterly by Editrice Cooperativa. The review will consider the question of the planned and autonomous development of the Italian Cooperative Movement within the wider framework of the general economic development and economic planning of the country as a whole. Part of its policy, too, will be to oppose monopolistic developments and support all necessary reforms in this connection.

#### GOLD MEDAL FOR ITALIAN COOPERATOR

Signor Vincenzo Menghi, President of the Confederazione Cooperativa Italiana, and a member of the I.C.A. Central Committee since 1954, has been presented with the Gold Medal of the Italian Senate in recognition of his valuable services to the government in his capacity of Chairman of Commissions.

Senator Menghi has represented the constituency of Tivoli in 3 parliaments over the last 15 years, and the medal, which is only given in exceptional circumstances, is a measure of the appreciation of his work in the nation's interests. In both his capacities as a member of the Senate and as head of an important section of the Italian Cooperative Movement, Mr. Menghi has rendered valuable services to the Movement.

## IRELAND

## 56th CONGRESS OF THE IRISH WOMEN'S GUILD.

Irish Guildswomen held their 56th Congress in Belfast last month and were welcomed by the Lord Mayor. Of the thirteen resolutions, all but two were carried - free gas and electricity appliances for pensioners, the formation of a consumers group, extension of free travel facilities and the question of life titles were among the subjects discussed.

Congress also gave wholehearted support to the Matthew Report on the future planning in Northern Ireland, and the Government was called on to facilitate planning by making money available for the purpose at low interest rates, so as to stabilise the price of land.

Reference was made to the part the Irish Guild was playing in public life. Guildswomen had subscribed over £1000 to the newly opened Ulster Hospital, and they were also proud of the fact that the Guild was the first organisation to ask for the new public baths in North Belfast, which had just been opened.

#### JORDAN

#### A DECADE OF COOPERATION.

Progress achieved in the field of cooperation in Jordan village communities in the last ten years is shown by an increase in cooperatives, membership, amount of paid up share capital, reserve funds, members' savings and loans to farmers. From 1953 to 1963 the number of societies rose from 40 to 202; membership from 1,806 to 11,042; paid up share capital from 281 to 63,582 Jordanian dinars (I.J.D. = \$2.80); reserve capital from J.D. 647 to J.D. 74,562; members' savings from J.D. 29 to J.D. 51,869; and loans to cooperative farmer members from J.D. 39,176 to J.D. 484,263.

The most significant type of Cooperatives in Jordan are the thrift and credit societies, whose establishment was promoted by the Jordanian government in 1953, for the purpose of improving the villagers! economic

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standards. Cooperative societies had existed in Jordan during the British Mandate; but few of them survived The Arab-Israeli conflict, and Cooperation was re-introduced in 1953 following the amalgamation of Palestine and Trans-Jordan.

The rural thrift and credit cooperatives form the largest number of all societies in Jordan. Next in terms of numbers and individual membership are school savings societies, agricultural marketing and production, urban thrift and credit, housing, consumers' stores, artisans, handicrafts, community development, mutual benefit, transport and multi-purpose societies.

The establishment of the Jordan Cooperative Central Union in 1959 has done much to further the Movement's progress - The Union - which incidentally is a member of the I.C.A. - has given the Cooperative Movement a degree of self sufficiency and independence from government control. In practical terms, it provides all types of cooperative societies with short term financial loans for one year. It also purchases agricultural supplies like seeds and fertiliser and sells them to cooperatives at low cost.

Cooperative services are channelled through the Department of Cooperative Development of the Ministry of Social Affairs and Labour, and the Jordan Cooperative Central Union. The Department's role is to organise, supervise and regulate cooperatives, effecting their promotion and proper functioning. The Union is responsible for banking and other services to rural cooperatives, and encourages farmers to build up the financial resources of their local societies. It makes loans to cooperatives at the low rate of 4 per cent per annum, and the local cooperatives in turn lend to members at 7 per cent. From this interest income the Union and the local societies meet their expenses and gradually build up their reserves.

## NIGERIA

## AN AGRICULTURAL CREDIT CORPORATION

Addressing over 5,000 people at a divisional agricultural show recently, Chief S.L. Akintola, the Premier of Western Nigeria, spoke of the Agricultural Credit Corporation soon to be inaugurated, and said that when it was in operation it would give priority consideration to the needs of the Cooperative Movement in the grant of loans.

The Premier explained that in order to ensure adequate security for such loans, money would be issued to cooperators only through their cooperative societies. His government was fully aware of the credit needs of the farmers, most of whom were cooperators - The proposed Corporation of course, would cater for the credit needs of all classes of farmers.

Loans, the Premier disclosed, would be given not only in cash but also in kind, and payments would only be made to bona fide farmers for specific projects which would be supervised by Government officials.

Reference was made to other efforts of the West Nigerian government to help farmers - these included the Tree and Industrial Crop Development programme, designed to bring about an increase in revenue; the Food Crop programme, designed to increase the production of food crops to keep pace with the increasing population; the Livestock development programme, designed to increase production of beef cattle, poultry, pigs and sheep; and the Farm Settlement scheme primarily designed to demonstrate the benefits of planned, modern agriculture and to prove to the educated young people that a lucrative and attractive career awaits them in modern farming.

#### NORTH AMERICA

## STEADY GROWTH OF CREDIT UNION MOVEMENT

The year 1962 was again a period of growth for the Canadian credit union movement. Membership rose by 5 per cent to nearly three million, savings reached a record \$1,500 million, (10.4 per cent increase) and loans outstanding exceeded the \$1,000 million mark (11 per cent increase) for the first time.

There are now 4638 chartered credit unions in Canada - an increase of only 1 per cent during the year; but total assets were up by 12 per cent to \$1,600 million, as compared with an 8.6 per cent rise in 1961.

This Canadian expansion in Credit Unions is part of a major credit union upsurge on the North American continent - The Credit Union National Association also reports that in the U.S. there are now 21,032 credit unions serving 13,800,000 members. Their savings total \$6,200 million and loans outstanding at the end of the year amounted to \$5,400 million. Assets are over \$7,000 million and reserves stand at \$377 million.

Between them, Canada and the U.S. account for 16,600,000 of the world's 17,300,000 credit union members, and 25,670 of the 29,120 credit unions. North American credit unions have almost 99 per cent of the assets held by all credit unions in the world.

#### PAKISTAN

## COMPREHENSIVE SURVEY OF AGRICULTURAL CREDIT

In view of the crucial importance of agriculture in the economy of Pakistan, the State Bank of Pakistan (Agricultural Credit Department) had published a comprehensive, 145 page survey of the country's agricultural credit problem and the part played by the various financing agencies, particularly the State Bank.

The detailed report devotes several chapters to the cooperative aspect of the problem - cooperatives and agricultural credit; central cooperative banks, cooperative banking unions, and central multipurpose societies; apex cooperative banks; and fishermen's, marketing, and development cooperatives. Private moneylending, government lending and debt legislation are other important factos discussed, and of the agricultural credit problem as a whole the survey states,

"The existence of proper credit facilities is of vital importance for the successfuld cvelopment of the agricultural resourses of the country and for the well-being of the farmers."

#### U.S.A.

## FARMERS DEVELOP COOPERATIVE WHEAT EXPORTING PROGRAMME

Members of the Farmers Union Cooperative Marketing Association, Kansas are doing an expanding export trade in their wheat. In the 25 months from the break up of the ice in late March to sarly June, they sent 1.8 million bushels of wheat down the Missouri River by barge.

Wheat from this Association goes to New Orleans, where it is shipped abroad. In May, five ship loads, ranging from 165,000 to 661,000 bushels, sailed for Yugoslavia, and in June a 410,000 bushel ship load set sail for India.

#### AMERICAN INSTITUTE OF COOPERATION

The 35th annual summer session of the American Institute of Cooperation meets at the University of Nebraska College of Agriculture from August 4 - 7, and takes as its theme for discussion "Power in Partnership".

The conference will be a practical follow up to the National Conference on "Cooperatives and the Future" held in April, and some 2,500 farm business men and educators, and nearly 1.000 young people in the farming world will be attending. Mr. Stern, the AIC President has stated "Every facet of farm business - production, marketing, bargaining, and services needed by farmers, including credit and financing, transportation and a ready availability of quality farm supplies - will be on the programme."

## THESE COOPERATIVES HAVE SERVED FARMERS FOR OVER 75 YEARS

Records of the Farmer Cooperative Service show that there are 27 cooperatives in the U.S.A. which were organised before 1888 and are still giving active service. One of them is a dairy society launched in 1887 in Minnesota with 67 members - to-day it has 300, and its annual volume has risen from an initial \$50,000 to almost \$1.2 million in 1960. Since 1913 this local cooperative has handled a total volume of dairy products of almost \$20 million for its rural community.

In the Midwest, a grain cooperative which started in 1886 with 130 members now has a membership of 435 and an annual business volume of over \$1 million. Since 1913, this cooperative has handled a total volume of grain to the value of over \$20 million for the local cooperative grain producers in its area. The story is similar for most of the other cooperatives in this 19th century group.

#### A GOOD BUSINESS YEAR FOR OVER 200 IOWA COOPERATIVES

The Farmers Grain Dealers Association of Iowa, comparing 1961 and 1962 audit figures for its member cooperatives, reveals substantial increases in the 206 cooperatives over the year. The gains were: total assets \$5,167,419, making a 1962 figure of \$98,177,650; volume of sales \$7,850,490 making a total of \$215,673,188; net savings \$996,582, making a total of \$10,902,658; allocated to members \$1,016,364 making a total of \$8,130,745; and refunds from regional cooperatives \$447,234, making a total of \$2,592,215 in 1962.

The Association has 340 Cooperatives in membership, but does not do auditing for all of them.



# cooperative news service

## INTERNATIONAL CO OPERATIVE ALLIANCE ILUPPER GROSVENOR STREET LONDON WI

No. 8, August, 1963.

NEW DELMS.

PRIME MINISTER SPEAKS AT INDIA'S CELEBRATION

INTERNATIONAL COOPERATIVE DAY

Prime Minister Nehru was the chief guest at the celebration of the 41st International Cooperative Day, on July 6th, at the India International Centre, New Delhi.

Addressing over 250 people, Mr. Nehru said, "Cooperation is ultimately developing a mental habit, a way of thinking, a way of action, and not merely some foutine organisations functioning, important as they are. Naturally, this means a system, if you like, of education and gradually moulding the thinking andaction of human beings, which is a big task. But I do not myself see what other approach we can follow to deal with the problems there are today."

In the final analysis, said the Prime Minister, it was the individual's growth that would result in society's growth, and the approach had to be one of building up individuals and thereby organised social groups. In India, cooperative activity had originally grown entirely by State effort. Though State interference had gradually become less, there was still a tendency for the State to interfere more than was necessary in cooperative activities. "But I am convinced", said Mr. Nehru, "that while advice and help is necessary, this kind of interference by the State weakens the system at the root, and does not allow it to grow. If it grew without any interference from the State except help and advice, it would have a strong foundation out of which the whole Cooperative framework could grow."

In conclusion he added, "I am naturally very much interested in the development of the Movement in India and I hope that the International Cooperative Alliance will remain in close touch with our Indian Movement, help us with advice, and in other ways..."

#### INTERNATIONAL

## 13TH WORLD CONFERENCE OF THE INTERNATIONAL FEDERATION OF AGRICULTURAL PRODUCERS

Three hundred delegates from 45 countries attended the 13th World Conference of the International Federation of Agricultural Producers, (IFAP), held in Ireland from May 16 to 29. The opening session was attended by the President of Eire, Mr. de Valera, the Taoiseach (Prime Minister) Mr. Lemass, and the Minister of Agriculture, Mr. Smith.

This world meeting of farmers was also attended by representatives of all the main intergovernmental agencies - UN, FAO, ILO, GATT, OCED and the European Economic Community. For the first time, national commodity marketing boards were invited to participate.

Dr. Boerma, Executive Director of the UN/FAO World Food Programme, Mr. R. Reuter, special assistant to President Kennedy, in charge of the U.S. Food for Peace Programme, and Mr. C. Weitz, co-ordinator of the Freedom from Hunger Campaign, were among the speakers. An eminent guest lecturer was Dr. Sicco Mansholt, vice president of the Commission of EEC, in charge of agricultural policy.

Conference received reports from the periodic meetings of IFAP member organisations in North America and the Mediterranean area, and from the European Regional Committee. IFAP's Standing Committee on Agricultural Cooperation, under the chairmanship of Dr. Frietma, held a one week session to review IFAP activities in the field of cooperation. Views were exchanged on the relationship between agricultural marketing cooperatives and marketing boards, and the internal price policy of cooperatives, and the Committee considered the role of advisory services provided by agricultural cooperatives to their members.

## AMERICA

#### PLAQUE PRESENTED TO MR. J. VOORHIS

At the 11th Annual Conference of Consumer Cooperative Managers, held at San Juan, Puerto Rico, in June, the chairman, Mr. O. Rigau presented a plaque to. Mr. J. Voorhis, executive director of the Cooperative League of the U.S.A. "in recognition of his outstanding contribution for the development of cooperatives in the Western hemisphere."

There were about 50 delegates from the U.S. mainland and Canada, and nearly as many persons attended from Puerto Rico and the Caribbean area. The host was the Federation of Consumer Cooperatives of Puerto Rico, and the Conference programme included tours of Puerto Rican cooperatives - described by Mr. Voorhis who, with Mr. H. Bogardus, represented the League, as "a credit to any nation, state, or city."

Conference decided to help the consumer cooperative side of the programme of the National Commission on Cooperative Development. This Commission, set up by the 1962 Cooperative League Congress, is charged with research into new plans for cooperative development. Conference discussions revealed that the common needs which were concerning the consumer store managers were recruitment and training of personnel and training of directors, and delegates voted that the Commission's sub-committee on consumer cooperation should be asked to undertake studies of these problems.

#### AUSTRIA

## HEAD OF GOC RETIRES

Mr. Andreas Korp, general director of the Austrian Cooperative Wholesale Society, GöC, retired on July 1st after 44 years of active cooperative service. He joined the Movement in 1919 and was quickly recognised as an able leader and organise joining the Board of GöC in 1933. His work has covered activity in the cooperative

consumer and productive Movements, in cooperative education and management training. Happily, he will retain some of his functions in the national and international cooperative fields, and continue to give his wise counsel to the International Cooperative Alliance, on which he served as a Central Committee member from 1934 to 1938, and has continued to serve since 1944.

#### DENMARK

#### DANISH COMMITTEE FOR UNDERDEVELOPED COUNTRIES EXPANDS ITS WORK

The Danish director sent out from the International Labour Office is the driving power behind a large Central Institute for Cooperative Education in Lyallpur, West Pakistan. Since its formation in 1960, some 800 students have left the Institute, and by spreading cooperative activities have helped to improve living conditions over the whole country. The work of the Danish Committee for Underdevelope Countries is being further expanded in Pakistan as a result of the Pakistan Government's request for four experts for the newly opened Cooperative Institute for Business Management in Lahore. This Institute will advise the many Cooperative and Savings Organisations which form part of Pakistan's economic life.

#### INTERNATIONAL PRIZE FOR DANISH PIONEER IN UNDERDEVELOPED COUNTRIES

A Danish pioneer for economic development in Pakistan has received a prize of \$17,000, or about 120,000 kr., from the large private American fund, Asia Foundation which, in the years after the war, made such a valuable contribution to raising the standard of living and training in Asian countries. The Dane is Robert Staermose who has been given leave of absence from FDB since 1958 to act as adviser on Cooperative Development to the Government of Pakistan.

Most of the money will be used to publish a series of handbooks - the first in the whole of Asia - as a guide to cooperative activities. The Danish expert has himself written the first two handbooks which, as well as being published in English, will shortly be issued in Urdu and Bengali, the two languages spoken in West and East Pakistan respectively. These books deal with accountancy and shop management, but they are remarkable in that they take into account the special economic, social and cultural circumstances in which cooperation must work in the Asian countries.

In order to produce such comprehensive books, Mr. Staermose has made use of much of his four years in Pakistan to travel among the villages and urban communities throughout the land to collect material and gain first-hand knowledge of the people's thought and way of life. The generous dollar grant was made after specialists had approved his first MS. This new educational material will not only be useful in Pakistan itself, but also in the permanent Cooperative Schools in India, Japan, the Philippines, Vietnam, Ceylon and many other Asian countries.

#### FEDERAL REPUBLIC OF GERMANY

#### COOPERATIVE TRANSPORT IN GERMANY

SVG is the cooperative transport organisation that owns and operates 41 service stations in West Germany, works through 17 regional cooperatives, and handles about 90 per cent of the road transport freight volume.

Of the service stations, 19 are large scale truck stops called autohoefe; another three have recently been added to the network. These truck stops also do non-member business and besides fuels sell lubricants that are obtained through the International Cooperative Petroleum Association, of which SVG is a member, various

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transport accessories are handled at the truck stops; there are parking, cleaning and general maintenance services available, and every stop has a hostel with rooms and baths, restaurant and social rooms for the truck drivers.

The regional transport cooperatives are federated into a national central organisation - Bundeszentral Genossenschaft Strassenverkehr. The functions of BZG include much more than distributive activities. In the educational field, the central organisation has its own school in a beautiful country setting, where driving discipline, studies of transport rules, freight rates, equipment maintenance, service to the customer, and road safety are among the subjects taught. In addition, there are regional courses, and various programmes and publications for the benefit of the transport industry.

BZG was instrumental, too, in establishing the Deutsche Transport Bank, which provides a complete banking service for the transport industry. Yet another of its services is in the insurance field. This very successful cooperative activity is carried on by a special insurance company, the Kravag, whose premium amount is at present over \$15 million. Through this agency the transport cooperatives have been able to reduce liability, equipment, accident and life insurance by as much as 60 per cent from the rates previously operating.

#### GREAT BRITAIN

## S.C.W.S. AND C.W.S. TAKE PART IN AUSTRALIAN SALES PROMOTION SCHEME

Through the Directorate of Trade Publicity, the Scottish Cooperative Wholesale and the English Cooperative Wholesale Society have joined with the Australian Government in a sales promotion scheme which is the biggest ever devised throughout cooperative societies for specialist products. Over 14,500 retail cooperative units in Britain will be involved in the plan, which is to operate from September 16 to October 5.

This is the first time all retail societies have joined together on a national sales promotion. The scheme was explained by Mr. P.H. Hayward, senior promotions officer of the Australian Directorate of Trade Publicity, at a series of special meetings. For the past five years, he said, there had been the closest association between the Department and the Cooperative Movement, "with the idea of establishing the Cooperative Movement as the major supplier of Australian produce." The SCWS and CWS grocery managers, he added, were confident that over £2 million worth of Australian produce would be sold during the three weeks of the promotion.

## RECRUITMENT PLAN FOR THE GUILDS

The National Cooperative Education Association and the National Cooperative Joint Auxiliaries Council have prepared a five year plan for a 25 per cent increase - 18,000 - in the membership of British cooperative auxiliaries. At present, the combined strength of the Women's Guild, the National Guild of Cooperators, the League of Cooperators and the Scottish Men's and Women's Guilds is 71,687. A yearly increase of 5 per cent over the next five years would bring the numbers to 89,608.

The scheme is envisaged on a sectional basis, with societies and auxiliary district committees within each section initiating auxiliary development programmes at local level. The British Cooperative Union Education Executive has offered to make £800 available so that one society in each of the eight sections can employ a part time field worker.

#### UKRANIAN COOPERATIVE SOCIETY IN ROCHDALE

Rochdale, home of the first cooperative shop 119 years ago, now has the latest of Britain's consumer cooperatives in the Ukranian Cooperative Society which has opened in a small shop not far from the original premises of the Rochdale Pioneers.

The Society, which is run by Ukranians, follows an historical pattern, for it was formed by a group of cotton mill workers who gave three months of spare time work after a day's work in the mill, to renovating a dilapidated building. While labour was voluntary, money had to be found for the interior work, and this cost about £500 - was met by subscriptions from members ranging mostly from £1 to £5.

The Society has 95 members and the shop, which was opened on June 1, offers continental foods chiefly, together with grocery items and vegetables and pre-cooked meats. There are no restrictions as to race or class, and the Society, though not yet affiliated to the Cooperative Union, is run on traditional cooperative lines, with membership open to all and shares having a nominal value of £1. But a share has to be a paid up share before membership is registered, though the shilling deposit confers the right to receive dividend on purchases.

#### A COOPERATIVE HOUSING ASSOCIATION IS BUILDING A MINING VILLAGE

Acting in collaboration with the Ministry of Housing and the iron and steel firm of Stewart and Lloyds, the East Midlands Housing Association is building 300 modern homes in a new iron village in the Midlands. The Society was contacted by the iron and steel firm on the recommendation of the Ministry of Housing; 90 per cent of the finance for the project is being provided by the Government, and 10 per cent by the iron and steel firm. Payments are made to the Society through the local authority, as work proceeds.

The East Midlands Housing Association is at present building homes on six sites in the Midlands, and its net worth has increased to £150,000. When it was launched in the post war years, it began operations with no more than £3,000 of subscribed capital.

#### INDIA

#### THE HINDUSTAN SAMACHAR COOPERATIVE SOCIETY

The Hindustan Samachar (News) Cooperative Society Ltd., which runs a News Agency was registered under the Cooperative Societies Act on February 6, 1957, with eleven members. This is the first venture of its kind in India. Formerly managed by a private agency, this Cooperative News Agency with its Managing Committee of 15, was inaugurated on June 2, 1957, by Dr. Punjabrao Deshmukh, the then Minister for Cooperation, Government of India. Now, all the workers of the News Agency are its members.

The Press Commission of India, after studying the requirements of the 350 million people, had recommended the establishment of a News Agency which could transmit regional news in Hindi, the national language of India. The News Agency uses Hindi teleprinted for transmitting news from one centre to another.

The News Agency has 13 news bureaux - 12 in India and one in Kathmandu. More than 80 newspapers in various languages are subscribing to its news service and Radio Nepal uses its news service regularly. The Agency has been recognised both by the Governments of India and Nepal.

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#### ITALY

#### PRESIDENT OF THE LEGA RETIRES

Mr. Giulio Cerreti, in a letter to the General Council of the Italian Cooperative Movement (Lega Nazionale delle Cooperative e Mutue) which met last month, tendered his resignation as President of the Lega, after 16 years in that office, for reasons of health and because of his Parliamentary commitments.

In his letter, he said, "I would have preferred to avoid resigning and to have deferred any such action until the 1965 Congress when I would not have sought a renewal of the mandate reposed in me on five consecutive occasions. In the rapidly changing economic and social situation in our country, however, the Cooperative Movement is being forced to take new initiatives and explore avenues hitherto unknown, and to make great political and organisational efforts to resolve the difficult problems of territorial and social expansion facing the Lega since the 26th Congress. To carry out such a task in good faith, I should have had to ask too much both of my colleagues and of my own physique. The fear of not being equal to the demands of my duties and of the faith reposed in me has therefore led me to anticipate my withdrawal from the office of President of our Lega and to retire from much-valued responsibility.

It is not without lively regret that I renounce the prestige of such an appointment... While I have been at its head, I have seen the Lega grow and have loved and cherished it like my own son. I came to know it first when it had hardly emerged from the night of fascism and was still groping towards the rehabilitation of the Cooperative Movement and the revival of the workers' faith in it.

Today, I leave in my successor's hands a Lega which, while not without defects and sadly behind in the modern race, is strong and enjoys undisputed prestige both in Italy and abroad."

Mr. Cerreti was elected to the I.C.A. Central Committee in May 1948, and has been a member of the I.C.A. Executive since September of that year.

#### PAKISTAN

## THE WEST PAKISTAN COOPERATIVE UNION

Formed as long ago as 1918, the West Pakistan Cooperative Union today has a membership of over 28,000 cooperative societies. Recently, the Union published a folder giving details of its purpose and its work. This federal organisation embraces all cooperative societies in the Western region and represents the Movement's point of view in national and international conferences. It is consulted by the Government as well as by other agencies, in all matters relating to the development of the Movement, its purpose being to promote the growth of cooperation and of cooperative business.

Services to member organisations are many, and chief among them is the auditing of all the central cooperative banks and some of the bigger cooperative societies. The Union plays a vital role in educating the technical personnel from the cooperative supervisory staff as well as employees of cooperative societies, and is at present concentrating on an educational programme for rural areas. A mobile cinema unit tours the countryside showing the villagers films on community betterment, improved agriculture and higher standard of living through the use of cooperative methods. The van also has a trailer equipped with box libraries containing simple books through which the villagers learn how they can improve their living standards on a self help basis.

The Union's office houses a reading room where many of the publications are concerned with cooperative activities in other countries, and a public library that contains some 3,000 books on cooperation, agriculture, finance, community development and rural economics.

Among the Union's publications is a fortnightly journal in Urdu which keeps members informed of cooperative activities in Pakistan and outside it, and acts as a channel between various agencies, societies, and departmental staff engaged in the promotion of the Cooperative Movement. From time to time, well known books on Cooperation are translated into Urdu.

"Cooperation is a technique" says the final paragraph on the folder. "If our people can be made to render honorary service to help themselves and their community, a lot of improvement in the economic and social sphere is possible at a no-cost basis."

#### PUERTO RICO

#### CONSUMER COOPERATIVES SERVE 250,000 PEOPLE

The Puerto Rican Federation of Consumer Cooperatives now has 97 member organisations serving an estimated 250,000 people and doing a yearly wholesale and retail volume of \$28 million.

Mr. H.Z. Chardon, head of the Cooperative Development Administration of Puerto Rico, speaking at the 11th Annual Conference of consumer cooperative managers from America, held in Puerto Rico, outlined the following goals for 1976:322 consumer cooperatives serving 10 per cent of the population; 1,000 credit cooperatives serving 50 per cent of the population; 90 housing cooperatives serving 10,000 families; and 160 cooperatives of all other kinds.

## SOUTH PACIFIC

#### ROTUMA HAS WELL ORGANISED AND EFFICIENT COOPERATIVE SOCIETIES

Agriculturally, Rotuma - which is part of the Colony of Fiji - is unique among Pacific islands, for there is little unused land and mixed farming, with crops and livestock, is widely practised.

Well organised and efficient cooperative societies flourish all over the island and they are members of a central cooperative organisation with headquarters in Noatu. Here, there is a large modern store, a warehouse and office. Turnover is now over £F 11,000 a month. A good export and import trade has been built up, copra being the one and only regular export commodity.

#### COOPERATION IN PONAPE

Ponape, in the Trust Territory of the Pacific Islands, has changed the former Ponape Cooperative Company into a true cooperative secondary society, wholly owned and controlled by village cooperatives. As a consequence of this action almost every community in the Ponape district began to plan the formation of a village or community copra marketing and consumers! cooperative. Of three already established, one has been outstandingly successful. It is the Uh Soumwet (farmers) Cooperative, which in less than two months, increased its initial volume of 4 tons of copra weekly to 20 tons weekly.

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Another successful undertaking is the Ponape Fishermen's Cooperative Association, which had a record year in 1962 with a catch of 181,000 pounds of fish, all sold locally. Net surpluses of over \$5,000 were earned, about \$1,200 was added to share capital, and \$3,800 was returned as patronage funds.

#### PAPUA AND NEW GUINEA

The Finschhafen Marketing and Development Society is a cooperative owned and operated by New Guineans, and the latest development has been the building of a new concrete and steel wharf, which was officially opened in February. It is equipped with all facilities for the berthing of 300 ton coastal vessels, and will be used by the Cooperative's own ship, the "Vitiaz", as well as being available to other vessels.

This Society is making excellent progress. Agricultural extension officers work constantly with the villagers to improve and extend their coffee and copra stands. The result has been a marked increase in production and a corresponding rise in the business volume of the Marketing Society.

Registered in February 1959, the Society started life with a share capital of £9,300 and 3350 members. It grew rapidly, and today has a membership of over 7,000, which comprises people from all parts of the district, having different languages and traditions. F.M.D.S. has created a common bond. In addition to its headquarters the Society also has a number of retail shops. The one at Kabwum is a fine example of cooperative effort. Through working together, the mountain people of this area built their own air strip, doing all the work by hand, and carrying the material for their store over the mountains to the airstrip. The Society hopes to develop Kabwum as the focal point of activities in the surrounding areas. The people will later build roads to all parts of their land, and their coffee can be transported by truck.

## Other Activities

Papua and New Guinea also have 39 savings clubs and two savings and loan societies, with a total membership of 1426 and total funds of £A 5477. Of the five districts concerned, New Britain takes the lead, with 30 savings clubs and one saving and loan society, 1078 members, and £A 422 in funds.

In the field of publicity, the new Papua and New Guinea cooperative journal "Kibi" has issued its second number.

The first pure cocoa producing cooperative society in New Guinea was launched in June 1962. The Uasilau Native Society is run by New Guineans, who collected £1403 as initial share capital. Within the first few months three consignments of processed cocoa beans were sold.

The other cooperative concerned with cocoa trading is the Mengen Native Society, which began its operations in August 1961. Though its business volume has been modest, it has handled this trade successfully, and in the ten months ending June 1962, the Society produced 8751 lbs. of dry cocoa, paid £178 as first payment to grovers, and altogether sold £623 worth of cocoa.

#### SWEDEN

## FOLKSAM BECOMES FOLKSAM INTERNATIONAL

Following a decision taken at the general meeting on June 12, Folksam Reinsurance has changed its name to Folksam International, and this change reflects the active interest which Folksam has always had in international tasks, giving support to development activities in the international field.

In 1958, this group of cooperative insurance societies commemorated its 50th anniversary by a grant of Kr 75,000 towards the effort to further cooperative insurance activity in the developing countries or to encourage cooperative insurance in countries where there was no cooperative society. In 1960, with the permission of the Swedish Insurance Inspectorate, it was decided that Kr 2 million from the funds of Folksam General should be considered as the basis for constructive work in the developing countries - In the same year a special staff was created for work in connection with the developing countries.

At the 1960 ICA Lausanne Congress, the ICA Insurance Committee appointed a research committee to investigate the possibility for joint effort in the developing countries on the part of the cooperative societies. In connection with this year's ICA Congress in England, a proposal based on the work of the research committee will be presented by the Executive and the Research Committee. Some of the suggestions to be discussed are that a Development Bureau, responsible to the Executive, should be set up; that there should be increased support for cooperative insurance activity in developing countries and joint investment activity and increased exchange of personnel.

The purpose of the reorganisation of Folksam Reinsurance into Folksam International Insurance is to gather within F.I.I. the whole international activity of Folksam. The word "reinsurance" is no longer a part of the company name, but all reinsurance will continually be handled by Folksam International. The essential alteration in its duties is that Folksam International will be authorised to write all classes of direct business outside Sweden. This possibility had earlier been restricted.

#### SWITZERLAND

#### 47TH ANNUAL GENERAL MEETING OF U.S.C.

The Swiss Consumer Cooperative union, U.S.C., held its 47th annual general meeting in Lausanne from June 21 to 23. The first day was devoted to welcoming the many guests, among who were representatives of federal, cantonal and communal bodies, and of friendly organisations from eleven European countries. A children's choir from Rochdale, England, the birthplace of Cooperation, was another pleasant preliminary to business.

In his opening address, Mr. W. H. Kung spoke of the need to guard against the total abandonment of economic liberty. To abandon a doctrine so profoundly rooted in the population must only represent a last recourse for those rare cases where the existing order had obviously failed, and where the general well being of the State made intervention an indispensable necessity.

He emphasised that a free economy had already proved its efficiency.

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## Record Sales

The President of U.S.C., Mr. E. Herzog, speaking to the annual report and balance sheet, said that, for the first time in the history of U.S.C., the 525 societies affiliated to the Union had realised, in 1962, sales exceeding a milliard and a quarter francs. The increase represented Frs 171 million, or 12.8 per cent. With the inclusion of the cooperatives doing a specialised trade, U.S.C.'s turnover reached Fr.952,789,144 - an increase of Fr.99,376,023, or 11.6 per cent. Without these specialist cooperatives, the figure totalled Fr.894,635,043.

What gave cause for rejoicing, said Mr. Herzog, was the fact that nearly all cooperative services had achieved an increase, ranging from 5.2 to 23.9 per cent - only one service had dropped below the last year's figure.

As already stated several times, said the President, "We have indicated that it was our duty to give increasing attention to the changes in consumer needs and to changing shopping habits". One of the most recent enquiries carried out on the proportion of foodstuffs in the budget of a working class family showed that in 1921 the family budget devoted 45 per cent to food, whereas in 1951 the proportion was no more than 34 per cent, and by 1961 it had already dropped to 28 per cent.

Of the 2,470 self-service shops in Switzerland, 877 belonged to the cooperatives affiliated to U.S.C., said Mr. Herzog, and one could forsee at some time in the future, the opening of the first shopping centre for customers shopping by car, where the parking space would exceed the selling space.

#### TUNISIA

#### SPECIALISED STRVICES FOR EVERY REGIONAL COOPERATIVE UNION

The Assistant Director of Cooperation (Secretariat d'Etat au Plan et aux Finances) in Tunisia presided over a meeting held earlier this year at the office of the Regional Cooperative Union at Kaironan, for the purpose of discussing the structure, budgeting and further development of the regional cooperative unions. Those responsible for the various cooperative services were present, and the meeting decided to set up, in each Union, a certain number of specialised services to meet the needs of the regional union and of the various Cooperatives belonging to it. The four suggestions were:-

An administrative service that would be responsible for directing propaganda and education; a financial service which would bring cooperatives into line with the Union, and would study the different requests for credit put forward by these organisations; a study and statistical service; and a commercial service whose essential mission would be to supply the cooperatives affiliated to the Union with the goods they needed.

## NATIONAL SCHOOL OF COOPERATION

A National School of Cooperation in Tunisia was formally declared open on February 16, by Mr. A. Ben Saleh, State Secretary for Planning and Finance. It will fulfil an important role in the national planning for the efficient development of agricultural production. The State has already put at the disposal of "cooperatives, the material, the pastures, the seeds, and the funds through the medium of the national agricultural bank. But this help, and the enthusiasm of the farmers themselves cannot be effective if there are no proper methods for the efficient organisation and administration of production. It is also necessary to know the needs of both the national and the international market, and this is particularly important for cooperatives. It is also necessary for cooperatives

to use the material and funds at their disposition to the best advantage, and those responsible for decision taking need to form their judgement on practical as well as theoretical experience.

The National School of Cooperation has been established with these ends in view, and it will provide the cooperative management personnel for all sectors of the national economy.

The school has 100 students and courses are at three levels - a two year period for those who will become the backbone of the large cooperatives; a one year course for 25 students intended to provide trained personnel for the small cooperatives; and a third course embracing 39 students and lasting three months at the school, to be followed up by practical study for 9 to 12 months in Cooperative organisations.

The two year course - for 38 students - envisages further specialised study for prize winning students, in Sweden, in France at the Cooperative College in Paris, and in the U.S.A.

#### U.S.A.

## SIGNING A GLOBAL CONTRACT

On behalf of the Cooperative League, Mr. J. Voorhis, executive director of CLUSA, signed a "global" contract with the government Agency for International Development on June 28.

The word "global" said Mr. Voorhis, means that the ATD mission in any country can now call upon the League for help. "The League, in turn, will call upon its member cooperatives for persons to staff overseas projects. Thus the contract provides a wide open opportunity to help develop cooperatives that will be of great value to the people of many countries".

The director of the League's International Affairs department has estimated that League projects under the contract will exceed \$1 million - All projects will be initiated by the U.S. AID missions and each will be conducted under a specific task order.

#### PRAISE FOR COOPERATIVE EDITORS AND STAFFS

The 12th annual meeting of the US Cooperative Editorial Association, held June 30 to July 2, brought together a hundred editors and other staff members of cooperative publications from all parts of the country.

Journalist staff members of the University of Wisconsin, who conducted the sessions, had praise - and some criticism - of cooperative editorial work, and Mr. J. Voorhis, executive director of the Cooperative League, said the quality of cooperative journalism had greatly improved over the last five years. The Klinefelter award for outstanding achievement in cooperative journalism went to Mr. W. Corwin, the director of information - publications services for Southern States Cooperative. This award is named after the late H.E.Klinefelter of the Missouri Farmers Association.

There was also the usual annual photographic exhibition, and out of the thirteen awards, eight were won by the Consumers Cooperative Association of Kansas City, including the best picture of the show. First award in the "cover"category was the Missouri Farmers Association. Altogether 136 photographs from sixteen organisations were entered, and other prize winners were Nationwide Insurance, Columbus, Ohio, and Central Cooperatives.

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#### FRUIT GROWING COOPERATIVE IS FIFTY YEARS OLD

In 1913 the Apple Growers Association was formed with 400 members, and without either funds or paid in capital. The growers borrowed \$5000 from the local bank and set about improving their economic position through cooperation. Today the Association's assets total over \$8 million, and in the year ending April 1963 the cooperative sold products to the value of \$11 million and purchased nearly \$1 million of supples for its members. Its facilities now include five fruit packing houses, a 27 million box cold storage warehouse, and a 20,000 ton cannery.

The Association began by storing and packing apples, but it was soon marketing cherries, pears and peaches as well. The next steps were exporting, processing, market development and orchard supplies. AGA also provided its growing membership with other production services, a locker service for members and employees, and short term credit. Fresh products are sold under the Diamond brand and processed fruits and juices under the Hood River brand. The cooperative has an understanding with other processing cooperatives through which they jointly market some of their processed products.

## 33,000 MOTOR TRUCKS ARE OPERATED COOPERATIVELY

A recent study by the Farmer Cooperative Service, U.S.Department of Agriculture shows that farmer cooperatives operate 33,000 motor trucks, compared with 28,000 in 1951. Of the 6,171 cooperatives which replied to the FCS questionnaire (sent to 9,294 cooperatives) 44 per cent reported that they did not operate trucks. Truck mileage of all farmer cooperatives in 1960 ( the year studied ) was estimated at 660 million miles - mostly local trucking. This is about a half of one per cent of the U.S.total of 126.4 billion truck miles.

#### THE CO-OPERATIVE MOVEMENT IN BRITAIN

Co-operation in Britain is the theme of the September number of the Review of International Co-operation. Mr. R. Southern writes on the Co-operative Union, and other articles are:-

100 Years of the C.W.S.
The Scottish C.W.S. by Arthur Oakes.
Britain's Co-operative Press by Desmond Flanagan.
Agricultural Co-operation in Britain by Margaret Digby.
Co-operation in Building and Housing by Harry Moncrieff.
The British Co-operative Party by Harold Campbell.
The Co-operative Movement in Changing Britain by J.A.Banks.
Workers' Co-operative Co-partnership in Britain Today by J. Lennard.
Co-operative Education in Britain by R.L.Marshall.

This special edition forms a useful introduction to the British Co-operative Movement for delegates and visitors attending the 22nd I.C.A. Congress to be held in Bournemouth from the 14th to 17th October, 1963.



# cooperative news service

## INTERNATIONAL CO OPERATIVE ALLIANCE HUPPER GROSVENOR STREET LONDON WI

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SOME CONCLUSIONS OF THE WORLD FOOD CONGRESS

#### THE COOPERATIVE POINT OF VIEW

One of the speakers at the opening of the World Food Congress in Washington last June, (June 4 - 18) was Mr. Murrary Lincoln, president of the U.S. Nationwide Insurance companies. He spoke to the 1400 delegates about his experiences with CARE and other food for peace programmes, referring to them as a "Great new dimension in foreign policy", and declared, "One of the most important needs for people all over the world is for 'famine insurance'. I don't mean the kind of insurance for which you pay premiums to an insurance company. I do mean the adoption of an international policy which will pay off not only in freedom from hunger but also freedom from prejudice, freedom from hate, and freedom from war".

The provisions of such a policy as envisaged by Mr. Lincoln, call for a world food bank, a world wide system of rural electrification on REA lines, a universal credit system, and a world wide bank for cooperatives.

A concluding statement was made by Dr. B.R.Sen, Director General of the United Nations, on the last day of the Congress. It was too early, he said, to assess the full impact of the meeting on world public opinion. But he wanted to convey some of the immediate impressions the Congress had created among those taking part from over a hundred countries.

The atmosphere was one of urgency, and the interest created was evidenced by the wide press coverage given all over the world. The inaugural address by resident Kennedy of the USA had been a major factor in giving stimulus and inspiration to the World Food Congress. He had laid down certain basic guide lines, including the indispensability of international cooperation, organisation and action.

Several useful conclusions for action at both international and national level were put forward by the four commissions set up by the Congress to discuss individual subjects. "On certain subjects", said Dr. Sen, "like increasing productivity and the institutional and organisational arrangements essential for solving the problem of hunger and malnutrition during the coming years, the commissions made new and interesting proposals which I am examining carefully".

The Director General drew attention to ten of these conclusions, which he felt required and deserved further examination. They are:-

(1) The creation of an International Training Institute to train personnel for investigation and introduction of progressive land use systems, including resource assessment and land use planning on the physical side, combined with a regional study of the economic and social implications of agricultural planning as an intergral part of economic development plans.

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- (2) The formation of a "pool" of food production requisites under FAO supervision on which developing countries could draw as need arises, associated with the World Food Program.
- (3) The establishment of spearhead development zones, as under the FAO Mediterranean Development Project, to serve as focal points for the speed of agricultural and general economic development.
- (4) Increase in the scale of external assistance to developing countries, by the creation of an "International Solidarity and Development Fund", mainly through reduction in the steadily increasing military expenditures.
- (5) In order to ensure that the world may be freed from hunger within the foreseeable future, the formulation of a world-plan, in quantitative terms, on the basis of nutritional needs, indicating the type and magnitude of external assistance needed in relation to local resources, and internationally co-ordinated.
- (6) The creation, through FAO, of an international liaison unit with Western Food Industries, to harness the resources of this industry for assisting through FAO the new food industries in the developing nations.
- (7) Initiation of action through FAO and other suitable international organizations to provide assistance in establishing or strengthening applied research facilities, preferably on a regional basis.
- (8) The creation of national nutritional institutions for training, preparation of food-balance sheets, nutritional education, food management and for influencing the direction of farm production.
- (9) Measures to provide for cooperation among the non-Governmental organizations themselves, between non-Governmental organizations and national FFHC Committees, and between Governments and international agencies.
- (10) Placing of the Freedom from Hunger Campaign and the national Freedom from Hunger Campaign Committees on a continuing basis and broad basing and strengthening the FAO coordination of FFHC work.

## AUSTRIA

## COOPERATIVE HELP TO THE VICTIMS OF THE EARTHQUAKE

The Austrian Cooperative Movement has made available for the victims of the Skopje Earthquake, the sum of Austrian shillings 25,000. With this initial sum 100 blankets were purchased as a means to help people quickly. The rest of the money will be used to help in clothing children who have suffered total loss of their belongings.

#### CANADA

#### PILOT PROJECT FOR THE GREAT SLAVE LAKE

A twelve day study of potential cooperative development in the Great Slave Lake area was organised by the Cooperative Union of Canada as a Cooperatives Everywhere project, and was undertaken by the president of Interprovincial Cooperatives, Mr. H. L. Fowler of Saskatoon, and by Mr. J. T. Phalen, an official of Saskatchewan's Department of Cooperation.

The ensuing report states that the Indians and Metis of the Great Slave Lake could become self supporting through cooperatives, which could help to develop the territory's fish, fur, lumber and handicraft industries. Besides considering production and marketing cooperatives, a study of housing and community services cooperatives is recommended. It is felt that the people would only be ready for credit unions after they are familiar with the reasons for saving, and that they need more experience of the highly industrialised economy into which they have suddenly emerged from "a hunting and gathering economy" before they are ready for cooperative stores.

The report urges a pilot project at Fort Resolution as the beginning of a cooperative programme which would need capital resources in the form of grants or loans, and technical assistance in organisation and management.

#### EXPERIENCED MANAGERS TO WORK WITH ESKIMO COMMUNITIES.

Two experienced cooperative managers have heen "loaned" to Eskimo communities under the Cooperatives Everywhere scheme. They will carry out programmes of cooperative education and promotion on CE projects.

#### SPECIAL CONFERENCE OF THE FEDERATION OF HOUSING COOPERATIVES IN QUEBEC

When the Federation of Housing Cooperatives in Quebec held its annual meeting in June, delegates decided unanimously to call a special two day conference on July 13 and 14 in connection with the new law governing cooperatives associations. The application by the Canadian central government of an 11 per cent tax on certain building materials had come at a bad time. When housing cooperatives were seeking ways of lowering house building costs in order to be of service to the greatest possible number of small salaried workers, and the federal government seemed disposed to take new steps in this direction, here was a budget provision that would have an absolutely contrary result.

It was from this viewpoint that the Federation's president, Mr. R. Côte, the Federation's officials and the conference delegates deplored the central Government's attitude. Acting in concert with protesting organisations, notably the Builders Association, the Federation has adopted a resolution that makes known its formal opposition to the Government decision.

## COOPERATIVE CHEMICAL PLANT

When Interprovincial Cooperatives Ltd completes its chemical plant at Saskatoon this autumn, it will put cooperatives into the basic manufacture of chemicals. The plant will be able to manufacture products right from the raw materials, through every stage.

Some of the by-products will be important to other industries, and already one company, having this in view, has begun building an adjacent plant for which hydrogen - an Interprovincial by-product - will be needed.

# FEDERAL REPUBLIC OF GERMANY

# GERMAN COOPERATOR HONOURED

On the occasion of his 60th birthday, Mr. Carl Schumacher, President of Z.D.K. the Central Union of German Consumers' Societies, was given an honorary Doctorate by the University of Erlangen-Nurnberg. This recognition of his services to cooperation has not only been welcomed in Germany, but by cooperators everywhere.

Carl Schumacher began his cooperative career in 1929, and after the second World War, and the defeat of Nazi Germany he was elected to the Board of ZDK in Hamburg, and in 1954 became President.

It is not only his outstanding ability that has made him so appreciated and of such value to the Movement, His writings and speeches have also inspired much new thinking, and action, and his counsel and advice is greatly valued in the international field as well as in his own country.

# GREAT BRITAIN

# C.W.S.EXPORTS CIRCLE THE WORLD

In the last ten years the English Cooperative Wholesale Society has doubled its export trade, and its goods travel the world over. CWS aluminium ware goes to Ghana, and detergent, tinned vegetables, preserves are shipped to Aden, The Yemen and Teneriffe. In Thailand and Singapore CWS soaps are for sale. Shoe exports are on the increase and the CWS is embarking on a new drive in footwear sales abroad. Recently an order for men's and women's shoes to the value of £40,000 was placed with the Soviet Union. They will all be made in CWS factories. The new Anglo-Soviet Consumer Goods Trade Agreement has opened up a two-way trade in consumer goods by granting import licences to both Russian and British manufacturers, and the CWS is playing an important part in this development.

CWS products are also finding a growing market in other Eastern European countries. In Europe, many shops and stores in Western Germany sell CWS confectionery, and clothing factories use CWS wool textiles. The Maltese buy a wide variety of CWS productions; every vessel leaving the Port of Manchester for this island carries many tons of CWS merchandise.

Cloth from CWS cotton mills in Lancashire goes to New Zealand, some of it returning to England as wrapping for the New Zealand lamb exported to Britain. For some years too, the CWS has been supplying the N.Z. postal authorities with postmens bicycles.

#### COOPERATIVE STATISTICS FOR 1962

Final statistics of the British Cooperative Movement for 1962 show that the combined share and loan capital decreased by £2 million. Loan capital at the end of 1962 totalled £38,439,011, as against the 1961 figure of £39,955,801. These figures exclude loans from other cooperative organisations and are confined to loans from individuals. Share capital for the year was £254,292,875 as against £254,751,695 at the end of 1961.

Average share capital per member was £19.35, compared with 19.53 the previous year. Membership of societies increased by 96,704 to 13,140,188. Total retail trade during 1962 was £1,053,940,921 - an increase of £9,142,118. These figures include direct sales by retail societies to members and indirect sales by federal societies to members of retail societies. Increase in trade, both in amount and percentage, was smaller than in both 1960 and 1961.

Retail societies reserves and other funds increased by £1,170,567 to £42,044,039 - a slightly smaller increase than in 1961, but the relationship to share capital and to share and loan capital was improved, in view of the fall in the total amount of these funds.

While the trend to decreases continued in the North West section, a substantial increase was recorded by the Midland section, and more modest ones by the Western, Southern and Irish sections. The Midland and Southern sections together accounted for 70 per cent of the totals. But the Northern sections, despite decreases in their total share capital, had a rate per member that was still higher than the average.

# "GIVE A DIVI TO HELP THE HUNGRY"

This is the slogan on a display card being prepared by the Oxford Committee for Famine Relief. It carries the number L.99110, and Oxfam is hoping to place it in every cooperative shop in Britain.

The Oxford Committee for Famine Relief is already financing a number of agricultural cooperatives - in the Phillipines, in Sicily, through Danilo Dolci, and elsowhere. The Committee's field director, Mr. T.F.Brett, well known in cooperative circles, is pioneering cooperative projects in Eastern and Southern Africa.

# LONDON SOCIETY TO MARKET CANNED GOODS UNDER ITS OWN LABEL

The largest order in Europe for canned vegetables - six million cans - has been placed by the London Cooperative Society, and is to be shared by LCS and some Midland cooperative societies. At home, first deliveries of freshly tinned garden peas were scheduled to be in London Society's 400 shops by mid-August, and other canned vegetables will follow. Rigid standards of quality and uniform size have been laid down, and all canned goods are to be marketed under the Society's own label. "In this way" said Mr. Abbotts, Food Trade Manager, "we will be able to lay down specific standards of quality to our canners". The label, which incorporates the LCS symbol, is already known to millions through television.

#### ICELAND

#### 61ST ANNUAL GENERAL MEETING.

There were 104 elected representatives at the 61st annual general meeting of SAMBAND ISLENZKRA SAMVINNUFELAGA - The Federation of Iceland Cooperative Societies, held from June 20 - 21.

Mr. J. Frimannsson, chairman of the Board of Directors, gave The Board's report and Mr. E. Einarsson, General Director, reported on the financial and business results of 1962, which had been a very favourable year for the national economy, the fishing catch reaching an all time record. The increase in the national product (from 634 to 767 thousand tons) had a marked influence on the Federation's business. Turnover rose in all departments, the aggregate increase being Kr.372.1 million, or 29.3 per cent. This figure does not include the turnover of the

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various subsidiary firms. The general meeting decided to pay member societies a  $2\frac{1}{2}$  per cent dividend on all purchases from Samband.

During the year, the products development centre for the fisheries department was finished, as well as a factory building for Hekla (the garment factory). Samband invested quite heavily in new assets, another of them being the big building for the machinery department in Reykjavik. New spinning and combing machines were brought for Gefjun, the wool mill, and a small oil tanker was added to the Federation fleet in November, bringing the number to eight. A contract was signed for the building of a 2700 ton dry cargo vessel in Norway, to be delivered early in 1964.

# Review of the Departments

The agricultural division of the Export Department increased its sales by 35.6 per cent to Kr.417 million, of which export accounted for Kr.276.6 million and local sales Kr.140.4 million. Principal exports were frozen lamb, salted lambskins and wool.

The fisheries division, with total sales of Kr.421.9 million (19.8 per cent increase over 1961) exported the largest amount of frozen fish to the U.S.A. (51.9 per cent) followed by the U.S.S.R. (21.3 per cent) and Great Britain (15.4 per cent). France had 9.5 per cent and Czechoslovakia 1.8 per cent of this product.

The largest amount of fishmeal went to Ireland (32. per cent), followed by Great Britain (24.4 per cent), West Germany (18.1 per cent), Denmark (14.5 per cent) and Czechoslovakia (10.2 per cent). Great Britain had nearly the whole of the exported herring meal (91.2 per cent), the remainder going to Denmark. Similarly, Nigeria took 86.8 per cent of the exported stockfish, and Italy the remainder.

The <u>Import Department</u>, which covers food and feedstuffs, household utensils, tools, textiles, footwear, and building materials, had sales totalling Kr.322.8 million - a 37 per cent increase over the previous year.

The Machinery Department, responsible for import of farm machinery, electrical appliances and automobiles, increased sales by 64.7 per cent to a total of Kr.162.7 million. The Federation Line (shipping operations) operated 5 dry cargo vessels, 3 tankers and one refrigerated ship. The Industries Department runs ten factoric employing 592 people, and had total sales in 1962 of Kr.171.5 million - an increase of 21 per cent over 1961. At the same time wages and salaries increased by Kr.7.9 million. The Educational and Public Relations Department was responsible for the Cooperative School, The Correspondence School, commercial courses, the monthly cooperative magazine "Samvinnan" and the monthly publication "Hlynur" for cooperative employees, educational meetings, housewives, courses, film shows and so on.

The Federation also runs several smaller undertakings, including a wool washing establishment, book publishing company, a summer hotel and self service shops. It has branch offices in London and Hamburg and a subsidiary marketing company in the U.S., and is a member and co-owner of N.A.F. the Scandanavian C.W.S.

Affiliated to Samband is Samvinnutryggingar, the mutual insurance company which is Iceland's leading insurance organisation, and whose premiums income rose by 13 per cent to Kr.102.4 million during 1962.

# INDIA

# 1962-63 REPORT OF THE MINISTRY OF COMMUNITY DEVELOPMENT AND COOPERATION

This Report on the work of the various cooperative undertakings in India includes a broad indication of the programme for 1963-64. An outlay of about Rs.12.7 crores ( 1 crore = 10 million) has provisionally been provided for in the plans of the States and union territories. About 3,000 new service cooperatives are to be organised, and 8,000 to 10,000 societies are to be revitalised. Total membership is expected to increase to 27 million as against the target of 37 million at the end of the third year plan. The programme envisages the establishment of some 100 branches of central cooperative banks and the setting up of an Agricultural Re-finance Corporation. Sixty primary marketing societies and assistance in building 1,000 rural godowns are other proposals, and it is hoped that about 1,200 cooperative farming societies will be organised in pilot and non-pilot areas.

In the consumer field the target is the organisation of 130 wholesale stores and 3,300 primary branch stores. In the miscellaneous sector, efforts will be made to encourage the development of labour contract and construction cooperatives, cooperative printing presses, and cooperatives for rickshaw pullers.

"A socialist pattern of society implies the creation of a large number of decentralised cooperative units in all sectors of our economic life", says the Report in conclusion. "These units can obtain the advantages of scale and organisation mainly by coming together. Hitherto, cooperatives in the different sectors have functioned more or less in isolation and the principle of federalism has also not been sufficiently developed within the respective sectors themselves. The Ministry has created an increasing awareness of the need for integrated development of The Movement."

#### IRELAND

### COOPERATIVE TURNOVER

Eire now has a total of 325 cooperative societies, and their annual turnover is in the region of £70 million according to the Secretary of the Irish Agricultural Organisation Society.

# THE NORTH DUBLIN GROWERS! COOPERATIVE SOCIETY

After five months of organisation, the North Dublin Growers' Cooperative Society has been established. It has around a hundred members and about £12,000 capital in shares subscribed. The new cooperative will engage in gardening, packaging and marketing activities.

# COOPERATIVE FOOD PROCESSING FACTORIES

The Eire Government is to consider a plan for establishing food processing factories run on cooperative lines and linked with agricultural cooperatives. The idea is similar to the Glencolumbcille Cooperative formed last year in County Donegal. The proposed programme calls for the setting up of twelve pilot scheme food processing plants in selected areas, and the development of dairying and pig production. It would involve a capital outlay by the Government of about £250,000 in the second year, exclusive of the cost of the factories. But the cooperative scheme would benefit 5,000 families within three years, increasing income considerably on each farm

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## JAPAN

# GROWING SUMMER PRODUCE THE YEAR ROUND

Some 24,000 Japanese farmers are concerned with a cooperative sales organisation that markets fruit, flowers and vegetables. These products are grown in plastic "greenhouses", the largest of which covers 30 acres, the smallest houses no more than 450 square feet. All are steam heated and have semi-automatic irrigation, systems. They are being used in the Kochi prefecture of Japan, where the climate is more temperate, and they make it possible for summer produce to be grown throughouthe year. Farmers in this area have made such technical progress that their average income is estimated at the extremely high figure (for Japan) of \$2,778 a year.

# NIGERIA

# ICA GIFT TO EASTERN NIGERIA

Under its technical assistance programme the International Cooperative Alliance has dispatched a mobile film unit to Eastern Nigeria. This gift to the Cooperative Union of Eastern Nigeria was made under the direction of the London office of the C.W.S. Film and Television Section.

# SWEDEN

# FOLKSAM'S EDUCATIONAL WORK

Folksam- the Swedish cooperative insurance group - completed its most intensive educational programme for personnel with the ending of the spring term. Courses, conferences and meetings were arranged at all levels of the field organisation, and training courses held at the head office in Stockholm and on rented premises in other parts of Sweden.

The programme included compulsory vocational training for spare time agents. During the autumn and spring terms about 700 new agents received their diplomas. Two of the spring courses were attended by representatives of insurance cooperatives in other Scandinavian countries, and dealt with modern sales management and the question of selling expenses and control of return on investment.

Educational work of a general nature was concerned with the fact that the number of claims filed in 1962 under meter insurance broke all previous records - there were 170,000 more than in 1961, bringing the total number of claims to 677,000.

To try and check this accident curve, Folksam launched a nationwide safety contest, with the slogan "Think before you act". It ran from April 1st to July 1st, and invited the general public to put forward suggestions as to ways and means of reducing the risks that give rise to accidents - road design, car equipment, traffic regulations, traffic signs, and in fact anything that could contribute directly or indirectly to improved road safety.

# THE SWEDISH OIL CONSUMERS ASSOCIATION

The annual report of O.K. - the Oil Consumers Association - for 1962 records that this cooperative undertaking, in partnership with IC (the Car Owners Purchasing Cooperatives) carried out price reductions on petrol, diesel oil and car tyres, in 1962, to the benefit of Swedish motorists. Over a quarter of the increase in

Sweden's oil requirements was met by OK. The cooperative oil trade now accounts for between 16 and 17 per cent of the country's total oil supply.

OK's tanker fleet was increased by two more vessels, and in the autumn of 1962 the new ocean terminal in Gothenburg came into operation. In Norway, the motor fuel needs of A/S Norske OK were met by deliveries from OK. Cooperative oil dealings with Denmark cannot be put on a practical foooting until this autumn, when the new Copenhagen sea terminal of Nordiske Oliekonsumenters Indkøbsselskab is expected to become operational.

Besides prospecting for crude oil in Libya (carried out by The National Oil Company of Libya) OK has applied to the Swedish Government for a concession to seek oil, gas and salt in certain parts of Southern Sweden.

In 1962, the market value of OK sales was Kr.483.4 million, of which Kr.137.9 million was paid out in national petrol and energy taxes in the form of sales tax. Increase in sales, inclusive of tax, was Kr.65.7 million, and exclusive of tax, Kr. 35.3 million - over 11 per cent.

Deliveries of liquid fuels rose by 20 per cent. Since 1957, when some IO million cubic metres of oil were consumed in Sweden, consumption has increased by 50 per cent. During 1962 alone, the increase came to 15.1 million cubic metres, or nearly 11 per cent. OK's Swedish sales of liquid fuels during this five year period went up 135 per cent by volume, the cooperative catering for nearly 17 per cent of the overall domestic supply as compared with 11 per cent in 1957.

There is a growing need of liquid fuels for heating and energy production purposes, and last year's increase of 1.3 million far exceeded the average increase of 790,000 cubic metres over the five year period. OK stepped up its domestic sales of heating oils by 20 per cent - over a quarter of the 1962 consumption increase in Sweden as a whole.

Special product lines - tyres, accessories, lubricants, bottled gas, etc - had a sales value of about Kr.60 million - an increase of 9 per cent over 1961. As a result of A/S Norske O<sup>K</sup> (Aksjeselskapet Norske Oljekonsum) taking over the business formerly conducted by Oljeforbrukernes Andelslag, the cooperative oil trade in Scandinavia increased by 250 per cent during 1962, with Norske OK delivering over 25,000 cubic metres of liquid fuels. Total sales were valued at N .Kr.7.5 million. As a result of the keener competition which the growth of Norske OK brought about, savings were passed on to Norwegian consumers in the form of lower prices, especially on heating oils.

OK employed an average of 1,119 people during 1962, of whom 180 were sea going personnel, 306 were operatives, and 633 salared employees and other staff members.

#### TANGANYIKA

# A YEAR OF REMARKABLE COOPERATIVE ACHIEVEMENT

"For our Cooperative Movement, the first year or so of independence has been a year of remarkable achievement," said Mr. J. S. Kasambala, Minister of Cooperative and Community Development in Tanganyika, when he addressed the first annual conference of the Cooperative Union of Tanganyika in July.

There had been hundreds of new societies, including many new unions, said the Minister, bringing the total to 1,085 (45 of them unions) with a membership

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of 500,000. The Movement had marketed produce worth about £16 million - an increase of £3 million over the previous figure. In addition a nation-wide consumer cooperative movement known as COSATA had been launched, and a cooperative bank founded.

Of the Cooperative Union of Tanganyika the Minister commented that it not only united the Movement but represented it abroad. It was a member of the International Cooperative Alliance and had acted as host to the first Pan African Cooperative Conference last November, which took the historic decision to form an African Cooperative Alliance, inviting Tanganyika to nominate the first President and deciding to establish the Secretariat in Dar es Salaam.

Other developments have been the Cooperative College at Moshi, opened this year; representation on the National Freedom from Hunger Committee; a Government grant of £8,000 towards the establishment of the ACA Secretariat; and the responsible task-entrusted to the Cooperative Movement by the Government - of distributing most of the 380 tractors due to arrive by the end of the year.

Referring to the Movements' educational plans, Mr. Kasambala said the request for an expert on member eduction to be attached to the Cooperative Union was under consideration by the International Labour office.

The biggest plan for the future is a national cooperative centre in Dar es Salaam . The building, with its 15 storey tower will house cooperative offices, a supermarket and departmental store, COSATA showrooms, and will be a headquarters for the Cooperative Bank, The Cooperative Union, COSATA, The National Insurance Company and the Credit Union. Amenities are to include a post office, travel agency, dispensary, barber's shop, coffee bar, beauty parlour and roof garden. Total cost is expected to be £650,000, and it is hoped to negotiate a long term loan for £40,000, with the Cooperative Movement raising the balance of £250,000. The building of the Centre is expected to take at least two years.

# U.S.A.

# NATIONWIDE ENCOURAGES GREATER USE OF SAFETY BELTS

Nationwide Insurance - the second largest mutual automobile insurers in the USA - is now giving 50 per cent extra medical coverage, at no extra cost, to seat belt users covered by its Family Compensation or Medical Payments coverages. The new ruling came into effect on July 1st, and means that a driver or passenger with a \$1,000 medical coverage will be entitled to \$1,500 in medical benefit if he is wearing a seat belt when injured in an accident. Seat belt users are also now entitled to lower hospitalisation benefits, the maximum 180 day benefits being extended to 270 days.

"Research and actual experience", said Mr. H. Hutchinson, senior vice president of insurance operations, "have shown clearly that seat belts do save lives and help to prevent serious injury...We hope that the use of seat belts will become as common as safety glass".

Extra benefits for seat belt users have been approved by insurance departments in 24 out of the 31 states in which Nationwide operates.

# FARMERS AND CREDIT UNIONS

Of the 21,032 credit unions operating in the United States, 245 serve farm organisations and cooperatives. Forty four of them are owned and operated by cooperative members, 84 by Farmers Union members, 59 by Grange members and 58 by Farm Bureau members.



# cooperative news service

# INTERNATIONAL CO-OPERATIVE ALLIANCE ILUPPER GROSVENOR STREET LONDON W-1

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# INTERNATIONAL CO-OPERATIVE SCHOOL AT OSLO

# Sixty-One Students from 15 Countries

The 33rd International Cooperative School was held by the I.C.A. at Voksenasen, near Oslo, in collaboration with the Cooperative Union and Wholesale Society, N.K.L., from August 31 to September 10. This was the first occasion on which the Norwegian Cooperative Movement had entertained the School, which was directed by Mr. W.P.Watkins, Director, I.C.A., and Mr. Sverre Nilssen, Rector of N.K.L's Cooperative School. The 61 participants who attended the course included one from the Japanese Central Cooperative Bank for Agriculture and Forestry, Tokyo, and an officer on leave from the Cooperative Development Department of Kenya. The remaining 13 countries represented were all European.

# Cooperation in Norway

The School was welcomed on the evening of August 31 by Mr. Reider Haugen, General Secretary of N.K.L., on behalf of the Norwegian Cooperative Movement. Mr. Haugen also delivered the lecture on the Consumers' Cooperative Movement which immediately followed a lecture on "Norway: its People and Economy", given by Mr.S.S.Nilson of the Government Office of Cultural Relations, introducing the School to the country. The studies of Norway and its Cooperative Movement, which took up the first two days of the course, were continued by Mr.O.Borgan in lectures on Agricultural Cooperation, Mr. R.Wilhelmsen on Cooperative Housing, and by Mr.C.Bjørge on Cooperation in the Fishing Industry. Visits to modern shops of the Oslo Consumers' Co-operative Society and the housing estates developed by the Housing and Savings' Society, OBOS, completed these studies.

# Cooperation and the Market Economy

The principal theme of the School was the Cooperative Movement in relation to recent developments in the market economy. The aim was to bring out the reasons why the Cooperative Movement had always adopted a critical attitude to the market system and felt obliged to counteract some of its contemporary tendencies, as well as to discuss the policies which must be pursued if the Movement is to continue to be of growing effectiveness as an alternative to, and corrective of, the market economy. The subject was treated, first from the standpoint of the consumer by Professor Paul Lambert (Liège) and second from the standpoint of agricultural cooperation, by Dr.H.J.Frietema (The Hague), whose lectures were preceded and followed by keen discussion in English, French and German language groups.

The general conclusions reached were that Cooperative Movements, both of consumers and of primary producers, needed to modernise their methods and techniques and entrust to central federations a number of functions at present discharged by independent units, besides bringing about closer integration between local and national organisations. The two Movements should also seek mutual support through intertrading and joint action in other ways. Cooperative education and

propaganda should, on the contrary, be widely diffused among the members in order to enlighten them on the true nature and aims of the Movement and the appropriateness of cooperative principles and ideas to the present world situation.

# International Cooperative Trade

The final lecture of the course was an account of the Scandinavian Wholesale Society, N.A.F., and it daughter enterprise, Scandinavian Cooperative Exports, by their general manager, Mr. Mogens Efholm who illustrated his talk with many examples drawn from his experience, showing both the difficulties to be encountered and the opportunities which might be seized by the Movement in developing international intercooperative trading relations.

# Norwegian Culture and Cooperative Education

On September 5, the School was officially received at the magnificent Town Hall of Oslo by the Lord Mayor, Mr. Stronget, who related some of the city's history and outlined its system of government. Besides this opportunity of admiring the many treasures of fine and applied art the Town Hall contains, the students also saw much more of Norway's cultural riches on their visits to the Vigeland Park, the Munch Museum and the National Folk Museum where ancient crafts and musical instruments were demonstrated. Not the least interesting and enjoyable of the visits was that made to the Cooperative School at Sandvika where Mr. Sverre Nilssen as Rector, welcomed the party and described the School's place in N.K.L's system of cooperative training and education. In the course of an evening film-show, the participants also saw the film "Northern Land", which describes Cooperation among the Laplanders in the far north of Norway, and "Cooperative Journey in Sarawak", the film produced for the I.C.A. and now coming into circulation.

# INTERNATIONAL

# AN INTERNATIONAL MODEL CREDIT UNION

The Coady International Institute, founded in 1959 as a memorial to the Rev. M.M.Coady, first director of the extension department of the St. Francis Zavier University, Antigonish, Nova Scotia, runs a model credit union for eight months of each year, in connection with its social leadership courses for men and women from all parts of the world.

The purpose of this temporary cooperative is to teach the students in the Social Leadership course how to organise and operate credit unions in their own lands. The 1962-63 credit union which was launched in September and wound up in May of this year, had a membership of 59 students drawn from 27 different countries including Basutoland, the USA, Iraq, Mexico, Tanganyika, India, Canada, Ghana and Peru.

About 20 of the students visited Filene House, Madison, USA, the headquarters of CUNA - the Credit Union National Association - as part of their training. CUNA's world Extension Division sends CUNA staff lecturers to the Institute's school and cooperates with it in other ways, too. For several years Institute graduates have been given special training at Filene House.

One of the 1963 International Institute students has gone back to East Pakistan with plans for setting up a rice credit union, encouraging thrift among the people through the saving of rice, which is the medium of exchange in the area. Among the students who entered in September this year is a Catholic nun who is studying credit unions and cooperatives before leaving for a ten year assignment in Korea, where she will work with another Catholic woman missionary who, with help from CUNA, has organised 27 credit unions mostly in Korea's poorest areas, since 1960.

### AUSTRALIA

# COOPERATIVE STATISTICS

The most recent cooperative statistics for the Australian movement show New South Wales to have the greatest number of societies (314) and members (246,549), and assets of £42,826,000. Queensland comes next, with 162 societies, 129,748 members, and £40,584,000 in assets. Victoria has 140 societies, 81,592 members, and assets of £19,659,000. Western Australia has 94 societies, 65,665 members, and £21,007,000 in assets, while South Australia, with 70 societies has a membership of 111,031 and assets of £14,047,000. Tasmania has 13 societies, 4,925 members and assets of £2,084,000.

Turnover figures show that New South Wales is well ahead with £126,339,000; followed by Queensland with £62,882,000. Western Australia, despite only 94 societies to Queensland's 162, takes third place with a turnover of £50,040,000.

The overall total for Australia is 793 societies, 639,510 members, £297,313,000 in turnover, and £140,207,000 in assets. Share and loan capital and reserves owned by Australian Cooperators amount to £82,082,000.

# REPORT ON COOPERATIVE WORK IN NEW SOUTH WALES

In the introduction to his report for July 1st 1961 to June 30th 1962, the Registrar of Cooperative Societies in New South Wales says that the chief administrative work of the Department continues to centre on housing developments. With the Housing Indemnities Act 1962, an additional function was placed on the Department as a result of the provision that the person holding the office of Registrar of Cooperative Societies was to be the administrator of housing indemnities.

Another feature of the Departments work over the period under review has been the furthering of interest in credit unions. During the year, the Minister for Cooperative Societies set up a statutory Credit Union Advisory Committee. The Committee's function is to forward recommendations to the Minister on proposals to 1) promote the objects and activities of credit unions; 2) to improve the methods of operations of credit unions; 3) to finance the operations of credit unions; and 4) to furnish recommendations on such other matters as may be referred to the Committee by the Minister or as may be prescribed.

The credit unions, states the Report, are designed to be as much the mediums of thrift as they are for making personal loans to members. 124 of them made returns during the year, and advances made by credit unions in the period reviewed, amounted to £1,926,000, making a total of over £9.4 million lent by societies of this type in the 16 years since they were first launched in New South Wales.

There are also 3 investment societies in New South Males, and this type of society is virtually a thrift organisation. Two of them were formed by employees of certain companies and investments have been made from the periodical subscriptions of members, in shares of the employing organisations. The third society, launched during the 1960-61 year, has listed in its rules a number of companies in which funds may be invested.

There are 41 permanent building societies registered under the Cooperation Act, and advances made by them during 1961-62 totalled £5 million - an increase of £0.4 million over the previous year. Loans increased by £2.4 million to £18.8 million.

Ninety two Starr-Bowkett societies were in operation during the year and their advances to members totalled £1,604,000 - an increase of £118,000 - and loan repayments aggregated £1,087,000. The net surplus on annual operations was £58,673

Cooperative societies in New South Wales numbered 2,382 at the end of the year reviewed and included 209 new registrations. They fall into the following divisions:- rural production (including allied services); other commercial services (including retail stores); finance cooperatives (including building societies); community s rvices, and administrative societies. Their total business for the year ended June 30th, 1961 amounted to £152,754,314 - an increase of £171,366 over the previous year.

Among the less usual societies are 27 ski club cooperatives. The Kosciusko State Part Trust, in an effort to develop the tourist potential of the snowfields of the Southern Alps on a proper basis, has adopted a policy of requiring proposed lessees of sites for ski lodges to obtain corporate status. The registration of community advancement cooperative societies for this purpose has become popular, and it is expected that many more will be formed in the future.

The Report comments, "Although their establishment has been, in the main, dictated by reason of necessity or expediency rather than from any true appreciation of the cooperative structure, it is interesting to observe that the comprehensive nature of The Cooperation Act of this State can without difficulty provide the machinery to encompass the need for any community service or benefit including the operation and maintenance of clubs for recreation purposes."

Other types of cooperatives are six societies for community bus services, two societies engaged in the conduct of theatres, three that provide hospital facilities, one that acquires holiday homes for its members, one toprovide a centre for the cooperative training of aboriginals, and 17 that provide community halls.

# A FARM ECONOMICS CONFERENCE

Wesfarmers inaugurated a very successful farm economics conference a few months ago, with an attendance of not less than 160 people at each session. The sessions covered farm budgeting, accounting, pasture improvement and autumn shearing. Dr. R. Maulden, senior lecturer in farm management at the University of Western Australia, who was in the chair, said that the conference had caused people to ask the right questions. That was the first step towards finding the right answers for proper planning and budgeting in farm management.

The conference, the first of its kind to be held in the rural areas of Western Australia, had a good panel of speakers, some of them from farm management advisory groups and from Wesfarmers.

# WESFARMERS DISPLAY IN ANCHESTER

Among the many displays at the CWS Centenary Exhibition in Manchester this month, is one illustrating Australian and New Zealand cooperative enterprises. This includes a display devoted to the Wesfarmers Group. Designed in England, the material for the display was sent by Wesfarmers, and includes 49 photographs illustrating various aspects of the cooperative's activities and examples of fruit, stockfoods and fertilizor packaging, as well as examples of printing from Wesfarmers printing department.

# WESFARMERS SUPERVISED APPLE EXPORT

At the request of the W.A. Fruit Shippers Committee, Wesfarmers (Westralian Farmers Cooperative) supervised the export of fruit from the port of Bunbury for the 1963 season and earned praise from shippers, ship's agents, stevedores and railway officers for their excellent handling of this job. Wesfarmers were responsible for the loading of all vessels, and 86,041 cases and cartons - all apples - were dispatched.

# HONEY POOL EXPORTS TO JAPAN

Western Australia's Honey Pool has made the first big export sale of honey to Japan, where there is a large potential market for this commodity. Export trade has been helped by the fact that the Japanese Government recently agreed to lift import restrictions on Australian honey, and shipping companies are giving a special freight rate.

The first consignment of 550 cases of Wescobee honey had to pass the very strict requirements of the Japanese pharmacopoeia, and the W.A. honey industry is making a special study of the Japanese consumer's needs. The Honey Pool has also been helped by the managing director of Wesfarmers Kleenheat Gas, Mr. W. Ashton, who studied the honey market in Japan recently and sent in a report to the Pool.

A second shipment of thirty tons of bulk honey was dispatched to Japan in June.

# AUSTRIA

# MR. LABAK NEW CHAIRMAN OF THE AUSTRIAN COOPERATIVE WHOLESALE SOCIETY

Mr. Erwin Labak has been appointed chairman of GoC., The Austrian Cooperative Wholesale Society, following the retirement of Mr. A. Korp from that position in July.

Mr. Labak, one of GoC's directors, has been active in the Cooperative Movement for over 40 years, first joining in 1922. He has worked in the fields of accounting, finance, taxation and technical management, and is well known for his organisational and adminstrative abilities.

# CANADA

# COOPERATIVE INSURANCE TO THE RESCUE

The new hospital in The Nova Scotia mining town of New Waterford, opened in August, was made possible by the readiness of Cooperative Insurance Companies, Regina, to purchase debentures that the local banks and businessmen were reluctant to buy in face of mine closures and an expected recession. The mining community, badly in need of a fully equipped hospital, found they would have to raise \$150,000 before construction of a planned \$2,500,000 building could begin.

The Regina insurance organisation hearing of the townspeople's difficulty, offered to purchase \$31,000 worth of the debentures. Thus backed, help was soon obtained from the local credit union, The Nova Scotia Credit Union League and Waterford's business men.

# COOPERATIVE SCHOOLS FOR TEENAGERS

During July, nine cooperative schools for teenagers were held throughout the province of Saskatchewan. Personnel belonging to the Saskatchewan Credit Union League helped in the instruction courses on credit unions. The young people also learnt about other types of cooperatives and had training in leadership.

#### CEYLON

# COMMEMORATIVE STAMP

To commemorate the 50th anniversary of cooperation in Ceylon, last July, the island issued a specially designed 60 cent postage stamp depicting in brick red and black, various aspects of rural life in Ceylon.

# DOMINICA

# LARGEST CLAIM EVER IN THE WEST INDIES

The Credit Union National Association Mutual Insurance Society recently met a claim for \$10,000 (British West Indies dollars, or \$6,781.76 in U.S. dollars) to enable the widow of a credit union member in Dominica to build a house. Roseau Credit Union, to which the claimant's husband had belonged, has been a policy owner with CUNA Mutual since 1957. The claim is the largest single one to be paid in behalf of a credit union member in Dominica since CUNA Mutual Service began there in 1954, and the largest ever paid in the West Indies.

# FEDERAL REPUBLIC OF GERMANY

# NEW DIRECTOR FOR COOPERATIVE HOUSING FEDERATION

Mr. J. Bruggemann has been appointed Chairman of the Board and Director of the West German Cooperative Housing Confederation, thus filling the vacancy caused by the untimely death of Dr. Juluis Brecht. The new Director, also, is a specialist in cooperative housing and brings to his post many years of working experience in the cooperative housing field. He has made his mark, too, in his writing and public lecturing.

# A DRY GOODS CENTRE TO SERVE ALL WESTERN GERMANY

G.E.G., The German Wholesale Cooperative Society is planning a dry goods centre in Westphalia which will cost over £2 million and will house textile and dry goods wholesale departments (with the exception of furniture). Hitherto, these departments have been scattered in different towns. The new central supply depôt will serve the 250 West German cooperative societies and their 9000 shops, and will be able to supply 3000 shops every day. That means that every cooperative shop in Western Germany can be supplied twice weekly.

#### INDIA

# TAXI DRIVERS! COOPERATIVE

Cooperatives for taxi drivers are increasing in Calcutta which suffers from a taxi shortage. So far, twelve have been organised, ten of them under the State government's pilot scheme for organising such societies. The other two were organised through the Rehabilitation Industries Corporation.

Under the pilot scheme, each taxi cooperative has a membership of 20 taxi drivers, one mechanic or fitter, two cleaners and a fleet of ten taxis. Each society has raised paid up share capital of Rs.20,400, and each has received Rs.20,000 in share capital from the State, and a loan of Rs.1,30,000 from the West Bengal Provincial Bank on a State guarantee at the rate of 5 per cent per annum repayable over three years. Two societies were able to repay the loan within 14 months.

Two societies are connected with the Rehabilitation Industries Corporation. The members have contributed between 100 and 250 rupees towards paid up share capital, according to their ability. Each society has a fleet of 11 taxis.

A cooperative taxi driver earns on an average between seven and ten rupees a working day. But in a few years, when the loan to his cooperative is fully repaid, and a depreciation fund is built up to replace the taxis, his income will increase substantially. The taxi cooperatives will then be in a position to buy new taxis outright without any loan, they should be able to ensure an increase of four to five rupees per working day in the driver's income, increase the number of driver members, and declare a good dividend.

# PRIMARY COOPERATIVE SOCIETIES ARE MAKING STEADY PROGRESS

The number of primary consumer cooperative stores in India increased from 6,435 in 1957-58 to 7,281 in 1961-63. Steady progress has been made in all the States. Maharashtra had the largest number - 1,145 - followed by Madras with 932 stores.

Of the total membership of 10.9 lakhs (1 lakh = 100,000) Madras accounted for over 3 lakhs. Both share and working capital increased, and sales rose from Rs.22.6 crores (1 crore = 10 million) to Rs.35 crores.

About 2,500 primary marketing societies undertook distribution of consumer goods in rural and urban areas, chiefly in the States of Maharashtra and Gujarat. The activities of primary agricultural credit societies were concentrated in Gujarat, Maharashtra and Punjab, and those of non-agricultural credit societies were mostly in Maharashtra and Mysore.

#### IRAN

# RURAL COOPERATIVE SOCIETIES ARE SPREADING RAPIDLY

The annual report of the Army Consumers Cooperative for the year ended March 20, 1963, was approved by the General Assembly held in July this year. The report draws attention to the progress achieved in the fields of production, consumption, credit and housing. The land reform problem was definitely solved during the year, in accordance with the Shah's orders. An important and very successful Cooperative Congress, held in Teheran, was inaugurated by the Shah, and attended by thousands of cooperators. It provided a powerful incentive to the rapid expansion of societies in rural areas, and the setting up of rural cooperatives was much helped by the granting of considerable amounts of credit to that end. Latest figures show that 2600 of these rural cooperatives were set up in villages up to the end of 1962. Another important step in the development of the rural movement has been the establishment of the Association of Rural Producers Cooperatives, composed of local rural societies in the different provinces.

The number of shareholding families in the Army Consumers' Cooperative increased by 328, the total, both military and civilian reaching 6,465 member families. The year's turnover showed a considerable increase, and so did sales, where the greatest volume - 62.1 per cent - was in the grocery section. Capital, which was Rials 32,500 when the Society was launched 14 years ago, had multiplied 150 times to reach Rials 4,863,000 at the end of the year under review.

Future plans include the establishment of health and cultural centres, of social insurance, loan, credit, and often other services which, in the words of the Report, "have a close relation with the modern way of living."

# **IRELAND**

# IRISH CREDIT UNION LEAGUE WINS FOUR AWARDS

Ireland's credit union movement - affiliated to the Credit Union National Association - is growing. The number of credit unions had already risen to 58 in early June.

At the annual meeting of CUNA, at which delegates from 23 countries were present, the CUNA director from Ireland received four awards on behalf of his League. The Grand Organisation award went to the Irish Credit Union League for the highest percentage increase of new credit unions during the last year, of any CUNA league. Ireland also won the League Organisation Award for organising the most credit unions of any League in its class, and The International Credit Union Day Award for the most significant observance of Credit Union Day. The fourth award was a special plaque honouring Miss N. Herlihy as the person who had done most for the organisation of new credit unions in the league area.

# ISRAEL

# ISRAELI SCHOLARSHIPS FOR LATIN AMERICANS

A four month course on cooperation was held at the Histadrut Workers' College in Tel-Aviv during the spring and early summer and was attended by representatives from 14 Latin American countries. The course was the first to be held since the signing of an agreement between Israel and the Organisation of American States last year under which Israel is granting 200 scholarships to Latin Americans so they may study in a variety of fields.

The first 31 students - cooperative and trade union leaders, economists, lawyers, political scientists and government officials - were selected by a special committee of OAS.

Senor Juri, the Deputy Director of the Organisation's Department of Cooperation, and a Committee member, spoke at the opening of the course and pointed out that, while many Latin American countries were industrially advanced, their agriculture was still backward. Genuine social progress for the masses depended on improvements in the agricultural sector. "You in Israel, on the contrary", he said, "have developed most original and interesting social forms in agriculture, and we hope to take home some ideas that will be of real use to us."

#### LATIN AMERICA

#### THE ORGANISATION OF COOPERATIVES OF AMERICA

The first meeting of the Executive Committee of the Organisation of Cooperatives of America was held in Puerto Rico in July and a programme for immediate action was adopted. The Cooperative League of the USA, as one of OCA's members, was asked to negotiate with the US Alliance for Progress for funds to make the action programme possible. Before the meeting concluded it was announced that the League's proposal had been approved and that the Agency for International Development was making the sum of \$343,000 immediately available for a two year period, to provide funds for an official publication, and four field workers to spread OCA services in Latin America.

The directors also dealt with the perfecting of bylaws in respect of dwes, adopted a budget, took steps to establish close working relations with the Pan-American Union, and pledged whole hearted support to the Inter-American Cooperative Finance

Institute. This inter-American bank for cooperatives will play a key rôle in the forthcoming development and expansion of cooperation in Latin America.

The U.S. Government has earmarked \$4,000,000 for the development of credit, electric, housing, farmers' marketing and supply cooperatives in Latin America, and the Agency for International Development has already helped to organise 150 credit unions in Bolivar, Colombia, and Ecuador, four rural electric cooperatives in Nicaragua and Colombia, and has also financed four buses for a driver-owned cooperative in Bogota.

#### NIGERIA

# FIFTH COOPERATIVE CONGRESS

The Cooperative Union of Western Nigeria will be holding its 5th Cooperative Congress in Ibadan, from November 6th to 8th, and is looking forward to receiving greetings and messages from cooperative organisations in other countries. Cooperatid is progressing and proving its worth in this part of Nigeria, and most of Western Nigeria's farmers belong to the Movement. An Agricultural Credit Corporation that will give priority consideration to the needs of the Cooperative Movement, is one of the latest developments.

#### PAKISTAN

# NEW COOPERATIVE PUBLICATION

In July, the West Pakistan Cooperative Union issued its first number of a new quarterly journal, the "West Pakistan Cooperative Review". It is published in English and has the blessing of the Governor of West Pakistan, who writes in the foreword, "This is a step in the right direction as there is a great need for educating the public in the theory and practice of Cooperation. Government is committed to a policy of support to the growth of a healthy and vigorous Cooperative Movement, but this object can be achieved only with an intelligent and active participation of the people, in a programme based on principles of self help and mutual aid".

Features in this first number include an article by Mr. R. Ahmed, chairman of the West Pakistan Cooperative Development Board, on "Essential Features of a Cooperative Enterprise"; a round up of news, progress reports, and accounts of cooperative training programmes and the work of the West Pakistan Cooperative Training College.

#### SOUTH PACIFIC

# PAPUA AND NEW GUINEA

The annual report of the registry of cooperatives for Papua and New Guinea for the year ending March 31, 1962, records increased supervision and assistance throughout the territory. Visits to cooperatives increased by 788 to a total of 2,768. The Audit and Inspection Group thoroughly reviewed every balance sheet and associated documents and gave appropriate advice, taking a very active interest in every aspect of the financial structure of all cooperatives.

Total membership increased from 74,140 to 78,203. A new society which sought registration during the year was the Kerema Bay Stevedoring Society - a small cooperative with 17 members.

The 12.5 per cent (£64,171) increase in capital to a total of £577,395, is described as significant.

"Accumulated surpluses standing to the credit of societies, but not backed by actual cash", states the report, "were absorbed as capital at the request of the members. This relieved the obligation on the societies to disburse funds which could be ill afforded at this juncture, thereby strengthening the capital structure of the societies concerned, At the same time, capital, in the form of new cash contributions, came forward."

# COOPERATION IN THE COOK ISLANDS

During the year ended March 31, 1963, the funds held by cooperatives in the Cook Islands decreased by about £9000 from the previous year's total of £41,229, as a result of withdrawals by members reaching the end of their savings periods, and because of payments to members to supplement loans from the Administration's Housing Loans Board. Incidentally, because of the excellent terms offered by this Board, house building financed by cooperatives has declined.

There are 67 cooperative organisations in the Cook Elands, embracing many activities - village saving, marketing, school savings, etc. The Cooperative Bank paid £29,000, through six island cooperative societies, for produce marketed. This was mainly copra. Other societies are engaged in coconut farming, and have planted out over 5,000 coconut seedlings. The turnover of the Cooperative Bank increased during the year, exceeding £200,000. Individual Cooperators have taken over most of a 240 acre estate owned by the Bank, and have cleared it and planted bananas, taro, citrus, and tomatoes.

Cook Islands cooperatives also own an inter-island ship which has carried most of the perishable pineapple crop from Mangaia, and the 1962 perishable citrus crop from the outer islands to the canning factory on Rarotonga.

#### U.S.A

# COOPERATIVE SHOPPERS HELP CARE

A novel way of raising money for CARE (Cooperative Agency for Remittances Everywhere) comes from the two centres of Consumers Cooperative in Berkeley, California. Women shoppers can buy, for 10 cents each, dress patterns that other women have used and then given for re-sale. Nearly 50 dollars was raised in a few months, to be used by CARE to send food, tools, medical and educational supplies to the needy in other countries. Among other things, this women's fund has provided the women of a Mexican village with their first and only sewing machine.

# CREDIT UNION CENTRE FOR SAN DIEGO

San Diego, California, recently opened a fine new Credit Union Centre Building which took three years of planning and drew four thousand visitors. The Centre includes a data processing department, and it houses San Diego's municipal Employees' Credit Union, County Employees' Credit Union, as well as the State Employees' Credit Union No.17, the Federal School Employees' Credit Union, the County Employees' Association and the San Diego Municipal Employees' Association.

#### CREDIT UNION PIONEER HONOURED

The newly completed open space beside the lake and across the road from Filene House (headquarters of CUNA) has been named Filene Park by the City of Madison, after the US founder of credit unions. A bronze plaque bears the inscription. "Filene Park, a Madison public park named by the City of Madison in honour of Edward A. Filene, 1963".



# cooperative news service

# INTERNATIONAL CO-OPERATIVE ALLIANCE HUPPER GROSVENOR STREET LONDON WI

No.11. November, 1963.

I.C.A. CONGRESS AT BOURNEMOUTH, ENGLAND

For the fourth time since its inception and after an interval of 29 years, the International Cooperative Alliance held its 22nd Congress in Britain from October 14th-17th, 1963. Almost 500 delegates from 35 countries assembled at the Pavilion in Bournemouth. During the week prior to the full Congress, auxiliary meetings and conferences were held: the I.C.A. Banking Conference; the International Conference of Workers' Cooperative Productive and Artisanal Societies; the Insurance Conference, a meeting of 100 delegates from 36 cooperative insurance societies from all over the world; the Conference of Journalists and Educationists; the Housing Conference; the Agricultural Conference; the Conferences for Wholesale and Retail Trading; the Conference of the International Cooperative Petroleum Association; and the Conference of the International Cooperative Women's Guild.

Dr. M. Bonow of Sweden, I.C.A.'s President, opened the Congress and after a welcome by the Mayor of Bournemouth, Alderman H.P.E. Mears, Dr. Bonow delivered the presidential address. He spoke of the great traditions of the British Cooperative Movement and congratulated the C.W.S. on its centenary this year. He described the C.W.S. as "our largest cooperative undertaking and one of the largest commercial enterprises in the world". The main theme of his address, however, evolved round the fundamental role which cooperation is destined to play in furthering economic and social development, particularly in the newly independent He outlined some of the difficulties of these newly developing countries. Among the fundamental economic and political factors which had influenced the present world situation and which would largely determine future development, Dr. Bonow stressed the cold war followed by a gradual lessening of tension; the de-colonisation process in the post-war period influencing world politics and world economics; the combination of over-population and under-nourishment and the need for a vast increase in food production. In conclusion, he thought it imperative that the great amount of useful information about the problems of developing and under-developed countries made available by the United Nations and its various organs, and proposals made for the solution of these problems, should be integrated into a world-wide coordinated programme of measures against hunger, disease and illiteracy. The world cooperative movement's only course to take in this respect, therefore, was to demand before the United Nations and its specialised agencies a comprehensive programme for concerted action.

A welcome to delegates was then extended by Mr. L. Cooke, President of the C.W.S., on behalf of the British Cooperative Movement. He also thanked those overseas cooperative organisations which had contributed generously to the success of the C.W.S. Centenary Exhibition in Manchester.

Mr. G. St. Siegens, Chief of F.A.O.'s Cooperatives, Credit and Sociology Branch (Rural Institutions and Services Division), conveying greetings from his Organisation, said that the F.A.O. valued the I.C.A. as a very important complementary force which was moving towards a common objective. The extent of moral and financial support throughout the world for the Freedom from Hunger Campaign was a tribute to all concerned and proof of the cooperative movement's concern for the well-being of the people.

P.T.O.

Mr. H. K. Nook, bringing good wishes from the I.L.O., said that universal and lasting peace must be based on social justice. He recalled that the I.C.A. was one of the first organisations to achieve consultative status with the I.L.O. resulting in a most valuable close working relationship. In 1961-62, the I.L.O. started a study of trends and developments in the world cooperative movement which was reviewed in December, 1962, at a meeting of experts in Geneva benefiting greatly from the participation of I.C.A. representatives.

Appreciation of I.C.A.'s part played in the work of UNESCO was expressed by Miss P. Harris, of its International Exchange Service, who mentioned in particular I.C.A.'s special contribution to working parties and the problems of adult education.

Organisational and administrative matters gave rise to some controversies in the discussion of the Central Committee's report. One proposal concerned a reform in the I.C.A.'s structure on the lines of the regional economic commissions of the United Nations and was ruled out of order. Another proposal, which was however withdrawn, referred to a reorganisation of the I.C.A. Secretariat to consist of a directorate of three members, one each from the cooperative organisation of the socialist, the capitalist and the neutral developing countries and to other amendments of the Alliance's rules. A protest was manifested alleging discrimination on the part of the Committee in refusing membership to Polish and Hungarian cooperative societies. This was refuted by the Chairman of the Congress who pointed out that two members each of the executive and of the Central Committee were shortly to leave for Poland to investigate the movement there and he suggested that discussion on Poland's application be suspended until the result of the investigation was known; Hungary's application would be given consideration at the next meeting of the executive. A proposal to delete from the rules the category of associate membership was defeated by 355 votes to 122. then accepted without discussion an amendment to the associate membership rule which made it implicit that the executive should periodically review the status of associate members.

The following summary represents only a few of the more important comments, suggestions and decisions resulting from the discussions of the reports of the Central Committee and the auxiliary committees. More practical assistance by established cooperatives to the cooperative institutions in developing countries was urged and the poor result of the collection of a little over £10,000 for the development fund in the last three years was regretted. The importance of close association with the I.L.O., of the attendance by all countries at the proposed I.L.O. conference on cooperation in 1965, and of the setting up of an international cooperative agency to provide credits for cooperatives in developing countries, and consultations with F.A.O. in this connection, was stressed. With regard to housing, it was urged that a Freedom from Want of Shelter Campaign - similar to the Freedom from Hunger Campaign - should be launched and pilot projects undertaken in Asia, Africa and other areas where the need for houses was most acute. In connection with the women's place in cooperation, Congress decided to set up a department for women's affairs within the I.C.A. and to appoint a secretary and a new consultative consistee.

Congress adopted unanimously a peace resolution proposed by the I.C.A. President, supported by its two Vice-Presidents and based on the text of an original U.S.S.R. proposal. The essence of this resolution is the welcome by the peoples of the world and the approval by Congress of the recently concluded treaty banning nuclear tests in the atmosphere, under the ocean and in outer apace, the achievement of general and complete disarmament under international control, and its call to the ecoperators of the world to work for this aim so that the productive resources now devoted to armaments and war-like preparation will be applied to banishing hunger, want and economic insecurity from the world.

On the third day of the proceedings, two major papers were before Congress. The first on "Long-term Programmes of Cooperative Promotion and the Conditions of their Realisation", presented by Mr. W. P. Watkins, Director of the I.C.A., was received with great interest and formed the basis of a discussion in which many delegates participated by taking stock of the achievements in various countries, commenting and making positive suggestions. The Japanese delegate, for instance, drew attention to the opening of a cooperative training institute in his country which was aiming at the training of cooperative officials with a view to promotion of cooperative schemes in Asia. Planning of long-term development programmes including the investment of capital by established organisations in projects of the developing countries was a suggestion put forward by Italy. India's aim was the creation of a cooperative commonwealth, and its five-year plan provided for The U.S.S.R. stressed educational and other a cooperative sector of the economy. activities in Soviet seminars which assist developing countries to a great extent. Similar activities in America resulted in the establishment by the Cooperative League of the U.S.A. of a new international centre to promote cooperative education and training which was attached to the University of Wisconsin because of its importance, and courses are attended by trainees mainly from the developing countries of Africa, Asia and Latin America. In Germany, specialists were being trained with the aim of sending them to new countries to help establish cooperative enterprises. Many speakers emphasised the importance of cooperative education of personnel in developing countries. Finally, better coordination of the many and varied efforts to help these countries was strongly urged by Canada as a vital principle. Referring to Mr. Watkins' paper and that aspect of the I.C.A.'s work, Dr. Bonow said in his presidential address: "When governments and cooperative institutions alike turn to our Alliance and its member organisations for collaboration in promoting cooperative development we have to accept the challenge."

In its resolution on the promotion of cooperation in developing countries, Congress appeals to the affiliated organisations of the Alliance (1) to arouse and maintain among their own members a well-informed interest in cooperation in the newly developing regions by multiplying their friendly and economic contacts with cooperative organisations in these regions; (2) to adopt projects and programmes of technical assistance in developing countries for which they will take responsibility while coordinating them with the long-term programme of the Alliance; (3) to assist in making good the shortage of cooperative experts by taking all possible steps to recruit and train suitable cooperators and to make them available to serve as experts in various branches of technical assistance; and (4) to provide the I.C.A. with adequate resources for cooperative promotion by continuing to augment its development fund.

The second paper on "Economic Integration and Cooperative Development" was submitted by Mr. Thorsten Odhe of Sweden. Some of his views were contested in the ensuing discussion on how the cooperative movement could combine as a world force to play a more important part in world trade. After contending that the only basis for the development of economic association between the world cooperative movements was to have a world free of trade and tariff barriers and calling for the convening of a special international cooperative congress to discuss the development of world cooperative trade, Mr. A. P. Klimov (U.S.S.R.),

3. P.T.O.

I.C.A.'s Vice President, proposed an amendment to the draft resolution attached to Mr. Odhe's paper. This would delete references to zonal integration schemes and leave integration to apply to full and comprehensive international trade. To stress the vital importance of abolishing restrictions on imports from developing countries was the chief purpose of the amendment. Opposition to the amendment came from Austrian and U.S.A. speakers. The former said that integration should be evaluated as a step towards the final purpose of international trade, that the setting up of blocs must be avoided and the way left open for economic cooperation; the latter's view was that the two kinds of existing monopolies, the capitalist ones and those enforced by the State, did not offer opportunities for the development of true cooperation and must be opposed.

Integration of cooperative capital resources on an international basis, the position of monopolies in an expanding market, the gap between earnings in agriculture and industry, the development of cartels and expansion of consumer organisations were some of the topics raised during the discussion by a number of delegates as problems to be solved by cooperative action. There was criticism of Mr. Odhe's paper for asserted neglect to show how the economic situation was affected by the political situation.

An amendment to the Central Committee's agreed resolution on Mr. Odhe's pape: was moved by Mr. G. Banchieri (Italy), calling for propaganda against monopolies and their harmful practices, but this was subsequently withdrawn. It was agreed to accept the U.S.S.R. amendment to Mr. Odhe's original text but to incorporate into the resolution an additional clause expressing the view that the process of regional zonal economic integration should be a transitional stage towards universal free trade. The resolution recommended a series of steps to give effect to the views in Mr. Odhe's paper, including the creation of joint organisations of the national wholesalers with the object of utilising the advantages of larger markets in order to counteract the detrimental effect of monopolies, and proposed mutual trade exchanges between national movements and to support these plans through the activity of the I.C.A. and its auxiliary committees. Congress adopted this resolution as amended, unanimously.

On the last day of Congress, various proposals in other fields of cooperation were considered.

A resolution, introduced by the National Cooperative Union of India, calling on cooperatives in developed countries to help promote consumer and processing industries in developing countries by providing capital and technical know-how, was adopted unanimously.

Another Indian proposed resolution, directing the I.C.A. to make available to cooperatives of the developing countries literature published by the cooperative movements of the fully developed countries, with the finance for translation into national languages, was approved together with an Italian amendment thereto proposing that the I.C.A. should make a careful selection of the literature after close consultation with interested national organisations. Congress remitted to the executive the implementation of this resolution.

A proposal from the Italian National League of Cooperatives (Lega Nazionale delle Cooperative) for a resolution, emphasising the importance of educating the younger generation in order to attract them to the principles and ideals of cooperation and aiming at the encouragement of youth to participate in cooperative activity and to take responsible positions in cooperative organisations, received general approval.

The problem of the world housing situation was the subject of a Swedish resolution submitted to Congress and unanimously approved. In it, adequate provision of houses was declared a basic task deserving high priority and I.C.A.'s belief reiterated that only the creation of a special agency of the United Nations for

housing would ensure the grappling with this problem on an adequate scale. It also appealed to the affiliated organisations to demonstrate to their governments the invaluable contribution which the application of cooperative methods could make to the provision of housing and the many aspects connected with it.

Three delegations abstained when Congress adopted the U.S.S.R. resolution on the strengthening of unity and collaboration in the international cooperative movements.

However, Congress did not pass a proposal of the Japanese Cooperative Union to set up a special committee to examine the present monopoly situation aiming at anti-monopoly action, but decided to leave it with the executive. In accepting a resolution proposed by Centrosoyus (U.S.S.R.) concerning the re-examination of the fundamental principles of the cooperative movement, Congress agreed by a majority that for the purpose of investigation a commission would be set up and its terms of reference decided by the executive who would report to the Central Committee. Finally, Congress also agreed to refer to the Central Committee.a Japanese resolution proposing the establishment of an ad hoc committee of enquiry into membership eligibility.

Before the closure of the Congress, tributes were paid to the retiring two officials of the I.C.A., the Director, Mr. W.P. Watkins and the General Secretary, Miss G. F. Polley. The I.C.A.'s new Director, Mr.W.G. Alexander, was introduced and warmly welcomed.

# INTERNATIONAL

# MORE CONTRIBUTIONS TO THE FREEDOM FROM HUNGER CAMPAIGN

The F.A.O. announced that a total of some \$83,000 has been contributed by private firms to the Freedom from Hunger Campaign in the field of animal health.

Donations valued at \$24,000 each were given by the Swiss pharmaceutical firm C.I.B.A. and the Pasteur Institute in Paris respectively and took the form of services (among others, the provision of experts studying animal diseases in Central America), films, publications, studies and pharmaceutical supplies (such as 60,000 doses of vaccine for Cambodia). Fifty other firms donated films - each in the value of about \$700 - on various subjects in the fields of animal diseases and their control, physiology, histology, darying and vaccine production, which are at the disposal of F.A.O. field experts for their instruction programmes.

#### COOPERATION: AID, PROSPERITY, SECURITY

An International Conference on Cooperation was held at the cultural centre "Maria Immacolata" on the Mendel Pass, Bolzano, from August 26th to September 1st, 1963, with an attendance of about 90 participants. Speakers at this conference dealt with the following subjects: Catholic thought and cooperation; Cooperative Movement as a factor of agricultural progress; conditions for the development of cooperation in market economy; cooperation and the modern State. Of particular

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interest was the paper of Professor Armin Schobel (Vienna) dealing with the contribution of cooperative institutes to the development of cooperation.

The main themes running through these addresses emphasised the great importance of the cooperative societies in daily economic and social life, their extraordinary influence on economic and social policies of governments, their close connection with culture, and the altogether profitable relations and interdependence of man to cooperative and vice versa. The principle of self-help was stressed as a means to unify the many members of cooperatives in their common aim to further progress, create prosperity and, above all, to bring security to the economically weak.

# AUSTRIA

# THE STATE AND COOPERATIVES

The Fourth Cooperative Scientific Meeting in Vienna, held from September 23-26, 1963, was opened by Austria's President and attended by 450 specialists from 19 different countries. The topic discussed was the relationship between State and Cooperatives.

Dealing with the particular problems affecting Austria were Professor W. Weber, Director of the Vienna University's Cooperative Scientific Institute, and Professor H. Demelius, Dean of the same University's Law Department, in their respective papers on "Relationship between State and Cooperatives in Austria", and "Cooperative Law and State in Austria".

The main points stressed were that the frame of law within which the Austrian Cooperatives must operate was too restrictive causing thereby difficulties for the Cooperatives to fulfil their promotion mandate, and that Austria lacked a clear government policy regarding Cooperatives.

#### CANADA

# ONE THOUSAND NEW SALES AGENCIES

It is reported that the Saskatchewan Wheat Pool, which has moved into the farm supply field and opened more than 1,000 sales agencies across the province purchased the Saskatchewan Seed Grain Cooperative Ltd. to offer farmers a wider distribution of registered and certified seed through the wheat pool's province-wide organisation.

#### URBAN COOPERATIVE SUPERMARKETS

Recent reports from some parts of Canada reveal that urban cooperative supermarkets have been losing members and are in a precarious financial position as a result of flamboyant promotional techniques of the privately-owned supermarkets. The "Rural Cooperator" of August 20, 1963, observes in this connection: "...the urban housewife seems to have been unmoved by the cooperative Code of Ethics which rules out 'bait' advertising, come-ons and give-aways. Her buying habits indicate that she wishes to be seduced by what the city coops describe as 'unethical practices'."

# FEDERAL REPUBLIC OF GERMANY

# COOPERATIVE GROWTH IN 1962

The annual report for 1962 of the German Bank for Cooperatives (Deutsche Genossenschaftskasse), the apex financial institution in which all branches of the Cooperative Movement participate, contains a survey of the growth of the Movement as a whole during the year. The total individual membership, which since 1961 has exceeded 10 millions, increased by over 200,000 to a record figure of 10,365,000. Of this total, 41 per cent were members of rural cooperatives, 25 per cent of consumers' cooperatives, 22 per cent of artisanal cooperatives, and people's banks, 12 per cent of housing cooperatives and building savings banks.

On the other hand, the total number of societies diminished from 26,883 to 26,412, the chief factor being the amalgamation in all branches of the Movement of smaller and inefficient primary societies into larger and more effective units.

The capital resources of the Movement continued to increase, the aggregate balance sheet total of the Movement showing a rise of 13 per cent during the year to a figure of DM.59.6 milliard. Of this, DM.38.9 milliard represent the share of the credit institutions of all kinds. The share of the cooperative sector in the total balance sheet of all Western German credit institutes and building savings banks rose to 12 per cent.

Other figures are cited to illustrate the growth of the cooperative sector in different branches of the economy. The purchasing cooperatives of retail traders and their central organisations increased their turnover by 13 per cent, those of the handicraftsmen by 9 per cent. The consumers' societies recorded a turnover increase of 4.3 per cent. The dwellings constructed by the housing societies were 4 per cent higher in value than in the preceding year. The premium collected by cooperative insurance institutions of all kinds showed a rise of 13 per cent.

# WORLD PETROLEUM CONGRESS

Among more than 7000 delegates and associates from some 63 countries attending the World Petroleum Congress in Frankfurt in June 1963, was the cooperative delegate from Sweden, Mr. K.O. Lindberg, representing both Sveriges Oljekonsumenters Riksforbund and the newly formed Oljekonsumenterna, a joint organisation of Swedish, Norwegian and Danish Cooperatives. The ICPA (International Cooperative Petroleum Association) was represented by its Export Director, Mr. O. Stanley Sindelka.

# INDIA

# MEETING OF MAHARASHTRA'S CHIEF PROMOTORS OF WHOLESALE CONSUMERS' COOPERATIVE STORES

Inaugurating the Meeting of the Chief Promotors of Wholesale Consumers' Cooperative Stores in Maharashtra in Sachivalaya, Bombay, on July 17, 1963, presided over by Shri K.S. Sonawane, Minister for Cooperation, Shri M.S. Kannamwar, Chief Minister of Maharashtra, said that the setting up of a network of cooperative societies for the benefit of 35,000 villages was urgently needed and that consumers' cooperative stores alone would curb rising prices. Shri Sonawane added that efforts were being made to establish over 400 such stores in the State at the end of the Third Plan.

P.T.O.

# FOREIGN EXPERTS TO ASSIST IN TRAINING CONSUMERS! COOPERATIVE PERSONNEL

Shri S.K. Dey, Union Minister for Panchayati Raj and Cooperation, disclosed at Bangalore on July 22, 1963 that efforts were being made to secure the services of Swedish and Norwegian experts to help training Indian managerial personnel to man the consumer cooperatives being started in the country.

# HOSPITAL ON COOPERATIVE BASIS AT POONA

A scheme to start a hospital with 100 beds on a cooperative basis was devised and finalised by Poona's citizens, and a committee set up under the chairmanship of the Former Governor of the Punjab, Shri N.V. Gadgil, to see the project through. The hospital will be run with the cooperation of other dispensaries and hospitals in the city.

# PRIME MINISTER NEHRU TO INAUGURATE FOURTH COOPERATIVE CONGRESS

The Fourth Indian Cooperative Congress to be inaugurated in New Delhi on November 29th, 1963 by Prime Minister Nehru will last three days. Representatives of the Indian Cooperative Movement and of international organisations including the I.C.A. will attend.

Subjects to be discussed at the Congress include a report on the progress of the Cooperative Movement during the past five years, the progress of cooperative education and training in the matter of development of cooperative leadership, the rôle of cooperatives in improving agricultural production and in the uplift of the weaker sections of the community, and the question of cooperatives! and consumers! protection.

# ITALY

#### COOPERATIVE BUS AND COACH SERVICE

In 1945, shortly after the close of the war, 25 cooperators in Prato, the second largest city in Tuscany, formed a motor coach society. Today, it runs the bus service for the whole district, covers 24 long distance routes and operates a tourist service. The society owns 80 coaches housed in a recently built automatic garage of 6,500 sq.m. in the industrial centre of the city. The coaches are serviced by 30 mechanics including electricians, motor mechanics and coach builders. The society employs 240 people of whom 190 are members, and has covered more than 5 million Km over the whole region.

# UNITED KINGDOM

# STAFF COLLEGE FOR MANAGEMENT

At the Conference of top management officials held at Stanford Hall, Manchester, in September 1963, organised by the Cooperative Union Education Department, questions of recruitment, selection and training for retail cooperative management were discussed.

The inaugural address was given by Mr. W. Quincey, Vice-President of the C.W.S., who posed the question: "Should management be of the group variety, or

should it be highly personalised?" Giving examples of the mixed pattern in industry, he said that group management was largely prevailing, was working well and "although changes might be rather more frequent in the group than with highly personalised management, the group went on as a continuing force, and some might think that the changes had a refreshing effect on the group". This continuity of group management is sharply contrasted with the rather disruptive effect caused by the retirement of a highly personalised chief controlling all the powers of the organisation, requiring as a result of it a complete reorganisation by the new, incoming chief. Mr. Quincey also referred to the reluctance of management.

The principal duties of managers to provide for their own succession was the theme of a paper "Talent spotting for management among existing staffs", read by Mr. C. T. Forsyth, Managing Secretary of Nottingham Society. In raising the question "Is it better to promote to management level from within the society or from outside?", he had no doubt that "the young man who had developed inside his own society possessed a personal loyalty to the society which no outsider could be expected to have. Here the Movement was fortunate because its employees also developed a broader loyalty to the Movement as such. Mr. Forsyth pointed out as well that, if top-level appointments were to be made from the societies' own staff or within the Movement, responsibility for training the management potential within their own ranks would have to be accepted and talent to be discovered and developed.

It can therefore be concluded that a "Staff College" should be the training ground for British top cooperative management.

# U.S.A.

# COOPERATIVE LEAGUE SIGNS "GLOBAL" CONTRACT WITH AID

On June 28th, 1963, Mr. Jerry Voorhis, Executive Director of the Cooperative League of the U.S.A., signed on the League's behalf a two-year "global" contract with the Agency for International Development (AID) in Chicago.

"Global" means, Mr. Voorhis explained, "that the U.S. AID mission in any country now may call upon the League for assistance. The League in turn will call upon its member cooperatives for persons to staff overseas projects. Thus the contract provides a wide-open opportunity to help develop cooperatives that will be of great value to the people of many countries."

The contract provides that the League will assist with projects to plan and organise cooperatives in the fields of agriculture, industry, banking, credit, commerce, transport, housing, and consumer and social services.

Mr. Voorhis also signed "Task Order No. 1." authorising the employment of a global coordinator in Washington who serves as liaison with AID and directs activities under the contract.

It was estimated by Mr. H. K. Charles, Director of the League's International Affairs Department, that the League projects under the contract will exceed \$ 1 million. All projects will be initiated by the U.S. AID missions and carried out under specific task orders.

# AID HELP TO COOPERATIVES IN LATIN AMERICA

A new venture started in June 1963 when ATD agreed to finance various surveys, studies and preliminary work to get cooperatives going in Central and

South America. AID, through the Cooperative League of the U.S.A., will spend \$343,000 for this new Organisation of Cooperatives in America (OCA) and agreed to pay the Foundation of Cooperative Housing \$51,000 for the purpose of finding out the needs for the creation of a self-sustaining cooperative housing movement. Also approved were rural electric cooperative surveys in Bolivia, Costa Rica, Peru and Uruguay. Other studies to be financed by AID include crop and livestock marketing in Ecuador and the feasibility of an inter-American cooperative bank. AID is financing the organisation of credit unions which, it is expected, will number 1,000 by 1968 in six Central American republics.

# FIRST U.S. COOPERATIVE TO MAKE NUCLEAR POWER

On August 24th, 1963, the Rural Cooperative Power Association in Elk River, Minnesota, became the first cooperative to generate power from a nuclear plant.

It is reported that the reactor uses pellets made of uranium and thorium oxide instead of coal, gas or other conventional fuel and that, in a year's time, 60 pounds of uranium will do the job that used to take 80,000 tons of coal.

The Elk River reactor uses the heat from the nuclear reaction to boil water, and the resulting steam, super-heated to more than 800 degrees, powers a conventional steam turbine that produces electricity. This reactor will not only produce about 40 per cent of the total requirements of the Association's six member rural electrical cooperatives, but, in the words of RCPA's General Manager, Mr. Wolter, "our real goal is to cut the cost of electricity to our consumer-owners by 30 or 40 per cent".

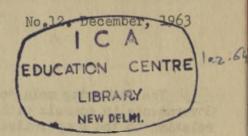
# NEW ORGANISATION TO PROMOTE INTERNATIONAL COOPERATIVE BUSINESS

A new International Cooperative Development Association comprising ten regional or national organisations as members was set up in Chicago as a means by which U.S. cooperatives can help to provide capital and management for, and participate in, overseas cooperative enterprises. The first meeting of shareholders took place on September 9th, 1963. The Association, it is said, will not itself engage in business enterprises, but will assist the formation of international cooperative businesses which would contribute to increased food supply and economic growth in the developing countries and will encourage international cooperative trade.



# cooperative news service

# NTERNATIONAL CO-OPERATIVE ALLIANCE HUPPER GROSVENOR STREET LONDON WI



# ASSISTANCE TO WHALE COVE ESKIMOS

The Village of Whale Cove was founded four years ago by the Canadian Dominion Government to give isolated and poverty stricken groups of Eskimos a chance of improving their lot. It is a community of 200 people, 53 of whom are children of school age. Hunting and fishing are the main industries, and, until recently, the community had to purchase all their daily requirements from a store run by the Canada Department of Northern Affairs.

Earlier this year, the Canadian Government decided to help the Eskimcs in getting into business for themselves. Thus, the United Cooperatives of Ontario (UCO) was asked by the Cooperative Union of Canada (CUC) to send a key man to Whale Cove in order to assist in turning the government-owned store into a cooperative, and Mr. Hector Aitchison, UCO's contracts sales manager, arrived there in August 1963.

Although the Issatik Eskimo Cooperative Ltd., as the Whale Cove cooperative is called, came into being in December, 1962, it was inactive until July of this year, when the Dominion Government gave its final approval for the establishment of a cooperative in the community. It was then given a loan of \$50,000 from the government-operated Eskimo Loan Fund, and most of the government store's assets were turned over to the cooperative. Plans are being made for a new building to be erected in 1964, since the present store occupies a small corrugated shed with poor lights and insufficient shelf space, and the new cooperative shop will carry a larger selection of goods.

Mr. Aitchison found the Eskimos very enthusiastic and anxious to get their own cooperative into high gear. Special meetings were held for directors who were instructed in the cooperative way of doing business and in the techniques of conducting meetings. A manager was appointed and store clerks were taught how to make out sales slips. The official opening of the store was a gala occasion and, in Mr. Aitchison's words, "was the greatest event in the four-year history of Whale Cove". In a report to the CUC, Mr. Aitchison said the cooperative has introduced the elements of democratic life to the Eskimos and that they have learned how to elect a president and the directors. He recommended that great emphasis should be placed on education and that discussion groups should be formed to tackle cooperative philosophy.

# INTERNATIONAL

# FIRST LATIN AMERICAN CONGRESS OF SAVINGS AND CREDIT COOPERATIVES

Delegates from 18 Latin American countries and observers of many organisations and institutions, including representatives of CUNA and the Agency for International Development, participated in the first Latin American Congress of Savings and Credit Cooperatives which took place at Lima, Peru, from September 8th to 14th, 1963.

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The following main decisions were taken at the Congress: To recommend to Governments to consult with the cooperative movements in their countries on laws relating to the cooperative system whenever such were intended to be issued, resulting in giving an active part to cooperatives in those laws by which they would be affected; to encourage education, development and promotion of cooperation in the fields of savings and credit in every country; to induce coordinators of the Latin American cooperative movement to make reports to the Governments so that appropriate laws were issued; to advise non-federated groups to form a central organisation through which they would receive assistance and legal advice from federations of cooperatives of other countries; to channel economic aid through specialised cooperative societies; to instruct cooperative leaders, accountants and auditors, and to train cooperative leaders in community development programmes; to establish cooperative centres in Latin America for the financing of the cooperation savings and credit movement; that a permanent Latin American Conference of Credit Unions should meet anoually.

# STATEMENT JOINTLY SUBMITTED TO FAO BY I.C.A. AND I.F.A.P.

Before the opening of the FAO Conference in Rome on November 16th, 1963, its Technical Economic Committee met to discuss and examine the activities and programmes of the Rural Institutions and Services Division and its specialised Cooperatives, Credit and Sociology Branch.

On November 7th, Dr. L. Malfettani, Vice-President of I.C.A.'s Auxiliary Committee for Agriculture, submitted on behalf of the Alliance and I.F.A.P. a joint statement to FAO's Technical Committee and subsequently to the full Conference in an effort to strengthen FAO's initiatives in the field of technical assistance to the developing countries and emphasising in particular its aid to their agricultural cooperative movements.

Having consultative status with the FAO, the two non-governmental organisations expressed concern regarding the difficulties encountered by FAO's special Division in carrying out its increased tasks in the field of agricultural cooperation due to lack of staff. They welcomed and supported, therefore, the proposal of FAO's Director General to establish a second post of a specialist in agricultural cooperatives in the Division.

Dr. Malfettani transmitted the view expressed at the Alliance's Congress, held in Bournemouth in October, that the activities of the FAO in the field of cooperation should be expanded and its personnel increased in order to promote a much larger programme for agricultural cooperation.

# EXPANSION OF FAO FORK IN FISHERIES

A Commission of the FAO's Conference unanimously approved a resolution on November 21, 1963, asking the FAO to expand its work in the field of fisheries. It had discussed the possibility of setting up a new international organisation that would deal exclusively with fisheries, but decided that it would be better to strengthen FAO's Fisheries Division.

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Since the sea had become more and more an important source for food of the world's populations, it was said in the Commission that international cooperation in fisheries, particularly in research, in putting motors on fishing craft, in important fishing gear and methods, and in marketing, must be increased considerably. This was all the more necessary, for the world fishing catches had doubled during the last decade and they could be even larger if rational methods of fishing were generalised. Thus, the Commission approved all expansions contained in the section on fisheries of FAO's proposed programme of work and budget for 1964-65.

# FLAG-RAISING CEREMONY AT FAO HEADQUARTERS, ROME

Following the election to membership in the FAO of cight countries - five as members (Algeria, Burundi, Rwanda, Trinidad and Tobago, and Uganda) and three as associate members (Kenya, Malta and Zanzibar), bringing the total membership to 106 and six associates - a flag-raising ceremony and the unveiling of two bronze plaques took place at FAO's headquarters in Rome on November 22, 1963.

This coremony was also linked to three commemorative dates, two of which are of the greatest importance to the FAO - the 20th anniversary of the Hot Springs Conference in Virginia leading to FAO's establishment and the 18th anniversary of the signing of its charter at the Quebec Conference - and the third to the whole world - the 15th anniversary of the adoption by the United Nations General Assembly of the Universal Declaration on Human Rights.

# CONSUMER WORKING PARTY

The I.C.A.'s Consumer Working Party - which deals with issues in the area of consumer protection, information, enlightenment and education - held its fourth meeting in London on the 19th and 20th November.

The Consumer Working Party approved for submission to the Executive Committee the final draft outlining a programme of activity to be undertaken by cooperative organisations in the consumer's interest. Drafting this programme has been the Consumer Working Party's major task since its inception in January this year.

Other matters currently being examined by the Party are cooperative advertising policy, standards and informative labelling.

As a means of keeping the Consumer Working Party in touch with developments in consumer affairs in countries not represented in the Working Party, a system of regular reporting from member organisations has been introduced; this is now being strengthened by a system of consumer correspondents.

# AUSTRIA

# STRENGTHENING OF THE INTELLECTUAL FRONT

The general meeting of the "Konsumverband" Central Union of the Austrian Consumer Cooperative Societies took place in Vienna on November 22nd and 23rd, 1963 and was opened by Austria's President of the Federal Republic, Dr. Adolf Schärf, who stressed some of the most important functions of the consumer cooperatives in his address. A paper on New Perspectives of the Cooperative Movement was delivered by I.C.A.'s President, Dr. M. Bonow, dealing with the change-cver from the production interest to that of the consumer and the division of work in the economic field on an international basis. He saw as the I.C.A.'s main tasks the exchange of experience necessary for further progress in cooperation in a changing world and the support of cooperatives and of cooperative self-help in the developing countries. After a report by Dr. Vukovich, the Central Union's Director, on the development and

achievements of the Austrian cooperatives and his conclusions regarding the principal objectives of the cooperative movement, the general meeting, on his proposal, adopted unanimously a resolution, the text of which is summarised here.

The preamble of the resolution notes that, through the means of the press, radio broadcasts and television, people are not only being informed of important internal and external news events, but they are being induced to buy certain goods, whereby more and more frequently attempts are being made to influence public opinion and to sway the consumers' mind with the intent to benefit one group or the other. In view of the fact that the adversaries of the consumers' cooperative movement make ample use of that method, consumer cooperatives can no longer merely come before the public with favourable offers of goods, but must publicise to a greater extent their good cause by explaining clearly what they mean in the present world and what services they render in the interest of the general well-being. The most effective means to meet with determination any attempt to undermine the cooperative movement's reputation is, therefore, the press.

The main part of the resolution sets out the recommendations formulated at the meeting, namely, that all cooperative enterprises should pay greater attention to the need of promoting and circulating the cooperative press; that the Konsumverband should see to it that more extensive news and information about the consumers' cooperative movement appeared in daily and weekly papers of all parties as well as in economic and cultural periodicals; that personal contacts from man to man and the strengthening of the intellectual front should be promoted, cooperative educational work in all its forms be encouraged, particularly by the holding of courses, through cooperative books and papers, through study travels, instruction at schools, cultivation of closer contacts, and through the creation of increased possibilities for the education and training of the younger generation for sound cooperative leadership.

# WEATHER FORECAST FOR SHOPS

The Vienna Cooperative Consumer Society made repeatedly the observation that, particularly when the weather was bad, there was a shortage of fresh goods in stores on Saturday mornings due to the greater demands for them.

Bearing in mind the weather situation and its influence on the consumers' needs and demands, the Society makes known to all stores, especially those carrying fruit and vegetables, every Thursday afternoon the weather forecast for the weekend. The information of these forecasts is transmitted to the Cooperative Society by the meteorological station in Vienna and this arrangement brought about better and bigger orders by the consumers.

#### CHILE

# HOUSING COOPTRATIVES

The Division of Housing and Planning of the Agency for International Development (AID) published two reports on housing cooperatives in Chile which were made by AID's experts, Mr. Paul Golz and Mr. George Schechter, after having completed a special study and advisory mission in that country in 1962.

In his report, Mr. Golz stated that the Chilean cooperative housing movement had made substantial headway in organisation and planning, but that the construction of houses had progressed only to a small degrees since his previous mission to Chile in 1960. He noted, however, that a considerable amount of poorly designed and constructed low-cost housing and a large number of luxury flats had become available.

Of some 350 cooperative societies, over 100 were members of the Federation of Housing Cooperatives, others received guidance from the Popular Housing Institute or operated independently and there were also those which attempted to form their own federation in order to meet the requirements to qualify for loans.

With regard to the outlook for the cooperative housing movement, Mr. Golz expressed the view that, without immediate technical and financial assistance, it would not beak to influence favourably the national housing picture and that, unless its potentials could be speedily harnessed, low-income groups would not be housed adequately in the foreseeable future. In accordance with these views, the recommendations put forward in his report were based on the need for a crash programme.

Mr. Schechter, referring in his report to the first National Chilean Congress of Housing Cooperatives, held in Santiago in 1962, said that such a meeting was an important instrument of the educational program e and consolidated the cooperative housing movement. He recommended that the programme of future congresses be carefully organised in order to achieve the following desired objectives: up-to-date information on available financing; a synthesis of the activities and progress of the Federation of Housing Cooperatives and its technical auxiliary service, TECNICOOP; information and education through group discussions directed by experienced people on specific technical problems of planning, building and operation of housing cooperatives; and a forum for the exchange of information among cooperatives.

In order to meet the pressing financial needs of the housing cooperatives, Mr. Schechter suggested the creation of a cooperative bank empowered to gather funds and to handle investments from foreign sources, as well as to invest its own reserves, mainly on cooperative mortgages. He concluded his report with some general comments and observations on the cooperative housing system.

# FEDERAL REPUBLIC OF GERMANY

# INSTITUTE FOR COOPERATION OF HAMBURG UNIVERSITY

The Institute for Cooperation of Hamburg University has just issued a report on its activity and organisation during 1963. The Institute, which grew out of the Seminar for Cooperation existing since 1952, was created to meet the need for broadening cooperative research and teaching in the Department of Economic and Social Sciences. It was first intended to transform the Seminar into a research institute, but that plan encountered serious administrative difficulties. These were only surmounted at the end of 1961 when the new Institute was finally established.

The Institute's teaching and research activities are carried on in association with the work of the Seminars for the General Management and for Trade and Marketing.

Management problems of all types of cooperatives and all branches of the Movement take precedence over all other research tasks of the Institute. Its scope includes as far as possible, cooperatives of other countries, and comparative investigations on an international plane are being undertaken. The Institute aims at the greater intensification of the exchange of experience between German cooperative institutes and those abroad working on similar lines.

# ECONOMIC KNOWLEDGE FOR ALL

At a Conference of housewives, trade unionists and representatives of government and consumers' organisations, organised by the Central Union of Consumers' Cooperatives and the Wholesale Society GEG, the principal speaker was Professor Emil Kung of the St. Gallen Commercial Academy. His main theme was the importance of encouraging and promoting economic knowledge among consumers of all walks of life. He emphasised the urgent necessity, arising out of the tremendous development of civilisation and technology, of every person's learning to adapt himself to social and economic laws and to participate in the social and economic evolution. He warned consumers not to believe in false prophets and panaceas claiming to be able to better their economic lot. It was the task of education to enable people to adjust themselve and so move forward from the present into the future.

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In the course of the discussion, those taking part were unanimous in demanding the inclusion of economic teaching in the education system of today. Mr. Franz Jürgens, Chief Director of Education for the City of Hamburg, advocated the raising of the school-leaving age by one or two years which should be devoted, exclusively to economic, social and civic instruction.

The members of the conference also paid a visit to the School of Consumers' Cooperation at Sasel which makes popular economic teaching an integral part of its curriculum.

# FINLAND

# FINNISH-GERMAN PLANNING SEMINAR

The Finnish Cooperative School at Jollas, near Helsinki, organised a seminar from September 9th to 13th, 1963, to discuss problems involved in the planning of business enterprises. The Finnish Cooperative Wholesale Society (SOK) invited a member of the Board of the Central Union of German Consumers' Cooperatives, Dr. Schoneweg, and his assistants, Mr. Wulffried Jedicke and Mr. Wolfram Niss, to explain to Finnish experts the principles of the Central Union's planning methods and to illustrate these with practical examples.

In his lecture on "Long-term planning - the basis of progressive business policy", Dr. Schoneweg described first the structural process which motivated the West German retail trade and the consumers' cooperatives to make nowadays more and more use of the means of planning, and particularly of long-term planning. He then discussed the problems of small management units, explained the determining factors for managements of minimum size, and finally gave an account of the methods and measures upon which the long-term planning of the West German consumers' cooperatives was based.

Following Dr. Schoneweg's lecture, Mr. Jedicke and Mr. Niss gave accounts of two examples of planning relating respectively to a big consumer cooperative in a city and to a rural society of medium size.

It is expected that this joint Seminar will lead to a continuing exchange of ideas and experience between the German and Finnish consumers! cooperative organisations.

# GREAT BRITAIN

# COOPERATIVES FIGHT STAMP TRADING

Many cooperative societies have taken strong actions to help stop stamp trading. Some decided to ban the sale of all Garfield Weston products and those of other companies under Weston's control. Others started publicity campaigns by distributing leaflets stressing the advantage of the cooperative dividend over the so-called gift stamps. This advantage can be clearly seen from the far greater cash return obtained from the former compared with the cash value of a gift offered by the latter.

A further step taken was a motion tabled in the House of Commons in the names of thirteen Cooperative Members of Parliament, calling on the Government to supervise and control the activities of stamp trading firms in the interest of consumers. The purpose of the motion, said Mr. A. E. Oram, M.P., Chairman of the Cooperative Parliamentary Group, was to draw attention to the dangers from the consumers' point of view of the operation of trading stamp companies.

The Parliamentary Group believed that there was an urgent need for a full official inquiry into stamp activities having in mind three particular points:
(1) the need for stamp companies to guarantee the redemption of the stamps either by goods or cash at the customer's choice; (2) the need for an inquiry into the extent to which their profits were enhanced by the failure of customers to claim redemption of stamps; and (3) the danger of higher prices resulting from the continued growth of stamp trading.

Two private members' bills before this session of Parliament will be complementary measures on consumer protection. The aim of the first one, presented by Mr. Stonehouse is to abolish resale price maintenance and that of the second to control the use of trading stamps and to make them redeemable for cash.

# OPENING OF BIGGEST COOPERATIVE PHARMACY

Britain's biggest cooperative pharmacy was opened in Scunthorpe by the Scunthorpe Cooperative Society on November 1st, 1963. This store of 14,000 square feet, half of which is taken by the retail area, office and specialist sections, claims many "firsts" in cooperative trading. It is, for instance, the first in the country to use a terrazzo mural for a shop fascia and to have a mezzanine incorporated as deliberate architectural planning, and, for the first time, the Society's three pharmacy sections - pharmacy, cosmetics and photographia - have been brought together in one building. The open-fronted pharmacy is also an innovation for Scunthorpe.

Among the new features of the store is the introduction of stationery, greetings cards, paper-backed books, travel goods, costume jewellery and fancy goods; there is a pet foods corner, a wine section, a slimming centre, and a colour studio for mass market of colour portraits.

# COOPERATIVE NEWS MAGAZINE

The London Cooperative Society's old-established publication "Beehive" has been discontinued and was replaced by the News Magazine "Now" which appeared for the first time in early December 1963. Its name was chosen to respond to a more modern concept and appeal of a magazine of this type which, it was felt, was lacking in the old name "Beehive".

# INDIA

# MR. JERRY VOORHIS' VISIT TO NEW DELHI

At the invitation of the National Cooperative Union of India, Mr. Jerry Voorhis, Executive Director of the Cooperative League of the U.S.A., which had been assisting in the development of cooperatives in India since 1956, visited New Delhi for a week and arrived there on October 20, 1963.

Mr. Voorhis conferred with Prime Minister Nehru on the place of cooperatives in Indian society, met ministers of the Indian Government concerned with community development and cooperation and with planning, visited the National Cooperative Development Corporation, the National Cooperative Union of India and its Committee for Cooperative Training, the Delhi Cooperative Institute and the Delhi State Cooperative Bank, also farmers', consumers' and other cooperatives.

At a Cooperative Instructors! Basic Training Centre, Mr. Voorhis in addressing the trainees said: "I am meeting the most important group of people in the world because they carry the message of cooperation to the far corners of the country. Cooperation is important for all countries and all people of the world because it helps them to think for themselves and make the best use of their limited resources

without allowing outsiders to exploit them." He exhorted the trainees not to talk only of principles of cooperation but to put them into practice in everyday life and told them that, "if India succeeds in its great goal of building a cooperative structure, other developing countries will believe that they, too, can overcome economic and social problems without sacrificing freedom".

# FINANCE FOR LARGE-SCALE COOPERATIVE PROCESSING UNITS

The Union Ministry of Community Development and Cooperation requested State Governments and Union Territories to encourage the growth of large-scale cooperative processing units. In this connection, it pointed out the great progress made by cooperative sugar factories, which accounted for nearly 20 per cent of the total sugar production in India, due to satisfactory arrangements for financing their block capital requirements.

Arrangements for adequate financial arrangements for other processing units were considered by the Union Ministry in consultation with the Planning Commission, the Ministry of Finance, the Ministry of Food and Agriculture and the Industrial Finance Corporation. It was suggested that, if cooperatives required long-term loans up to Rs 20 lakhs, the State Finance Corporation should finance these and that State Governments may guarantee 100 per cent of such loans in case of necessity. Applications from societies for loans exceeding Rs 20 lakhs would be considered on merits by the Industrial Finance Corporation and the Central Government.

# GENERAL AGENCY FOR TRAINING

Shri R.N. Kakoti, M.P. President of the Assam State Cooperative Union, stressing the need for the creation of a non-official central agency to train managers, supervisors and accountants of cooperative societies, suggested that various apex cooperative institutions should contribute towards a common fund to be established specifically for that purpose.

# PROGRESS OF COOPERATIVE MOVEMENT IN KERALA

Steady progress under a planned economy in the cooperative movement of the State of Kerala is being reported by the Cooperator's Correspondent. Professor C. Narayanan. Kerala is one of four Indian States which can claim coverage of all villages by primary credit societies; regarding the average working capital per society, it is next only to Gujarat; and in respect of reserves and deposits it figures equally in the front rank. During the first planning period, membership of societies rose by 45 per cent and share capital by 90 per cent; 36 multi-purpos societies, 20 farming cooperatives, 15 village banks and 35 marketing societies were formed; and at the end of this period, Kerala had 3,104 cooperative societies with a membership of 4.83 lakhs. During the second planning period, the number of agricultural societies increased to 2,239, their membership to 7.98 lakhs, share capital to Rs 175 lakhs, working capital to Rs 674 lakhs, and deposits to Rs 122 lakhs. In 1960-61, central banks granted credit of Rs 332 lakhs and cash credit and overdrafts of Rs 330 lakhs. The share capital of the Central Land Mortgage Bank was Rs 34,000 in 1956, and its working capital Rs 11.83 lakhs. By 1960-61, these had shot up to Rs 33 lakhs and Rs 65 lakhs respectively.

Noticeable progress was also made in the marketing of agricultural produce. Several marketing and processing societies were started and an apex marketing society was formed. There was an increase in membership from 25,000 to 30,000 in share capital from Rs 6 lakhs to Rs 14 lakhs, and in business turnover from Rs 9 lakhs to Rs 95 lakhs.

A number of industrial cooperatives and societies for the benefit of the backward classes were started, and the number of housing societies rose to 59. Their share capital increased to Rs 4.25 lakhs and the loans granted to about Rs 11 lakhs. Thus, there was almost a three-fold expansion of housing activity

in the cooperative sector. The number of cooperative milk supply societies and unions increased to 136 and 10 respectively. The value of milk distributed increased from Rs 10.75 lakhs to about Rs 34 lakhs.

During the second planning period, the membership of all cooperatives rose by 58 per cent, share capital and working capital by more than three fold, deposits four fold and reserves by 26 per cent. By the end of this period, the movement brought within its fold 99 per cent of the villages and 35 per cent of the rural population.

According to the Registrar's report, the number of cooperatives in Kerala at the end of the cooperative year 1961-62 was 4,633 their membership 15.97 lakhs, share capital Rs 568 lakhs and working capital Rs 29 crores.

# PROGRESS OF CONSUMER COOPERATIVES

Satisfactory progress has been made in all States in the development of primary consumer cooperative stores. Their number increased to 7,281 in 1961-62 and the latest figures show a total membership of about 10.9 lakhs. Maharashtra, with 1145 stores, had the largest number of societies and accounted for more than one-fifth of the total share capital of all societies which had increased to Rs 2.65 crores. Their total working capital had risen to Rs 9.20 crores. Sales of consumer goods effected by the cooperatives rose to over Rs 35 crores, and about 2,500 primary marketing societies distributed consumer goods in rural and urban areas.

#### IRAN

# TRAINING SCHEME FOR K.W.P.A. COOPERATIVE SCCIETY

The Khuzestan Water and Power Authority Cooperative Society in Ahwaz, a new venture, is trying to solve its staff problems by instituting a training scheme. Under this, several persons will be enrolled in correspondence courses provided by the Horace Plunkett Foundation for Cooperative Studies in London to study the business and administrative aspects of cooperatives and it is also planned to send one or two people overseas to attend more specialised study courses. Documentary films and educational pamphlets and publications will be used to familiarise the Society's members with its objectives.

#### KENYA

# OPENING OF COOPERATIVE STORES

The first of three cooperative stores selling foodstuffs at prices within the means of the working population has recently been opened in Nairobi. These stores are owned jointly by the Kenya Federation of Labour and Histadrut's Cooperative Society "Hamashbir HaMerkazi". The joint company was established by agreement between Mr. Aaron Becker, Secretary General of Histadrut, and Mr. Tom Mboya, former Secretary General of Kenya's Federation of Labour and at present a member of the Kenya cabinet.

Four Kenya trainees, who spent several months at Hamashbir HaMerkazi headquarters in Jerusalem, will manage the stores under the supervision of an Histadrut expert.

# SWITZERLAND

# FORTY YEARS OF COOPERATIVE SEMINAR

About one hundred Swiss representatives of science, industry and of the 9. P.T.O.

cultural and political life, as well as of cooperative institutions and organisations gathered on November 15th, 1963, to celebrate the fortieth anniversary of the Cooperative Seminar at Muttenz. Founded by the then President of the VSK (Verband schweizerischer Konsumvereine), Dr. Bernhard Jaeggi, it was the beginning of VSK's activities in cooperative education and training.

The institute's Director and President of the school board, Mr. Ch. H. Barbier, in welcoming the guests said that the first product of cooperative economic activity was the cooperator himself. He referred particularly to the close tie of adult education with all cooperative activities. The main address was delivered by Dr. H. Dietiker of the cooperative seminar. He recalled the background leading to the establishment of this training centre, reviewed the past forty years, outlined changes having taken place and were bound to take place in the future development of the seminar to meet contemporary demands and educational advances, and expressed his thanks to all past and present collaborators.

Professor G. Bombach, one of three professors of the Basle University attending the festivities, reading a scientific paper on economic education and progress, emphasised the close relationship between knowledge and its successful application.

# EIGHTIETH ANNIVERSARY OF COOPERATIVE LEADER

Dr. Henry Faucherre, who is calebrating his eightieth birthday, can look back with pride on a distinguished career in the cooperative field. In his former prominent positions of Director of the VSK and the Cooperative Seminar and of Head of the VSK Press Department, he took a great lead in the events and development of the Cooperative Movement.

For his special services to the "Leben" and "Patentschaft" Cooperatives, Dr. Faucherre had been elected by them as honorary President, and the University at Basle had honoured him by assigning him the task of discussing in lectures and in the Seminar the scientific, historical and ideological principles of the Cooperative Movement.

Dr. Faucherre will also be remembered for his voluminous book on I.C.A.'s history which he wrote for the occasion of its sixtiuth jubilee and occupied him over a number of years.

# U.S.A.

### AID CUTS DEFEATIST AND UNREALISTIC

Returning from his visit to India on October 29, 1963, Mr. Jerry Voorhis, Executive Director of the Cooperative League of the U.S.A., sent telegrams to the members of the U.S.Senate informing them of his belief that the "proposed deep cuts in foreign aid would be a tragic mistake" and that they would be "unrealistic and defeatist at the very moment when aid is most needed and more likely to bear effective fruit".

Mr. Voorhis said that accomplishments of the foreign aid programme in raising the hopes of people in India have been almost unbelievable and pointed out that he had made similar observations in Latin America. He considered, therefore, India and Latin America the places of greatest importance in the aid programme.

In his telegrams, Mr. Voorhis said further that "the Cooperative League and its member organisations throughout the United States are contributing substantial time and money to people-to-people programmes, assisting people in India and Latin America to develop needed economic institutions of their own" and asked "does the present attitude of the Senste and House towards foreign aid mean that these efforts are to be regarded as unconstructive? Should they be stopped?"

# WORLD'S LARGEST CONSUMER COOPERATIVE HOUSING DEVELOPMENT

Rochdale Village, named after Rochdale in England, where the modern cooperative movement had its birth in 1844, and located in eastern Queens, New York, is the world's largest consumer cooperative housing development at a cost of \$96 million.

Mr. Abraham E. Kazan, President of the United Housing Foundation, was a pioneer in the development of cooperative housing since 1927. The Foundation undertook the Rochdale Village project in 1960 as part of its programme to provide housing for low-and middle- income families and the village is being built under the New York State Limited Profit Housing Law and will be operated under the supervision of the New York State Division of Housing. The \$85,216,000 mortgage is being financed by the State of New York and the New York State Finance Housing Agency. Ten million dollars of the construction fund was supplied by the tenant owners themselves.

The whole project consisting of twenty 14-storey buildings will house 5,860 families, will have its own \$10 million power plant supplying not only heat and hot water for the community but will enable it to generate its own electric power and provide the entire development with central air conditioning (this system, with a capacity of 12,000 tons, is the largest single plant ever installed anywhere), two shopping centres, and an 18,000 square foot community centre.

The investment is \$400 per room, and the tenants' average monthly payment is \$21 per room. More than 5,200 of the 5,860 units have already been subscribed for. Four of the twenty buildings are complete and can be occupied by 1,172 families from December 10th onwards.

Of the 170-acre site acquired in 1960, the United Housing Foundation has given 33 acres back to the city of New York for the construction of three new schools, a library and a park.

Mr. Kazan said he hoped that this village "will demonstrate once again what people can do for themselves when they use the methods of self-help and mutual aid".

# CUNA'S NEW MANAGING DIRECTOR

Mr. J. Orrin Shipe, former Assistant Managing Director, has been appointed Managing Director of the Credit Union National Association and CUNA Supply Cooperative

Mr. Shipe came to CUNA in 1939 as a field representative, has served as its first educational director, as editor of the Credit Union Magazine, as special representative and superviser of advertising and promotion for CUNA Mutual Insurance Society and as CUNA's first director of advertising and promotion.

Speaking from long years' experience in credit unions, Mr. Shipe said that "We would not have been able to do within the credit union movement what we have without our pioneers, but there is still a great job ahead of us. We must do all we can to bring to people what the credit union means socially, morally and economically. To achieve this end I promise to give the best moral, intellectual and courageous leadership that I can."

# INVESTMENT BY NATIONWIDE IN DEBENTURES OF ICPA

Nationwide Headquarters released the following news item:

"The Board of Directors of Nationwide, at its meeting here September 30, voted to invest up to \$500,000 in debentures of the International Cooperative Petroleum Association.

The world oil co-op now serves cooperative associations in 26 countries throughout the world. It opened a lubricating oil blending plant in Dordrecht, the Netherlands, in May of this year, and is planning the development of petroleum

blending and refining facilities in several other countries where the cooperatives have become a major factor in oil distribution.

The ICPA, which was organised in 1947, has its headquarters in New York City. Howard A. Cowden of Kansas City, Missouri, a consultant to Nationwide, is president of ICPA.

Murray D. Lincoln, president of Nationwide, said, in announcing the Board's action that the investment was of particular significance because of the role of international oil in world commerce and in long range world peace. Nationwide, he said, has long been interested in petroleum, and is very happy that it can assist in the further extension of cooperatives in the petroleum field by this investment in IGPA.

Nationwide will match the investments of other cooperatives throughout the world in debentures up to \$500,000."

# NATIONWIDE INSURANCE COMPANIES AND COOPERATIVES

Although the Nationwide Insurance Company is primarily concerned with the insurance business, it takes a remarkable lead in furthering the development of cooperatives believing in their main objective, namely, to help people help themselves. To demonstrate its activities in this direction, it produced a film strip which is proof of its cooperative way of doing things, thus helping actively in building up economic democracy, the most positive foundation of world peace. Nationwide's dedication to these aims goes back to its beginning as an ofspring of the Ohio Farm Bureau and has been pursued by its executives and strengthened by its membership in the Cooperative League of the U.S.A. and the I.C.A. It has invested some \$20 million in cooperative enterprises, helped to establish a cooperative bank in Switzerland and the Cooperative Organisation of the Americas and plays a leading rôle in the Cooperative for American Relief Everywhere (CARE). Another step undertaken by Nationwide is the dispatch of a study team to India to explore cooperative ways to solve the food problem there.

#### COOPERATIVELY-OWNED NEWSPAPER IN CALIFORNIA

A weekly newspaper of general community circulation and news coverage, planned by 200 organisers, to be owned cooperatively by its readers and believed to be the first such paper in the United States, is to be issued in Berkeley, California, in 1964. It will publish local news and state and regional developments with a local angle.

Berkeley Newspaper Cooperative, which was organised in January 1963 and incorporated in September, includes among its interim officers an investment manager a professor of biochemistry and a press editor at the University of California, a statistician, and a poet and novelist.

# DAKOTA POWER COOPERATIVE TO SERVE 5,000 MINNESOTA FAMILIES

Directors of the East River Electric Power Cooperative voted on November 8, 1963 to apply for a \$4,683,076 loan from the Rural Electrification Administration to serve more than 5,000 farm families in south-western Minnesota. This loan will permit the extension of East River's transmission network to bring electric power to Lyon-Lincoln Electric Cooperative, Tyler, Minn., and to Traverse Electric Cooperative, Wheaten, Minn. This extension will bring the economics of low-cost Missouri Basin power to the rural people for the first time.

# CORRECTION

On page 1 of the Cooperative News Service for November 1963, in the first line of the article on the I.C.A. Congress at Bournemouth, it was erroneously stated that the 22nd Congress was held in Britain for the "fourth" time since its inception. This should correctly read the "fifth" time.