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45th ANNUAL  
CONGRESS REPORT,  
1913.





THE  
CO-OPERATIVE UNION  
LIMITED.



THE 45TH ANNUAL

Co-operative Congress,  
1913.




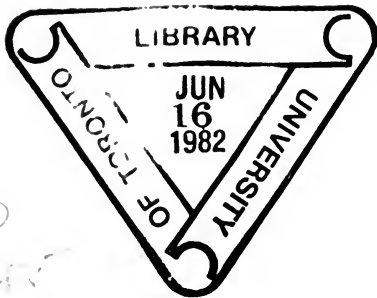
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12TH, 13TH, AND 14TH MAY, 1913.

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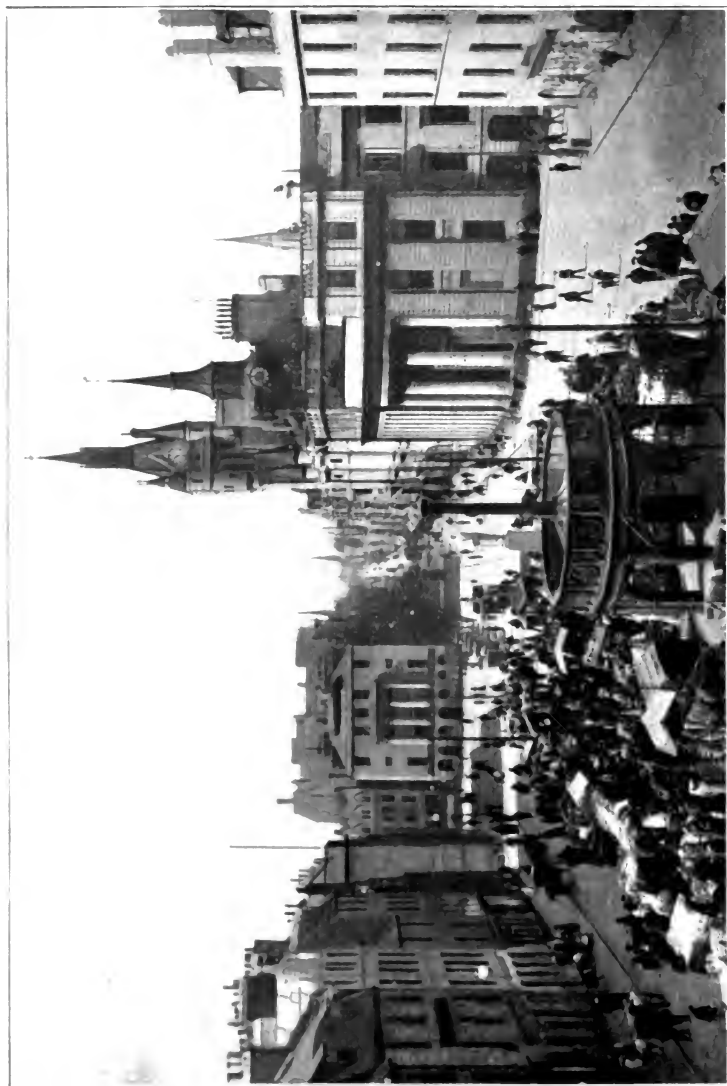
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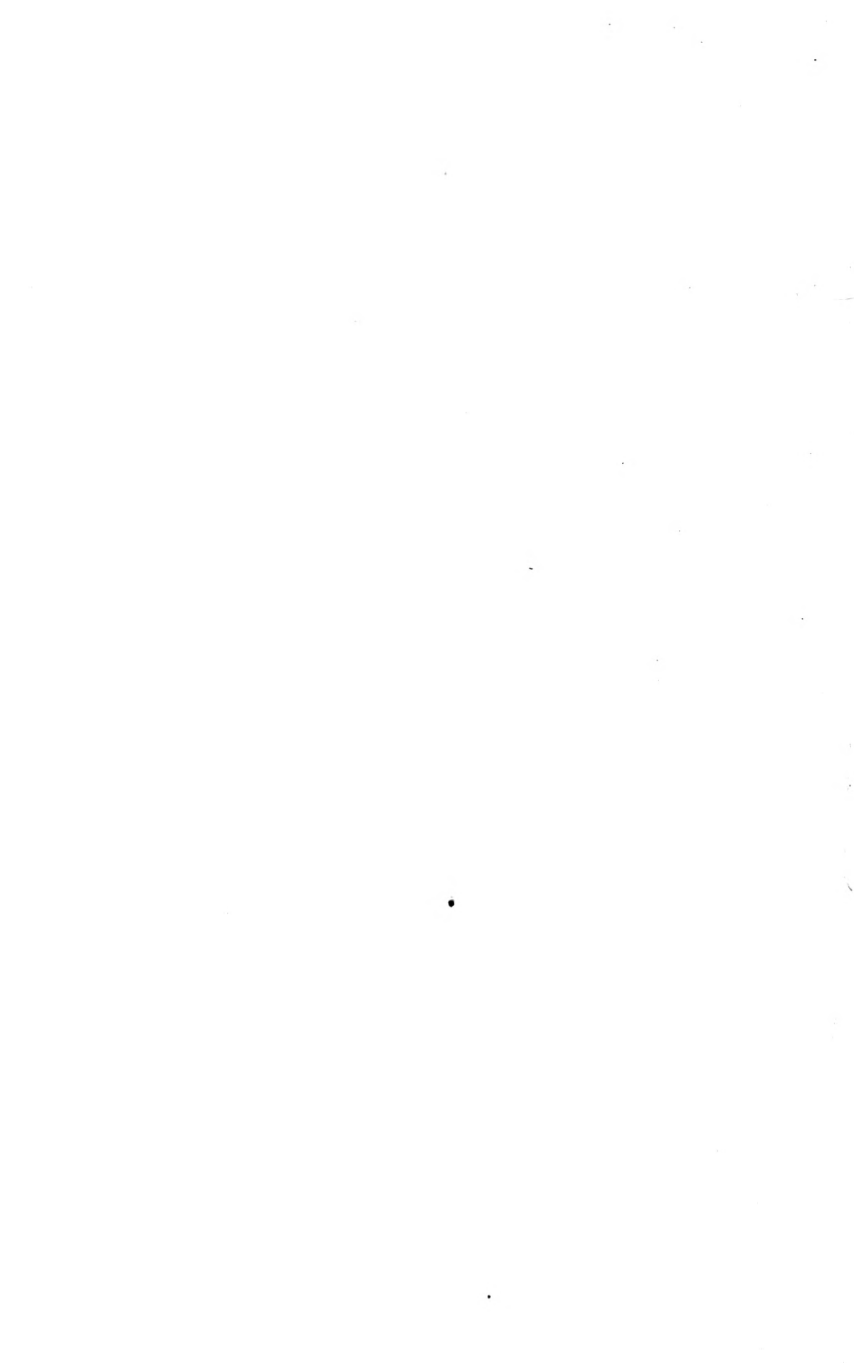


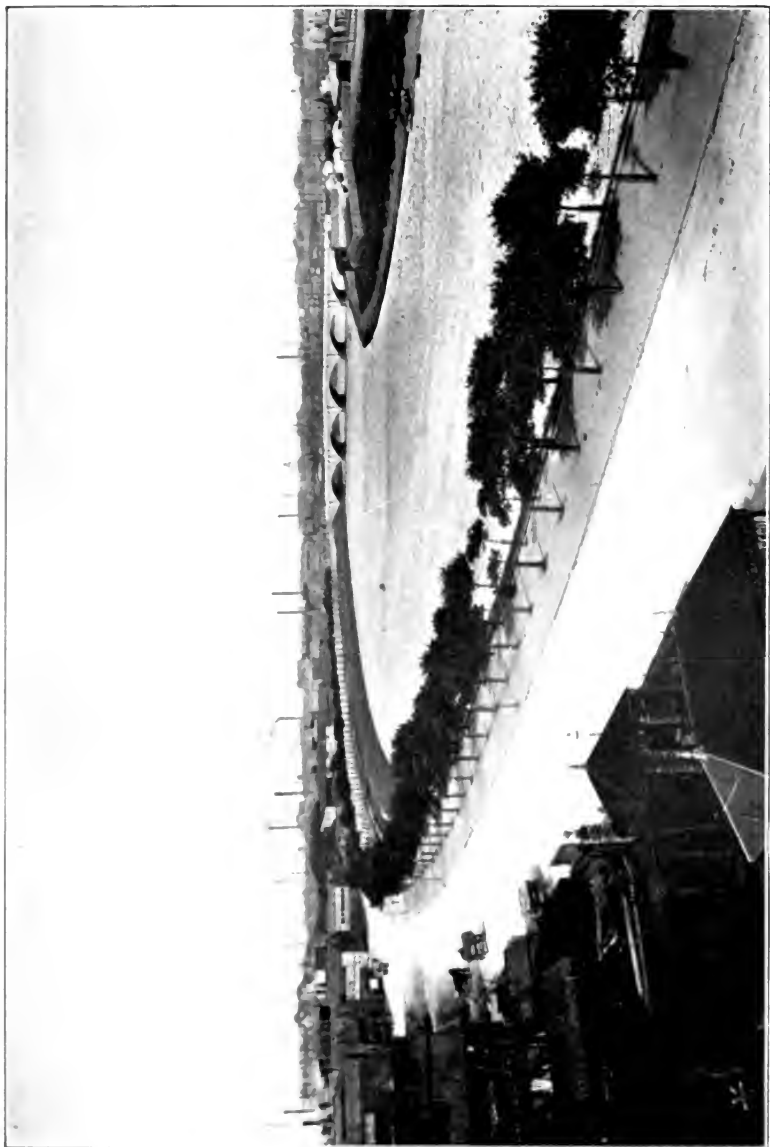
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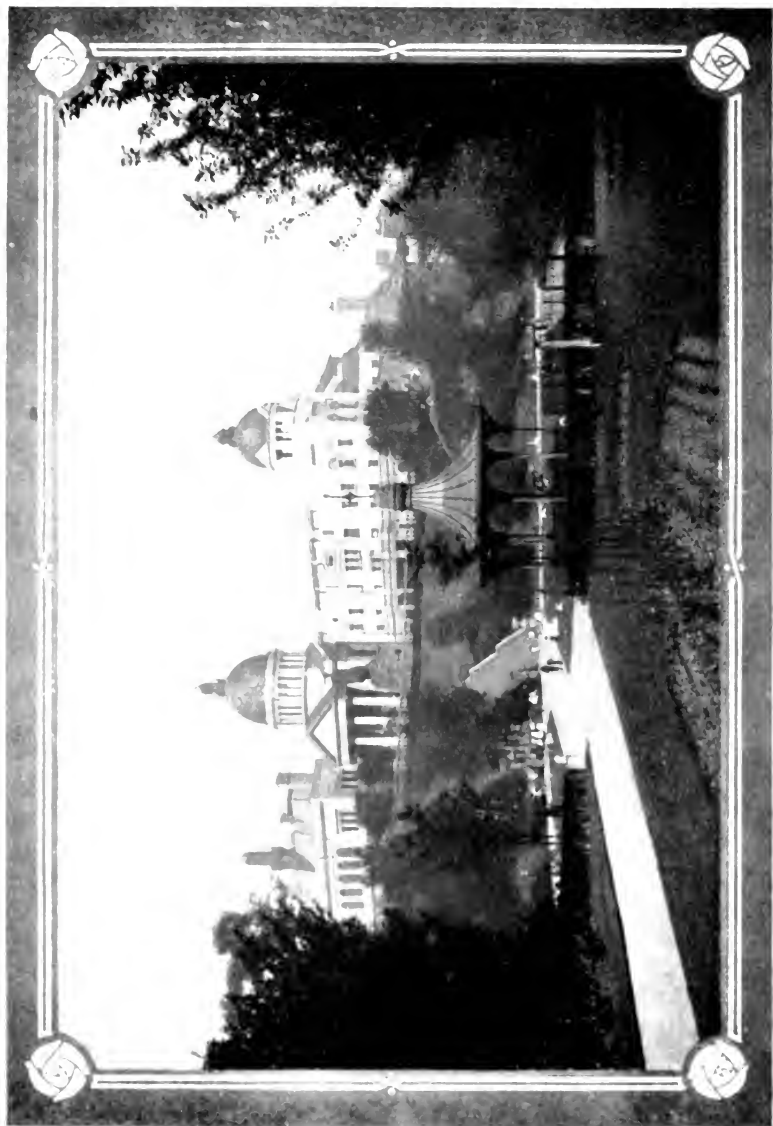
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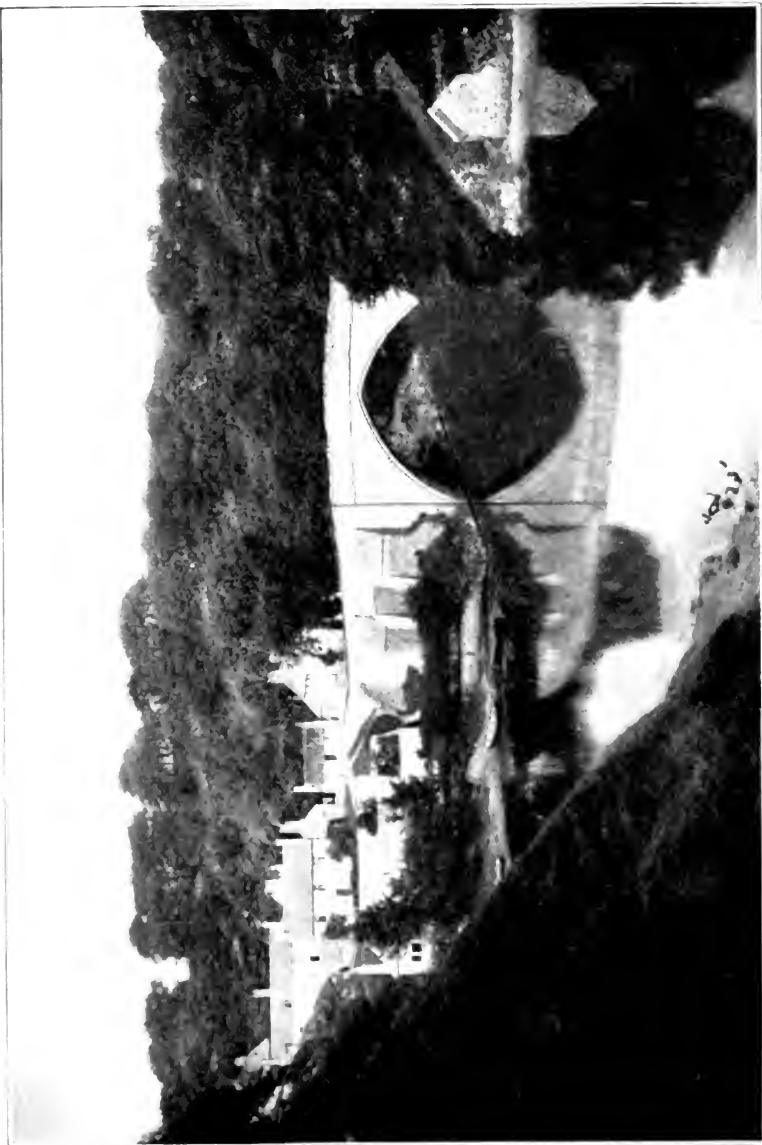






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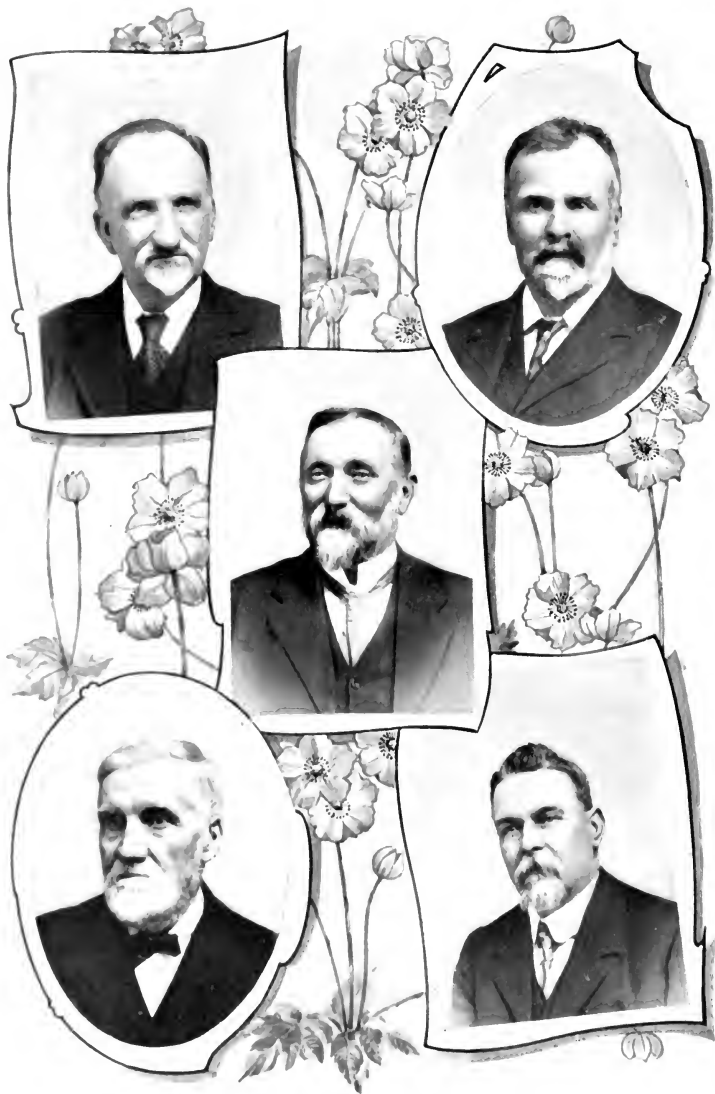




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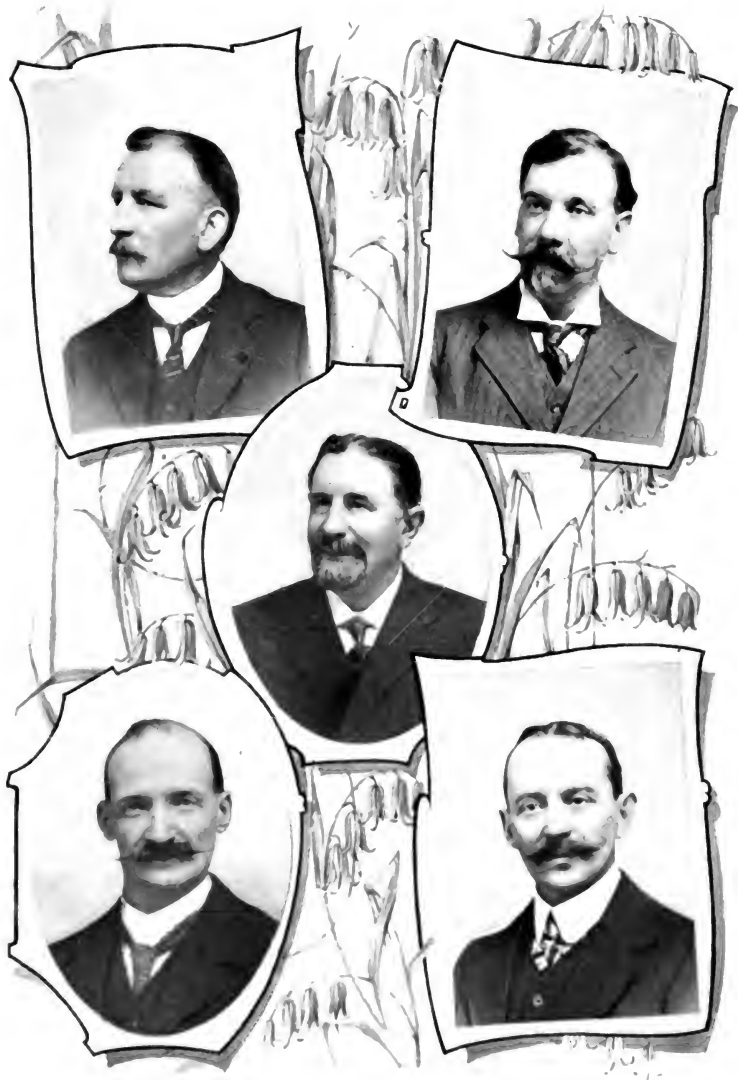
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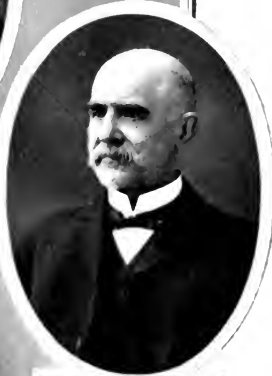


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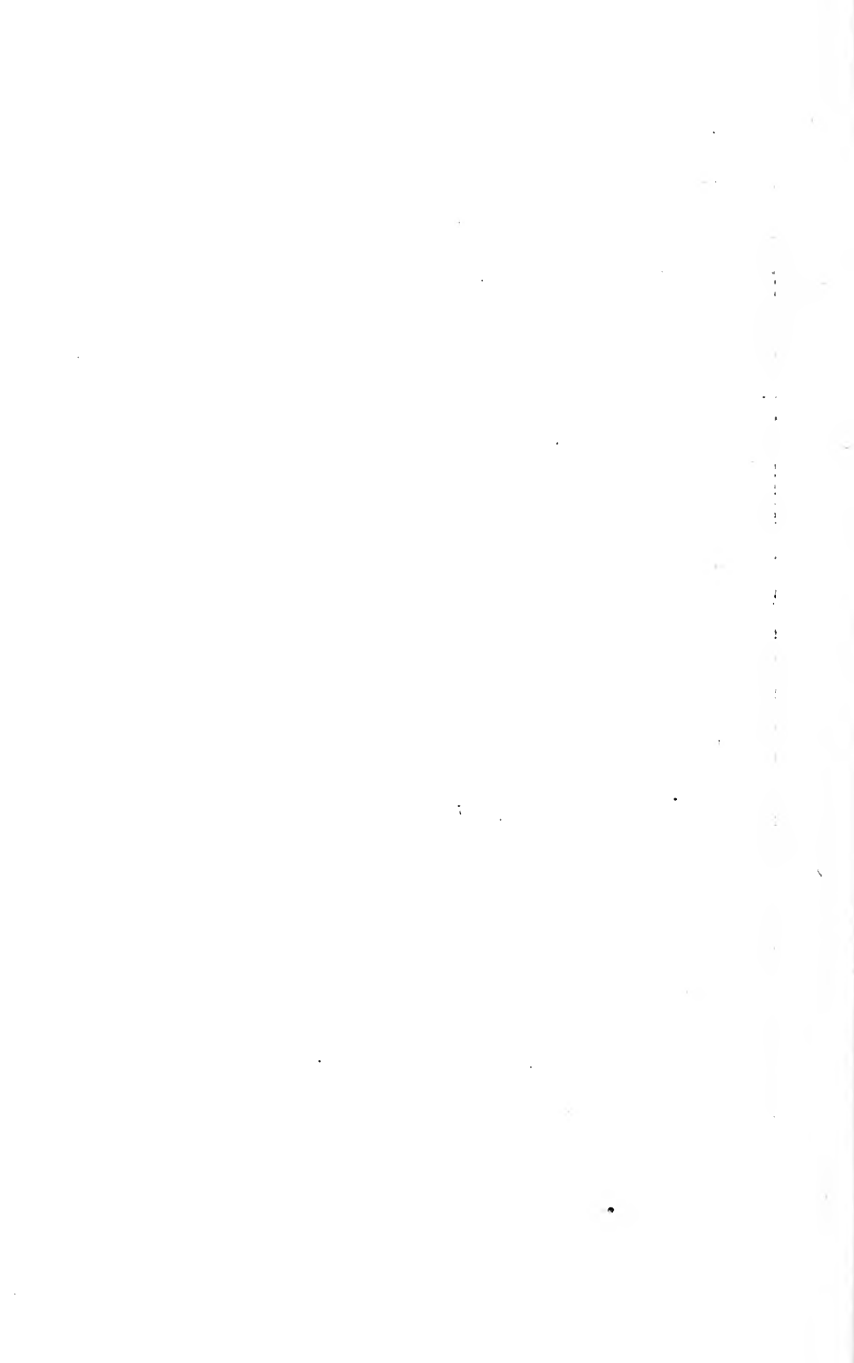
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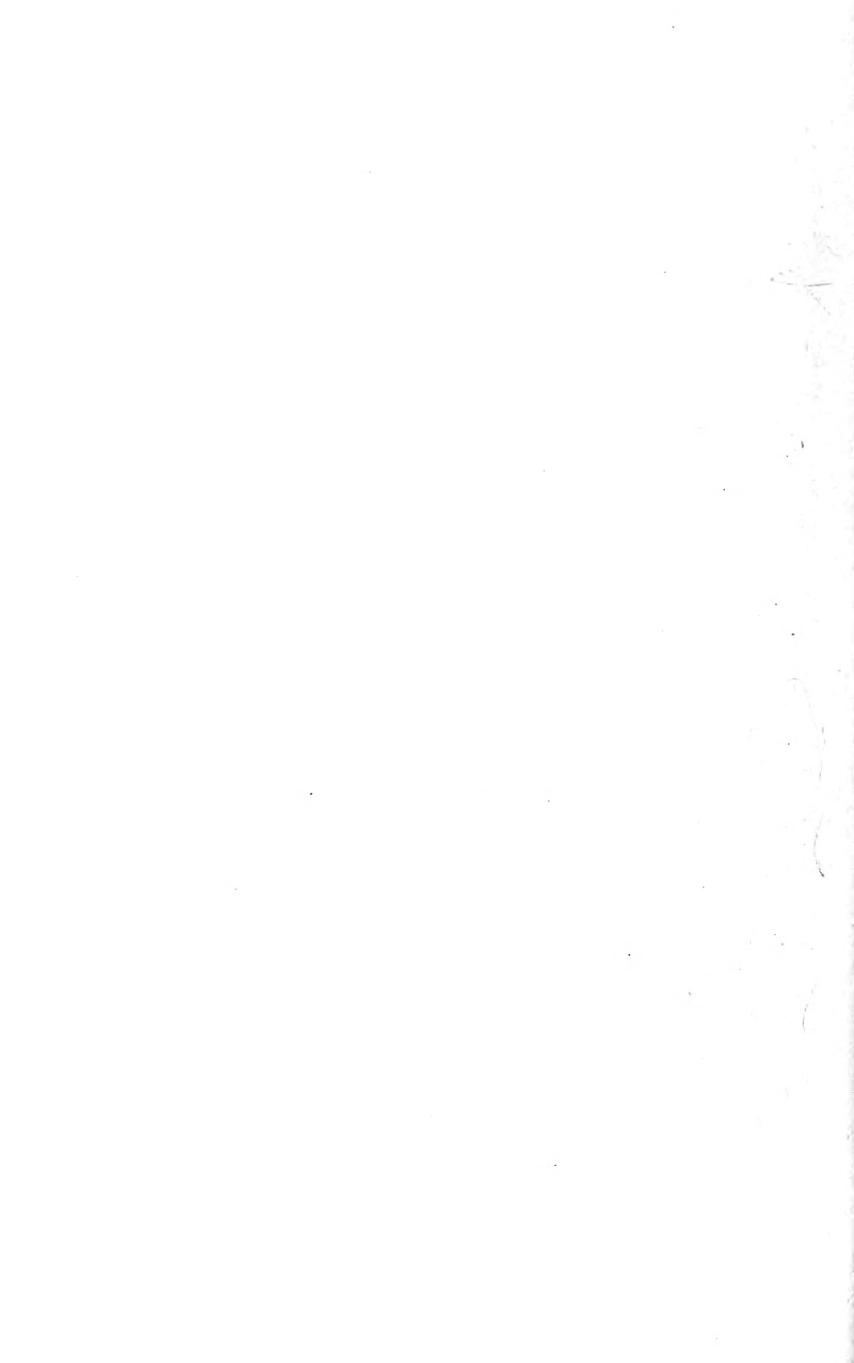


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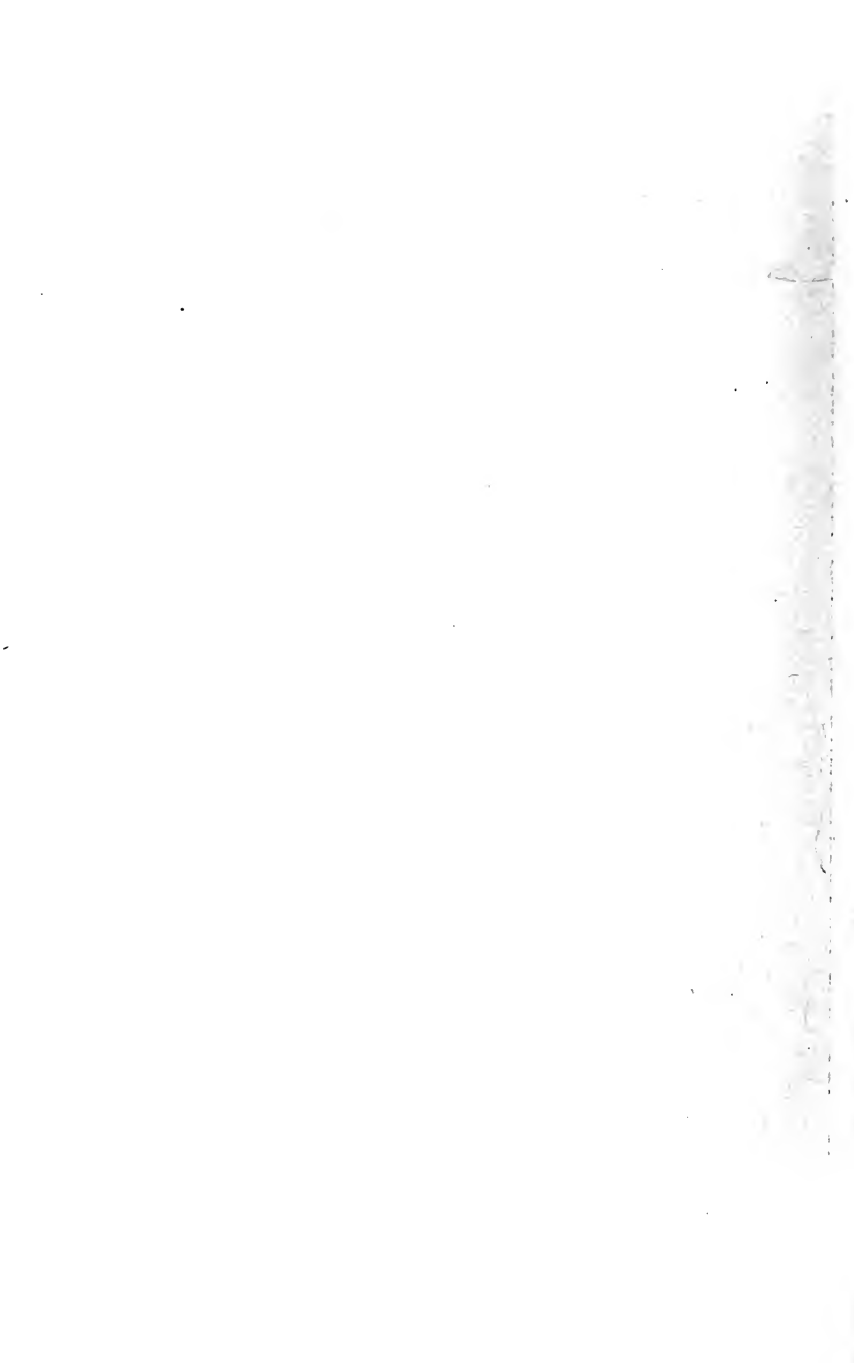


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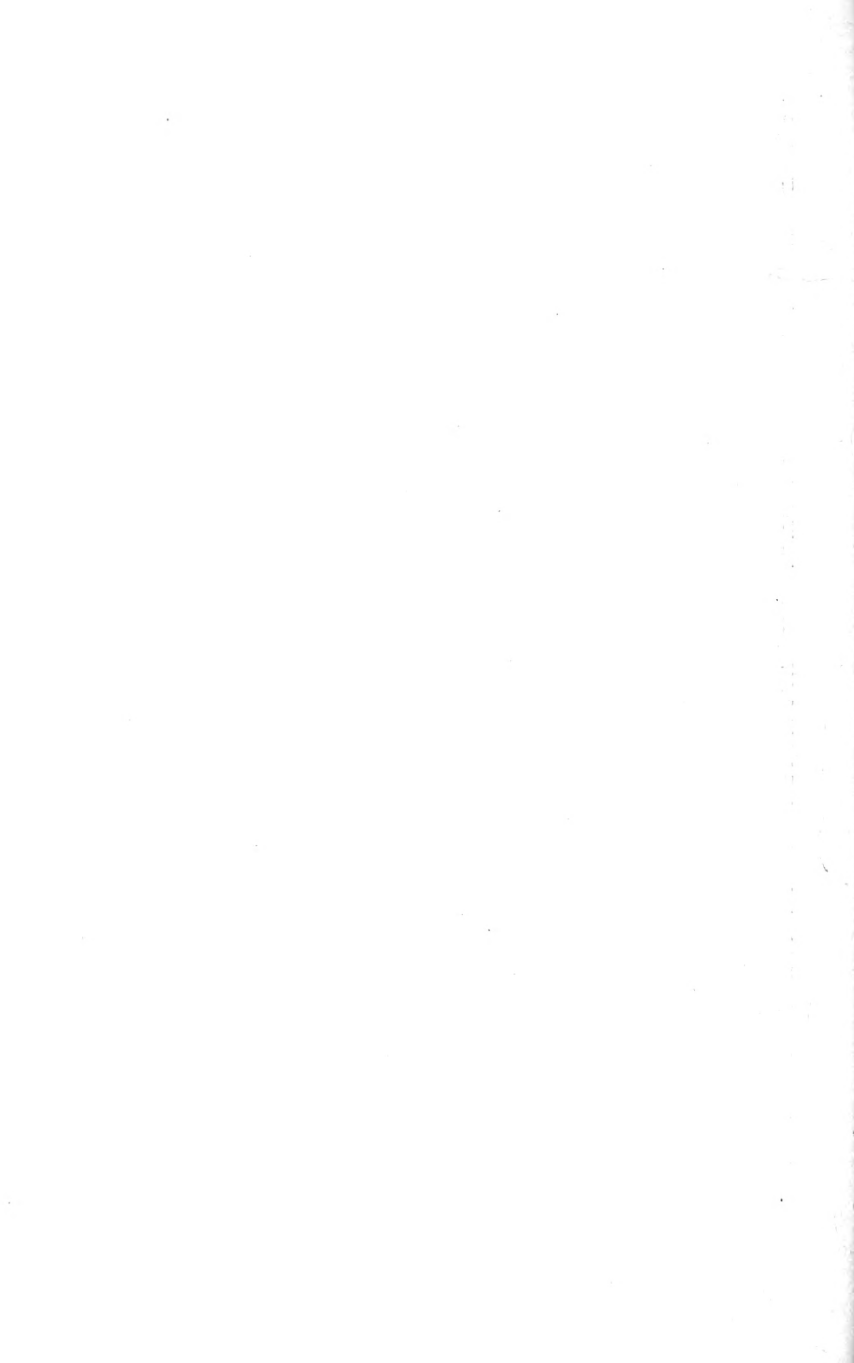


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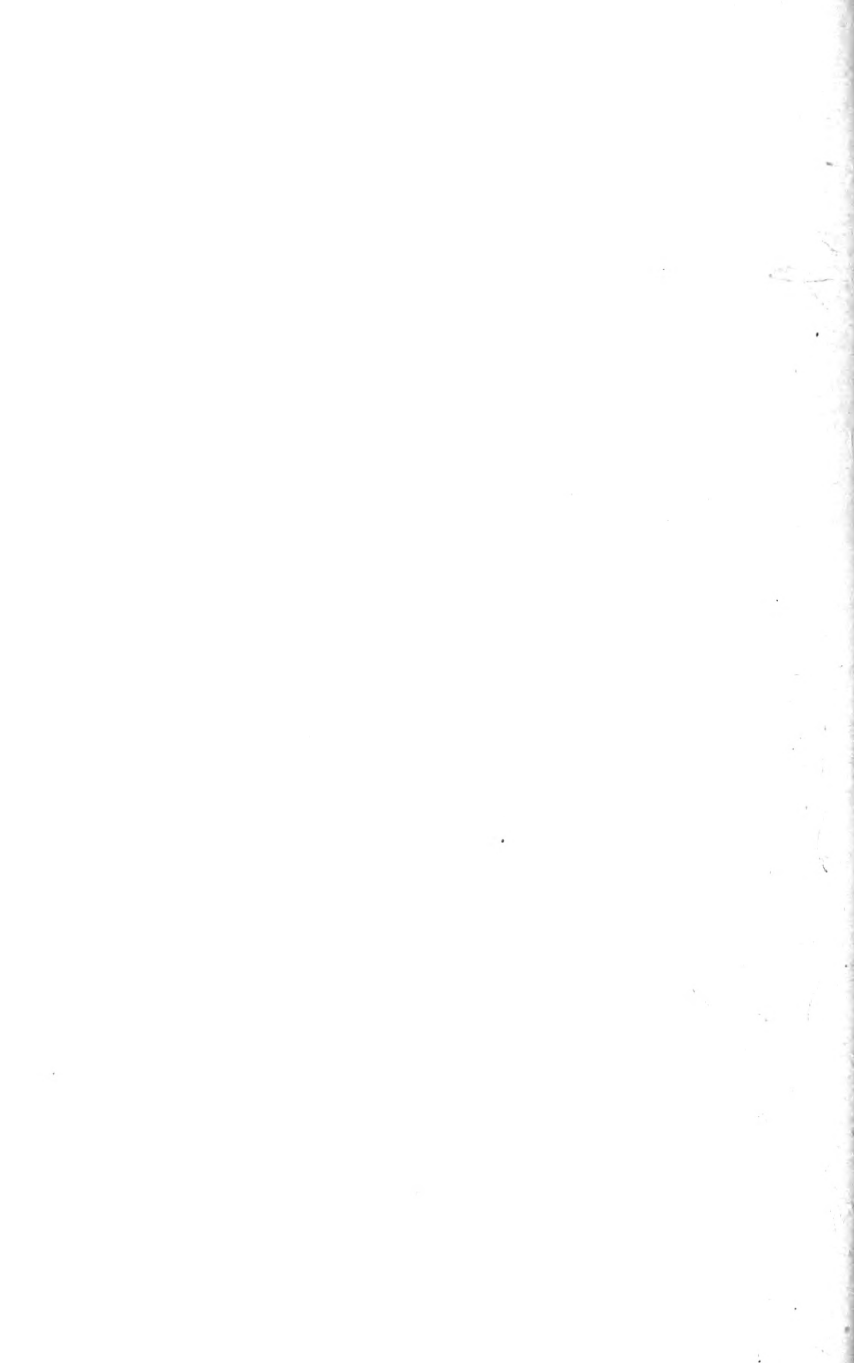
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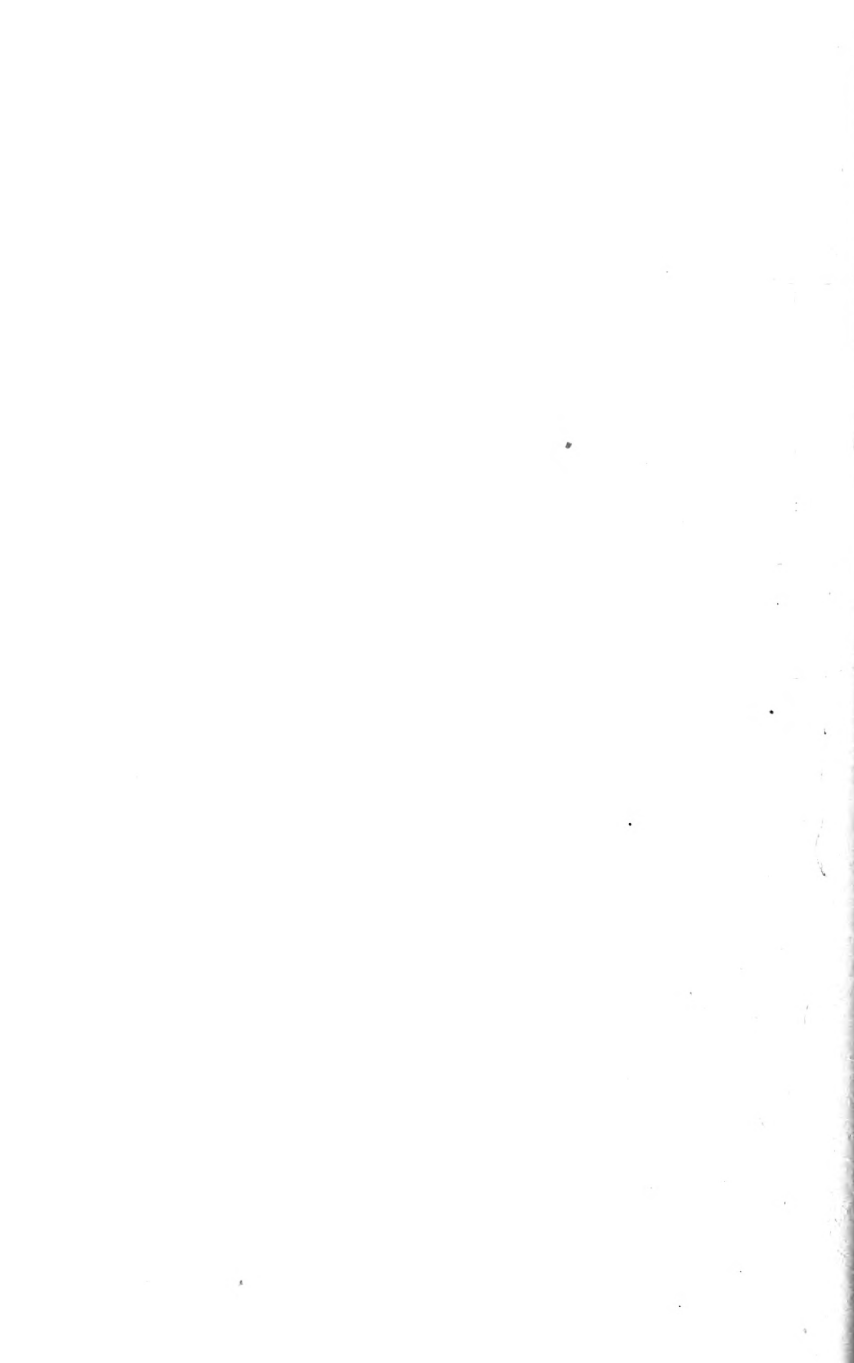


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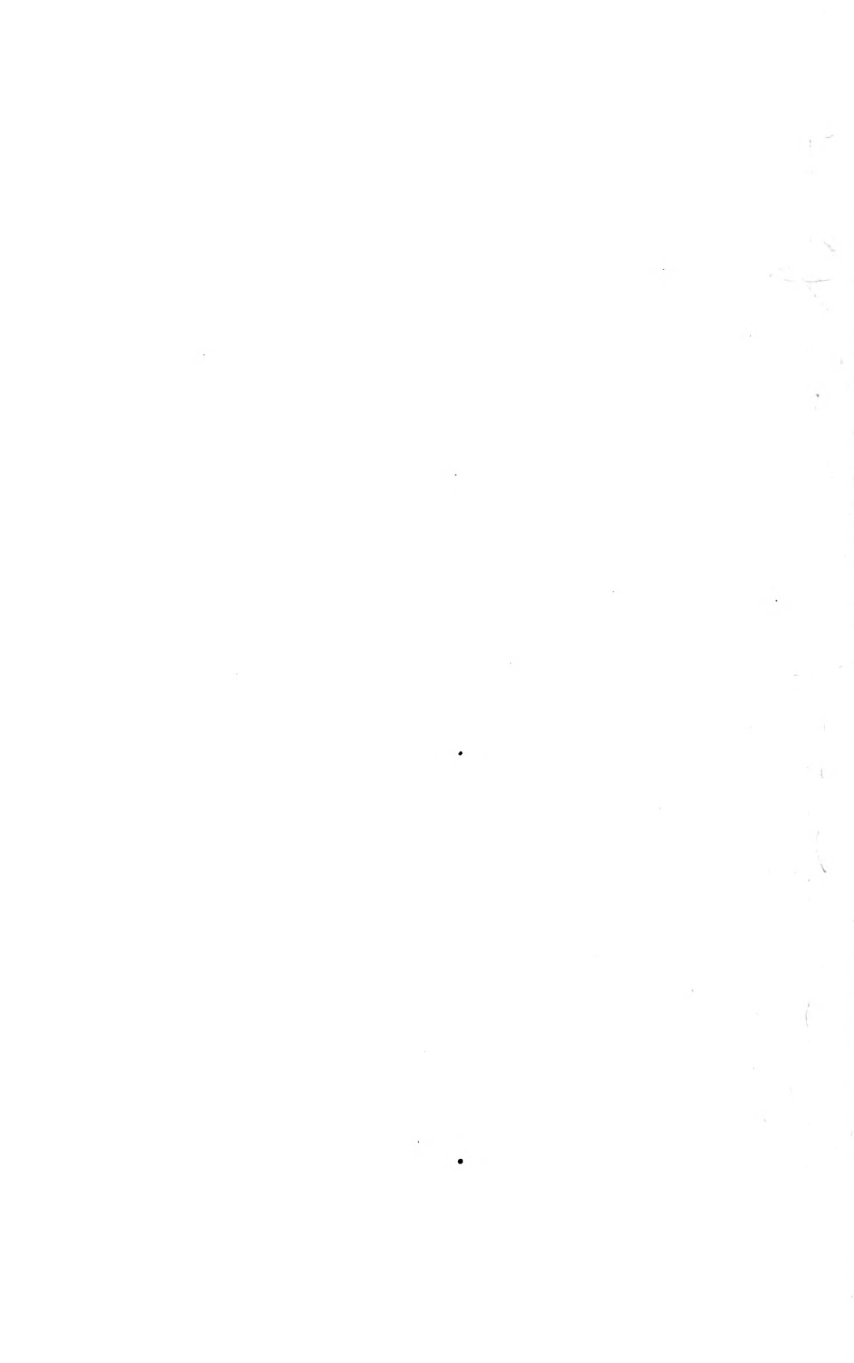
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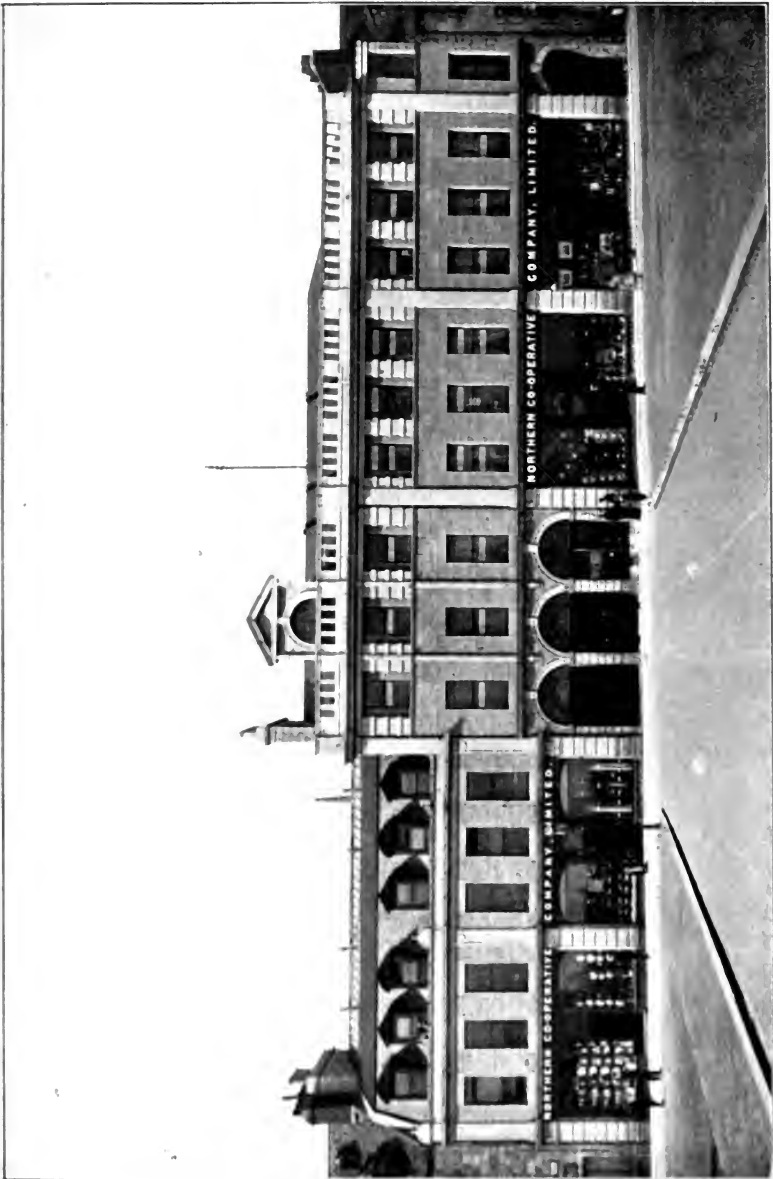
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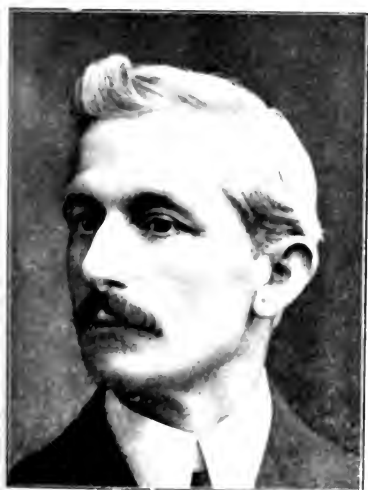




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# List of Delegates and Representatives Present at the Congress.

## (1) Representatives of other Countries.

FINLAND.—Co-operative Union: Mr. Kaarle Arola.

FRANCE.—Co-operative Union and Co-operative Wholesale Society: Mr. A. J. Clenet.

GERMANY.—Co-operative Wholesale Society: Messrs. C. Riemann and E. Scherling. Union of German Distributive Societies: Mr. H. Bastlein.

SWEDEN.—Co-operative Wholesale Society: Messrs. J. W. Hedborg and K. G. Roeling.

## (2) Representatives from other Bodies, &c.

INTERNATIONAL CO-OPERATIVE ALLIANCE.—Mr. W. Maxwell and Dr. Hans Muller.

TRADES UNION CONGRESS.—Mr. J. Cairns.

NATIONAL UNION OF TEACHERS.—Mr. G. T. Hyden.

LABOUR DEPARTMENT, BOARD OF TRADE.—Mr. J. J. Dent.

REGISTRY OF FRIENDLY SOCIETIES.—Mr. H. C. Souter.

## (3) Members of the Central Board, other than those delegated by Societies.

IRISH EXECUTIVE.—Messrs. H. Archer (Dublin) and R. Fleming (Belfast).

MIDLAND SECTION.—Messrs. G. Bastard (Leicester), J. Butcher (Rugby), S. Butler (Long Eaton), W. J. Douse (Nottingham), G. Harris (Lincoln), J. Langley (Kettering), W. Millerchip (Walsall), J. Millington (Birmingham), F. Rankin (Derby), C. A. W. Saxton (Worcester), and E. L. Griffiths (Hon. Member).

NORTHERN SECTION.—Messrs. J. Davison (Bedlington), S. Galbraith (Durham), J. Murdoch (Workington), W. R. Rae (Sunderland), W. Scott (Blaydon), J. Smith (Middlesbrough), T. Thompson (North Shields), and W. Clayton (Secretary).

NORTH-WESTERN SECTION.—Messrs. E. Booth (Wooldale), W. Dewhurst (Colne), J. Dickinson (Cark-in-Cartmel), S. Fairbrother (Bolton), S. R. Foster (Bingley), G. Goodenough (Castleford), J. Greenwood (Hebden Bridge), W. Gregory (Preston), S. C. Hughes (Brymbo), J. Johnston (Manchester), J. C. Kenworthy (Stocksbridge), J. E. Kilburn (Dewsbury), J. Lowe (Crewe), J. Morrell (Bradford), J. Pollitt (Swinton), T. Redfern (Heckmondwike), J. Shepherd (Rawtenstall), H. Stuttard (Oldham), B. Woolfenden (Rochdale), and J. Bradshaw (Secretary).

SCOTTISH SECTION.—Messrs. J. Allan (Glasgow), J. Deans (Kilmarnock), J. Lochhead (Edinburgh), J. Lucas (Shettleston), J. Patterson (Burntisland), A. Purdie (Edinburgh), J. M. Wilkie (Greenock), and G. Wilson (Bannockburn).

SOUTHERN SECTION.—Messrs. W. T. Charter (Cambridge), M. H. Clear (Sheerness), S. Foulger (Ipswich), A. W. Golightly (London E.), A. Hainsworth (Woolwich), R. Rowsell (Reading), B. Williams (Letchworth), and H. J. May (Secretary).

SOUTH-WESTERN SECTION.—Messrs. A. Bullock (Bedminster), W. J. Gilbert (Plymouth), C. Vaughan (Plymouth), and H. Westbury (Bridgwater).

WESTERN SECTION.—Messrs. W. H. Bryant (Blaenavon), R. R. Chappell (Gloucester), J. R. Davies (Swansea), D. Evans (Tredegar), L. W. Richards (Blaina), and E. R. Wood (Ton Pentre).

GENERAL SECRETARY.—Mr. A. Whitehead.

## (4) Delegates from Societies and Conference Associations.

NAME OF SOCIETY.	DELEGATES.
1 Aberdare .....	Davies, J.
2 Aberdeen Northern .....	Edwards, D.
" " .....	Adan, J.
" " .....	Bisset, G.
" " .....	Clark, J.
" " .....	Keir, J.
" " .....	Palmer, D.
" " .....	Wilson, G.
3 Abergavenny .....	Beard, S. T.
4 Abersychan and Talywain .....	Cotton, H. D.
" " .....	Harvey, D.
" " .....	Silcock, J.
5 Accrington and Church .....	Brownbill, G.
" " .....	Brownbill, W.
" " .....	Greenwood, A.
" " .....	Pollard, J. E.
6 Airedale Worsted Manufacturing .....	Clough, E.
7 Alloa .....	Bayne, J.
" .....	Brereton, J.
" .....	Fyfe, W.
" .....	Stevenson, A.
8 Alltwen and Pontardawe .....	Wilson, D. C.
" " .....	James, G. J.
9 Alva Bazaar .....	Williams, D. T.
10 Andrews Watch Manufacturing .....	Leckie, T. L.
11 Annfield Plain .....	Andrews, W.
" .....	Ainsley, M.
12 Annesley Woodhouse .....	Forster, W.
13 Arbroath Equitable .....	Webster, A. W.
14 " High Street .....	Littlejohn, D.
" " .....	Spence, D.
15 Armadale .....	Adam, D.
16 Ashford .....	Crammond, D.
17 Ashington Industrial .....	Nimmo, W.
" .....	Crust, W. A.
18 Ashton-under-Lyne .....	Sample, E.
" .....	Tilley, J. R.
" .....	Garside, T.
" .....	Garside, Mrs. T.
" .....	Mellor, J. W.
" .....	Smith, H.
" .....	Thompson, J.
19 Aspatria Industrial .....	Thompson, Mrs. J.
" .....	Douglas, J.
20 Avalon Boot and Shoe (Rothwell) .....	Wilson, A.
21 Avonbank .....	Tebbut, F.
22 Aylesbury .....	Black, J.
" .....	Bentley, H.
23 Bamfurlong .....	Unsworth, J.
24 Banbury .....	Lickorish, W. H.
25 Bannockburn .....	Barr, J.
" .....	Lyon, A. D.
26 Barnsley .....	Beardsall, J. G.
" .....	Elliott, J.
" .....	Gilleghan, M.
" .....	Green, W. H. E.
" .....	Tune, E.
" .....	Wheelhouse, G.
27 Barrhead .....	Clark, J.
" .....	Galletly, J. C.
" .....	McCredie, J.
28 Barrow-in-Furness .....	Clarkson, J.
" .....	Maynes, J.
" .....	McIntee, A.

NAME OF SOCIETY.	DELEGATES.
28 Barrow-in-Furness .....	Minshall, J.
" .....	Newbold, T.
" .....	Walker, A.
29 Barwell .....	Geary, G.
" .....	Herbert, E.
30 Bathgate .....	Turner, W.
" .....	Wilson, W.
31 Batley .....	Baines, F.
" .....	Kershaw, J.
" .....	Kershaw, Mrs. J.
" .....	Parr, T. S.
" .....	Scafe, G. W.
" .....	Thomson, T. H.
32 Bedlington .....	Lee, R.
" .....	Smith, R.
33 Belfast .....	Hunter, A.
" .....	Knox, W. M.
" .....	Lander, P.
" .....	M'Guffin, W. J.
34 Bellsill and Mossend .....	McAuslin, T.
" .....	Waugh, J.
35 Berkhamsted .....	Blackwell, G. C.
36 Billington and Whalley .....	Dawson, F.
37 Bingley .....	Bradley, W.
" .....	Brista, D.
" .....	Hartley, W.
" .....	Smith, J. T.
38 Birkenhead .....	Coombes, F. J.
" .....	Holdsworth, W.
" .....	Read, W.
" .....	Russell, C. H.
" .....	Score, W. H.
39 Birkenshaw .....	Holmes, R.
" .....	Pickles, A.
40 Birmingham Industrial .....	Cardinal, T. H.
" .....	Diddams, G.
" .....	Henson, J.
" .....	Savage, W. H.
" .....	Williams, Mrs.
41 " Printers .....	Wilson, H.
42 Birstall .....	Bruff, F. H.
" .....	Blanchfield, E.
" .....	Butterfield, G. W.
43 Birtley .....	Hardy, R. W.
" .....	Ryle, J.
" .....	Ryle, Mrs. J.
" .....	Smith, W.
" .....	Smith Mrs. W.
44 Bishop Auckland .....	Brown, R.
" .....	Hall, J.
" .....	Hindmarch, J.
" .....	Parkin R.
45 Blackburn—Industrial .....	Hopwood, J.
" .....	Sharples, J.
" .....	Sharples, Mrs. J.
46 Blackpool .....	Haworth, E.
" .....	Haworth, Mrs. E.
" .....	Parr, J.
" .....	Riley, W.
" .....	Williams, F. A.
47 " Printers .....	Maddison, F.
48 Blaenavon .....	Rogers, W.
" .....	Scott, A.
49 Blama .....	Davies, J. P.
" .....	Jefferies, J.
" .....	Jones, J.
" .....	Jones, J.
" .....	Lloyd, J. D.
" .....	Pembro, T. R.
50 Blantyre .....	Galloway, J.

NAME OF SOCIETY.	DELEGATES.
50 Blantyre .....	Heggison, T.
51 Blaydon-on-Tyne .....	Cook, G. C.
52 Boldon " .....	Fenwick, R.
53 Bo'ness " .....	Clark, G. W.
54 Boston " .....	Hartshorne, W. J.
55 Bradford, Cabinetmakers .....	Downie, G.
56 " " City of .....	Galloway, A.
" " " .....	Akrell, H. F.
" " " .....	Rylatt, J. M.
" " " .....	Knowles, R.
" " " .....	Denman, F.
" " " .....	Durrans, T. W.
" " " .....	Green, F.
" " " .....	Holmes, I.
" " " .....	Mallison, J.
" " " .....	Smith, E.
57 Brandon and Byshtoles .....	Oley, R.
58 Brechin Equitable .....	Whiteley, S.
" " " .....	Fyfe, G.
" " " .....	Henderson, G.
59 Bridge of Weir .....	O'Neil, A.
60 Brighouse .....	Pollock, R.
" " " .....	Eastwood, H.
" " " .....	Eastwood, Mrs. H.
" " " .....	Ibbetson, C. H.
" " " .....	Robinson, E.
" " " .....	Robinson, Mrs. E.
" " " .....	Wood, G.
61 Brighton .....	Barnden, J.
" " " .....	Barnden, Mrs. J.
" " " .....	Dallaway, W.
" " " .....	Wilkinson, W. A.
62 Brightside and Carbrook .....	Blythe, W. A.
" " " .....	Harrison, A. E.
" " " .....	Hemming, T.
" " " .....	Senior, H.
" " " .....	Simpson, R.
" " " .....	Skinner, S. J.
63 Bristol .....	Ewing, J.
" " " .....	Marks, J.
" " " .....	Petherick, W. J.
64 Bromley and Crays .....	Dunford, J. H.
" " " .....	Dunford, Mrs. J. H.
" " " .....	McLeod, W. J.
" " " .....	Seward, H.
65 Broombill .....	Young, T. M.
66 Broxburn .....	Cossins, W. E.
" " " .....	Farlie, A.
67 Buckhaven .....	Cooke, D.
68 Bulwell .....	Lane, G. T.
69 Burnley .....	Booth, H. G.
" " " .....	Greenwood, W. T.
" " " .....	Grindrod, Mrs. M.
" " " .....	Isherwood, W.
" " " .....	Scholfield, W.
" " " .....	Whitaker, T.
70 " " Self-Help Manufacturing .....	Wood, T.
71 Burntisland .....	Patterson, Mrs. J.
72 Burton-on-Trent .....	Evans, W.
" " " .....	Evans, Mrs. W.
" " " .....	Prentice, P. J.
" " " .....	Prentice, Mrs. P. J.
" " " .....	Merroy, C. H.
73 Burry Port .....	Eager, J.
74 Burslem .....	Brooks, G. W.
" " " .....	Hunt, S.
75 Bury .....	Goddard, S. H.
" " " .....	Hill, W.

NAME OF SOCIETY.	DELEGATES.
76 Cainscross and Ebley	Hudson, B.
"	Smith, E.
77 Cambridge	Hockley, H. J.
"	Prior, W. J.
78 Carlisle	Barnes, J.
"	Irving, J.
"	Johnston, W. C.
"	Riddle, G.
"	Taylor, F.
"	Winthrop, T. W.
79 Carluke	Broadhead, J.
80 Carrick	Davidson, A.
81 Cathcart	Elliot, A.
82 Chatham	Ternouth, R.
83 Chesham	Green, H.
84 Chester	Williams, W.
85 Chesterfield	Leake, J. H.
"	Randall, C.
86 Chester-le-Street	Binney, J.
"	Bone, D.
"	Browne, E.
87 Chorley	Jackson, J.
"	Nelson, G.
"	Smith, J. D.
88 Cinderford	Perkins, M. H.
"	Taylor, R. R.
89 Cinderhill	Swift, W.
"	Towle, H.
90 Clayton-le-Moors	Catterall, J. T.
"	Richardson, G.
91 Cleator Moor	Branthwaite, W.
"	Duffy, T. Gavan.
"	Kelly, S.
"	Lowry, R.
"	Vodden, W.
92 Cleckheaton	Booth, J. R.
"	Metcalfe, R.
93 Clydebank	Hunter, M.
"	Nicholson, J.
94 Coalville	Brooks, G. J.
"	Cook, F.
"	Gilberd, J. H.
95 Coatbridge	Dyer, J.
"	Jack, C.
"	Jack, Mrs. C.
"	Morrison, Mrs. M.
"	Ness, J.
96 Codnor Park and Ironville	Preston, G.
97 Colchester and East Essex	Ayling, A. E.
"	Fisher, A.
"	Martin, R. G.
"	Way, R. R.
98 Colne	Bibby, T.
"	Bibby, Mrs. T.
"	Foulds, W.
"	Foulds, Mrs. W.
"	Greenwood, F.
"	Hargreaves, T.
99 Colne Vale Corn Millers	Pogson, T. E.
100 Compstall	Hambleton, S.
"	Hewitt, A.
101 Congleton	Ball, J. H.
"	Birchall, T. J.
"	Goodall, G.
"	Lomas, F.
102 Consett	Hadwin, G.
"	Hope, J.
103 Co-operative Insurance	Dewar, J.
"	Evans, J. M.
"	Forsyth, J. H.

NAME OF SOCIETY.	DELEGATES.
103 Co-operative Insurance .....	Hilton, W. A.
" " .....	Odgers, J.
" " .....	Rawlinson, T.
104 Co-operative Newspaper .....	Baldwin, J.
" " .....	Blakeborough, S.
" " .....	Briggs, N.
" " .....	Hirst, H.
105 Co-operative Printing (Manchester) .....	Bell, R.
" " .....	Hyde, R.
" " .....	Straker, W.
106 Co-operative Productive Federation .....	Halstead, R.
107 Co-operative Secretaries' Association .....	Varley, A.
108 Co-operative Sundries Manufacturing .....	Guy, J.
109 Co-operative Wholesale .....	Adams, T.
" " .....	Brodrick, T.
" " .....	Coley, P.
" " .....	Deans, A.
" " .....	Elsey, H.
" " .....	Graham, E. J.
" " .....	Henson, T. J.
" " .....	Lander, W.
" " .....	Mc Innes, D.
" " .....	Mort, I.
" " .....	Moorhouse, T. E.
" " .....	Shillito, J.
" " .....	Shotton, T. E.
" " .....	Woodhouse, G.
110 Cornforth and Coxhoe .....	Morley, T.
" " .....	Young, R.
111 Coventry Builders .....	Marston, W.
112 " Perseverance .....	Clay, J.
" " .....	Compton, W.
" " .....	Crompton, J.
" " .....	Hey, J.
" " .....	Keene, Mrs. M. A.
" " .....	Penn, H.
113 " Watch Manufacturing .....	Trickett, D.
114 Cowdenbeath .....	Marshall, J.
115 Cowlairs .....	Crowe, R.
" " .....	Thomson, W. F.
116 Cramlington .....	Bird, W. H.
" " .....	Kirkpatrick, J.
" " .....	Stanley, J. H. B.
117 Crewe .....	Chapman, T.
" " .....	Derbyshire, E.
" " .....	Littlewood, D.
" " .....	Moore, H.
" " .....	Saunders, A.
118 Crofthead .....	Bishop, J.
119 Croxley .....	Taylor, G.
120 Cwmbach .....	Hughes, D.
" " .....	Jones, E.
" " .....	Jones, J.
" " .....	Morris, J. R.
" " .....	Moses, T.
121 Dalziel (Motherwell) .....	Campbell, Mrs. J.
" " .....	Donnan, J.
" " .....	Liddell, J.
" " .....	Liddell, Mrs. J.
" " .....	Suttie, R. P.
122 Darlington .....	Brennan, E.
" " .....	Chapelow, J. H.
" " .....	Johnson, H. G.
123 Darwen Industrial .....	Barrow, W.
" " .....	Duxbury, G.
" " .....	Lownds, Mrs. H.
" " .....	Walkden, W.
" " .....	Yates, Mrs. S.

NAME OF SOCIETY.	DELEGATES.
124 Daventry .....	Simpson, P. W.
125 Delabole .....	Pearce, R.
126 Denholme .....	Hoyle, A.
127 Derby .....	Faulkner, H. E.
" .....	Hudson, J.
" .....	Merchant, E.
" .....	Ogden, T.
" .....	Towns, C. B.
" .....	Webster, H.
128 " Printers .....	Mason, A.
129 Derwent Flour Mill .....	Herron, G.
130 Desborough .....	Coe, A.
" .....	Panter, A.
131 Dewsbury Laundries .....	Sharpe, C. H.
132 " Pioneers .....	Dawson, T.
" .....	Halstead, J.
" .....	Scafe, Mrs. R.
" .....	Sharpe, Mrs. C. H.
" .....	Swithenbank, E.
" .....	Walker, W.
133 Doncaster .....	Phillips, F. G.
" .....	Wightman, C.
134 Droylsden .....	Beard, T. M.
" .....	Stopford, J.
" .....	Watson, J. T.
135 Dublin Industrial .....	Laird, T.
136 Dudley .....	Evsns, Mrs. E.
137 Dumbarton .....	Pollock, T.
138 Dundee and District Coal .....	Martin, R.
139 Dunfermline .....	Dowie, J.
" .....	Herd, J.
140 Dykehead and Shotts .....	Crichton, D.
141 Dysart .....	McKenzie, R.
" .....	Spalding, G. N.
" .....	Terris, A.
142 East Cleveland .....	Turnbull, R.
" .....	Stephens, W.
143 Eastleigh .....	Boyer, J.
144 Ebbw Vale .....	Davies, W.
" .....	Plummer, D.
145 Eccles Povident .....	Forsyth, T.
" .....	Nevitt, Mrs. A. H.
" .....	Taylor, W.
146 Edinburgh—People's Bank .....	Lochhead, Mrs. J.
147 " St. Cuthbert's .....	Cairns, J.
" .....	Harley, J.
" .....	Hutton, Mrs. M.
" .....	Macfarlane, D.
" .....	Morton, W. J.
" .....	Simmers, H.
148 Egremont .....	Booth, C.
" .....	Garnett, W.
149 Enfield Highway (London) .....	Hood, J.
" .....	Webb, J. H.
150 Exeter .....	Warren, Mrs. S. M.
151 Failsworth .....	Alcock, F.
" .....	Pollard, F.
152 Farnworth and Kearsley .....	Hoban, M.
" .....	Pickvance, J.
" .....	Rigg, A.
" .....	Wolfendale, W. H.
153 Felling Industrial .....	Goodfellow, M.
" .....	Oxborrow, C.
154 Fleetwood .....	Jolly, J.
" .....	Thompson, H.
155 Folkestone .....	Pilcher, L.



NAME OF SOCIETY.	DELEGATES.
156 Frazerburgh .....	Robertson, A.
157 Gainsborough .....	Claydon, H. A.
158 Galashiels United .....	Wilkinson, E.
159 Garden City Press .....	Little, Mrs. T.
160 Gateshead .....	Smith, J.
" .....	Williams, Mrs. B.
" .....	Bolam, J.
" .....	Brack, J.
" .....	Hancock, W.
" .....	Hancock, Mrs. W.
" .....	Oliver, J.
" .....	Thornton, W.
161 Glasgow—Civic Press .....	Mac Lean, Mrs. J. M.
162 " Drapery and Furnishing .....	Buchanan, G.
" " .....	Currie, J.
163 " Eastern .....	Gardiner, A. S.
" " .....	Barr, J.
" " .....	McMurrin, J.
164 " Kinning Park .....	Watson, M.
" " .....	Maclean, J. M.
" " .....	Neil, M.
" " .....	Todd, Mrs. W.
" " .....	Waddell, J.
" " .....	Welsh, A. M.
165 " London Road .....	Wilson, W.
166 " Progress .....	Russell, W.
" " .....	Graham, D.
167 " St. George .....	Hunter, W.
" " .....	Buchan, Mrs. A.
" " .....	Handyside, R.
" " .....	Thomson, A.
" " .....	Thomson, N.
168 " St. Rollox .....	McDonald, W.
" " .....	McDougall, A.
169 " United Baking .....	Pringle, G.
" " .....	Bain, J.
" " .....	Gerrard, D. H.
" " .....	Gray, R.
" " .....	McLean, T.
" " .....	Stirling, T. H.
" " .....	Todd, J.
170 Glossop Dale .....	Hindle, J.
171 Godalming .....	Godfrey, F.
" " .....	Kinghorn, D.
172 Gloucester .....	Burton, A. J.
" " .....	Burton, F.
" " .....	Brooks, E.
" " .....	Cole, A.
" " .....	Thomas, G. W.
" " .....	Thomas, Mrs. G. W.
173 Goole .....	Holmes, L.
" " .....	Holmes, Mrs. L.
" " .....	Jackson, W.
174 Grangemouth .....	Allison, A.
" " .....	Hastie, J.
175 Grantham .....	Wade, R.
176 Grays .....	Drury, E. C.
" " .....	Siltoe, C.
" " .....	Steer, Mrs. H.
" " .....	Stibbs, W.
" " .....	Waller, T.
" " .....	Waller, Mrs. T.
177 Great Grimsby .....	Cordiner, A.
" " .....	Whitworth, A.
178 Great Harwood .....	Holden, J. E.
" " .....	Waterhouse, J. E.
179 Great Horton .....	Boyes, G.
" " .....	Haigh, W. A.

NAME OF SOCIETY.	DELEGATES.
179 Great Horton .....	Parker, H.
180 Greenfield .....	Waddington, H.
181 Greenock Central.....	Kenworthy, F. B.
" " .....	Kee, J.
" " .....	Lemmon, R.
" " .....	Ritchie, R.
182 Guildford .....	Swan, M. S.
183 Guiseley .....	Bailey, R.
" .....	Crowther, A.
" .....	Dyson, J. E.
184 Halifax Flour.....	Crossley, J.
" " .....	Midgley, F.
" " .....	Morris, J.
185 " Industrial.....	Barraclough, H.
" " .....	Dawson, E.
" " .....	Greenwood, H.
" " .....	Haigh, J.
" " .....	Teal, A.
" " .....	Turner, S.
186 Hamilton Central.....	Frew, J.
" " .....	McGowan, J.
" " .....	Millar, W.
187 Hartlepoons.....	Dunning, R. S.
" .....	Dunning, Mrs. R. S.
" .....	Holmes, H. J.
" .....	Peacock, H. B.
" .....	Tennet, W. R.
" .....	Tennet, Mrs. W. R.
188 Hasland .....	Hancock, T.
189 Hawick .....	Gass, G.
" .....	Halley, R. L.
190 Haworth .....	Midgley, Mrs. A.
" .....	Thorn, Mrs. E. E.
191 Hedden Bridge Fustian .....	Ainley, A.
" " " .....	Howarth, E.
" " " .....	Stansfield, J.
192 " " Industrial.....	Atack, H.
" " " .....	Sutcliffe, A.
193 Heckmondwike .....	Crabtree, J.
" .....	Crabtree, Mrs. J.
" .....	Hall, R.
" .....	Hepworth, B.
" .....	Jenkins, J. J.
" .....	Jenkins, Mrs. J. J.
194 " Dyeing and Dry Cleaning.....	Wilcock, R.
195 Hendon .....	Bethell, F.
196 Heywood .....	Aspinall, M.
" .....	Fitton, R.
" .....	Holt, E.
197 Higher Hurst .....	Horridge, J.
" .....	Lees, J. A.
198 Hohnfield .....	Greenwood, Mrs. H.
199 Horbury .....	Hanby, J. T.
" .....	Mathers, G. W.
200 Horwich .....	Shaw, J. H.
" .....	Taylor, F.
201 Hucknall Torkard.....	Bettison, W.
" " .....	Hall, J.
" " .....	Howitt, J. C.
" " .....	Knowles, G.
202 Huddersfield .....	Dobson, J.
" .....	Goodyear, H. H.
" .....	Hawley, J.
" .....	Marsden, F.
" .....	Nichol, A. P.
" .....	Whiteley, W.
203 Hull .....	Rice, J.
" .....	Yates, T.

NAME OF SOCIETY.	DELEGATES.
204 Hull Printers.....	Booth, F. W.
205 Hyde Equitable.....	Green, R. A.
"    ".....	Oakes, J.
"    ".....	Oakes, Mrs. J.
206 Ideal Clothiers (Wellingborough) .....	Feakin, G.
"    ".....	Jessop, Mrs. E.
207 Ipswich .....	Barnes, H.
"    ".....	Lansdell, J. A.
"    ".....	Wingate, W. E.
"    ".....	Wright, W.
208 Irish Agricultural Organisation .....	Bellew, Sir H.
"    ".....	Grattan, Bart.
209 Ironbridge and Coalbrookdale.....	Wilkinson, B. J.
210 Jarrow and Hebburn .....	Carr, J.
"    ".....	Smith, F.
211 Juniper Green .....	Scougall, M.
212 Keighley .....	Barham, Mrs. E.
"    ".....	Brown, C. H.
"    ".....	Pickles, A.
"    ".....	Pickles, W.
"    ".....	Thomson, W.
"    ".....	Whitaker, H.
"    ".....	Wilcock, S.
213 "    "    Laundries .....	Butterfield, F. W.
214 Kendal .....	Airey, R. G.
"    ".....	Parr, J. H.
"    ".....	Parr, Mrs. J. H.
215 Kettering .....	Adams, T.
"    ".....	Bosworth, T.
"    ".....	Marlow, E.
"    ".....	Sumpter, Mrs. W. A.
216 "    "    Boot and Shoe .....	Bodimer, Miss L.
"    ".....	Martin, Miss K.
217 "    "    Clothing .....	Daniels, H.
"    ".....	Panther, T.
218 "    "    Corset .....	Long, F.
219 "    "    Union Boot and Shoe .....	Potter, H. J.
220 Kidderminster .....	Barber, A.
"    ".....	Stradling, E.
221 Kilbirnie .....	Anderson, W.
222 Killamarsh .....	Axtell, W.
223 Kilmarnock .....	Hall, W.
"    ".....	Smith, T.
224 King's Lynn .....	Coston, J. E.
"    ".....	Coston, Mrs. J. E.
225 Kirkby-in-Ashfield .....	McMurdo, J.
"    ".....	Oakley, A.
226 "    "    Manufacturers .....	Wright, J.
227 Lancaster and District .....	Dobson, T.
"    ".....	Heavyside, J.
"    ".....	Horner, W. B.
"    ".....	Moore, Mrs. J.
"    ".....	Varley, Mrs. A.
"    ".....	Wolfendale, G.
228 Lane Dyehouse .....	Chambers, J. A.
229 Larkhall .....	Rundell, J.
230 Leeds .....	Briggs, G.
"    ".....	Healy, T. A.
"    ".....	Holmes, T.
"    ".....	Lickley, C. J.
"    ".....	Nunns, W. A.
"    ".....	Sutcliffe, J. W.
231 Leek and Moorlands .....	Ingham, J. E.
232 Lees and Cross Roads .....	Hartley, F.

NAME OF SOCIETY.	DELEGATES.
233 Leicester .....	Hubbard, W. G.
" .....	Pywell, J.
" .....	Mann, A.
" .....	Richards, T. F.
" .....	Simons, G. W.
234 " Anchor Boot and Shoe .....	Simpson, T. W.
235 " Equity Boot and Shoe .....	Foulks, J.
" .....	Smith, J. W.
236 " Morning Star Sundries .....	Bent, E.
237 " Printing .....	Wills, E.
238 " Self-Help Boot and Shoe .....	Bodicoat, J.
239 Leigh Friendly .....	Bellamy, W.
" .....	Clough, W.
" .....	Holt, Mrs. E.
" .....	Monk, H.
240 Leith Provident .....	Donaldson, R.
" .....	McNab, Miss C. M.
241 Leslie and District .....	Myles, G.
" .....	Smart, D.
242 Lincoln Equitable .....	Bell, H.
" .....	Harris, Mrs. S. A.
" .....	Hewson, W.
" .....	Mathers, T.
" .....	Trafford, W. T. M.
" .....	Ward, G.
243 " Land and Building .....	Holmes, E.
244 Linwood .....	Murdoch, A.
245 Lisburn .....	Hardie, E.
246 Littleborough .....	Ashworth, R.
" .....	Parker, T.
247 Liverpool (City of) .....	Blair, Mrs. A.
" .....	Hart, H.
" .....	Hart, Mrs. H.
" .....	Houseman, F.
" .....	Jones, J. J.
" .....	McLaren, R. J.
248 Llanbradach .....	Thompson, J. T.
249 Llanelly .....	Williams, G.
250 Lochgelly .....	Kerr, A.
" .....	Rolland, J.
251 London—Agricultural and Horticultural .....	Greening, E. O.
" .....	Greening, Mrs. E. O.
" .....	Mundy, E. W.
252 " Agricultural Organisation .....	Harris, J. N.
253 " Anchor .....	Bauer, E.
254 " Savings Bank .....	Booth, A. H.
255 " Civil Service Supply .....	Bignall, J. E.
" .....	Samuel, W. Cobden
" .....	Watson, J. C.
256 " Co-operative Permanent Building .....	French, C.
257 " Edmonton .....	Davies, Miss M. L.
" .....	Keen, W. J.
" .....	Wilson, A. E. T.
258 " King's Cross Publishing Co. ....	Alcock, G. W.
259 " Pioneer Boot Works .....	Webster, J. G.
260 " West London .....	Biddlecombe, C. M.
" .....	Gasson, Mrs. M. A.
" .....	Morgan, T.
" .....	Morgan, Mrs. T.
261 Long Eaton .....	Daykin, W.
" .....	Gapper, A. J.
" .....	Mitchell, W.
" .....	Preston, J.
" .....	Shaw, J.
" .....	Shaw, Mrs. J.
262 " Printing .....	Gapper, Mrs. A. J.
263 Longridge .....	Bolton, R.
" .....	Slater, H.
264 Lower Holker .....	Dickinson, Mrs. A.
265 Luddenden .....	Crossley, W.

NAME OF SOCIETY.	DELEGATES.
266 Luddendenfoot .....	Helliwell, T.
267 Macclesfield .....	Addison, C. R.
" .....	Billington, J.
" .....	Boon, N.
" .....	Leah, J. E.
" .....	Leah, Mrs. J. E.
" .....	West, J.
268 " Silk Manufacturing .....	Tunncliffe, W.
269 Maldon and Heybridge .....	Wright, J.
270 Manchester and Salford .....	Bamforth, W.
" .....	Davies, R. J.
" .....	Gibson, D.
" .....	Palmer, R. A.
" .....	Warburton, T.
" .....	Whiteley, E.
271 Manchester Tenants .....	Whiteley, Mrs. E.
272 Mansfield and Sutton .....	Archer, H.
" .....	Bean, J. G.
" .....	Hibbard, E.
" .....	Kerslake, G. W.
273 Market Harborough .....	Coe, J.
" .....	Coe, Mrs. J.
274 Marsden Equitable .....	Wrigley, J. H.
275 Maryport .....	Fearon, R. B.
" .....	Fenwick, Mrs. S.
" .....	Smallwood, J.
" .....	Webster, J.
276 Masborough .....	Copley, W.
" .....	Cruikshank, E.
" .....	Major, G.
" .....	Mills, A. D.
" .....	Montgomery, W.
" .....	Montgomery, W. R.
277 Middlesbrough .....	Baxter, E. [jun.
" .....	Bunnis, J.
" .....	Bunnis, Eliz. A.
" .....	Clennet, F. C.
" .....	Parvin, Mrs. N.
" .....	Wilson, F.
278 Middleton and Tonge .....	Farnworth, J.
" .....	Hilton, J. J.
" .....	Howarth, Mrs. A. E.
279 Midgley .....	Smith, D.
280 Midland Boot Manufacturers .....	Rees, T.
281 Mid-Rhondda .....	Casson, W. J.
282 Millom .....	Stables, G.
" .....	Hodge, H.
283 Mirfield Industrial .....	Newsome, S.
" .....	Booth, R.
284 Morley .....	Hunter, W.
" .....	Simpson, B.
" .....	Simpson, W.
" .....	Stott, B.
285 Mossley .....	Lord, J.
" .....	Ogden, J.
286 Mount Sorrel .....	Wykes, A. R.
287 Musselburgh and Fisherrow .....	Semple, S.
" .....	Swanson, A.
288 Mytholmroyd .....	Ainley, Mrs. A.
289 Nantymoel .....	King, R. L.
" .....	Roach, J.
290 Neath Abbey and Skewen .....	Jones, Mrs. S.
291 Nelson .....	Butterfield, E.
" .....	Crowther, F. (A.
" .....	Hargreaves, Mrs. M.
" .....	Kershaw, G.

NAME OF SOCIETY.	DELEGATES.
291 Nelson .....	Riley, W.
292 Netherfield .....	Shuttleworth, G.
293 Newbiggin-by-the-Sea .....	Rilett, J. G.
294 New Brompton .....	Bennett, J. S.
" .....	Hindmarch, T.
" .....	Brookman, W. C.
" .....	Collins, W. H. R.
295 Newcastle-on-Tyne .....	Gill, J.
" .....	Davidson, J.
" .....	Davison, J. W.
296 Newcastle Co-op. Laundries .....	Wade, W.
297 New Delaval .....	Walker, J.
298 New Mills .....	Potts, J.
" .....	Rothwell, R. H.
299 Newmilns .....	Mair, J.
" .....	Taylor, R.
300 Newport (Mon.) .....	Garth, E.
" .....	Griffiths, W. T.
" .....	Popham, R.
301 New Swindon .....	Beattie, J.
" .....	Lack, H. A. R.
302 Newtonshaw .....	Wallace, J.
303 Northampton .....	Dartnell, P.
" .....	Dartnell, Mrs. P.
" .....	Tootell, J. O.
" .....	Webb, J.
304 Northern Sectional Educational Committees' Association.	Kirton, M.
305 North Shields .....	Clayton, Mrs. W.
306 North - Western Educational Committees' Association ..	Connor, J. E.
307 North-Western Co-op. Convalescent Homes Association ..	Shillito, J.
308 Norwich .....	Gee, J. T.
" .....	Gee, Mrs. J. T.
309 Nottingham .....	Bowles, H. E.
" .....	Briggs, G. H.
" .....	Dickinson, H. A.
" .....	Thornton, T.
310 " Printers .....	Pollard, W.
311 Nuneaton .....	Bent, J.
" .....	Kemp, G. H.
" .....	Martin, H.
" .....	Webber, J.
312 Oldham Equitable .....	Hadfield, R.
" .....	Holland, W.
" .....	Jagger, Mrs. J.
" .....	Rostron, E.
313 " Industrial .....	Stuttard, Mrs. H.
" .....	Dyson, J.
" .....	Hardern, F.
314 Ossett .....	Pocklington, J.
" .....	Hepworth, T.
" .....	Lucas, G.
" .....	Lucas, Mrs. G.
315 Oswaldtwistle .....	Scofield, J.
316 Oxford .....	Halstead, J.
" .....	Binham, A. J.
" .....	Bolton, Mrs. E. M.
" .....	Boyce, G.
" .....	Miller, Miss F. E.
" .....	Pipkin, G.
" .....	Pipkin, Mrs. G.
317 Paisley Equitable .....	Orr, G.
318 " Manufacturing .....	Orr, Mrs. G.
" .....	Allan, J.
" .....	Galletly, Mrs. M.
319 " Provident .....	Macduff, A.
" .....	Chittick, G.

NAME OF SOCIETY.	DELEGATES.
319 Paisley Provident .....	Rowat, D.
" " .....	Rowat, Mrs. D.
" " .....	Steel, W.
" " .....	Taylor, R.
320 " Underwood Coal .....	Smith, W.
321 Parkgate and Berry Brow .....	Appleyard, E. S.
322 Pathhead and Sinclairtown .....	Colville, J.
" " .....	McConnell, P.
323 Pegswood .....	Nichol, G. R.
324 Penarth .....	Powell, J. L.
" " .....	McArthur, A.
325 Pendleton .....	Bardsley, W.
" " .....	Greenwood, F.
" " .....	Horricks, A.
" " .....	Parr, Mrs. H.
" " .....	Rafter, C.
" " .....	Roberts, A. W.
326 Penge and Beckenham .....	Mann, A.
327 Pensilva .....	Prynne, R. R.
328 Perth (City of) .....	Abernethy, W.
" " .....	Bell, A.
" " .....	Crichton, W. F.
" " .....	Dow, D.
" " .....	Lawson, D.
" " .....	Semple, H.
329 " Coal .....	Crow, P.
330 Peterborough .....	Baker, J. P.
" " .....	Brock, J.
" " .....	Constable, A. J.
" " .....	Dyer, S.
" " .....	Pyewell, E.
" " .....	Tuplin, F. W.
331 Plymouth .....	Boyd, W. H.
" " .....	Hartnoll, J. F.
" " .....	Roberts, Mrs. E.
" " .....	Sansom, Mrs. L. K.
" " .....	Williams, J. T.
" " .....	Wonnacott, A. E.
332 " Printers .....	Worley, J. J.
333 Pollokshaws .....	Blair, R. G.
" " .....	Livingstone, J.
334 Pontardulais .....	Thomas, H.
335 Preston .....	Holden, B.
" " .....	Shaw, T.
" " .....	Walmsley, J. J.
" " .....	Walmsley, Mrs. J. J.
" " .....	Walmsley, Miss A. A.
336 Queensbury .....	Carter, D.
" " .....	Perkin, F.
337 Radcliffe and Pilkington .....	Emery, E.
" " .....	Knights, T.
" " .....	Richardson, A. G.
338 Ramsgate .....	Bishenden, T.
339 Reading .....	Locke, R. J.
" " .....	Robinson, H.
" " .....	Rose, D.
340 Renfrew .....	Thomson, A. G.
" " .....	Inglis, W.
341 Rhodes .....	Buchanan, J.
" " .....	Cockshott, J.
342 Ripley .....	Gibson, J. T.
" " .....	Wainwright, G.
" " .....	Wainwright, Mrs. G.
" " .....	Wadsworth, H.
343 Ripponden .....	Baker, E. H.
344 River and District (Dover) .....	Fairey, J.
" " .....	

NAME OF SOCIETY.	DELEGATES.
344 River and District (Dover)	Fairey, Mrs. J.
" "	Grant, Miss M. L.
" "	Thorogood, Miss J.
345 Rochdale Pioneers	Hargreaves, J.
" "	Hargreaves, Mrs. J.
" "	Humphreys, D.
" "	Schofield, W. H.
" "	Schofield, Mrs. W. H.
" "	Taylor, J. R.
346 Rothwell	Marlow, J.
347 Rugby	Carter, J.
" "	Watson, W. H.
348 Runcorn and Widnes	Moss, W.
" "	Richards, C. H.
" "	Scragg, J.
" "	Scragg, Mrs. J.
" "	Shaw, J. J.
349 St. Helens	Cheetham, W
" "	Waring, R.
350 Sandbach	Gibson, W.
" "	Ruscoe, R.
351 Scape Goat Hill	Crossley, Mrs. B.
352 Scarborough	Hudson, J.
" "	Saville, B.
353 Scottish Co-operative Holiday Association	Lucas, Mrs. J.
354 " Co-operative Laundry	Tait, W.
355 " Co-operator	Galletly, D.
356 " Co-op. Veterans	Pettigrew, W.
357 " Co-op. Wholesale	Allan, W. R.
" "	Gallacher, W.
" "	Glasse, P.
" "	Little, T.
" "	Macpherson, C. W.
" "	Pearson, J.
" "	Stewart, R.
" "	Stirling, T. B.
" "	Thomson, G.
" "	Weir, A. B.
" "	Wilson, J.
" "	Young, J.
358 Seaton Delaval	Lowther, T.
" "	Mason, J.
359 Selkirk	Wright, D.
360 Selston	Hawkins, J. T.
361 Senghenydd and Aber Valley	Thomas, W.
362 Sheepridge	Holland, T.
363 Sheerness	Wood, G.
364 " Economical	Carpenter, S.
365 Sheffield and Ecclesall	Bourne, H.
" "	Buckley, W.
" "	Christie, J.
" "	McNab, W. R.
" "	Rose, W.
" "	Swift, U.
366 " Cutlery	Llewellyn, W.
367 " Federated Cutlers	Johnson, T.
368 Shettleston	Richards, E.
369 Shrewsbury	Dean, A. E.
" "	Dean, Mrs. A. E.
" "	Morris, J. W.
370 Siddal	Teale, Mrs. J.
371 Sileby "Excelsior" Boot and Shoe	Dakin, G.
372 Sittingbourne	Andrews, J. W.
" "	Colthup, A.
" "	Mungham, E. R.
373 Skelmersdale	Blake, T.
" "	O'Brien, A.
374 Skipton	Jennings, W.



NAME OF SOCIETY.	DELEGATES.
274 Skipton .....	McDonald, A.
375 Soho (Birmingham) .....	Lloyd, B. G.
" " .....	Perry, T.
" " .....	Shepherd, C.
376 South Cerney .....	Johnston, A. E.
377 Southampton .....	Judd, G.
" " .....	Marshall, J.
" " .....	Saunders, F. A.
" " .....	Saunders, Mrs. F.
" " .....	Sensier, F.
" " .....	Wells, C. A.
378 South Crosland and Netherton .....	Pogson, J.
379 Southport .....	Campion, J.
" " .....	Houldsworth, R.
380 South Shields .....	Atkinson, W.
" " .....	Campbell, H.
381 Southwell .....	Arnold, G. A.
382 Sowerby Bridge Flour .....	Barrett, R.
" " .....	Holmes, F.
" " .....	Thorn, E.
383 " " Industrial .....	Ainley, W.
" " .....	Broadbent, F.
" " .....	Fishwick, A.
" " .....	Ramsden, Mrs. S.
384 Sperope Boot Manufacturers (Barwell) .....	Hincks, E.
385 Stafford .....	Clewlow, J.
" " .....	Greenwood, G. S.
386 Stainland and Holywell Green .....	Morton, T.
387 Stalybridge .....	Harrison, J.
" " .....	Stubbs, R.
388 Stanton Hill .....	Keetley, J. F.
" " .....	Mitchell, P.
389 Staveley Town .....	Ashworth, G. H.
" " .....	Smith, I.
390 Stevenston .....	Reid, P.
391 Stirling .....	Cannon, W.
" " .....	Cunningham, W.
" " .....	McDonald, E.
" " .....	Macpherson, W.
392 Stockport .....	Manning, G.
" " .....	Scott, Mrs. E.
" " .....	Warburton, C.
393 Stocksbridge .....	Atkin, E. H.
" " .....	Booth, W.
" " .....	Leather, J. G.
394 Stockton-on-Tees .....	Coates, J. G.
" " .....	Coates, Mrs. J. G.
" " .....	James, R.
" " .....	McEwen, G. A.
" " .....	Nicholson, G.
" " .....	Scarth, T.
395 Stratford (London) .....	Barnes, A. J.
" " .....	Bate, J. H.
" " .....	Bulling, S.
" " .....	Elliott, W. H.
" " .....	Leathaby, T. I.
396 Styal .....	Mason, A.
397 Sunderland .....	Armstrong, A. E.
" " .....	Howe, T.
398 Swallow .....	Shield, T.
399 Swarthmoor and Ulverston .....	Bewsher, B.
" " .....	Coward, G.
" " .....	Steel, W. H.
400 Tamworth .....	Bates, C.
" " .....	Newman, J.
" " .....	Shuttleworth, G.
401 Tantobie .....	Jeffrey, J.
402 Ten Acres and Stirchley .....	Bengough, F. J.



NAME OF SOCIETY.	DELEGATES.
433 West Calder .....	Chalmers, T.
" .....	Howieson, D.
" .....	Pratt, W.
" .....	Robb, C.
" .....	Thompson, C.
" .....	Vicars, A.
434 West Stanley .....	Blake, H.
" .....	Carr, J.
" .....	Cassidy, P.
435 West Wylam and Prudhoe .....	Clarence, W.
" .....	Smiles, W.
436 West Yorks. Coal Federation .....	Kaye, W.
437 Whitefield and Unsworth .....	Ainsworth, W.
438 Wigan .....	Broadhurst, J. T.
" .....	Pennington, J.
" .....	Smith, G.
439 Wigston Hosiers .....	Boulter, F.
440 Willesden and District .....	Betts, W. H.
441 Wilsden .....	Hardy, G.
442 Windhill .....	Baldwin, Mrs. S.
" .....	Brooksbank, J. W.
" .....	Holmes, W.
" .....	Holmes, Mrs. M. A.
" .....	Knox, Mrs. L.
" .....	Ledgard, J.
443 Winsford .....	Burrows, A.
" .....	Fryer, W.
" .....	Fryer, Mrs. W.
" .....	Latham, A.
444 Wishaw .....	Brown, J.
" .....	Halliday, J.
" .....	Hawthorne, T.
445 Wolverton .....	Cowley, A.
" .....	Gazeley, W.
446 Woolwich—Royal Arsenal .....	Baker, C. F. W.
" .....	Barker, Mrs. L.
" .....	Bethell, W.
" .....	Fennell, M.
" .....	Keeble, H.
" .....	Leighton, J.
447 Worcester (New) .....	Foss, G.
" .....	Saxton, Mrs. C. A. W.
" .....	Woodward, H.
448 Workington Beehive .....	Chaplin, J.
" .....	Fleetham, M.
" .....	Morton, N. J.
449 " Industrial .....	Blair, R.
" .....	Clark, T.
" .....	Wilson, J.
450 Worksop .....	Cottingham, W.
" .....	Cottingham, Mrs. W.
" .....	Scott, H.
" .....	Scott, Mrs. H.
451 York .....	Briggs, T.
" .....	Clunlow, J. M.
" .....	Richardson, A.
" .....	Rowland, R. J.
452 Ynysyhwl .....	Davies, D.

## DISTRICT ASSOCIATIONS.

*Midland Section.*

453 Birmingham .....	Evans, I.
454 Derby .....	Edinborough, T. H.
455 Leicester .....	Unwin, O. T.
456 Lincoln .....	Stow, C.

NAME OF DISTRICT ASSOCIATION.	DELEGATES.
457 Northampton and Earls Barton.....	James, G. T.
458 Nottingham .....	Ely, R.
459 Stafford.....	Campbell, A.
460 Wellingborough and Kettering.....	Foulds, A. J.
<i>Northern Section.</i>	
461 North Northumberland .....	Lowery, M. H.
462 South Durham .....	Davison, J.
<i>North-Western Section.</i>	
463 Airedale .....	Holden, H.
464 Dewsbury .....	Hall, S.
465 Huddersfield .....	Bland, J.
466 Manchester.....	Pogson, D.
467 North Lancashire .....	Moore, J.
468 North-East Lancashire .....	Hargreaves, R.
469 South Yorkshire .....	Knights, W.
<i>Scottish Section.</i>	
470 Ayrshire .....	Imrie, T.
471 Border Counties .....	Harvey, J.
472 Central .....	Kay, J.
473 East of Scotland .....	Young E.
474 Falkirk .....	Loney, P.
475 Fife and Kinross .....	King, J.
476 Glasgow and Suburbs .....	Weir, W.
477 Perth, Forfar, and Aberdeen.....	Muir, J.
478 Renfrewshire .....	Lauder, M. W.
479 Stirling and West of Fife .....	Williamson, F.
<i>Southern Section.</i>	
480 Cambridge and Bedford.....	Barber, F. B.
481 Kent .....	Norris, J. G.
482 North Metropolitan .....	Haywood, F. P.
483 Oxford and Bucks.....	Dolling H.
484 Sussex .....	Kille, H. C.
<i>South-Western Section.</i>	
485 Devon .....	Mundy, E. R. S.
<i>Western Section.</i>	
486 Brecon, Monmouth, and East Glamorgan.....	Hopkins, G.
487 Mid-Glamorgan.....	Jones, D. J.
488 West Wales .....	Williams, J.

Total number of persons present at Congress, 1,247.



# PRELIMINARY PROCEEDINGS.

— — — — —  
*SATURDAY, 10th MAY, 1913.*  
— — — — —

With the twofold object of reviewing the work done by the Union during the past twelve months, and considering the programme of business to be submitted to Congress, the members of the Central Board met in one of the Gondolier Halls, North Silver Street, Aberdeen, on Saturday morning, 10th May. Mr. James Allan (chairman, Scottish Sectional Board) presided, and accompanying him were the General Secretary of the Co-operative Union (Mr. A. Whitehead) and Assistant Secretary (Mr. T. Horrocks).

## CENTRAL BOARD MEETING.

The following members of the Board were present :—

### IRISH CONFERENCE ASSOCIATION.

Messrs. H. Archer and R. Fleming.

### MIDLAND SECTION.

Messrs. G. Bastard, J. Butcher, S. Butler, W. J. Douse, G. Harris, J. Langley, W. Millerchip, J. Millington, F. Rankin, and C. A. W. Saxton ; also Messrs. D. McInnes and G. Woodhouse (honorary members).

## NORTHERN SECTION.

Messrs. J. Davison, S. Galbraith, J. Murdoch, W. R. Rae, W. Scott, J. Smith, and T. Thompson; also W. Clayton (secretary).

## NORTH-WESTERN SECTION.

Messrs. E. Booth, W. Dewhurst, J. Dickinson, S. Fairbrother, S. R. Foster, G. Goodenough, J. Greenwood, W. Gregory, S. C. Hughes, J. Johnston, J. C. Kenworthy, J. E. Kilburn, J. Lowe, J. Morrell, J. Pollitt, T. Redfearn, J. Shepherd, H. Stuttard, J. Thompson, and B. Woolfenden; also Messrs. F. Hardern and G. Wheelhouse (honorary members).

## SCOTTISH SECTION.

Messrs. J. Allan, G. Bisset, J. Deans, J. Lochhead, J. Lucas, J. Patterson, A. Purdie, J. M. Wilkie, and G. Wilson.

## SOUTHERN SECTION.

Messrs. W. T. Charter, M. H. Clear, S. Foulger, Mrs. M. A. Gasson, Messrs. A. W. Golightly, A. Hainsworth, R. Rowsell, and B. Williams; also Mr. E. O. Greening (honorary member) and H. J. May (secretary).

## SOUTH-WESTERN SECTION.

Messrs. A. Bullock, W. J. Gilbert, R. R. Prynne, C. Vaughan, and H. Westbury.

## WESTERN SECTION.

Messrs. W. H. Bryant, R. R. Chappell, J. R. Davies, D. Evans, L. W. Richards, and E. R. Wood.

Auditor—Mr. T. Wood.

The CHAIRMAN said that in the name of the section, and on behalf of the local co-operators, he desired to welcome every delegate to the beautiful city of Aberdeen. They could not guarantee the weather, but they would do all they could to make them feel at home. He hoped the weather would in no wise affect their deliberations, and the resolutions which were passed would bear good fruit in the co-operative movement.

## NORTH-WESTERN SECTIONAL BOARD—FOREIGN CONGRESSES.

Mr. W. GREGORY (North-Western Section) moved a resolution to the effect that the North-Western Sectional Board should have the opportunity of sending to two foreign Congresses instead of one, and gave as a reason that the Board of the North-Western Section was much larger in numbers than that of any other section. The opportunity of representing the Union at a foreign Congress would go round each of the Sectional Boards, with the exception of the North-Western Section, in six or seven years, but in the case of the North-Western Section it was quite possible, under the present arrangements, for a member to wait twenty years before his turn came. He thought they would agree that this was neither fair nor democratic, and that the North-Western Sectional Board, in making its present application, was

only asking for what was reasonable. When the present arrangement was come to, it was probably owing to an oversight that the North-Western Section was not given the right to send to two of the foreign Congresses instead of one.

Mr. J. JOHNSTON (North-Western Section) seconded the resolution, on the ground that in the co-operative and other democratic movements representation was in accordance with the number and financial contributions of the people who had to be represented. If they looked at the application of the North-Western Section from that point of view—and he was quite sure they would—he thought they would agree that the section was entitled to the larger representation asked for.

The resolution was carried unanimously.

### FUTURE PROPAGANDA.

The GENERAL SECRETARY said the question of future propaganda work had been under the consideration of the United Board at several meetings, and at one it was decided that a deputation should wait upon the directors of the Wholesale Society (who met one-half of the expenses of the Joint Propaganda Committee) to ascertain their views. The deputation should have consisted of Messrs. Davison, Gregory, Millerchip, and Westbury, but, unfortunately, Mr. Davison was unable to fulfil the appointment on account of illness.

Mr. W. MILLERCHIP (Midland Section) submitted the following report on behalf of the deputation :—

A deputation, consisting of four members (Messrs. Gregory, Millerchip, Westbury, and Whitehead), interviewed the Co-operative Wholesale Society Section of the Joint Propaganda Committee with reference to the future work of that committee. Seeing they contribute one-half the cost of the propaganda agent's expenses we considered it would be wise to ascertain their views before the Central Board meeting at Congress, in view of the discussions to take place there on the future development of this phase of our work.

It is well known that Mr. Griffiths, the present propaganda agent, contemplates retiring at an early date, therefore the first question raised was whether or not the Co-operative Wholesale Society would continue to contribute their share of the expenses if another man was appointed, and they readily assured us they would do so.

We also raised the question of an additional agent, realising that it is impossible for one man to adequately cover the whole country, and also that it is difficult to obtain a man who is acceptable to all sections. It may be advisable to appoint another, and after some discussion and question as to control, although they could not pledge their colleagues, they would recommend such a policy if it were adopted by the Central Board. We, therefore, recommend to the Central Board that the whole question of propaganda be referred back to the United Board, with

power to take whatever course they think best for the extension and development of the movement, but that the increased cost be limited to £200 for the present Congress year.

Mr. Millerchip also expressed a desire to go into the question of the expenses of the sections, as it had an important bearing on the subject now before them, and sought the ruling of the chairman on the point.

The CHAIRMAN said he did not see how they could deal with the question thoroughly without taking into account its financial aspect, and gave the necessary permission.

Mr. MILLERCHIP said that in going through the expenses of the various sections he had been amazed at the amount of expenditure incurred by some of the sections. He did not want to deal with the question in what might be called a carping spirit, but he did think it was absolutely essential that it should be faced by the Central Board, because it was uncertain where they were going to land themselves in the light of an ever-increasing expenditure. In going through the accounts, and for the purpose of this analysis, he had not taken into consideration the North-Western Section, because it appeared to him that that section to some extent stood by itself. He had, therefore, left the North-Western Section out of his investigations, and he found—they had the figures in the report—that the income of the various sections was as follows:—Midland, £1,711; Northern, £1,592; Scottish, £2,047; Southern, £1,689; South-Western, £496; and Western, £420. He then endeavoured to ascertain the expenses of the sections, and he found that, including the salaries of sectional secretaries, they amounted to the following sums:—Midland, £416; Northern, £639; Scottish, £942; Southern, £1,083; South-Western, £354; and Western, £241. If they were to set the income of the sections against the expenditure they would find that the balances left for the Union funds were as follows:—Midland, £1,295; Northern, £953; Scottish, £1,104; Southern, £606; South-Western, £142; and Western, £179. He then gave the percentages of cost in working the various sections, apart from the central funds, which, roughly speaking, were as follows:—Midland, 24·03; Northern, 40·01; Scottish, 46·01; Southern, 64·01; South-Western, 71·04; and Western, 57·04. In view of this expenditure one would be inclined to look for startling results in the way of increases in trade and membership, but what did they find? Taking the membership first, he said the percentages of increases in 1912, as compared with 1911, in the sections were as follows:—Midland, 5·3; Northern, 2·5; Scottish, 2·8; Southern, 6; South-Western, 3·9; and Western, 5·6. So far as the trade was concerned, he said he found the following increases:—Midland, 6·9; Northern, 1·8; Scottish, 6·3; Southern, 7·2; South-Western, 5·4; and Western, 3·3. Of course, in making comparisons they had not to lose sight of the fact that circumstances in one section might be different to what they were in another. If that was so he had no doubt he would probably be enlightened, but he did think this question ought to be faced, and that they should endeavour to ascertain whether they were getting value for the money which they spent. Personally, he was of



opinion that where the sections had permanent secretaries those secretaries ought to do a great amount of the propaganda work which they were asking somebody else to do. He had in mind one section whose secretary only devoted his spare time to sectional work, and whose increases in trade and membership were practically equal to any of the other sections. It was a fact like that which led him to say that full-time sectional secretaries might do a great amount of propaganda work, and that there was room for improvement in that direction. With regard to the proposal that a certain sum of money should be voted to the sections to be expended in propaganda work—and, by the way, some of the sections did spend money in this way already—he thought it would be a mistaken policy unless the work intended to be done is definitely laid down before the money was voted. On the other hand, he was afraid unless there was a supervising and controlling authority there was danger of the money not being judiciously spent in the best interests of the movement.

Mr. T. REDFEARN (North-Western Section) said he did not know why Mr. Millerchip should leave out the North-Western Section in any shape or form, unless it be that the contributions of the section in proportion to its expenses were so low that he was ashamed to give the figures. So far as the figures given by Mr. Millerchip were concerned, he said they were virtually correct, only he was afraid he had taken those which were issued by the United Board to the various sections and which were somewhat rectified in the statement of income and expenditure which appeared in the report now in their hands. The donation of the Wholesale Society was included in the list of subscriptions from societies in the North-Western Section, but even leaving that out, the proportion of expenses to contributions in the North-Western Section was lower than in any other section. With regard to the recommendation contained in the report submitted by Mr. Millerchip, he said he had no objection to it, but he was afraid that the United Board was perhaps too large to deal with the matter. He would like to see a committee specially appointed to consider the question, composed of one representative from each of the sections other than the North-Western, which he thought should have two representatives. They might also ask the Wholesale Society to send representatives. They could not as a section, or as a Union, afford to allow the contribution of the Wholesale Society to drop out of the question, because the work done by the Joint Propaganda Committee was done for the Wholesale Society as well as for the Union. They might have a round table conference with the representation he had suggested, which might possibly hit upon some scheme which would be satisfactory to the whole movement. He was leaving out the Scottish Section, because in Scotland they had their own law, intellect, &c. Propaganda in Scotland should therefore be left entirely to the Scottish Section and the Scottish Wholesale Society, who should agree to divide the expenses.

The GENERAL SECRETARY: We have already a committee in existence which is based on the representation suggested by Mr. Redfearn.

Mr. G. WOODHOUSE (hon. member of the Board) said that, as a member

of the Finance Committee of the Wholesale Society, he could say that the committee extended a very sympathetic feeling towards the deputation. They were favourably impressed with the way in which the Propaganda Committee had done its work, and were more than satisfied with the manner in which Mr. Griffiths had carried out his duties as agent. So far as Mr. Griffiths' accounts were concerned, he said they never had any difficulty in balancing them up. He did not think the directors of the Wholesale Society would have any objection to the extended scheme, but they would like to know how the money was going to be spent.

Mr. J. JOHNSTON (North-Western Section) said it was not simply a question of dealing with the work of the Propaganda Committee, it appeared to him that they wanted to revise the work of that committee altogether. The work for which the committee was instituted had practically gone by; it was non-existent. At the beginning of the present Congress year the North-Western Sectional Board appointed a committee to make inquiries relative to the work of the Joint Propaganda Committee, and the conclusion come to was that it had ceased to exist. They wanted to do something more than propaganda on the old lines, that was, the extension of distributive societies, and do more for the productive side of the movement. If they appointed a committee to deal with production, as well as distribution, he thought it should be composed of members of the Central Board only, because there were many methods of production which they might and ought to try. The federal plan was not the only one; neither was the profit-sharing scheme the only one, there were others, and he thought the committee should be a strong and independent one which should work without any preconceived notions as to what methods we ought to adopt and therefore not hamper us in our work.

Mr. G. BISSET (Scottish Section) said he hoped they would pause and consider very seriously the question of appointing another committee. They had too much machinery in the movement already, and some of the energy expended in that direction might be more profitably employed in others. The appointment of another committee would mean taking away work which rightly belonged to the United Board. If they did appoint another committee who was going to control it? They would require extra officials and create extra expense without getting better results. It would be far more economical to use the machinery which they had now, and which, in his opinion, was capable of meeting all their requirements.

Mr. C. A. W. SAXTON (Midland Section) moved that the recommendation of the sub-committee—that the matter be referred back to the United Board—be adopted.

Mr. A. W. GOLIGHTLY (Southern Section) supported the idea that the Wholesale Society should be allowed to take a share in the future work of the Propaganda Committee. They could create too many machines, and it was work which the United Board might very well do. So far as the expenses of the various sections were concerned, he said they should not overlook the fact

that in one section circumstances might be totally different to what they were in another. He seconded the resolution proposed by Mr. Saxton.

Mr. B. WILLIAMS (Southern Section) pointed out that besides the federal form of production they had that which was represented by the independent productive societies. Could those societies not have some representation on any committee which was appointed and be allowed to contribute their quota to the work? After all they were part of the movement, and their good work should not be forgotten.

Mr. D. MC.INNES (hon. member of the Board) : I am at a loss as to what the terms of reference to the proposed committee will be.

Mr. W. GREGORY (North-Western Section) said they must remember that they were dealing with a Joint Propaganda Committee, which affected both the Wholesale Society and the Union, and the idea of the sub-committee was to take one step at a time. He hoped they would not "jump all these things into one" and make it practically impossible for the committee to work. He was of opinion that the Joint Propaganda Committee had outlined the work it was called into existence for, and the question before them was how could it work to the best interests of the movement in the future?

The GENERAL SECRETARY then suggested that the following resolution might meet the views of the various speakers :—

That the question of the future propaganda be referred back to the United Board, and that they have power to consult with the Finance Committee of the Wholesale Society.

Mr. B. WILLIAMS (Southern Section) moved an amendment to the effect that the Productive Federation be asked to send a representative to the first conference.

Mr. E. R. WOOD (Western Section) said it seemed hardly right to ask any organisation which did not contribute anything towards the expenses of the Joint Propaganda Committee.

Mr. J. M. WILKIE (Scottish Section) : Are they not members of the Union?

Mr. W. MILLERCHIP said that personally he would welcome a representative of the Productive Federation, but he believed, on a committee of this character, particularly in the initial stages, it would be better to leave out the Productive Federation. It might spell disaster to the whole thing. He supposed, although not directly represented on the Productive Federation, he could claim to be associated with the copartnership movement, and as actively interested in it as any other man. Other members of the United Board could doubtless say the same. The Productive Federation might rest assured that in any question of future propaganda its case or its interests would not be overlooked. He did not think it would be wise at the present moment to press for a representative of the Productive Federation on the committee; it might lead to unpleasantness.

Mr. J. GREENWOOD (North-Western Section) thought the Productive

Federation ought to have consideration. It was doing good work and to leave it out on every occasion hardly seemed fair.

Mr. M. H. CLEAR (Southern Section) said he was heartily in sympathy with the idea of fusion of forces, and welcomed the suggestion that the copartnership phase of co-operation should be represented on the proposed committee. He seconded the amendment proposed by Mr. Williams.

The GENERAL SECRETARY pointed out that the remarks made by Mr. Williams and Mr. Clear contained two distinct ideas; one was that the Productive Federation should be represented at the first conference, and the other that the federation should be represented on the committee itself.

The voting was as follows :—For the resolution, 32 votes; for the amendment, 23 votes.

#### THE GRANT TO THE WOMEN'S GUILD.

The GENERAL SECRETARY said the English Women's Guild had made an application for an increase of £200 in the grant from the Co-operative Union. The United Board considered the matter at one of its meetings and decided to remit it to the Central Board and allow the Women's Guild to appoint a deputation to state the case for the Guild. He understood the deputation had arrived, but before it was admitted he was instructed to draw attention to the finances of the Union. They would find from the report that for the past twelve months the income of the Union had exceeded the expenditure by £915, but they should not overlook the fact that they had promised to meet a call on account of Congress expenses up to £1,000.

A resolution having been adopted that the deputation should be heard, Mrs. Wimbhurst and Miss M. L. Davies (president and general secretary of the Women's Guild respectively) entered the room and received a welcome from the Chairman on behalf of the meeting.

Mrs. WIMBURST spoke first. She asked the members of the Central Board to throw a little imagination into their work and try to realise what the Guild was doing on behalf of the movement. She said the Guild was making co-operative enthusiasts, and enthusiasm in a movement like the co-operative movement meant all the difference in the world. She thought they would agree that the Guild made good use of the grant which it received from the Union; it was utilised in helping to carry on what was practically purely voluntary work. There was no question of pay, with the exception of two clerks, who helped with the central office work, and slight honorariums for the performance of sectional duties. It was said that "if you educate a woman you found a school," it should be equally true that "if you educate a co-operator you found a store." They (the deputation) felt confident the Central Board would readily recognise the good work of the Guild and have no difficulty in granting their request.

Miss DAVIES said they were sorry they could not place copies of their latest balance sheet in the hands of the members of the Central Board; it was probably one of the best they had ever issued. It was now eight years since

the Union increased the wages of the Guild, and in that time there had been great developments in the work of the Guild. The number of branches had increased by 164 in those years, and now stood at 558; whilst the membership, increasing at the rate of a thousand a year, had now reached 28,858. The office of the Guild had also been removed to London, which had enabled the officials to get into touch with every kind of women's organisations, but which had led to a material increase in the office expenses. Besides that there had been great developments in the educational activities of the local branches, and the enthusiasm engendered in the hearts and minds of the rank and file as a result should prove advantageous to the movement as a whole. Some years ago classes for secretaries were formed, through which members of the Guild were trained for co-operative work. Then there were the speakers classes, which had been very much appreciated and for which the Guild was extremely grateful to the Educational Committee of the Union. She did not think she would be saying too much when she said that the Guild was creating a new race of women. It was a very serious question, and, in her opinion, it was scarcely possible to overestimate the effect the work of the Guild was having upon women in helping them to realise their duties as wage spenders, co-operators, citizens, and mothers. Several special funds had been raised for special campaigns, and the sacrifice which members of the Guild made in this respect was really great. But the central executive of the Guild realised that they could not be always asking the members to put their hands in their pockets, and that an endeavour should be made to increase the funds of the Guild in other directions. She thought the members of the Central Board would realise that the Guild, as the result of the ordinary and special work, stood in need of financial assistance; as a matter of fact, the Guild was on its beam ends, and at the moment was in debt to the extent of £15. On these and other grounds they were hopeful that their present application would be very favourably received.

Several questions were asked and replied to by Miss Davies. Mrs. Wimhurst also made a few remarks, in which she thanked the Central Board for receiving the deputation, which then withdrew.

Mrs. M. A. GASSON (Southern Section) said that in view of the importance of the work now being done by the Guild she desired to make an earnest appeal to the Central Board to grant the request of the Guild. Mrs. Gasson claimed that no propagandist agent could do the vast amount of educational work which their women (through the Guild) were doing. They were attached to almost every society, many of which recognised the good work of the Guild by making grants to local branches. The manager of one society in London had stated that there was no better organisation for propagandist than the Women's Guild. She then formally moved that the application be granted.

Mr. J. JOHNSTON (North-Western Section) said he thought they would be lacking in their duty if they did not accede to the application.

Mr. J. M. WILKIE (Scottish Section) seconded the application. He said

the laughter which went round when Miss Davies made the remark about a new race of women showed that some members of the Central Board did not realise the amount of good work which the Guild was doing. At any rate that was the way in which he interpreted the laughter. In the development of co-operation women had done their share and done it ungrudgingly. To him the Women's Guild was a vast army of propagandists, who were working in nearly every society for the spread and benefit of the movement. It might be said that the Union had not sufficient money at its disposal to increase the grant to the Guild. If that was so, he suggested that they should stop paying mileage to the members of the Central Board.

Mr. W. GREGORY (North-Western Section) said he felt compelled to move that the matter be adjourned for twelve months. They must not allow their hearts to run away with their heads. They must first of all carefully consider the present and prospective claims on their funds before entertaining the idea of increasing the grant to the Guild. He quite agreed with all that had been said with respect to the good work which the Guild had done, and he heartily wished it Godspeed in the future. At the same time he questioned whether the financial position of the Union at the present moment would permit them to increase the grant to the Guild. As their General Secretary had pointed out, they had a balance of income over expenditure of £900, but against that they had to place the fact that they had guaranteed to meet a call up to £1,000 from the Congress Reception Committee. He did not see how any harm could be done by deferring the matter for twelve months, and moved accordingly.

Mr. J. DAVISON (Northern Section) said he yielded to no man in his respect for the women associated with the movement, and placed a high value on the work they were doing on behalf of the co-operative cause. Unfortunately, however, in dealing with the question before them they could not get beyond facts. The Finance Committee had considered the finances of the Union and they came to the conclusion that it would be advisable to recommend the Central Board to defer the application of the Guild for twelve months. It was not because their sympathies were not with the women, but they could not pay a shilling when they had only got tenpence, and that was the position they were in. He seconded the resolution for adjournment moved by Mr. Gregory.

Mr. J. JOHNSTON (North-Western Section) said he was not in the least afraid of the funds of the Union being unable to sustain an increased grant to the Guild. The very fact that the Guild was doing such great work as a propagandist agency would be one factor in bringing about an increase in the income of the Union. He was prepared to move in the direction indicated by Mr. Wilkie if it was necessary in order that the Union might be better able to grant the application of the Guild. The women were doing this great work at personal sacrifice, and very often spending their own money. He could bear tribute to the fact that the Guild was held in high respect outside the movement, and to the influence which it exercised on other bodies on all

questions of social reform. They should not hamper the women, and if they did not accede to the application they would, in his opinion, bring discredit upon themselves.

Mr. A. PURDIE (Scottish Section) moved an amendment—"That the grant to the Women's Guild be increased by £100." Talk was very cheap, but he wanted them to show their interest in the work of the Guild in a practical manner. By their unwearied devotion they had really made the movement what it was. He did not think an increase of £100 in the grant would cripple the funds of the Union.

Mr. J. POLLITT (North-Western Section) seconded. He said it was in his mind to propose such an amendment. He was rather surprised to hear members of the Finance Committee say the Union could not afford to accede to the request of the Guild at the present time. They said they had a balance in hand of only £900, but they did not say that in all probability many of the items on the expenses side of the balance sheet would not recur. Those were extraordinary items, and in the aggregate amounted to more than what they had guaranteed on account of Congress expenses. He was afraid there were far too many people associated with the co-operative movement who had not made themselves thoroughly acquainted with the good work the Guild was doing. He believed he would be quite correct in saying that there was scarcely a society which had an active branch of the Guild which did not acknowledge and recognise the valuable help received from it. The Guild was anxious to undertake a campaign on behalf of co-operative productions, and once they (the Central Board) realised what the results would be they would have no hesitation in granting the suggested increase of £100.

Mr. S. FAIRBROTHER (North-Western Section) said he was afraid he was about to throw a note of discord into the discussion. He ventured to say that if the members of the Board who had spoken were to consider the matter from the point of view of a manager of a society they would have different opinions of the position as it stood at the present time. He had been told more than once that the greatest opponent managers had to fight was the Women's Guild—"Question"—and the reason was not far to seek. Mr. Johnston had made reference to the respect which the Guild had won for itself outside the movement, and there, in his opinion, lay the source of the whole trouble. The Guild seemed to concern itself with everything but co-operation; with something, in fact, which was doing away with co-operation, he meant divorce, poor-law—[A member of the Board: Citizenship.]—Mr. Fairbrother: A very secondary affair is that. Proceeding, he said he held the belief that the good the Guild was doing for and on behalf of the movement could be measured in very small quantities, and if they dismissed this question from their minds they would be doing the movement one of the best services they could think of. They knew perfectly well that the Guild had been most active in opposing increased subscriptions to the Union. Societies were expecting  $\frac{1}{2}$ d. to be knocked off the subscriptions in the near future, which would mean a considerable reduction in the income of the Union.

Mr. T. REDFEARN (North-Western Section) said he took it they had only one motion before them, which was in favour of adjournment, and he desired to support it. It was all very well for Mr. Johnston and Mr. Pollitt to say they would save £200 out of the expenses, but not a single individual who had yet spoken could say what the increase in expenses was likely to be in the forthcoming year. They had been discussing propaganda, in connection with which it had been suggested that every section should be given a grant of £100. Supposing the suggestion was adopted, where would their balance of £900 be, quite apart from all consideration of Congress expenses? Then they had the question of a permanent teacher at Holyoake House, which Mr. Rae (chairman of the Central Education Committee) was going to introduce to them at that meeting. With all these facts to face he thought they would be well advised in adjourning the question, which they could discuss again at some future time.

Mr. W. J. DOUSE (Midland Section) suggested that the proposed increase should be further reduced. Miss Davies had stated that the Guild was in debt to the extent of £15. Why not, then, grant an increase of £50? That would give the Guild an opportunity of clearing off its debt and starting another year's work with a balance in hand.

Mr. J. C. KENWORTHY (North-Western Section) seconded £50.

Several other members of the Board rose with the evident intention of speaking, but Mr. GOLIGHTLY moved that the question of adjournment be now put, which was agreed to, and the result was as follows:—For the adjournment of the question, 25; against, 35.

Mr. J. C. KENWORTHY said he would like to vote for the £100, but he did not think the finances of the Union were as flourishing as they might desire them to be. They wanted to be very careful; at the same time he believed they had every desire to help the women.

The final vote on the matter was as follows:—For £50, 9 votes; £100, 38 votes; £200, 3 votes.

A resolution was afterwards proposed that the grant to the Guild be increased from £300 to £400, and it was agreed to by 39 votes to 10 votes.

#### THE OTHER GUILDS.

The GENERAL SECRETARY read letters from the Scottish and Irish Women's Guilds asking for a renewal of their grants, and it was resolved that the usual grants of £100 to the Scottish Guild and £15 to the Irish Guild be made.

#### QUESTION OF PERMANENT TEACHER AT HOLYOAKE HOUSE.

Mr. W. R. RAE (Northern Section, and chairman of the Central Education Committee) introduced the question of appointing a permanent teacher on the staff of the Union. He said the work now being done by the Central Education Committee, or by the United Board through its Education Committee, was so closely allied with practical teaching in many of its branches, and included so many subjects, students, and syllabi work, that



there was danger of the growth being more rapid than the powers of control unless expert advice was available. It was evident, for instance, that Holyoake House was becoming the centre of co-operative classes for Manchester and district, and making rapidly-increasing demands that could be met only by expert knowledge. To develop this work would make the place still more worthy of the societies that gave it and the memory it existed to perpetuate. The educational work of the Union was co-operative and commercial; co-operative in that it spread by the history of the movement a deeper confidence in the strength of voluntary association, and commercial where it prepared for service and security within the movement. The teacher, whoever he or she might be, must therefore be highly qualified in both, in addition to having a knowledge of oral and correspondence teaching. The number of students enrolled in the various classes in 1905 was 7,143; in 1913 it had increased to 20,958. Last year over 6,000 letters were replied to through the education department, which did not include postcards and circulars. In view of the foregoing statement, the Central Education Committee believed that the time had now come when they should have the assistance of a permanent teacher to advise and assist in the class work of the committee, with headquarters at Holyoake House. The teacher would be available for education advice by all the sections and assistance whenever possible. They further believed that the teaching and examination work could be much improved by unification, which the services of such a teacher would make possible. In fact, the necessity seemed so great that delay was likely to seriously handicap future and necessary developments. The increased cost to the Union of a teacher who would be permanent had been carefully considered, and the committee believed it possible, by a rearrangement, to save a large portion of the amount now being paid to various examiners and correspondence teachers, which would be available towards payment of salary. If the post be considered to be worth £260, or, say, £300 per year, it was anticipated that the extra cost to the Union would be not more than £100 to £150 for the first year or two. He then moved—

That they recommend Congress to appoint a permanent teacher on the staff of the Union.

Mr. J. LUCAS (Scottish Section, and Central Education Committee) seconded the resolution. He said at one time he was against the proposal. He had been on the committee about a year, and when he joined the committee he was under the impression he could teach the Englishmen something. To his surprise, however, he found he could learn a good deal, and he had learned a good deal; instead of teaching he had been taught. He was not going into figures, but he wanted them to look at the programme issued by the Central Education Committee and consider what it meant. He thought it would be mean and contemptible on the part of their great movement if it were to take advantage of the spare time of Mr. Rae, or of any of the other members of the Central Education Committee, to carry on this important educational work. School boards required experts to carry on their work, and

he thought the movement was big enough to justify the appointment of an expert to co-ordinate its educational work. The only alternative was to depend upon individual members of the Central Education Committee doing it in their spare time, which he thought they would agree was scarcely the thing. What would they say if a certain number of persons were given the task of getting out the *Co-operative News* in their spare time? It appeared to him to be just the same thing. The system adopted by the Central Education Committee for the spread of education in the movement was not perfect, and one cause for that was this, that they had no one with expert knowledge to assist them.

Mr. G. BISSET (Scottish Section) moved that the question be adjourned. He was inclined to think they were forgetting the fact that in addition to being co-operators they were citizens. Throughout the country public authorities were dealing with this question of education, and they, as citizens, were contributing towards the expense. Supposing they appointed a permanent teacher, it seemed to him reasonable to assume that sooner or later he would be doing work which they as citizens could call upon the local authorities to do. At any rate, so far as Scotland was concerned, he believed in another twelve months the necessity for such appointment as was now being proposed would have absolutely gone by. They would only have to bring forward sufficient students to justify the formation of a class, and the local authorities would find the necessary accommodation and teacher.

Mr. A. W. GOLIGHTLY (Southern Section) seconded the amendment, mainly for the reasons advanced by the previous speaker. Another reason was this, that if they agreed to the idea of a permanent teacher, Manchester, and Manchester alone, would receive the benefit. Well, that was his opinion. Take the London area, for instance. How could it affect it at the present time? He thought a better plan would be to impregnate local authorities with broad, general principles of social and industrial reform. He believed a change was coming over the local authorities with regard to education, and that they would do more for the collective idea in the future, because the country as a whole was becoming more favourably disposed towards it. Whilst he was in favour of the adjournment, he would like to say that, in his opinion, the Central Education Committee deserved every credit for the work they had done.

Mr. J. M. WILKIE (Scottish Section) supported the amendment. He said they should remember that the State was ever increasing the number and variety of educational classes, and he believed they should take full advantage of them and not burden the movement with expenditure which could be avoided. If Mr. Rae could find a man who could do all he outlined then it was the first time the world knew that such a person could be found.

Mr. W. J. GILBERT (South-Western Section, and Central Education Committee) expressed his sincere hopes that the amendment would not be carried. He was rather surprised at the nature of some of the objections urged against the proposal. He would like to remind their Scottish friends

that if the motion in favour of adjournment carried it would be impossible for the Central Education Committee to alter its methods in twelve months' time. It was also quite impossible for them to get a member on the local authorities. Well, that was the case in the district where he came from, and as for asking local authorities to teach "our subjects," they might just as well ask for the moon. Objection had been taken to the proposal on the ground that it would only affect Manchester. He did not think that was the correct interpretation of their scheme, because they believed that the appointment of such a teacher they had in mind would be felt right throughout the whole of the movement. He then quoted, with approval, the following passage from the editorial column of the *Co-operative News* :—" Now is the time to begin to systematise our co-operative education in a way that it has not been done hitherto, and to achieve this and maintain it we need a central fount of instruction and inspiration, guided by a permanent staff of men and women whose chief work in life would be to attend to this necessary feature of co-operative development." The educational work of the Union was reviewed at the Portsmouth Congress, and it would be reviewed again at the present Congress. He hoped this phase of co-operative endeavour would grow and that Holyoake House would be developed in the way suggested by Messrs. Rae and Lucas. He was of opinion that their work had reached that stage where a special man was needed to deal with it. He thought the younger generation would prefer a man within the movement than one from the outside. He believed their educational work would cost more in the future, but it should not be allowed to stand still on that account. It should also be borne in mind that some of the expenses which they had incurred during the past twelve months were not likely to appear again in the balance sheet.

Mr. W. J. DOUSE (Midland Section) said he had listened respectfully and with interest to the remarks of Mr. Rae with regard to the appointment of a permanent teacher, and he was forced to confess that he could not agree with them. Before they asked for an examiner he thought they should consider the question of appointing someone who would set different and more suitable questions for students to answer at examinations. He raised this point because at one of the examinations for managers the students were asked to answer this question : What is Socialism?

Mr. T. REDFEARN (North-Western Section) said he was somewhat surprised to hear Messrs. Bisset and Golightly say that they could get practically all they wanted in the way of educational facilities from the local authorities in England and Scotland. His own opinion was that if they attempted to form classes for the study of co-operation, industrial history, &c., under the auspices of the local authorities they would have a hornets' nest about their heads in less than ten minutes. If it were true, or could be made to come true, what they said, the sooner they (co-operators) gave up their Central Education Committee, their classes, and their educational facilities generally the better it would be perhaps for the movement. At the present time they had twenty thousand students in their classes, which seemed to

suggest that it was high time they appointed somebody to control the whole of their educational system. If they could get some one who could draw up proper questions for examinations that man would be of great advantage to the movement. The Central Education Committee was about the only committee which was doing great propaganda work for the movement—"No"—and they could not afford to neglect it.

Mr. J. JOHNSTON (North-Western Section) said they wanted an expert in co-operation, they did not want an expert in saving. They would remember that Mr. Acland once tried to introduce into the code subjects dealing with co-operation, and they would know that the opposition of those who were against the movement was so great that he had to withdraw those subjects. He (the speaker) thought they would fare no better to-day if they were to try and get some one to do what Mr. Acland endeavoured to do. It seemed to him absolutely necessary they should have a man of the nature suggested by the Central Education Committee. If they wanted their subjects taught they must attend to the matter themselves. They did not want the man particularly for Manchester, and Holyoake House was only the beginning of organisations in the different sections of the Union for the carrying on of co-operative educational work. He hoped they were going to recommend Congress to adopt the proposal submitted by the Central Education Committee and agree to the appointment of a permanent teacher.

Mr. J. POLLITT (North-Western Section) supported the proposal. He said he was rather surprised at some of the speeches which had been made. So far they had practically had only speeches for adjournment. They had had the matter before them, in one form or another, for a long time before coming to Congress, and he thought they would have come to Aberdeen with their minds made up one way or another. The point made by Mr. Douse with reference to questions set for examinations was one of the strongest reasons which could be put forward for the appointment of the suggested permanent teacher. They could not have the results they ought to have from examiners unless they were men inside the movement. If they went outside they would get men whose views were those of the university and not of the working man co-operator. It was this unsympathetic attitude towards working-class effort which men university trained could scarcely help and which made results so disappointing to them, and he ventured to say that if they had an expert to do the work for them the results would be far more encouraging and far more beneficial to the movement. He could only describe the remarks of Mr. Golightly by one word, parochialism, and he hoped they would recognise the fact that a beginning had to be made somewhere. Fortunately—or unfortunately for some people—they had Holyoake House in a centre of co-operative activity (Manchester), and he respectfully suggested they should begin where the means were at their disposal. They did not say they should stop at Holyoake House; only that they should make a start there. Many of them knew that even in districts where they had strong co-operative societies they did not get that recognition of co-operative teaching and education from

the local authorities as they ought to. In the Parliamentary Borough of Eccles they had twenty-one thousand co-operators, and yet one of the local authorities refused to allow the *Co-operative News* and the *Millgate Monthly* to be placed in the public reading-rooms. Incidents of that nature indicated to him at all events the attitude which local authorities took up with regard to matters associated with the co-operative movement, and he heartily agreed that it was a shame.

MR. W. GREGORY (North-Western Section) said he was of opinion that the scheme was not sufficiently developed. There was something further behind all this. He thought they ought to have all the details of the scheme in the minds of the Central Education Committee. He was ready to give the committee praise for a desire to develop co-operative educational work, but in the present scheme they had not gone far enough. Had they gone thoroughly into the matter they would doubtless have found that it was going to cost a good deal more money than they estimated. Let them take the teacher, for instance. They were told that they were going to get a man with all those qualifications for £260 to £300. He was afraid they would have great difficulty in finding a man who possessed all the qualifications they desired; and, supposing they did, it would surely be against the principles of co-operation to expect so much for so little. His contention was that they would want several men if they were going to develop co-operative education in the way they anticipated. They ought to give the members of the Central Education Committee an opportunity to fully develop their scheme. It was said in regard to the expenses of the Union for the past twelve months that some of the items might never occur again. They had law costs to bear last year, and he would be a wise man who could prophesy that they would have no law costs to pay in the future. Then, in reference to subscriptions to the Union, they all knew the difficulty which had been experienced in getting societies to pay on the increased basis, and the fact that almost a promise had been made to them that ¼d. would be knocked off sooner or later, which would reduce the income of the Union by between £2,500 and £3,000. It was a very serious matter, and he respectfully suggested that further consideration stand over until they knew exactly what their position was in regard to it.

MR. R. FLEMING (Irish Conference Association) said that when the proposal came before the executive of the Irish Conference Association it did not appeal to them as being revolutionary in the sense of any particular change in the policy of the Central Education Committee, or in the extension for the scope of its work. They thought that if they had an expert to co-ordinate and unify their educational work it would be a very good thing. It would have the tendency to make the work more methodical and efficient.

MR. W. R. RAE then replied to the discussion. He said that if education in regard to continuation classes in England was in the same position as in Scotland he would be inclined to agree with Mr. Bisset, and would suggest that they should abolish the Central Education Committee and the educational committee of every society in the country, but as it was not he was afraid

their committee and the local committees must continue their existence. Mr. Douse had objected to one of the questions set for managers' examinations. That question was set by an outside examiner, over whom they had no control. Had they had any voice in the matter, he thought he would be quite correct in saying that the question referred to would not have appeared on the examination paper. Mr. Gregory spoke against the idea of a permanent teacher because, in his opinion, the scheme was not sufficiently developed, and that there must be something behind it. His answer to that was that the scheme was developed as far as it could be; all their cards were on the table, and if they deferred consideration for twelve months he was afraid the conservative type of mind represented by the attitude taken up by Mr. Gregory would be in the same position then as it was now. So far as the finances of the Union were concerned, he said the present balance sheet showed that there was a balance in hand of £6,000, which was ever increasing, and yet they were supposed to have no money at their disposal. What did they propose to do with all those accumulated funds? He did not think they knew how well off they were.

The vote was then taken, with the following result :—In favour of adjournment, 34; in favour of resolution, 29.

#### QUESTION OF AN APPOINTMENT.

The report was then considered, and on that portion dealing with the work of the Central Education Committee, Mr. R. R. PRYNNE (South-Western Section) raised the question of the committee appointment of representatives on the British University Joint Committee. When the Bristol people asked for the appointment of a representative they (the South-Western Sectional Board) understood that one of their colleagues (Mr. Gilbert), who was a member of the Central Education Committee, was suggested. Mr. Gilbert, however, declined on account of the distance he was from Bristol, but pointed out that they of the South-Western Sectional Board had a member resident at Bristol who had special qualifications for such an appointment by being actively engaged in the work of education. The suggestion was, however, passed over, and Mr. Bryant, from the Western Section, and a non-resident in Bristol, was appointed. They took exception to the appointment, not on account of Mr. Bryant himself, but for the reasons he had mentioned, and because the Central Education Committee had not followed the general principle observed in the movement in regard to such matters. They, in the South-Western Section, would like the suggestion passed on to the Education Committee that they would do well to appoint representatives from the sections concerned.

Mr. W. R. RAE said that the committee in making the appointment had no intention of slighting any section or any individual, and that the principle which had guided them was that of sending to the British University Joint Committee the member of the committee who was nearest to Bristol. The point was this: Would it be better to send a man who was in touch with the

work of the Central Education Committee or a man who lived nearest to Bristol and who was not in touch with the committee?

#### TRAINING OF EMPLOYEES.

Mr. B. WILLIAMS (Southern Section) said that the Central Education Committee, in the concluding paragraph of the report, had consciously, or unconsciously, done a great injustice to the men in the service of the movement who had not been trained. Was it the intention of the committee to make a fetish of training? He hoped not, because if they were not going to allow anybody to serve in their societies who had not been specially trained they were going to shut out many excellent men. It was quite possible for men to rise to the top, not on account of special training, but simply through natural ability. Perhaps Mr. Rae would outline the qualifications which the Central Education Committee thought their employes should possess.

Mr. RAE said it would not be a very difficult matter to comply with the suggestion of Mr. Williams, but it would take a long time to give the whole of the qualifications which they as a committee thought a salesman should possess. They were of opinion, however, that employes should not only hold co-operative certificates, but that, as they said in their report, they should be trained to be co-operative missionaries. That was a duty which some committees seemed to have forgotten. They did not expect men who had been a long time with societies and had shown great skill in manipulating things to be promoted as salesmen, for the simple reason that they took it for granted such men would have been salesmen all those years. But surely other things being equal trained men should have the preference when it came to a question of promotion.

#### LOANS TO SOCIETIES.

Mr. R. R. PRYNNE (South-Western Section) drew attention to the fact that an application from a society for a loan under the joint propaganda scheme had been received and an advance granted. Were they to understand from this that the Propaganda Committee, on application from societies, would be prepared to make loans?

The GENERAL SECRETARY said that the Joint Committee was composed of representatives of the Wholesale Society and the Union. The Wholesale Society had set aside a fund for the purpose of assisting societies at formation, and it was from that fund that the society in question had received a loan. There was no intention on the part of the Wholesale Society to assist existing societies with loans from this fund. The Wholesale Society had quite a number of societies under supervision, which had received financial assistance in the way he had suggested.

#### PARLIAMENTARY MATTERS.

The GENERAL SECRETARY, in reply to a question, said the first reading of the Industrial and Provident Societies (Amendment) Bill was taken in the House of Commons recently.

Mr. J. C. KENWORTHY (North-Western Section) asked if any attempt would be made to pass the clauses relative to nominations into law by themselves? They were probably the most important part of the Bill.

Mr. H. J. MAY (secretary of the Joint Parliamentary Committee) said the committee had not yet considered what they would do in the event of the Bill being thrown out, because they had been fully assured there was every possibility that it would be passed during the present session.

#### THE STRIKE AT LEICESTER.

Mr. B. WILLIAMS (Southern Section) asked if the Joint Committee of Trade-unionists and Co-operators offered their services to the Wholesale Society and the National Union of Boot and Shoe Operatives at an earlier stage in the strike at the Wholesale Society's factories at Leicester? If not, and the constitution of the committee stood in the way, would it not be possible to so amend the constitution as would enable the committee to move as soon as a dispute was threatened? It seemed a pity that the men's union did not approach the joint committee before striking.

The GENERAL SECRETARY said they would find a full report in regard to the strike in the current issue of the *Co-operative News*. Immediately a strike took place the attention of Mr. Richards (of the National Union of Boot and Shoe Operatives) was drawn to the existence of the Joint Committee, and he refused to avail himself of it, saying it was of no use. Eventually the Joint Committee was able to bring the two parties together in a round-table conference, with very fortunate results, as they would see from the issue of the *News* for that week.

Mr. B. WILLIAMS thought the Joint Committee deserved the congratulations of the Board for the work which they had done.

#### CREDIT TRADING.

Mr. J. JOHNSTON (North-Western Section) said that instead of asking Congress to abolish the Credit Committee they should take immediate and practical steps to limit credit trading in the movement. The amount owing by members of distributive societies was £1,195,591. Surely when they had to place such figures before the public vigorous efforts should be made to diminish the amount of credit trading which went on in the movement. He moved a resolution on these lines.

Mr. J. C. KENWORTHY (North-Western Section) seconded the resolution.

Mr. G. BISSET (Scottish Section) said he regretted very much that the Credit Committee seemed to be at the close of its career, because he did not think it was costing the Union any great amount of money. He thought the committee had done good service in tabulating information received from the various sections and showing one section what another section was doing in the matter of credit trading.

Mr. J. SMITH (Northern Section, and chairman of the Committee on Credit Trading) said the committee felt that the responsibility for credit



trading was best left to the sections, because they knew the circumstances better than the committee. They were unanimous in recommending the abolition of the committee.

The resolution moved by Mr. Johnston was ruled out of order, and the report of the committee adopted.

### UNION'S PUBLICATIONS.

Mr. W. T. CHARTER (Southern Section) drew attention to the publications of the Union, and asked if any explanation could be given in regard to the decrease in receipts.

The GENERAL SECRETARY replied to the effect that in 1911 the Union sold many thousands of copies of "Our Story" at 1d. each, which accounted for the fact that the receipts for that year showed an increase on those of 1912. The other publications of the Union showed increases in sales.

### CO-OPERATION WITH OTHER FORCES.

Mr. E. O. GREENING (hon. member of the Board) said that he desired, in the friendliest manner possible, to make his remonstrances, not only for what had been done in regard to the matter of "co-operation with other forces," but also for the way in which it had been done. He took it that they (the honorary members of the Board) were asked to continue their attendance in order that they might have the benefit of their advice in avoiding in the future the dangers of the past. Lancashire was still suffering from the attempt to identify co-operation with politics in years gone by, and he was most anxious that anything of a similar nature should not happen again. In the report, headed "Co-operation with other forces," they had disclosed the fact that measures had been taken for which they had no authority. No opportunity had been given for ripening co-operative opinion on the matter. They had taken advantage of Mr. Maxwell's suggestion and asked certain bodies to meet them and discuss questions with practically closed doors, and unless a firm stand was taken now the same course of action might be repeated next year and proposals carried without adequate discussion and which might lead to a great disaster in the co-operative movement. He hoped the resolution to be submitted to Congress would not be carried without an addition to the effect that the movement should not identify itself in any way with any political party. He had received many letters from all parts of the country approving of the views he had ventured to express in the *Co-operative News*. He understood that men were being elected on co-operative committees for political reasons, and that one society was proposing to revise its rules so as to permit it to join the Labour Party. Were that spirit to spread broadcast he believed it would create dissensions in the movement, even if it did not bring about disaster. Since political views were introduced into the Trades Union Congress they have absolutely excluded the discussion of economic questions. People were withdrawing their trade from their societies on account of the introduction of politics, and withdrawal of trade meant the withdrawal of

that which made a society successful. The movement was composed of all views, and they agreed that it should be so. What he was most anxious about was this, that they should accept in Congress any amendment which would exclude the possibility of the movement being involved in political action.

The GENERAL SECRETARY pointed out that it was agreed by all the parties to the conference that it should be of a non-committal character. The Labour Party realised that it would be inadvisable to suggest that the co-operative movement should ally itself to any political party at the present time. He also stated that the representatives of the Co-operative Union would not commit the movement to anything without the approval of Congress.

Mr. B. WOLFENDEN (North-Western Section) said Mr. Greening had given him the impression that he was of the opinion that the split in co-operative circles at Rochdale was on account of politics. It was not; it was on account of a difference of opinion respecting trading with the Wholesale Society.

Mr. R. R. CHAPPEL (Western Section) said he believed the United Board had made a great mistake in recognising any political party. He took an active part in politics, but that did not prevent him from saying that the movement should keep clear of politics, otherwise they would have dissension in their midst. Only a few days previously the committee of a society was elected strictly on party lines. He hoped the idea of a fusion of forces would go no further, and that they would disassociate themselves from it.

The GENERAL SECRETARY pointed out that it was not the United Board which had taken action, but the Central Board. The majority of the Sectional Boards had expressed themselves in favour of the action taken by the United Board.

Mr. A. W. GOLIGHTLY (Southern Section) said he desired to ask Mr. Greening to kindly desist from going about prophesying disasters to the movement of one kind and another. The question would have to come before Congress, and then Mr. Greening could have a voice in its settlement. If there was any unrest in the movement—and he had not seen any signs of it—he was responsible for it by saying things which had not actually occurred. He hoped they would not hear any further remarks about a proposal for a definite alliance between the co-operative movement and the Labour Party.

Mr. E. R. WOOD (Western Section): Is it not a fact that three or four of the Sectional Boards protested against any action being taken?

The GENERAL SECRETARY: No; I do not think so.

#### MEMORIAL TO THE PIONEERS.

The GENERAL SECRETARY reported that the committee of the Rochdale Pioneers' Society had waited upon the United Board with respect to a memorial to the pioneers of the movement, and that the United Board had appointed a small committee to work in conjunction with the Rochdale Society.

Mr. T. REDFEARN (chairman of the committee) submitted a brief report, which would be brought forward for consideration at Congress. It was proposed to keep the graves of the pioneers in repair, and to erect a memorial

(perhaps a drinking fountain) in one of the parks in Rochdale. With this object in view, they proposed to recommend to Congress to sanction an appeal, which would be an international one, for £5,000 or £6,000.

The GENERAL SECRETARY also stated that the graves of thirteen of the twenty-eight pioneers had been discovered.

Mr. W. T. CHARTER (Southern Section) said he would like to support the idea of a memorial to the pioneers, but he did not think the movement would be favourable to raising £6,000. Was it not possible to found an adequate memorial at a much less cost?

It was resolved that the report be submitted to Congress with a request that the question be remitted to the United Board for further inquiry.

### THE SCHOLARSHIPS.

Mr. W. R. RAE (Northern Section) introduced the question of the scholarships at Oriel College, and asked when the United Board obtained legal opinion that they could not be transferred.

The GENERAL SECRETARY said the opinion was obtained and conveyed to the secretary of the Central Education Committee only a few months ago.

Mr. RAE said he had obtained a copy of the deeds relating to the scholarships, and said that under one of the clauses they had power, provided certain conditions obtained, to secure the transference of the scholarships. He had come prepared to go fully into the matter, but as they had no more time at their disposal, he would raise the question again later.

The report was adopted, and the proceedings terminated.

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## AT THE LUNCHEON.

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The members of the Central Board, the delegates from the Continent, the representatives of the Wholesale Societies, and special guests of the Congress were entertained at lunch, as usual, on Saturday after the meeting of the Central Board. The function took place in the Gondoliers' Hall, North Silver Street, Aberdeen, and the entertainment, culinary and oratorical, was on a generous scale, the former particularly so. Mr. George Bisset presided, and supporting him on his right hand were the Lord Provost of Aberdeen (Hon. Adam Maitland), Mr. James Deans (the Congress president), Mr. Robert Stewart, J.P. (president of the Scottish Co-operative Wholesale Society), Mr. W. Maxwell, J.P. (representing the International Alliance), and Mr. Whitehead (General Secretary of the Union). On the left he was supported by Mr. Shillito (chairman of the Co-operative Wholesale Society), Rev. Professor Curtis (Aberdeen University), Mr. W. Openshaw (deputy-president of the Congress), Mr. Lander (Co-operative Wholesale Society), and Treasurer Kemp (representing the municipality of Aberdeen). The company numbered about 200.

The menu having been dealt with, the CHAIRMAN expressed the hope that the delegates had enjoyed their repast. An expression which was responded to with indications that his hopes had already been realised. He offered the visitors a cordial welcome to Aberdeen, and expressed regret on account of the weather, which they might not all have thought to their liking. He explained, in confidence, that Aberdeen had only been having a wash-up in preparation for the Congress. He was certain that when the sun did break out and the atmosphere got warmer the conditions would be more agreeable. With these sentiments the delegates agreed. Proceeding, the Chairman proposed the toast of "The King." He said we were fortunate in this country in not having any controversy as to whether there should be a monarchy or a republic. He spoke with feelings almost of reverence for Queen Victoria, of revered memory, who used to speak of "her neighbours of Aberdeen," and he added that the present King and his father had favoured Aberdeen in many ways. Indeed, he assured the company that there was no more loyal population anywhere than was found in Aberdeen. He asked the company to drink long life and prosperity to King George, and the company loyally responded.

Treasurer KEMP, who proposed "The Co-operative Movement," said he presumed that the request that he should propose that toast was due to the belief that a man always makes the best speech on the subject about which he knows least. He certainly knew the local history of the movement from its inception, and knew the men who started it, but he was not so familiar with the movement across the country. However, if one were to judge of the whole movement from its success locally, it had certainly earned its prominence and deserved the fame it had achieved. One of the highest compliments that could be paid to the movement was that its methods were imitated—those who decried co-operation most did their best to copy bits of it. He knew the promoters of co-operation in Aberdeen, and they were impressed deeply with the idea that co-operation in the distribution of produce would be a good thing. He had been warned that he should not make a long speech, and so he would content himself by telling a story. He proceeded to tell the story of the boy who got a present of a pair of bantams, and who was disappointed at the size of the eggs. The boy's father was amazed one day to see a notice opposite where the fowls were sitting; attached to the notice was a turkey's egg, and written above it were the words: "Keep your eye on this, and do your best." His advice to the co-operators, in view of their history, would be, "Keep your eye on that history and do your best."

Mr. J. SHILLITO, J.P., who the Chairman described as the Grand Old Man of the movement, was cordially greeted on rising to respond. Mr. Shillito said the co-operative movement to-day had a standing and a power that was never dreamt of fifty years ago. The goods to be shown at the exhibition that afternoon could be compared with the best in the country. It had been said in a boot and shoe trade journal that the co-operative movement was showing goods at exhibitions that it could not make, but when the representatives of that journal were invited to their premises they had to

admit that they were in error, and they had confessed that they could not have believed it. The movement was growing in power. Last year 150,000 members had joined the distributive societies, and then, he added, they had to think of the resources of the movement. The Labour member for Halifax (Mr. Parker)—a personal friend of his own—had said that the rich were getting richer and richer and the poor were getting poorer and poorer. There were nearly three millions of members in the co-operative movement, and if they calculated each member as representing a family of five, they could say that there were fifteen million out of forty million people of this country connected with the co-operative movement, and they, at any rate, were not getting poorer and poorer. The co-operative movement had in shares and reserves accumulated funds of fifty-three millions. That gave them vast power, and they ought not to quibble about little things, but determine to accomplish great things by unification and amalgamation where there was force wanted. The movement had already conquered where they never imagined they would have been able to conquer. They had fifty millions of money at their service; the two Wholesale Societies had fourteen millions of money, and they had a floating capital of three millions that had been written off to safeguard their undertakings. To refer to the speech of Treasurer Kemp, he would say that the movement had laid the turkey eggs. The movement was like a machine to which one motion was added after another. Co-operators did not think anything about it, but strangers who came to look at it for the first time were amazed. Co-operators, too, had to remember that they had brother co-operators on the Continent. They liked to come to us, and we liked to send delegates to their Congresses. He hoped this feeling would be kept up. They all knew what co-operation had done among the Danes, the Finns, the Dutch, the Germans, and the French. In the case of the French movement a great act of unity had lately been carried through there, when two bodies that have grown up side by side sank their differences and agreed to go forward together as one body. He contended that there was no working-class movement that could point to such a record of things accomplished as the co-operative movement could.

Mr. ROBT. STEWART, J.P. (chairman of the Scottish Co-operative Wholesale Society) was introduced as the Grand "Young" Man of the movement. He rose to propose the toast of "The Lord Provost, Magistrates, and Town Council of Aberdeen." The Chairman, he said, had told them that they had been having a wash-up in Aberdeen, but he could assure the company that Aberdeen did not require any shower baths for cleansing purposes. The city reflected the greatest credit on the Lord Provost and Town Council, who were the trustees for the citizens of no mean city, and the various departments of the social and civic life of the city, recalling the fact that placed it alongside the co-operative movement for progress and efficiency. History told them of the remarkable events connected with Aberdeen. The first Lord Provost was an earl, the Earl of Huntly, and he was appointed in 1547. They have had several misadventures in connection with the election of magistrates.

At one time the plague visited the city and they had to go outside the city to elect the magistrate. On two occasions when the elections were about to take place rebels invaded the city, but the invasion that began that day was not an invasion of rebels, but of men imbued with a desire to do good work for the people of the United Kingdom. The magistrates need not go away on this occasion, because the invaders hoped to leave the city better than they found it. The Town Council of Aberdeen had taken part in some of the most progressive work of municipalities in Scotland. Aberdeen had the finest art and sculpture galleries in the country; it had a splendid service of trams and gas and water. The splendid work of the city was taken part in by co-operators, who had rendered excellent service to the citizens, among whom he mentioned specially Mr. Bisset and Mr. Keir, who was chairman of the School Board, which was one of the foremost boards in the country, with the exception of Govan. They had a market there that was second to none in the United Kingdom. Their fish amounted in value to  $1\frac{1}{2}$  millions, and they had a profit of £5,000 off that market paid into the common good. They had certainly done their duty for the city. He wished long life and prosperity to the council, and especially to the Lord Provost, who was held in the highest esteem by all sections. Some of the visitors, he said, would think that a lord provost was not so important as a lord mayor, but he was far more important. They all knew that the provost occupied a high position in the Church of England and the Church of Rome; then they had the provost-marshal in the army, and they had the provost in the navy, all exercising great authority, and from this he argued that the lord provost was of much more importance than the lord mayor.

The LORD PROVOST, replying, said Mr. Stewart had given him many points with regard to the history of Aberdeen that he had not been quite aware of, but the fact of the matter was that there were so many great and wonderful things connected with Aberdeen that no mere man could ever hope to know them all. They were, therefore, always glad to be learning something. Mr. Bisset had given the one explanation of the rain with which they had greeted the delegates, but he was not sure that that was the only one or the right one. The fact was that they did not wish there should be any dryness about their reception to the delegates. With regard to the Lord Provost and magistrates, he always felt that while they had in Aberdeen something to be proud of, they had more to be grateful for. In their municipal sense they had been born with a silver spoon in their mouth, and they owed a great deal to their ancestors. For 400 years their city had had the benefit of a university, known as "the lamp of the north," and had been sending out men who had lighted their torch at that lamp and gone to all parts of the world carrying with them enlightenment and vigour and enterprise which had been of benefit to themselves and to the whole world. Their ancestors had founded the city well, spending large sums of money in improving the main arteries; in fact, they were themselves bankrupt in the doing of it, but they have now a city which for beauty, amenities, and health would compare with any of the cities

from which the delegates to the Congress had come. His speech was really contained in the handbook the delegates had given them. He did not write it, but that did not matter so long as he got the credit for it. On behalf of the Council he extended a hearty welcome to the delegates. He offered the best wishes of the community, and though many of the delegates were strangers they would take them in—take them kindly—so that they might carry away pleasant memories.

Mr. W. MAXWELL, proposing "The Clergy," said the clergy filled a unique position, and that their influence for the welfare of mankind could be enhanced or diminished according to the interest they took in the lives of their fellows—spiritual and material. That influence could be very greatly added to by an outspoken, honest denunciation of selfishness, immorality, and injustice. He could not let the occasion pass without paying his tribute of respect to those clergymen who had taken the platform and pleaded the cause of co-operation. He thought the old practice—the old and obsolete practice—of preaching to the poor to be contented with their lot was not now accepted. Among the clergy of Aberdeen they had Dr. George Adam Smith, the justly esteemed Principal of the University, who, in season and out of season, had done so much to abolish or minimise the terrible sweating that raged throughout that country. When they had a man animated with feelings of that kind they were clear of the idea of preaching to the poor to be contented with their position. Since the days of John Knox, at least, Scotland always had a very large proportion of men who were not ashamed and who were never afraid to denounce man's inhumanity to man. When there was more unselfishness there would be more justice and less "charity." He sincerely trusted that the small divisions that divided the churches at present would shortly be absorbed in Christian co-operation.

Rev. Professor CURTIS, responding, said Mr. Maxwell left him personally in no doubt as to the place that was still left for the clergy in the life of Scotland, if they were to be true to the principles and responsibilities which ought to come very easily and very simply to those who officially bore the sacred name they all liked to honour. It was not for him, one of the younger clergy, as well as one of the younger teachers in the university, to pose as in any way specially competent to rise and acknowledge that gracious toast, and yet, if he had a qualification it was that he was proud of his profession, and he did not think that nowadays the men attracted to it could be justly said to be men who hunted after sinecures, or who looked for wealth or the soft and comfortable places of the world. The time was when in all the churches, whether celibate or otherwise, it could justly be said that the temptations of such a life were great and anxious, but in a cause like theirs, which had passed, in one short century, through so vast and wonderful an industrial development, which had seen such a transference of political and social power, in which that great movement represented there had contributed so powerfully, it could not be said that in such a land and in such a time those who gave their lives to the service of humanity in the uniform of Jesus Christ

could be thought to be covetous of an easy living. Looking round at the men who were working in their parishes, in whatever uniform they appeared, he had reason to be proud of the cloth he shared. From twenty-five to thirty minutes was still the allowance for a minister in Scotland when he rose to open his mouth, but he did not propose to exhaust that limit, as he had to preach the following day to the delegates. He did not claim to be an authority on the great concerns upon which the delegates were authorities, but he had seen a great Christian spirit, a brotherly feeling, and a determination to lighten the conditions of the masses of the people through self-help, and not through charity, animating the great co-operative movement from the beginning till now, and he therefore had to thank the committee for, in a manner, appointing him to be chaplain to the Congress.

Mr. T. REDFEARN proposed "The Press" very briefly. He said the only influence greater than that of the Press was the influence of women. If it were not for the Press, however, we should all be ignoramuses at the present time. If they had not the Press to publish their speeches they would know very little about them after they were delivered.

Mr. T. P. GILL (of the "Aberdeen Free Press") formally replied, and the proceedings closed with the toast of "Bon Accord," proposed from the chair.

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## OPENING OF THE EXHIBITION.

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STIRRING ADDRESS BY MR. ROBERT STEWART.

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MR. LANDER ON THE FUTURE OF CO-OPERATIVE PRODUCTION.

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One of the largest assemblies that one remembers to have seen at the opening ceremony of any Congress Exhibition of recent years was that which crowded the Olympia Skating Rink in Justice Mill Lane, on Saturday afternoon, 10th May, 1913. It was indeed a very gratifying tribute to the interest excited in co-operative enterprise that so many people were present, considering that the Granite City had its traditional beauty of building shrouded in mist, whilst an intermittent drizzle of rain made out of doors anything but agreeable.

The principals taking part in the official opening had the advantage of speaking from the bandstand, which had been temporarily fitted up as a rostrum. Here Mr. James Allan (chairman of the Scottish Section of the Co-operative Union) was accompanied by Mr. Robert Stewart (chairman of the Scottish Co-operative Wholesale Society), to whom the honour had been given of taking the chief part in the ceremonial of the day; and also by Mr. J. Shillito, J.P. (the veteran chairman of the English Wholesale Society), Mr. W. Maxwell (chairman of the International Co-operative Alliance),



Mr. W. Lander (Co-operative Wholesale Society director), Mr. R. Halstead (Productive Federation), Mr. J. Davison (Central Board), Mr. E. O. Greening (London), Mr. J. Pearson (secretary of the Scottish Wholesale Society), and three foreign delegates in the persons of Messrs. Rosling and Hedborg (from Scandinavia) and Mr. Arola (from Finland).

The CHAIRMAN, with business-like brevity, introduced Mr. Stewart, and in doing so he explained that the exhibition represented what could be produced under co-operation. He said he trusted that, as the result of that gathering, their interest would be deepened not only in what had been accomplished by co-operative production in the past but in the record for the future, which, he hoped, would leave far, far behind the record of the past.

Mr. STEWART opened by expressing his delight at being present at what he described as one of the most unique events in connection with the long history of Co-operative Congresses in the United Kingdom. That was their first visit to the far north of Scotland. "We have come here to-day," he said, "to show to the people of Scotland and the delegates from all parts the power and the wonderful resources of the great co-operative movement—this movement of ours that has done more than any other movement for the social and material welfare of the people of our country. We to-day stand in awe and admiration at the great progress that has been made in connection with retail trading and with the great productive enterprises carried on successfully by the Wholesale Societies and by the productive societies in connection with the co-operative movement. We come here with exhibits, feeling that we can appeal to every man and woman who desires to meet the condition of the workers of our country by asking you, if you have not already become active supporters of this great social force, to identify yourselves with us, because we feel that co-operation is not an experiment, but one of the most helpful agencies for the amelioration of the people in the world." Those exhibits, he went on to say, had been produced in their co-operative societies and their productive workshops, under conditions that had never been imposed by Acts of Parliament upon the great co-operative movement, but by the spontaneous desire to give the workers under their charge the shortest number of hours and the highest rates of wages that prevailed in the various industries throughout the country. Not many weeks ago they had an exhibition at Glasgow that brought to the cheek of every man and woman who visited it the blush of shame for the conditions of labour that existed to-day in the various industries of the country—conditions that were a standing menace to their social life and a blot on their Christianity. There were shown examples of work done by people engaged sixty or seventy hours a week in home employment, and earning from a penny to three-halfpence an hour. But the co-operative movement, in shirt-making, only employed their workers for forty-four hours a week, and, on the average, the workers were making 17s. a week. With such conditions, therefore, they felt that they could appeal to every

right-thinking man and woman in the country to join with them, and help one of the greatest machines in operation to sweep aside many of the anomalies that had so long held the down-trodden workers of the country in bondage. Again, in connection with the co-operative movement, he could point out that they were not marching into a wilderness or desert, but to a land of promise that would not disappoint them, because they had past experience which showed that they made good profits in which the workers partook. There were 58,000 male and female employés in the co-operative movement, and they were not working and toiling in the interests of private capitalists, but for themselves and the class they represented. "Ladies and gentlemen," said Mr. Stewart, towards the conclusion, "individualism stands condemned here to-day, and the laws of competition must be swept aside; and the only force that is able, with its immense experience, with its solid membership, and with its vast capital and splendidly-equipped workshops, to stamp it out, is the great co-operative movement."

Mr. W. LANDER (Co-operative Wholesale Society) moved a hearty vote of thanks to Mr. Stewart for his services and his address, and also to the chairman for presiding. He said they were all there that afternoon to advocate and defend the movement to its fullest extent. So far as Mr. Stewart was concerned, however, he wanted to say that he (Mr. Stewart) was following a great leader who had occupied the position as chairman of the Scottish Co-operative Wholesale Society, and was an inspirer of noble principles. But they had heard Mr. Stewart that afternoon, and they were familiar with his work, and little was required from him (Mr. Lander) to prove that Mr. Stewart was a leader of men of the right type, imbued with a desire to make life worth living here and to make a good preparation for the better life beyond. However, he need not waste time in bringing them, with acclamation, to give the vote of thanks which was so richly deserved, not only for that afternoon's work, but for the work that had been done before, and the work they hoped, which by the goodness of providence to be spared, Mr. Stewart would do in years to come. So far as Mr. Allan was concerned, they could not say much about him but what they all knew. Mr. Allan was, like himself, a modest man, who said what he had got to say in a few words. However, he had done his work exceedingly well, and people who knew him intimately would recommend him as a true co-operator. But, went on Mr. Lander, why were they there that afternoon? What was the meaning of the development of co-operative production? What were they aiming at? They were aiming, he said, at controlling the forces of capital and labour in the interests of the body politic, and not in the interests of the few. Some people had wanted to know if co-operative production had reached its limit. He would say, emphatically no. So far as he was concerned, it would not have reached the limit till it encompassed the whole of the industrial life of the nation, just as they expected that some day the private shopkeeper would cease to exist, and co-operation would control the commercial and industrial side of the world's affairs. If it had

done good to two and a half millions of the population, it ought to be accepted by the forty-five millions of the population. But in the meantime they were developing a great work. How and when would they develop it faster? When the people bought more of the co-operatively produced goods; when they made it compulsory for more factories to be erected; and "for heaven's sake," he said, "do not help us by going to look for the cheapest lines you can get, and call yourselves co-operators at the same time. Be consistent." It would be the object of the Wholesale Societies to develop where they could. There was no question about that, and he thought that Mr. Stewart would agree with him. They intended to develop production and throw the onus on the people to support the enterprise. So far they had only been playing with the matter, so to speak. There were great fields to conquer, and they would have to tackle the question of the growth and the control of raw material necessary for production. They would have to enter a wider field, and they were going to try, with the support and the money of the people, to break down the opposition of syndicates and combines; and they were going to inherit the land where the raw materials were grown, not only in the interests of themselves, but in the interests of the downtrodden in this and other countries. They would ask the people to help them. They would go on, whether the people said they must do so or not. He would like to see some effort made to remove restrictions placed upon them, and he said he could not see why co-operation could not go on the exchanges at places like Manchester, Liverpool, and Glasgow, to sell its goods alongside dukes, earls, and merchant princes. He sincerely trusted, however, that they would make a serious attempt to widen the sphere of co-operation, and do all they possibly could to give the masses greater culture, citizenship, and a nobler purpose in life. He had abundant pleasure in submitting the resolution of thanks, and he asked them to pass it with hearty acclamation.

Mr. R. HALSTEAD (Co-operative Productive Federation) seconded. He said they ought to regard the brilliant speech of Mr. Stewart as a clarion call to do their duty. He had been thinking about a matter they had been discussing during the present term. They had been talking about uniting forces. He thought they had in that exhibition a symbol of what they could do and be. As Mr. Lander said, it was an exhibition that represented a combination of capital and labour, and if trade-unionists would only come along they would solve the problem by which the trade union movement was faced. If they could only square matters as they had squared them with their trade union friends on the mere basis of employment, if the trade-unionists would come along and satisfy co-operators as co-operators had satisfied them, he thought it would be the best form of the union of forces they could have. Let them extend the field of employment for their workers and members, and if they did that the problem of uniting forces, as far as it was concerned industrially, would be settled.

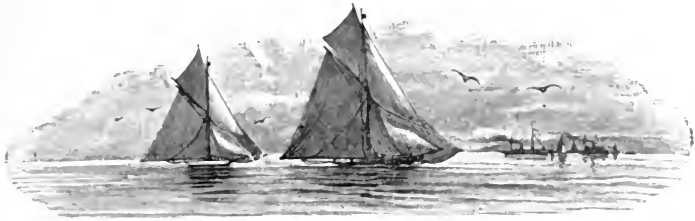
Mr. J. SHILLITO (chairman, English Co-operative Wholesale Society)

at this stage of the proceedings presented Mr. Stewart and Mr. Allan with specially-bound copies of the Wholesale Societies' Annual, as a token of the work they had performed that afternoon in opening the exhibition. Both were conscientious co-operators, but they all joined in one common sentiment as Britishers. There were delegates from England, Ireland, Scotland, and Wales, as well as representatives from the Continent of Europe; they were all joining together in one common cause, with one aim, and let them do their duty one to another.

Mr. J. DAVISON (Central Board) rose to present Mr. Stewart and Mr. Allan with a copy each of "Industrial Co-operation," by Catherine Webb. It was not necessary for them to read the books in order to increase their knowledge of co-operation; the volumes, however, would carry with them something more than a commercial value. But they were honouring two men who had risen from the ranks. There were many more such men in the ranks, and he hoped that many more would follow the example of the recipients. They felt that this was a fitting opportunity to recognise, in some shape or form, the work that Mr. Stewart and Mr. Allan had done towards the betterment of their fellow men. The directors of the Co-operative Wholesale Society were not millionaires, but directors of millions. These millions had been collected from the masses—not unconscientiously, nor by oppression, nor compulsorily, nor at the expense of sweated labour—they had been collected so that they might be expended in the welfare of the masses. And it was their duty to go on, under the inspiration of their leaders, till the State within the State was accomplished in the State itself.

Mr. STEWART responded, and he said he hoped that they would all do what they could to carry out the plan outlined by Mr. Lander, to go into fresh fields and grow and own the means of the raw material. In Scotland they had been going into that matter, and many of them felt that the time had come to go in and conquer the land. He said that he would cherish the books presented to him as long as he lived.





# FIRST DAY OF CONGRESS.

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*MONDAY, 12th MAY, 1913.*

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## MORNING SITTING.

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### THE OPENING SCENE.

The Forty-fifth Annual Co-operative Congress opened in the Music Hall, Aberdeen, on Monday, 12th May, at 9-30 a.m., when the weather was in striking contrast to that which the delegates had experienced since their arrival in the Silver City. Saturday and Sunday were dull, drab days of incessant rain, but on Monday morning the sun shone upon the visitors as they made their way to the Congress Hall, and revealed to them the city in all its grandeur and beauty. The delegates appreciated the change; but any temptation there may have been to linger outside the Music Hall was resisted, and at the appointed hour the body of the hall was well filled with the 1,250 delegates, whilst the surrounding gallery was crowded with interested visitors. The platform was a fully representative one, and, in addition to the leading British co-operators, there were the following representatives from co-operative organisations abroad:—Mr. Karl Arola (Finland), Mr. A. J. Cleuet (France), Messrs. C. Reimann, E. Scherling, and H. Bastlein (Germany), and Messrs. K. G. Rosling and W. J. Hedborg (Sweden). The International Alliance was represented by Mr. W. Maxwell and Dr. Hans Müller; the Trades Union Congress by Mr. J. Cairns; the Union of Teachers

by Mr. G. T. Hyden ; the Labour Department of the Board of Trade by Mr. J. J. Dent ; and the Registry of Friendly Societies by Mr. H. C. Souter. Others on the platform at the opening of the proceedings were the Chairman of Congress (Mr. James Deans), the deputy-chairman (Mr. W. Openshaw), Mr. J. Shillito (chairman, Co-operative Wholesale Society), Mr. A. Whitehead (general secretary, Co-operative Union), Mr. T. Horrocks (assistant secretary), and members of the Central Board of the Union. The civic head of the city, the Lord Provost (Mr. Adam Maitland), occupied a seat on the left of the chairman, and extended a hearty welcome to the Congress.

At the opening of the proceedings, the chair was occupied by Mr. W. Openshaw, who, rising punctually at 9-30, was given a most cordial reception. He said that after the experience they had had during the past two or three days, he thought they were entitled to compliment themselves on having such beautiful weather for the opening of their Congress. His first duty was a very pleasant one ; it was nothing less than that of introducing the Lord Provost of Aberdeen. Before he came to Aberdeen he was in considerable doubt as to the kind of man a Lord Provost was, but at the Central Board luncheon on the Saturday Mr. Robert Stewart (chairman of the Scottish Wholesale Society) threw some light on the point for him ; and he had his authority for saying that a Lord Provost was very much like a Lord Mayor in England, only he was something better. He also had the authority of one of the professors of Aberdeen University for saying that the Lord Provost now with them was the best Lord Provost in Scotland. He had not come into contact with the Lord Provost very much personally, but from what he had seen, heard, and read of him he had come to the conclusion that he was not only an excellent Lord Provost, but also an exceedingly good man. He had great pleasure, on behalf of the delegates, in inviting him to their platform that morning.

#### THE LORD PROVOST'S WELCOME.

The LORD PROVOST suitably acknowledged the welcome given him by the delegates and the kindly words with which the chairman had introduced him. Proceeding, he said he must apologise for appearing before them in his own clothes instead of his municipal robes. Time had not permitted of the change, and he could only hope that they would accept the individual in his own garments, and patiently wait until the civic reception and entertainment on the Wednesday for his appearance in his official robes. They (the corporation) were always glad to welcome strangers within their gates, particularly when they were respectable strangers ; and from what he had seen and heard of them, he had no hesitation in classing their Congress in the respectable class. They represented a very great movement, which was wielding an enormous influence upon the trade and commerce of the land. He had not the authority of the town council for saying that they all believed in them, or they all entirely homologated everything they believed and everything they practised ; but that in nowise prevented them from

agreeing unanimously that they should have a civic welcome, and a civic entertainment on the Wednesday. He was extremely glad that the weather showed signs of improvement. They had rather depressing weather during the preceding few days, but that day, with the sun shining upon their sparkling granite after the thorough wash-down and spring cleaning, they would see the city looking its very best. And he flattered himself that they had in Aberdeen something worth seeing and something worth inquiring into and knowing. Their city owed a great deal to the beautiful situation in which it was built, with the rivers Dee and Don on either side of it, and with the beautiful valleys of the Dee and of the Don, which were hardly surpassed anywhere in Britain, stretching out from the west and the north sides of the city. He was glad that they were to have an opportunity during the Congress of visiting Deeside and Speyside, and seeing something of the natural beauties of the northern part of Scotland. They were very favourably situated for the prosecution of the great trawl and line fishing industry, and what this meant to a city might be imagined from the fact that day by day an average of something like £5,000 value of fish was landed at the fish market. Then they had very great assets in the granite trade; also in the paper trade. They had four or five different paper mills; in fact, the locality was one of the largest paper producing districts in the kingdom. They had other industries in addition; and he believed the variety of their industries had been the secret of the success and prosperity of the city, because when one industry was slack another one was booming. As a consequence of these happy circumstances they never felt hard times in the same degree as did the people of many other cities. Referring to the city from an educational point of view, he said they had always had a reputation, which he thought they were worthy of, as a city of brains, which had been to some extent cultivated, and the polished article was always better than the rough, even in the matter of brains. In the matter of town planning he thought Aberdeen bore very favourable comparison with any other city, which was partly due to the fact that the laying out of the streets in a very large portion of the town had been in the hands of large corporations, and not left to the initiative of small individual proprietors. On behalf of the Corporation, it was his very great pleasure to offer them a very hearty welcome to Aberdeen. He hoped the sun would shine upon them, and their deliberations would be characterised by the good feeling which he understood usually characterised their Congresses, and that they would have in their meetings a great deal of sunshine, both within their Congress hall and in their movement outside, and that they would all carry away with them from Aberdeen sunny memories of a very happy and very useful Congress.

Mr. J. DAVISON (Northern Section) moved a vote of thanks to the Lord Provost. He said he need hardly say that he esteemed it an honour to be privileged to move the resolution and to present to the Lord Provost a copy of "Industrial Co-operation," by Catherine Webb. They heartily appreciated

the welcome that he had given to them, and he (Mr. Davison) would like to remind the Lord Provost that they were a peculiar people and zealous of good works. Whether welcomed or unwelcomed, they realised that there was a work to do, and nothing would bar the progress of the movement. Perhaps in no place as in Scotland had the persistency of the movement been exercised. But that morning they could rejoice, because they had (from what he had read in the "Souvenir") in the Lord Provost a man of like passion and thought to themselves, and, therefore, they could all heartily bow their gratitude to him for being with them that morning, to give a civic welcome. Whether it be the case or not that the City Council were not in accord with the appearance of Congress there, the members might find out that they were entertaining angels unawares; on closer intimation the Council might also see the beauties of the co-operative character; they might also realise that the Provost never did a nobler thing than when he welcomed that Congress of the United Kingdom to Aberdeen. As a memento of the occasion, however, he wished to present to the Provost, on behalf of the Congress, a copy of Catherine Webb's "Industrial Co-operation." It might be that the Provost would have some spare moments in his busy life in which he could devote some time to that book, and learn of the difficulties which the movement had met and overcome.

Mr. OPENSHAW: The vote of thanks will be seconded by that grand old co-operative man of England, my dear friend, Mr. Shillito.

Mr. J. SHILLITO (chairman, English Co-operative Wholesale Society) said it was a great pleasure to him to second the proposition, and he would go a step further than his friend, Mr. Davison, and say that that Congress was all British. They could assure the Lord Provost that they had before them a large number of Scotchmen, and on his right a most distinguished Scotchman. Scotchmen in Scotland had done a great work in connection with co-operation and industrial enterprise. Their esteemed and respected Lord Provost had given them such a welcome as a commercial man in many ways. He (Mr. Shillito) had pleasure in presenting to him a handsomely-bound copy of last year's "Co-operative Wholesale Societies' Annual," which contained facts and figures representing the work of the English and Scottish Wholesale Societies, as bankers, merchants, and manufacturers. The Lord Provost would find something in the volume that would perhaps be new to him, and, they hoped, of interest. He would find in the book what a great work had been done by themselves.

Mr. OPENSHAW, at this juncture, asked the delegates to show appreciation of the cordial welcome, and conveyed the vote of thanks to the Lord Provost.

The LORD PROVOST said he felt now, more than he did at the beginning, that he ought to have had his robes and chain; but he would just rely on his tongue, and on his deeply grateful heart throbbing to the root of it, as he thanked them for that splendid gift, which he greatly appreciated and



valued, as well as the kindly sentiments which had been uttered by the two gentlemen. It took him away back more years than he cared to confess—to the days when he was at school, and prize-giving day came round. But he did not think he ever got a prize half so handsome as that. He certainly never had to say "Thank you" to such a large, intelligent, and splendid audience. He thanked them again, most heartily, for their great kindness, and those handsome volumes, which he should carry home with great pride and satisfaction.

Mr. OPENSHAW said he had now reached the very last duty he had to perform as the President of the Congress. "*Sic transit gloria mundi.*" He was bound to say that this duty was about the pleasantest he had had during his year of office, that was to introduce a gentleman who needed no introduction, either to a Scottish, English, Irish, Welsh, or any other audience of co-operators in any part of the world. He had a fairly wide knowledge of the movement, and, personally, he had been racking his brains to find something to say about Mr. Deans. He believed the co-operative movement could not have chosen a better man for the high position of President than their dear friend, Mr. Deans, from Kilmarnock. Perhaps he was not, from one point of view, one of their most brilliant men in making himself conspicuous by talking, but he was of that class which was more valuable, who confined their lives to doing their daily duty as it came to them, quietly, unostentatiously, and well. He had played the full man's part in the co-operative movement during the last forty years; and there was no one amongst them they could honour with the greatest appreciation than their dear friend. He was very well known in Scotland, but he was also valued in every part of Great Britain. In England he was loved almost as much as here; and his work was there valued, although not so extensive, as much as in Scotland. He had a fine piece of testimony only last week that showed the esteem in which he was held in England. The chairman of one of the oldest and best Southern societies told him (the speaker) that, some eighteen months ago, Mr. Deans went to their annual meeting, by request; and when it was over, one of the committee made this remark about him, that, judging him from the effect of his speech on the membership of the society, he had delivered the best and most inspiring speech ever delivered to that society. At the same time, the man who gave that grand testimony said that while he was speaking, he did not know a word of what Mr. Deans was talking about. So much for the Scottish accent. Mr. Deans' good work extended all over the neighbouring country—in fact, all over Great Britain. He felt proud, personally—and the movement ought to feel proud—that they had a man so worthy of the high position of the President of that Congress. "Mr. Deans" (turning to that gentleman) "I have the greatest possible pleasure in inviting you to take my place as the president of the Congress."

#### THE PRESIDENT'S ADDRESS.

Mr. DEANS, after the great outburst of warm appreciation, said he thanked most sincerely his great and esteemed friend, Mr. Openshaw, for

the many very kind things said about him in introducing him to that Congress. He appreciated them all the more highly because he knew he would not give expression to them unless he honestly believed in them. He hoped he might prove equal to the character he had given him, and the very kind things said about him he should hold in grateful remembrance

Mr. DEANS then proceeded to deliver his address.

## THE INAUGURAL ADDRESS, by Mr. JAMES DEANS.

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I desire, in a few words, to thank cordially the United Board of the Co-operative Union and the Reception Committee for their kindness in electing me to the honourable position of President of this Congress. I accepted the responsibilities of the position with some misgiving, but, from long experience and observation, I knew that the assembly over which I would have to preside would be animated with a fair and generous spirit.

It is not my intention to devote any considerable time either to describing or commenting upon the past achievements of co-operation. These are accomplished facts and cannot now be altered. Still, to me at least, the theme is a most attractive one. The story of the inception of co-operation; the struggles, the untiring patience and devotion of the early co-operators, and their ungrudging sacrifices on behalf of principle; the disasters and the triumphs associated with the progress of co-operation in the United Kingdom during the past seventy years, possess all the finest features of romance and poetry.

It is not my intention either to comment at length upon the colossal proportions to which, as a commercial and trading concern, co-operation has reached, with its many, varied, and far-reaching ramifications: these are matters which every delegate attending the Congress ought to be well informed upon and familiar with. Still, may I be permitted to say that, in my opinion, its commercial magnitude, its unqualified success, its numerous and varied ramifications, penetrating into almost every phase of commercial trading, constitute by far the finest monument that has ever been reared to the intelligence, the enterprise, the administrative ability, and the thrift of the working classes of

this or any other land ; and make, beyond all comparison, the greatest and most potential heritage that has ever come into their possession. I am firmly of the opinion (which has not been formed on the spur of the moment, but after long and careful consideration and reflection) that if we could succeed in imbuing the minds of the working-class community with a clear conception and full knowledge of, and firm belief in, the possibilities and ideals of co-operation, there would, in due course, arise a great industrial system in which Labour would receive, in full, the recognition to which it is justly entitled ; and from which unrest, and revolt, and the cruelty and suffering of the strike would be entirely eliminated. In support of this I refer to the fact that during the recent prolonged and wide-spread Labour unrest and revolt through which the country passed, the condition in all the factories and workshops of co-operation was one of comparative calm, peace, and harmony. If the splendid proportions to which co-operation has reached are not only to be maintained but vastly increased, it is most essential that the principles and ideals of co-operation be strictly adhered to, and its every interest guarded with the most jealous care. There must not, under any circumstances, be any schism ; a spirit of toleration and unity must permeate the mind of every member. There must be no countenance given to the opinion one occasionally hears expressed, that "the day is gone when the influence of sentiment should have any weight in conducting the trade of a co-operative society ; that it is quite legitimate to buy in the cheapest market, irrespective of whether or not such market be within or without the sphere of co-operation." If ever the influence of sentiment becomes extinct in the trading affairs of co-operation, then the career of co-operation as a great industrial and social organisation will be drawing near to its close. It was the influence of sentiment that inspired our predecessors to stand by principle—even to the extent of making great sacrifice for the time being—and made it possible for co-operation to attain its present magnitude ; and it will only be by a steady continuance of such loyalty to sentiment and principle that co-operation will ever succeed in reaching its ultimate goal.

## SOME OUTSTANDING EVENTS.

I do not propose to excite your imagination by the unfolding of some new, unexpected, and far-reaching scheme, but prefer to confine the scope of my address to dealing with a few of the most outstanding events which have occurred in connection with co-operation since the last Congress, and a few of the problems, both within and without the region of co-operation, the solution of which are of pressing importance, in the hope that this address may prove, to some extent, of immediate practical utility.

The first of such events to which I desire to direct your attention is the transference of the business of the Co-operative Insurance Society to the English and Scottish Co-operative Wholesale Societies. For a very considerable period of time the attention of co-operators in every part of the country was completely absorbed in an extremely keen and widespread controversy on this question, which found abundant expression in the columns of the Co-operative Press, and at meetings of Congresses and conferences, and, in fact, wherever co-operators foregathered. This controversy often manifested a tone of bitterness on the part of the combatants, on both sides, which gave rise to much anxious concern as to its ultimate issue, and which did not augur well for a practical and peaceful solution. Probably the principal cause of the keenness and the prolonged nature of the controversy was that so much could be said in favour of both sides of the question. It is now a matter for much congratulation that the problem has been solved, and in a manner which appears to give satisfaction to all the parties concerned. It is sincerely to be hoped that the ultimate result will more than justify the expectation of the promoters of the change. Let us all forget the past, and strive towards the realisation of that end.

Another event which may yet prove of even more than equal importance to the last mentioned is the formation by each of the Co-operative Wholesale Societies of approved societies under the National Health Insurance Act. There was considerable delay evinced on the part of each of the Wholesale Societies before taking action to form an approved society; and when, at last, action was taken, it met with so much opposition, both from

inside and outside sources, that for a time the result was uncertain; but it is satisfactory to note that, even if the response has not been so great as probably it would have been if earlier and more enthusiastic action had been taken, still, such as it is, it is not to be despised. The groundwork of the two societies (which I have no doubt are yet destined to reach enormous proportions) is being surely and firmly laid down; and, in the future, these societies will exercise a great influence in keeping co-operation in close and sympathetic touch with the domestic and social lives of the people, thereby binding them more firmly to its principles and ideals, stimulating their loyalty, and sustaining their interest.

The most notable and interesting event of any, and the one which has aroused the greatest and most sustained interest (which has not been confined to co-operators in this country, but is also being manifested by many adherents of co-operation in Continental nations) is the question raised by Mr. William Maxwell, chairman of the International Co-operative Alliance, at the Scottish National Conference held in Glasgow, and at the Portsmouth Congress held last year, on the need that, in his opinion, existed for co-operation coming into closer touch and co-operating with other "forces" making for the social betterment of the people. The controversy which this has provoked has been of the keenest, and has spread over a wide and, to all appearance, an ever-broadening field. It has already resulted in a preliminary conference of representatives from the Executive of the Trades Union Congress, the Executive of the Parliamentary Labour Party, and the United Board of the Co-operative Union, which discussed, in a free, friendly, and non-committal manner, the possibilities of such a proposal being realised, and its possible bearing on the different "forces" involved. It has at once to be frankly admitted that there are many very excellent and estimable co-operators, who in their time have rendered yeoman service in the building up of the fabric of co-operation, who view these negotiations with much anxiety and aversion, who are firmly convinced that they should never have been entered upon, and that when the question was ventilated it should have been effectively extinguished at once. There was a time in the history of co-operation when such a form of procedure

would have been possible, and when the vast majority of the members pinned their faith to co-operation, to the exclusion of all other proposals, as the means by which their industrial and social regeneration was to be accomplished, but that day has now gone. With the vast extension of co-operation which has taken place within recent years, a great change has come about in the composition of its membership. So much is this the case, that it is absolutely impossible to prevent such questions arising; and to attempt to suppress them when they do arise would, in my opinion, and in the opinion of many others, be a policy fraught with great danger. I am also of the opinion that there exists no ground for much of the fear and apprehension which is expressed. I have the utmost confidence that there is, among both the leaders and the rank and file of co-operators, such an amount of intelligence, loyalty, and sound common sense, as will make it highly improbable for anything to be done that will either impair or endanger the unity and harmony of co-operation. All that I ask is that, should there emanate from the proceedings now taking place any definite and clear-cut proposals, co-operators of every shade of opinion will extend to them a fair and unbiassed consideration.

#### OBJECTIONABLE PRACTICES.

A number of objectionable practices, which have found an entrance into our co-operative workings, have frequently been discussed, severely criticised, and condemned at Congresses and district conferences, and in the co-operative press. In spite of all that has been urged against them, they have a tendency to multiply; and, until they have either been greatly modified or entirely eliminated, they cannot be permitted to pass from the arena of discussion.

The system of terminable appointments on boards of management is one of the most pernicious of these. It is urged by those who favour this system that it ensures the speedy removal of the incompetent from boards of management; but it seems to be forgotten that it also ensures, as speedily, the removal of the competent, and it does not ensure the selection of competent persons to fill their places. It is highly improbable that any

man, however anxious and capable he may be, can, in the space of two or three years, thoroughly grasp the business of a society of even moderate dimensions. How much more so must it be in the case of a large society doing an extensive and complicated business? The result is that the business of the society is left practically in the hands of the permanent officials. Without casting the slightest reflection either on the character or capacity of that useful class, there are many instances where disaster has followed such an arrangement. There is nothing, in my opinion, that has so weakened the administrative capacity of boards of management as the introduction of this system. The utmost care should be observed in electing members to positions on boards of management, to secure those who possess an aptitude for the transaction of business, and have a financial stake in the business of the society; that they are convinced and loyal co-operators, that they have the spare time to devote to the efficient discharge of the responsibilities of the high position to which they are to be called; and that they remain in office so long as they retain the confidence and support of the majority of the members. Such a policy might not totally exclude the incompetent, but the extent of this evil would be as nothing compared with that of the terminable system. If members of societies will insist on terminable appointments, then they must be prepared to leave more to the permanent officials. But they must do more: they must see that these officials are above the ordinary in regard to character and ability; also, they must be prepared to pay the full market price so as to secure the services of men of ability. If the members of committee are only in office for a short term, and the permanent officials are weak, it stands to reason that the business of the society must suffer. Further, in regard to the appointment of permanent officials, merit, and merit alone, should secure their advancement or appointment to positions of trust. In addition to experience and good character, these men should be furnished with the credentials of the Co-operative Union in book-keeping, theoretical co-operation, and management; and the men with these credentials should have preference, where other conditions are equal.

The practice of credit trading, which is now all but universal in co-operative societies, is another of these objectionable systems. It is deeply to be regretted that this most pernicious habit (which, in the majority of cases, is but a habit and not a necessity, and is contrary to the principles and ideals of co-operation) is permitted. It is bad for the society; it is bad for the individual member; and it puts a stain upon the reputation of co-operative trading. I have heard credit trading in co-operative societies defended in unexpected quarters on the ground that all other business concerns give credit, and that in these times it is impossible to conduct business successfully on the ready-cash system. If there are any delegates present at this Congress from societies that find it impossible to conduct business on ready-cash principles, let me suggest to them that in this city they have an excellent example of a society which conducts a business of three-quarters of a million annually on the strictest cash terms. If other business concerns choose to follow a system which has put so many of them, and of their customers, into bankruptcy, that is no reason why co-operative societies should follow their example. Let me ask, too, is it not the case that many of the most successful organisations and the keenest competitors with co-operation, conduct their business exclusively on the ready-cash system? I recognise that a drastic remedy is now impossible, but what is needed is that credit trading be brought into complete control. Societies should abide by their own rules. If credit trading is not allowed in the rules, there should not be any. On the other hand, if credit trading is allowed, the practice should conform to the rules in that no more than the stipulated credit should be given to the members. What I think we require is the appointment of auditors who are virtually independent of the committees or the members of the societies. They should be as independent as the auditors who audit the accounts of public bodies. If auditors were as independent as they should be, they would insist on committees seeing that the rules are carried out, instead of being willing to allow matters to drift because of a fear of offending their employers and so losing their appointments.

To make the auditors a semi-independent class, the following



system might, with advantage, be adopted :—(1) Auditors should be either public auditors or chartered accountants. (2) Auditors of societies should, as far as possible, be under the control of the Co-operative Union. (3) Societies should apply to the Union for a qualified accountant to act as auditor. (4) The auditors should report to the committees of societies when their rules are infringed. If these committees refuse to conform to their own rules, the auditors should report to the Co-operative Union, who will take up the matter with the committees. If the latter still refuse to make their practices conform to the rules, the Co-operative Union will report the matter to the Annual Congress. And finally, if the Congress has not sufficient authority in the matter, the Registrar has. The moral effect of this course is obvious. The Co-operative Union should draw up a scale of fees for auditing societies' accounts, say, in proportion to membership, making allowance for exceptional work, such as where a leakage system is in use, or where extra duties have to be performed.

Another objectionable growth is the deplorable system of overlapping and competition by societies. This has now become so rampant in districts where societies are situated in close proximity, that, in connection with it there is manifested in the most acute form a bitterness, a rivalry, or a jealousy which equals, if it does not even exceed, that which exists among the keenest of outside competitive traders. From a long experience in connection with overlapping difficulties, I am firmly convinced that the only possible and practical remedy is the amalgamation of the societies in congested districts.

The weaknesses here referred to, do much to cripple the strength, stem the progress, and lessen the material and social benefits of our co-operative trading. Taken altogether, they form a problem, the significance of which it is no use to ignore, and which it is no use to minimise, but which must be met and dealt with; and the complete solution of which, if the dignity and vitality of co-operation are to be preserved, must be attempted without delay.

#### CO-OPERATION AND RIVAL SYSTEMS.

Having thus dealt briefly with the nature of the past history,

the magnitude to which co-operation has now reached, and several weaknesses which have, in the process of development, crept into its methods of management, it occurs to me that it may serve a useful purpose to give some attention to matters relating to the future progress of co-operation.

Some anxiety has been caused by the great and rapid strides with which the trust system is advancing. It is said by some that that system in this country has not reached a position of power, and has not assumed a threatening attitude towards co-operation. Even if that is so, it is the more essential to take advantage of the lull, to prepare for the conflict that is sure, in the very nature of things, to occur between two such diverse organisations as co-operation and trusts. It has never been a successful policy to delay preparing for the defence of the citadel till the enemy is heard thundering at its gates.

There can be no gainsaying the fact that trusts are rapidly acquiring position and power in the control of production and distribution in this country ; and, from the trend of recent events, it is made clear that their policy is to acquire the complete control of the sources of raw material, and the production and distribution of the commodities consumed by the people. If they succeed in this, their position will be one of great power and influence, which might be used with much effect to stem the progress of co-operative enterprise. It has to be borne in mind that the effect of the trust system upon the future of co-operation is not confined to the policy of trusts in this country alone. It is also subject to the influence of trusts in whatever part of the world they may be situated. Take, for example, the Beef Trust, the Wheat Trust, the Oil Trust, and others that might be named. Many of these trusts in their operations are not confined to one nation, but are international in their organisation, which greatly adds to their strength and to their power to control the conditions upon which trade and commerce can be conducted. Although they exist entirely for profit, it has to be admitted that in many cases in this country they confer considerable advantages upon the workers and the consumers. In many instances they offer to the consumer a better and a cheaper article than is manufactured

by individual producers or small companies, and they give conditions to their workers in regard to hours, remuneration, and housing, which are an example, in some respects, to co-operation. This policy is a very tactful and profitable one, which they can well afford to follow. Take the trust system of distribution by the multiple shop—a system that is coming into closer touch and conflict with co-operative distribution than any other. It will be found that they supply to the purchaser a selection of goods that, on the surface at least, compares in quality and price with those of other sections of the trading community, including co-operative societies. There is one special feature about them that is highly appreciated by the public, and is a source of much of their prosperity, viz. :—The excellent and thoroughly organised system of service at the counter, and in the delivery of goods. Many of the multiple shopkeeping trusts produce as well as distribute, and those that do not produce buy direct from first sources at terms equal to any other trading concern, not excluding co-operation. Another feature which contributes much to the economy of their management, and consequently to their profit (which co-operation at one time also possessed, but, to its loss of prestige and profit, parted with), they mostly trade upon the cash system. An evidence of their prosperity, although their advent is comparatively recent, is that their extension has been almost phenomenal. It is stated on reliable authority that several of these trusts possess over a thousand shops, distributed over every part of the country ; and it is also affirmed on good authority that there are at present between seventy and eighty thousand of these shops in existence.

#### THE BATTLEGROUND OF THE FUTURE.

It is in all cases a very easy matter to express the opinion that a new and well-defined policy is necessary, but it is a very different and much more difficult matter to state in definite terms the lines upon which such a policy should be constructed. It would be sheer presumption on my part were I to do so ; still, with all due modesty, I shall venture to make a few suggestions bearing on

several points which, in my opinion, ought to be included in such a policy.

I have a strong and deeply-rooted impression that a new and wider policy is necessary in relation to the future developments of production. Hitherto co-operative production has been of a purely domestic description, limited to producing goods to meet the requirements of the distributive societies. Although the amount of co-operative production may appear imposing, it is a very small part of the total production of the nation, and can only influence to a small extent the industrial and social condition of the workers. The object of any new policy ought to be the widening of the scope of production until it includes absolutely all the requirements of the retail societies. It could still further expand its scope by extending its operations to meet the requirements of public bodies and by means of a system of international trading with co-operative organisations in other countries. I am of opinion that the domestic production of co-operation should be undertaken exclusively by the Wholesale Societies, and that the independent productive societies should be taken over by the Wholesale Societies, or find a field for the disposal of their productions in the open market—a feat which it may be considered difficult to accomplish, but which I consider is quite within the region of possibility. It has always appeared to me that co-operative production followed too much in the wake of other producers, that there appeared to be a lack of originality in its productive efforts, that it sought more to imitate than to originate. The new policy should be of a much bolder type—leading instead of following in originality and initiative—producing a wide range of commodities which, by their utility, quality, and price, would not only command the entire custom of co-operation, but also attract large numbers to enter its membership. It seems to me that if such an object is to be attained, it is manifest that there should be employed in the management of our works the most efficient ability and experience that money can command. Inefficient management in co-operative production has always, in the past, proved, and is even now proving, a costly and disastrous policy. There is another point which we should seek to realise not only in

production but in every phase of co-operative effort, viz., that the conditions of labour obtaining within co-operation should be of such a nature as to attract and retain in the service the most skilled and experienced class of workmen ; conditions of such a nature that every workman will feel that his situation is too good to lose ; conditions of labour which will render it impossible for anyone to find a really valid reason why there should be an Amalgamated Union of Co-operative Employ'ers. There is a considerable margin between the quantity and quality of the work produced by workers who feel that they are working under fair and equitable conditions, and those who feel convinced that they are working under unfair conditions. The policy of co-operation should be to maintain this very valuable margin.

There must also take place a very material change in many of the methods by which co-operation generally has hitherto been governed, several of which seem to have become hide-bound. There must be infused into them a much greater amount of unity and elasticity, which will enable co-operation to increase in power and efficiency. The principles and ideals of co-operation should be of a permanent nature, but its methods must be possessed of sufficient elasticity to enable it with comparative ease to adapt itself to changing conditions. Take, for example, the case of the small shopkeeper who is rapidly becoming extinct. A spell of good trade in the locality makes his fortune, a local stoppage of work ruins his business, while shopkeepers in localities unaffected by the stoppage of work continue to prosper. He has only his own assets and his own profits to meet his liabilities, and when these become exhausted, his business career is closed. With all the wealth of co-operation, the average retail society of to-day is exactly in the same position. The accumulated reserves are not common property. Each society has its own part and no more, and each society, even the largest, is confined to a small part of the country. It must be evident then that when co-operation is faced with the competition of the multiple shop, its methods must be made as elastic as those of its competitors, while keeping strictly within the code of co-operative commercial morality. The ideal of Mr. J. C. Gray, of the formation of a National Society,

in which, while conferring a large amount of local autonomy on the individual societies, the total reserves of the federation could be applied in propagating the principles or in defending the interests of the individual societies, is the only solution of this problem. In the meantime, while co-operation is working towards a National Society by a policy of amalgamation which is steadily gaining favour, societies should set apart a sufficient percentage of their profits for the accumulation of a central fund ; so that when the multiple shop, or any other Trust system, by utilising accumulated reserve funds, makes an effort to cut into co-operation by selling goods at, or under, cost price (a method which they sometimes already adopt), societies will be able to fight them with their own weapons.

Another matter calling for attention is the policy which obtains in the conducting of co-operative business, of trading almost exclusively for profit, for the purpose of securing a good return to the members. If, as it seems evident to me, co-operation will have to fight its opponents with the weapon of prices, this policy will have to be changed. It will require to give as good service and quality of goods at prices equal to what are supplied by other trading concerns ; if it does not, it will suffer, and the consumers will suffer with it.

There can be no doubt that, as the fight draws nearer to close quarters, and the syndicates and trusts discover that they cannot either cripple or crush co-operation in its trade by trade methods, they will revert to other methods. They may, and probably will, attempt legislative methods when they have effectively cleared the field of their smaller rivals, but find their progress barred by the massed and well-organised forces of co-operation. There is reason to believe that their money, their influence, and their votes will be used to harass and hamper co-operative trading, either by penalising co-operation, or by securing privileges for themselves which will place co-operation at a disadvantage. The only possible and practical preventative of the success of such methods is that the friends of co-operation, under whatever name, must be in the legislature ; and that can only be accomplished when public opinion is largely permeated with co-opera-

tive opinion. Party politics are changing gradually. When contentious measures have been removed from the political arena, the old animosities which have so long divided the workers will be silenced, the classes will resolve themselves into new parties, and the workers will no longer put their faith in parties but in themselves. Whatever the parties of the future may be called, co-operators, who themselves form such a large portion of the people of the country, must make sure that public opinion is thoroughly educated as to the value of co-operative principles in the affairs of the nation. This is a duty which must devolve upon the educational agencies of co-operation, and they will require to so arrange their policy and methods as to ensure its successful discharge. All money spent in this direction will be well-spent money, because the legislature in the future, more than in the past, will be a reflex of public opinion. The primary duty of the friends of co-operation in the legislature will be to prevent the passing of laws that hamper co-operation. But we will be entitled to claim more. Co-operation is an organisation of workers, and anything that affects co-operation, either favourably or otherwise, similarly affects the workers. But co-operation is more than an organisation of workers. It is the *only organisation of consumers* in the country, and represents about two-and-a-half-millions of families. This organisation, charged with providing the necessaries of life for this enormous mass of people, is entitled to obtain privileges which cannot be claimed by the comparatively few trusts and syndicates engaged not in providing for the people, but in adding to the wealth of their comparatively few shareholders.

This battle has been proceeding for years on the continent. The dismissal of co-operators from State service in some parts of Germany and Austria, and the taxation imposed upon co-operation in Switzerland and elsewhere, are examples of how co-operation can be attacked by anti-co-operative influence in the legislature. The battleground on which British societies will be engaged will not be confined to British soil. Even now co-operation in Britain is not fighting national but international organisations. The capitalistic trusts of the future will operate over several countries.

Their successes in one country will enable them to meet stress in another country; and the profits accumulated in countries where their power predominates will be used to cripple, and, if possible, crush co-operation in a country where, although it has been successful, it has not become supreme. When public opinion and the legislature in this country are favourable to the principles and ideals of co-operation, it will have whatever trading advantages the legislature can confer, in order that the industrial and social objects of co-operation may be secured. If co-operative societies are to be granted protection from penal laws, and are to be granted privileges in the interests of the great mass of the people they represent, there must be some authority to determine the genuineness of such societies. It will not do for trading companies, who have merely introduced the word "Co-operative" into their title (for that has frequently been done by trading concerns that are not co-operative in their principles, their objects, or their methods) to receive such advantages. Membership of the Co-operative Union should be the hall mark, and recognition of this should be secured by the friends of co-operation and the legislature. Having thus influenced the legislature to secure what are perfectly legitimate advantages for workers and consumers represented by the Co-operative Union, all the efforts of the most powerful combinations in the country against co-operation will be rendered impotent.

While it is good to have the sympathy and the friendliness of the legislature, it has never been the policy of co-operators to rely entirely on Parliamentary aid. What has always been contended for is, that if the Government grants facilities, the societies will conduct their own business without help from any outside source, though probably co-operation may face the future in alliance with trade unions. Meantime, co-operation has accepted the duty of supplying the domestic wants of its members, whether by purchase, import, or manufacture. Co-operators now have accumulated large funds, and they have a considerable margin of surplus profit which might be put to good use. If the trade-unionists could organise themselves into productive companies, to manufacture for the open market, both at home and



abroad, the Co-operative Wholesale Societies, for instance, might lend them a great deal of capital. All the funds at the disposal of trade unions are already earmarked for sickness, for out of work benefit, or strike benefit. If strikes could be done without—and that can only be realised if trade-unionists become self-employed—then the money which has been accumulated, and may be accumulated in the future, could be called by a different name, and applied to investment in material and machinery, and the development of production. Our annual profits in co-operation amount to something like twelve millions of money. A portion of this sum might be laid aside sufficient to form a respectable fund to be loaned to trade unions to help them to carry out their productive works. If every co-operator becomes a trade-unionist, and every trade-unionist a co-operator, there will be very little difficulty in finding a basis for joint action. It is quite well known that the workers of this country can never achieve social emancipation unless they become possessed of the means. It is said that “knowledge is power,” but knowledge with wealth to help is a double power. Many would like to see the present wage system done away with, and trade guilds instituted instead. How is this to be accomplished unless we become possessed of the means of production? If we are not to accumulate the money wherewith to secure this object, then it can only be assumed that we expect to obtain this either by gift from the Government, or by revolution. Some think a peaceful revolution may work out the desired end. It was contended by some that had the men held out long enough in the recent railway strike, and equally in the recent coal strike, the Government would have been forced to make a bargain with the men’s unions, and that the railways and the mines would have been handed over to the men to work, with the Government as joint proprietors. Whether the Government were to pay for the railways and the mines has not been actually declared by persons holding these views, but it is doubtful if the authors of this idea had in their minds the belief that the Government would buy out the owners of the railways and the mines at the enormous cost which this would entail. At the present time, we can only conjecture what the future may have

in store for us. It is not safe to assume the prophetic rôle without running the chance of being made to appear foolish by immediate developments; but our duty clearly lies in sticking hard and fast to principle, doing the right thing so far as our knowledge goes, working with a will, lending a friendly hand where necessary, and uniting with our social forces in the endeavour to emancipate labour.

Despite nearly seventy years of co-operation, the hand-to-mouth struggle for existence is waged by thousands of the nation's sweated workers, whose wages are depreciated in value by the advance in the cost of living. Food is dear while there are broad acres that co-operators might till; men and women and children are poorly clad and shod while co-operative production remains only a tithe of what it might be. Let us take courage, then, to face the tasks before us. Profiting by our visit to this granite city, let us go hence resolved to build our co-operative movement strong and firm to withstand the assaults that hostile interests are bound to make upon it. Let us remember and abide by the principles that have guided the movement through its past difficulties to its great achievements; but let us think less of the difficulties of the past than of the obstacles that are likely to be thrown across the path of our future progress; and let us think less of the achievements of the past than of the countless undertakings calling for the application of co-operative methods now. Let us treasure the ideals of those who made us what we are, and, practising what we preach, let us make Browning's prayer our own:—

“Make no more giants, God; but elevate the race.”

#### VOTE OF THANKS TO MR. DEANS.

Mr. OPENSHAW: You will agree that the Congress has had from Mr. Deans what we fully expected—a comprehensive, well-reasoned, and inspiring presidential address. I have pleasure in calling on Mr. Duncan McInnes to move the thanks of the Congress.

Mr. McINNES (hon. member, Midland Section) said that by the courtesy of the Standing Orders Committee he had been asked to propose the vote of thanks to his friend, Mr. Deans, for his excellent address, covering so many points in which all co-operators were vitally interested, conveying to

the delegates information which would be carefully received by many. That part of the paper which was purely speculative would be closely discussed by all. When he became connected with the co-operative movement it was their pleasure to call in lords and earls and bishops to fulfil such functions as Mr. Deans had to fulfil at that Congress; and while they profited by their intercourse with many of these, he thought that these people were illuminated through their intercourse with co-operators. During late years the movement had departed from that practice, and they had done honour to those who had been willing workers in the movement. They had done honour at last to Mr. James Deans. He had been closely associated with Mr. Deans for many years in connection with the administrative work of the Co-operative Union, and he had been closely associated with many phases of Mr. Deans—the skilfully-administrative secretary of the Scottish Section, the silent sentinel, ever watchful and ever on the alert for the interests of the movement in Scotland; the eloquent exponent to vast audiences of the principles in which co-operators believed; the human dynamo in the interests of co-operation; the doughty champion in debate when the movement was assailed by the private traders; the successful champion, revelling in the debate and joying in the battle; the inspirer and chief worker for the seaside and inland convalescent homes, which reflected so much credit upon co-operation in Scotland; the doer of spade work under great difficulty in Ireland, before they were able to get that part of the Union so well organised as it is to-day; and one of the founders, in its present form, of the International Alliance. Mr. Deans had given the Congress a short *résumé* of the recent progress of the movement; he had given grave warnings, based upon his extensive experience; and he had to express appreciation of the warnings uttered by Mr. Deans with regard to the tenure of office, overlapping, and credit. With regard to the speculative part of the address, that, no doubt, would be comprehensively discussed at many meetings after Congress had dissolved. For his own part, he (Mr. McInnes) did not fear the close association of the co-operative movement with any of the other forces making for economic development in this country. They were all actuated by the same ideals—equality of opportunity in regard to education as in other things. They were all working for it, and they should get closer together in connection with what they were trying to achieve, viz., that democracy should be the real force, and that no man should have the sacred or inherent right to govern any other man or woman. He asked the Congress to give its cordial thanks to Mr. Deans, and he hoped that in his arduous duties the Congress would assist him to maintain the dignity of the chair.

Mr. JAMES ALLAN (chairman, Scottish Section) said he rose with great pleasure to second the resolution, as an old associate with Mr. Deans for thirty years. He did not always agree with Mr. Deans, nor Mr. Deans with him, but they always agreed to differ so that the truth might be discovered; but he had during that time found Mr. Deans to be a safe adviser. Mr.

Deans was an Ayrshire man. He had never listened to an address that had more practical advice in it. Mr. Deans had laid down subjects with which the co-operative movement would have to deal, and the movement would regard the advice of Mr. Deans as the advice to be accepted.

Mr. OPENSHAW: The motion before Congress is that we give our hearty thanks to the President for his valuable address. All in favour say "Aye!"

The DELEGATES (with loud voice): "Aye!"

Mr. OPENSHAW: Then I have to convey to the President the hearty thanks of this Congress.

Mr. DEANS, replying, said he was deeply grateful to his old friend, Mr. McInnes, for the kind things he had said. With Mr. McInnes he had worked shoulder to shoulder, and had always found him a true friend and a trusted adviser and a most enjoyable companion. He had worked also with Mr. Allan in many capacities, and, in Scotland, they had fought shoulder to shoulder on many a battle field. While it was true that they had not always seen eye to eye, and while he had broken lances with Mr. Allan, they had always remained true friends. With regard to the address, Mr. Deans said he was grateful to the audience for the kind and patient manner in which they had listened to him, and he could assure them that he was heartily glad it was over. If he had said anything with which they did not approve, he would only say further, "Let us reason together." He did not want the delegates to accept all he said; he had said, however, what he truly and honestly thought, and it was for the delegates to do the same.

#### FOREIGN DELEGATIONS.—FRIENDS FROM ABROAD.

The GENERAL SECRETARY, having drawn attention to the standing orders (which were printed in the report), proceeded to state that this year they had not so many representatives from other countries as they had had in the past, but that was due in great measure to the fact that the International Congress came to Glasgow in August next, and most of the foreign countries would be sending representatives there.

The GENERAL SECRETARY then read the following telegrams from continental organisations which had not found it convenient to be directly represented:—

Co-operative Wholesale Society and Union of Finland: "Thanks for your kind invitation. Our best compliments to the co-operators of Great Britain and Ireland. Your continued grand success is the best proof of the vital power of co-operation. May future be still more successful. Long live co-operation.—Keskuskunta Sahlbom."

Co-operative Union and Wholesale Society of Austria: "Very sorry not being able to attend at your Congress. We wish to express our most sincere and hearty wishes for the continual progress of your great movement and for a full success of your deliberations.—Yours in unity, *pro* Austrian Co-operative Union and Austrian Wholesale, Doctor Karpeles."

Bohemia: "Co-operators of Bohemia, in Congress assembled, send you good wishes for success of your Congress."

Letters of regret had been received from Austria, Belgium, Denmark, Finland (Co-operative Wholesale), Holland, Hungary, Norway, and Switzerland, all stating that they were sending representatives to the International Congress, which takes place at Glasgow, and hoped to take advantage of visiting many of the co-operative enterprises in Great Britain.

The CHAIRMAN said he was sure they were extremely pleased to see the representatives from other countries, and on their behalf he gave them a cordial welcome. He looked upon the presence of their continental friends as one of the most important features of their Congress.

The friends from abroad then stood up in turn and suitably acknowledged the welcome accorded them.

### TRADE-UNIONISTS' DEPUTATION.

Mr. J. CAIRNS (financial secretary of the Northumberland Miners' Association), who formed the deputation from the Trades Union Congress, said he brought to the delegates, and the movement they so worthily represented, the congratulations and greetings of another great body, viz., the Trades Union Congress, which represented over 2,000,000 organised workers. He did not apologise for saying the co-operative movement was the greatest democratic distributive movement the world had ever seen, and he strongly believed and hoped that it would continue to grow until it became world-wide in its blessings to mankind, and that would only be when they were not tinkering with co-operation—when they would own the land and the mines, and means of production, and of transit, and when the workers of the world would own all the industry. He was not a Socialist, but might be a revolutionist. The co-operative movement and the Trades Union Congress movement were the two great wings of the industrial movement, and he was glad to see their Continental friends there. They were brothers all the world over. He wanted no more strikes. He happened to be the financial secretary of the Northumberland Miners' Association, and in two years they spent £153,000 on strikes. He desired to say a good word for the Wholesale Society, whose banking department gave the Northumberland Miners' Association such timely assistance in 1912, when the miners were on strike for a minimum wage. The money of the association was held by a private bank, and when he, as financial secretary, made application to be accommodated, he was informed by the bank manager that the directors could not allow the association to have an overdraft, as they might want the money. That appeared to him to be a threat to cripple the association in its fight for the minimum wage. Being the treasurer of the Bedlington Co-operative Society, it occurred to him, however, that he should apply to the Wholesale Society for assistance. He did so, and was glad to be able to say that the Wholesale Society, through its bank, readily responded, and lent them £70,000. That loan had since been reduced to less than £10,000. He also

stated that the association had now put all its money in the Co-operative Wholesale Society's bank. He himself was a co-operator, and was loyal in his support. He knew other trade union leaders who were the same. He also knew co-operative leaders who were not loyal. He wanted co-operative men to be loyal, and to let the world see that they were loyal. Let them live in earnest, and the trade union leaders would come in. He invoked the blessings of heaven upon the movement, and hoped it would continue in its efforts to make the world a better place to live in.

The PRESIDENT: We are very thankful for the very encouraging and complimentary remarks that Mr. Cairns has made about co-operation. We have a deputation from the National Union of Teachers, and we give the representative a hearty welcome.

### NATIONAL UNION OF TEACHERS.

Mr. G. T. HYDEN (National Union of Teachers) said he brought to them bright and hearty congratulations from the National Union of Teachers—a body representing 80,000 teachers, who mostly, week in, week out, dealt with the teaching of the workers' children of the kingdom. He said he had been a co-operator for over thirty years, and a member of a committee and a teacher in co-operative classes, and he consequently knew a little about co-operative work. It was not his intention to deal with their work as traders, but with that of education. He congratulated them very much indeed on their commercial prosperity, but still more on the success that had attended their educational activities. That admirable report of their Education Committee, signed by his friend, Mr. Rae, showed how enormously successful was the work which had been done for the country on educational lines. It was not for him to deal with their trade difficulties, which reports and speeches showed they had. He wanted to say a word or two in connection with the difficulty that lay in the way of the young toiler who wished to better his equipment for the life that lay before him. Professor Forrester, the other evening, pointed out that the system of cram, which had done service for so many years, had been a miserable failure. He (the professor) said that short-period wins were not necessarily long-period gains; which was true with regard to many things, but particularly true with regard to education. It had been his lot to be in class teaching, as a teacher of the working classes, for forty years in a school. His educational experience had taught him the same lesson that it had taught Professor Forrester. He might put it in this way: "The best results of education are not immediately measurable." The right function of the elementary school was to lay the foundations and the fundamentals soundly, and particularly to whet the appetite for further knowledge. If that must be done, the parents of children must get rid of several barriers. First of all, they must put outside the doors of schools the "finnickty faddists." They must render innocuous the occupation of interfering, fault-finding officials. Both paralysed real educational effort—the one by hobby-riding

and the other by seeking to get immediate measurable results for statistical purposes and for getting out a voluminous report for the public that seldom read it. Mr. Hyden declared that the half-time system must entirely go, and another one take its place, with school attendance at fourteen years of age. He said the organisation to which he was proud to belong quite recently determined to find out whether or not there was a falling off in the work of evening schools. Inquiries were sent out, and the questions asked were—(1) Has attendance diminished? (2) Are evening schools falling in popular esteem? He had a sheaf of replies from all over the country. One reply, from a mining district, was "yes" to the first question; and to the second one it was that, whilst the young people leave the mine early, they must of necessity go to bed early to be in time for work in the morning. The reply from a manufacturing district was that many boys and girls were employed in the busy factories from six o'clock in the morning to six in the evening, and these were too tired at night, and, having been shut up all day, were glad to be in the open air at night. In other cases, the boy scouts movement and "boom" in trade had interfered with attendance at evening schools. But on this question long hours of labour were unfair. Other objections to attending classes included such as long distances that young workers had to travel to and from work; employers' lack of interest in education; and the increasing desire for amusement, especially such as picture palaces. Employers in the engineering trades usually gave facilities for their apprentices to attend continuation classes, whilst other employers did not. However, if the letters provided a fair sample of the country, it was time they altered the character of the evening schools, or abolished them. That might sound peculiar from a teacher; but the apprenticeship system had largely gone, and the gap had not been filled. The secondary schools, as at present situated, were not meeting the needs of the people; they were meeting the needs only of an exceptional few. He claimed those present as fellow-teachers; they were representatives and pioneers in their own localities; and, if they would, they could compel the alterations he had indicated, and leave their children with leisure time for a reasonable amount of education. This was not the time to argue the matter in detail. Would they think it over? Their motto must be that of the German teacher, "Onward, upward, to the light!"

The PRESIDENT said he was sure all had appreciated very much the remarks of Mr. Hyden, and his criticisms. Now they would hear something of the work of the International Co-operative Alliance, from its representative, their old friend, Mr. William Maxwell.

#### INTERNATIONAL GREETINGS.

Mr. W. MAXWELL, who was warmly greeted on rising to speak, said he would have preferred that their esteemed secretary (Dr. Müller) had spoken to them that morning, but as he felt he was handicapped by having to speak at the International meeting to-night, he (Mr. Maxwell) had

volunteered to take his place there that day. His articulation, he supposed, was Scotch; but he hoped he would not be like their friend, Mr. Deans, when he went on that social engagement to England, and not a word of his was understood. The progress of the co-operative movement over the whole world was very well reflected in the statistics and the facts collected by the International Co-operative Alliance, and which were recorded in its publications from time to time. The *Bulletin* would give them figures that were now becoming almost astonishing. It used to be that they had a vague idea that the co-operator on the Continent knew very little about the proper methods of conducting his business. During the last ten or twenty years information had come to them on this side that had made them believe that they had something to learn themselves from the co-operator on the Continent. When he told them that another £2,000,000 added to the business of their German friends—how long have you been in existence now, Mr. Scherling?

Herr SCHERLING: Twenty years.

Mr. MAXWELL: Yes, and you are nearly running neck and neck with us. But, Mr. Scherling, we are going to put on a spurt, and beat you well. Proceeding, Mr. Maxwell said that it must be a pleasure for the Congress to know that in every one of the countries on the Continent with which they were in daily contact co-operation was progressing. He could speak intimately, from a personal point of view, of the movement that was now so active in Canada and the United States of America. The co-operative movement had taken root there, and was growing at a pace that was astonishing for so very few years. They knew that the individualism of America had become almost a bye-word; and the difficulty of planting co-operation there was enough to turn the heart of the greatest enthusiast sick almost. But at last a few earnest men got together, with the result that to-day, among other forces at work, was the Co-operative League of New York, which had now become a member of the International Co-operative Alliance; and there was also The Right Relationship League in Minneapolis, which had many societies connected with it. In Canada there had been founded a Co-operative Union, on the same basis as their own Co-operative Union in Great Britain, and they had many societies connected with it. He had visited many of these societies, from one side of the country to the other, and, small societies though they were, he had no disdain for them—he remembered the days of small things himself—and he gave what help he could to them. Other steps were now being taken in regard to another, a very old country, that had gone through several political changes lately, and had now changed its form of government. They were going to make an attempt on new China. They were not without friends and influence there, and they were going to make the attempt to introduce the work into China when the political trouble is settled. There was a golden thread that ran throughout that was scarcely seen in their co-operative work attained on the Continent. They tried to introduce ideas, not so much of



international co-operation, but of international peace. There were their friends Scherling and Kauffman, and the others who lived in Germany—he had crossed swords with them often on many subjects in co-operation, but never had they got cross with each other. They thought of international peace—the same as he did. It was not true that Germany, as represented by their friends, wants war, and it was not true his friends from Germany (Mr. Maxwell spoke with vigour as he turned to Herr Scherling and his co-German delegates) want war. Co-operators everywhere had everything to lose and nothing to gain by war. Some of them had a great experience the other month, which revealed the power of co-operators most strongly to his mind—that was the wedding they were invited to in France. They knew that for many years past, unhappily, political differences split the co-operative movement in France in two—the Socialists on the one side, and the Moderates on the other. Despite the ability, perseverance, and enthusiasm of the leaders, they had the greatest possible difficulty in trying to bring together the two parties. The International Alliance did all it possibly could, and how happy they were when they saw a nice chance of their becoming one again. They started wholesale societies separately—and they took no notice of each other. They went to Tours last Christmas. They had the pleasure of seeing the leaders brought together—for the first time possibly—and the great masses of people, as represented by them, brought together by the International Alliance. And then the officers of the Alliance said, “Bless you, my children!” So they wedded, and the Alliance gave them its benediction, and came away leaving France happier than it was before. He had only one word more to say. They were to have a great International Congress at Glasgow in August. Many delegates would come from great distances, and they wanted them to meet the delegates. They wanted to understand co-operation in the country of its cradle; and he was quite sure every society in Great Britain had a duty to perform, and that was to send somebody to represent it. It would give a great object lesson to the politicians, if they spoke out, that the workers of the world did not want war, and that they were opposed to the great spending power put into the hands of politicians. Therefore, he invited them to come to that Congress, and encourage their comrades from other countries in their work, because they had got difficulties. For instance, in Russia, the other day, the governor of one of the provinces would not allow a society to be attached to the Alliance. The society naturally appealed to the Alliance. They at once took the matter up to the Foreign Office, and our Minister in Russia appealed—he did not know whether the reply had been received in the affirmative or not. (Here he asked the question of the secretary, Dr. Müller.) Yes, we have got a favourable reply, that these poor fellows can join the Alliance.

The PRESIDENT said he was sure Mr. Maxwell's very interesting speech had been very much appreciated by all in that vast assembly. As a colleague of Mr. Maxwell on the Alliance, he could vouch for the great interest, thought,

and action he took in its work. Now, the next business was to appoint tellers.

THE GENERAL SECRETARY at this stage read out the names of the tellers as follows :—Mr. T. Wood, chief teller ; Messrs. W. H. Bryant (Blaenavon), A. Bullock (Bristol), W. T. Charter (Cambridge), W. J. Gilbert (Plymouth), A. Hainsworth (Woolwich), J. C. Kenworthy (Stocksbridge), J. Murdoch (Workington), A. O'Neil (Breachin), J. Pollitt (Eccles), F. Rankin (Derby), C. A. W. Saxton (Worcester), and G. Wilson (Bannockburn).

### CENTRAL BOARD ELECTIONS.

Mr. T. HORROCKS (Assistant Secretary of the Union) read the results of the elections for the Central Board.

#### IRISH CONFERENCE ASSOCIATION.

Elected : H. M. Barbour, 22 ; R. Fleming, 22 ; H. Archer, 20 ; W. McGuffin, 19 ; J. Palmer, 19 ; W. Gray, 18 ; W. G. Kane, 18.

Unsuccessful : D. C. O'Leary, 7 ; Captain L. A. Bryan, 5 ; F. Hull, 4 ; J. Ward, 2 ; W. Cairns, 1 ; S. Henry, 1 ; S. Crowe, jun., 0.

#### MIDLAND SECTION.

Elected : C. A. W. Saxton, 210 ; F. Rankin, 194 ; G. Bastard, 189 ; J. Butcher, 185 ; J. Langley, 182 ; J. Millington, 178 ; W. J. Douse, 175 ; G. Harris, 166 ; W. Millerchip, 162 ; S. Butler, 157 ; J. G. Shacklock, 99.

Unsuccessful : A. Mann, 86 ; Mrs. M. E. Cottrell, 70 ; W. Bradshaw, 51 ; W. J. Rogers, 44 ; H. Baynes, 42 ; H. Clark, 36 ; J. Clay, 30 ; A. Wyld, 22 ; H. Sanders, 19 ; W. Abbotts, 17 ; G. Sanders, 15 ; J. Kesterton, 13 ; S. Arnson, 11 ; H. Martin, 9 ; A. Fullwood, 8 ; I. Evans, 7 ; J. Grantham, 6 ; T. Parr, 5 ; J. Parker, 5 ; A. Campbell, 4 ; E. Hilton, 4.

One spoiled paper.

#### NORTHERN SECTION.

District No. 1, North Northumberland.—Elected : J. Davison (unopposed).

District No. 2, South Northumberland.—Elected : T. Thompson, 27. Unsuccessful : J. C. Aiston, 26.

District No. 3, Cumberland and Westmorland.—Elected : J. Murdoch, 18. Unsuccessful : J. Nixon, 17.

District No. 4, West Durham and South Northumberland.—Elected : W. Scott, 32. Unsuccessful : W. Brears, 2.

District No. 5, East Durham.—Elected : W. R. Rae (unopposed).

District No. 6, South Durham.—Elected : S. Galbraith, 35. Unsuccessful : J. Bell, 10 ; T. Walker, 6 ; A. Martyn, 2.

District No. 7, South Durham and North Riding of Yorkshire.—Elected : M. Duffield, 29. Unsuccessful : G. Bedford, 27 ; W. R. Tennet, 9.

Two spoiled papers.

## NORTH-WESTERN SECTION.

*District Candidates.*

- Airedale District.—Elected : S. R. Foster (unopposed).  
 Bolton District.—Elected : S. Fairbrother (unopposed).  
 Calderdale District.—Elected : J. Greenwood, 23. Unsuccessful :  
 J. Black, 15.  
 Cheshire and North Wales.—Elected S C. Hughes, 64. Unsuccessful :  
 H. Read, 20.  
 Dewsbury District.—Elected : J. Staynes (unopposed).  
 East Yorkshire District.—Elected : G. Goodenough (unopposed).  
 Huddersfield District.—Elected : E. Booth (unopposed).  
 Macclesfield, Crewe, and District.—Elected : J. Lowe, 53. Unsuccessful :  
 W. Starr, 7 ; A Latham, 6.  
 Manchester District.—Elected : J. Pollitt (unopposed).  
 North-East Lancashire District.—Elected : W. Dewhurst (unopposed).  
 North Lancashire District.—Elected : W. Gregory, 32. Unsuccessful :  
 J. Parr, 26.  
 North Lonsdale District.—Elected : J. Dickinson (unopposed).  
 Oldham District.—Elected : H. Stuttard (unopposed).  
 Rochdale District.—Elected : B. Woolfenden (unopposed).  
 Rossendale District.—Elected : J. W. Hargreaves, 11. Unsuccessful :  
 J. Shepherd, 8.  
 South Yorkshire District.—Elected : A. J. Wroe, 37. Unsuccessful :  
 J. C. Kenworthy, 29 ; J. Dimberline, 26 ; H. Bourne, 21 ; J. W. Wood, 10.

*Sectional Candidates.*

Elected : J. Johnston, 830 ; T. Redfearn, 807 ; J. Morrell, 725 ; J. Thompson, 691.

Unsuccessful : J. O. Paynter, 201 ; Mrs. A. Blair, 183 ; J. Sharples, 182 ; R. Hargreaves, 83 ; J. Nicholson, 54 ; J. W. Bradley, 35.

One spoiled paper

## SCOTTISH SECTION

Elected : J. Deans, 312 ; J. M. Wilkie, 285 ; G. Bisset, 284 ; J. Lucas, 264 ; C Wilson, 258 ; A. Purdie, 254 ; D. McCulloch, 250 ; J. Allan, 248 ; J. Lochhead, 247 ; J. Patterson, 247.

Unsuccessful : G. D. Taylor, 112 ; J. Sullivan, 78 ; J. Brown, 33 ; R. Laidlaw, 33 ; J. Dunley, 28 ; G. Bomphray, 26 ; J. F. Greig, 21 ; A. Russell, 18.

Two spoiled papers.

## SOUTHERN SECTION.

Elected : A. Hainsworth, 258 ; A. W. Golightly, 257 ; W. T. Charter, 244 ; B. Williams, 236 ; R. Rowsell, 232 ; S. Foulger, 223 ; M. H. Clear, 205 ; Mrs. M. A. Gasson, 184 ; W. J. Salmon, 126.

Unsuccessful : T. S. Reeve, 116 ; J. Maton, 57 ; E. King, 48 ; C. E. Taylor, 43 ; R. Hibberd, 42 ; A. D. D. Banks, 30 ; Miss E. E. M. Allen, 29 ; W. J. Foster, 26 ; H. C. Kille, 24 ; W. W. Jerham, 23 ; F. P. Haywood, 16 ; H. Colpus, 13 ; W. Dudman, 13 ; W. H. Barton, 12 ; A. Gore, 8 ; E. White, 6.

One spoiled paper.

#### SOUTH-WESTERN SECTION.

Elected : W. J. Gilbert, 80 ; R. R. Prynne, 80 ; A. Bullock, 78 ; H. Westbury, 77 ; C. Vaughan, 63.

Unsuccessful : J. Marks, 28 ; E. R. S. Mundy, 27 ; R. Andrews, 17 ; G. C. Kingscott, 15 ; J. White, 8 ; A. J. Short, 3.

#### WESTERN SECTION.

Elected : E. R. Wood, 73 ; W. H. Bryant, 67 ; J. R. Davies, 65 ; R. R. Chappell, 61 ; L. W. Richards, 61 ; D. Evans (Tredegar), 52.

Unsuccessful : S. Jones, 26 ; D. Evans (Ebbw Vale), 18 ; W. Hart, 14 ; G. R. Protheroe, 10 ; J. J. Millman, 9 ; W. Watkins, 7 ; T. H. Bailey, 4 ; E. Hilborne, 4 ; E. Warren, 3.

I hereby certify that the above is a correct return of the voting for members of the Central Board of the Co-operative Union for the Congress Year, 1913-14.

6th May, 1913

T. Wood, Scrutineer.

#### REPORT OF THE CENTRAL BOARD.

The Report of the Central Board was then presented for consideration.

# Report of the Central Board.

## THE CO-OPERATIVE MOVEMENT IN 1912.

### 1. SOCIETIES REGISTERED UNDER THE INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

The report of the Registrar of Friendly Societies, published in October, 1912, gives some interesting particulars relating to societies registered under the Industrial and Provident Societies Act, 1893.

The particulars may be useful as they concern many societies which are not recognised as ordinary co-operative societies by the Co-operative Union. It may be interesting to give in our report some information relating to them, so that it may be seen how the Industrial and Provident Societies Act has been taken advantage of and used by other societies than those which we usually recognise as "Co-operative."

For the year 1910 the report shows that returns were made by 3,278 societies registered under the Industrial and Provident Societies Act, whilst 171 made no returns and 14 returns were received too late to be included in the report. This number was made up as follows:—

	Societies.	Members.	Funds.
Industries and Trades .....	2,409	2,692,112	£59,537,881
Businesses.....	557	158,577	£1,398,462
Land Societies (Ordinary Land Purchase Societies) .....	149	20,049	£2,475,822
Land Societies (Small Holdings and Allotments) .....	162	10,241	£21,186
	<u>3,278</u>	<u>2,880,979</u>	<u>£63,433,351</u>

Of the 2,409 co-operative societies 253 were "productive" in their operations and 947 were "distributive," while 1,165 combined both production and distribution. The remaining societies were not in active operation.

The sales of goods for the year amounted to £115,280,862 against £112,414,308 for the year 1909.

The profits for the year were £11,095,920, of which £86 984 was applied to educational purposes. 225 societies returned losses during the year amounting to £34,456 which was an increase of £2,953 as compared with the previous year.

The varied character of the societies registered under the Act will be seen when it is stated that the 186 societies registered in 1911 included 60 societies under the group of industries and trades, 57 working men's clubs, 1 bank, and 4 financial societies; under the business group 42 small holdings and allotments societies, and 22 land societies; of these, 72 societies were affiliated to the Agricultural Organisation Society (including 40 small holdings and allotments societies), 23 to the Working Men's Club and Institute Union, 3 to the Co-operative Union, 24 to the Association of Conservative Clubs, 1 to the Labour Co-partnership Association, 6 to the Co-partnership Tenants' Housing Council, and 4 to the Small Holders' League. The remaining 52 societies do not appear to be in connection with any organisation.

These figures show that out of the 186 societies registered in 1911 only three were affiliated to the Co-operative Union. In the Appendix to this report we give a list of societies registered during 1912, from which it will be seen that the same state of things prevails; that societies of various kinds are being registered in much larger numbers than are those of ordinary distributive or productive societies.

This statement may be of interest to members of co-operative societies generally, as it is commonly supposed that the Industrial and Provident Societies Act is used only by our own co-operative societies, and goes to prove that general use is being made of the Act.

## 2. GENERAL PROGRESS OF OUR MOVEMENT.

(See Appendix I., page 141.)

The societies have, as usual, been invited to furnish us with statistics giving particulars of their positions at the end of 1912. We have experienced considerable difficulty in obtaining the required information, owing to the Congress taking place so early this year, many societies not being able to give what we require until their Annual Returns to the Registrar are completed. We have, under the circumstances, been fairly successful, but we would urge the officials of societies to do their utmost in order to assist in supplying the most reliable information, and this can only be obtained by the co-operation of the secretaries of the various societies in complying with our requests for information.

This year the Central Board have again to report general and steady progress throughout the movement, which progress would have been much greater but for the unfortunate strikes which have taken place during the past year.

Full particulars of the returns received from the societies will be found in the statistical portion of this report. The totals of the figures are given below, and compared with those of 1911:—

Year.	Total Number of Societies.	Number of Societies to which these Figures Relate.	Number of Members.	Shares. £	Trade £	Profits. £
1912 .....	1,520	1,512	2,876,892	38,413,963	122,885,411	13,289,306
1911 .....	1,531	1,526	2,760,531	36,800,930	116,100,099	12,965,519
Increase ...	—	—	116,361	1,613,033	6,785,312	323,787
Decrease....	11	14	—	—	—	—

## ANALYSIS OF GENERAL RESULTS.

		Societies.	Members.	Shares. £	Trade. £	Profits. £
Wholesale Societies	1911 ..	2 ..	1,428 ..	2,273,916 ..	35,744,069 ..	1,000,518
" "	1912 ..	2 ..	1,432 ..	2,369,427 ..	38,123,412 ..	1,030,248
Retail Societies ....	1911 ..	1,407 ..	2,640,091 ..	33,253,757 ..	74,802,469 ..	11,693,920
" " ....	1912 ..	1,399 ..	2,750,633 ..	34,742,691 ..	78,856,098 ..	11,957,422
Productive Societies	1911 ..	112 ..	32,110 ..	865,683 ..	3,292,066 ..	216,729
" "	1912 ..	109 ..	34,528 ..	896,265 ..	3,594,958 ..	238,593
Supply Associations	1911 ..	4 ..	85,608 ..	377,445 ..	2,040,150 ..	46,787
" "	1912 ..	4 ..	88,981 ..	379,113 ..	2,055,852 ..	54,254
Special Societies ..	1911 ..	6 ..	1,294 ..	30,129 ..	221,345 ..	7,565
" "	1912 ..	6 ..	1,318 ..	26,467 ..	255,091 ..	8,789

We have this year made an effort to obtain particulars of the amount of production carried on by distributive societies, and from particulars received we find that 771 societies have produced goods to the value of £8,284,756. This amount must be added to £13,686,211 as shown under the heading of "Co-operative Production," which gives a total of £21,970,967.

## 3. WHOLESALE SOCIETIES.

	Society Members.	Shares. £	Loans. £	Sales. £	Interest on Capital. £	Profits. £
1911.						
The English Wholesale.....	1,158 ..	1,830,511 ..	3,583,217 ..	27,892,990 ..	89,884 ..	669,798
The Scottish Wholesale .....	270 ..	443,405 ..	2,718,094 ..	7,851,079 ..	21,830 ..	330,720
	1,428	2,273,916	6,301,311	35,744,069	111,714	1,000,518
1912.						
The English Wholesale .....	1,162 ..	1,916,151 ..	3,863,276 ..	29,732,154 ..	93,727 ..	706,734
The Scottish Wholesale .....	270 ..	453,276 ..	2,868,225 ..	8,391,258 ..	22,360 ..	323,514
	1,432	2,369,427	6,721,501	38,123,412	116,087	1,030,248
1911 .....	1,428 ..	2,273,916 ..	6,301,311 ..	35,744,069 ..	111,714 ..	1,000,518
1912 .....	1,432 ..	2,369,427 ..	6,721,501 ..	38,123,412 ..	116,087 ..	1,030,248
Increase ..	4 ..	95,511 ..	420,190 ..	2,379,343 ..	4,373 ..	29,730
Decrease..	— ..	— ..	— ..	— ..	— ..	—

#### 4. DISTRIBUTIVE CO-OPERATIVE SOCIETIES.

	Societies.	Members.	Shares. £	Loans. £	Sales. £	Profits. £
1912 .....	1,399 ..	2,750,633 ..	34,742,691 ..	5,070,376 ..	78,856,098 ..	11,957,422
1911 .....	1,407 ..	2,640,091 ..	33,253,757 ..	4,935,164 ..	74,802,469 ..	11,693,920
Increase ....	— ..	110,542 ..	1,488,934 ..	135,212 ..	4,053,629 ..	263,502
Decrease ..	8 ..	— ..	— ..	— ..	— ..	—

#### 5. CO-OPERATIVE PRODUCTION.

We have obtained the usual information from the productive societies in regard to their progress, and also from the two Wholesale Societies in respect to their various productive departments, which will be found in the statistical portion of the report. We submit a summary of the returns, and also an analysis showing the various industries carried on.

##### (a) SUMMARISED STATEMENT.

	Number of Societies.	Number of Emp'yes.	Capital Employed. £	Trade during Year. £	Profit. £	Loss. £
England and Wales .....	1911 95	6829	945552	2413423	115784	1124
" ..	1912 93	7806	968600	2631062	135163	1442
Scotland .....	1911 17	2209	617536	878643	100945	57
" ..	1912 16	2356	640787	963896	103430	..
English Wholesale .....	1911 1	16038	2532392	6834354	184758	..
" ..	1912 1	16943	2590218	7556822	191454	1231
Scottish Wholesale .....	1911 1	5553	694448	2344995	95431	..
" ..	1912 1	5726	768890	2534431	81258	..
Total .....	1911 114	30629	4789928	12471415	496918	1181
" ..	1912 112	32831	4968495	13686211	511305	2673

##### (b) SUMMARY OF INDUSTRIES.

	1911. £	1912. £
Cotton, Linen, Silk and Wool	{ England .....	560,721 .. 627,182
	{ Scotland .....	133,314 .. 145,158
	{ Wholesale Societies .....	810,666 .. 868,122
	1,504,701	1,640,462
Boots, Shoes, and Leather ..	{ England .....	361,100 .. 393,847
	{ Wholesale Societies .....	828,441 .. 904,449
	1,189,541	1,298,296
Metal and Hardware .....	{ England .....	62,834 .. 60,702
	{ Wholesale Society .....	52,376 .. 58,582
	115,210	119,284
Woodworking .....	{ England .....	34,438 .. 32,300
	{ Wholesale Societies .....	123,275 .. 129,498
	157,713	161,798



		1911.	1912.
		£	£
Building and Quarrying . . . .	England . . . . .	33,949	9,302
Printing and Bookbinding . . .	England . . . . .	165,670	185,336
	Scotland . . . . .	18,155	19,460
	Wholesale Societies . . . . .	264,272	268,675
		448,097	473,471
Corn Milling . . . . .	England . . . . .	1,023,059	1,110,670
	Wholesale Societies . . . . .	3,911,177	4,514,728
		4,934,236	5,625,398
Baking . . . . .	England . . . . .	28,579	50,567
	Scotland . . . . .	711,216	781,059
		739,795	831,626
Laundries . . . . .	England . . . . .	28,328	46,741
	Scotland . . . . .	15,958	18,219
		44,286	64,960
Various . . . . .	England . . . . .	114,745	114,415
	Wholesale Societies . . . . .	3,189,142	3,347,199
		3,303,887	3,461,614
Total, 1911 . . . . .		12,471,415	
"    1912 . . . . .		13,686,211	
Increase . . . . .		1,214,796	

## 6. FARMING BY CO-OPERATIVE SOCIETIES.

(See Appendix II., page 144.)

We give the usual summary of results. The Co-operative Movement does not make great headway in farming: the information is very similar to that reported last year. We have nothing new to report.

## (a) FARMING BY WHOLESALE OR DISTRIBUTIVE SOCIETIES.

Section	ACREAGE.		Capital.	Rent.		Profit.	Loss.	Number of Societies.
	Owned.	Rented.		Interest	Rent where rented.			
			£	£	£	£	£	
Midland .....	1889	2221½	100989	3402	3523	1252	2454	21
Northern .....	1048	1469½	69284	1902	2709	2106	1551	22
North-Western..	847½	744¾	67749	2208	1452	1046	1542	25
Scottish .....	244	667	20689	674	1390	3170	30	4
Southern .....	999	421	48917	1677	809	516	1654	10
South-Western..	261	125	24621	405	425	..	656	2
Western .....	..	180	550	22	150	..	62	1
Total....	5288½	5828¾	332799	10290	10458	8090	7949	85

## (b) FARMING SOCIETIES.

Section.	ACREAGE.		Capital.	Rent.		Profit.	Loss.	Number of Societies.
	Owned.	Rented.		Interest	Rent where rented.			
			£	£	£	£	£	
Southern .....	..	233	1890	40	111	146	.	1
Western .....	..	575	3000	..	191	..	60	1
Total....	..	808	4890	40	302	146	60	2

**7. AGRICULTURAL SUPPLY AND DISTRIBUTION.**

(See Appendix III., page 147.)

The Agricultural Organisation Society has during the last year been reconstituted. While in the past this organisation has greatly benefited the agricultural community, there is ground for hope that under the new conditions the advancement of agricultural co-operation will be more rapid in the future.

In the Appendix to this report will be found a brief account of the Agricultural Organisation Society, its history, aims, methods, and work. This we think will interest co-operators engaged in the distributive movement. A closer alliance of the two movements should be aimed at as it would undoubtedly be of mutual advantage.

By kind permission of the Board of Trade (Labour Department) we are enabled to submit some reliable information, which in the past has not been

obtainable, in reference to the Agricultural Societies and Small Holdings and Allotments Societies in the United Kingdom.

The following statistics are taken from the *Board of Trade Labour Gazette* for March, 1913:—

#### CO-OPERATIVE AGRICULTURAL SOCIETIES IN THE UNITED KINGDOM.

##### GENERAL SUMMARY.

At the end of the year 1911 there were 768 separately registered societies engaged in agricultural distribution and production, with an aggregate membership of 94,884, and a total capital—share, loan and reserve—of £748,561. Their aggregate sales during the year amounted to £4,526,884, upon which a profit of £62,373 was made. The societies employed 2,748 persons, and paid £126,186 in wages during the year.

In addition, there were 72 industrial societies and one agricultural distributive society which had departments engaged in farming and dairying operations. These departments together employed 704 persons, and paid an aggregate wage amounting to £41,071. The total value of their produce was £330,267.

Of the 768 separately registered societies 431, with a membership of 47,473, were "distributive" societies, with a capital of £274,922. Their sales for the year amounted to £2,186,597, on which there was a profit of £20,848. The remaining 337 societies were engaged in production, mainly butter-making, but a few in farming, flax-growing, and threshing. These societies had a membership of 47,411, a capital of £473,639, sales for the year of £2,340,287, and a profit of £41,525.

The following table shows the distribution between England and Wales, Scotland, and Ireland, respectively, of the whole of the distributive and productive sales in 1911:—

	Sales of Agricultural Distributive Societies.	Sales of Agricultural Productive Societies and Departments.	Total Sales.	
			Amount.	Percentage of Total.
	£	£	£	
England and Wales.....	1,325,547	297,047	1,622,594	33·4
Scotland.....	335,470	219,405	554,875	11·4
Ireland .....	525,580	2,154,102	2,679,682	55·2
<b>Totals, United Kingdom..</b>	<b>2,186,597</b>	<b>2,670,554</b>	<b>4,857,151</b>	<b>100 0</b>

Thus, more than half the sales of agricultural distributive societies in the United Kingdom were in England and Wales while more than 80 per cent of the sales of productive societies and departments were in Ireland.

##### SMALL HOLDINGS AND ALLOTMENTS SOCIETIES.

There were also, in 1911, 94 co-operative small holdings and allotment societies, with a total membership of 10,245, as compared with 83 societies and

8,506 members in 1910. Their total capital was £22,968, consisting of £8,497 in shares, £12,071 in loans, and £2,400 in reserve funds.

These societies held 10,857 acres of land, for which £18,751 was payable by them in rent, rates and taxes; 10,614 acres were let to 8,423 tenants, who paid £21,890 to the societies for rent, rates and taxes.

A number of the societies have formed trading departments for the purchase of members' requirements and for the sale of their produce. The total sales of requirements to members were £2,356, and the sales of members' produce were £1,007.

The net result of the operations of the whole of the societies in 1911 was a loss of £209.

### 8. SMALL SAVINGS OR PENNY BANKS.

We are able this year to give some particulars showing the extent to which societies give facilities to the children of members to accumulate savings through the medium of the Penny Bank. We give below a summary showing the number of societies in each section which carry on a penny bank department:—

Section.	No. of Societies.	Amount of Deposits.
		£
Ireland .....	6	1,434
Midland .....	85	188,715
Northern .....	65	87,665
North-Western .....	260	846,307
Scottish.....	101	211,694
Southern .....	125	173,999
South-Western .....	56	55,782
Western .....	62	55,977
	760	1,621,573

### 9. CO-OPERATIVE INSURANCE.

The future of co-operative insurance has been considered at recent Congresses; and last year at Portsmouth the subject was fully discussed, and the opinion expressed by the Board of the Co-operative Union that the Wholesale Societies should take over all the insurance business within the movement, and that equitable terms should be arranged with the Co-operative Insurance Society for the transference of their business, met with the approval of a large majority of the delegates present.

Since Congress, important developments have taken place, and a satisfactory basis has been arrived at for the accomplishment of the expression of Congress, the Wholesale Societies having received instructions from their members, and the members of the Co-operative Insurance Society having been consulted, the terms of transfer have been accepted; so that by the time Congress meets it is expected that the unification of the co-operative insurance business will have been effected.

We give the usual statement in regard to the position of the Co-operative Insurance Society at the end of 1912 and the comparative statement for 1911:—

## LIFE ASSURANCE BUSINESS (INDIVIDUALS).

Year.	ORDINARY.			SPECIAL.			INDUSTRIAL.		
	Premiums Received.	Claims Paid.		Premiums Received.	Claims Paid.		Premiums Received.	Claims Paid.	
		No.	Amount.		No.	Amount.		No.	Amount.
1911	22,684	71	£ 7,131	10,681	268	£ 2,436	3,196	152	£ 1,363
1912	26,441	78	7,241	11,716	272	2,736	3,619	152	1,404

## COLLECTIVE LIFE ASSURANCE BUSINESS.

Year.	No. of Societies Assured.	Premiums Received.	No. of Members of Assured Societies.	Claims Paid.	
				No.	Amount.
1911	346	72,902	622,822	8,915	£ 54,006
1912	382	83,700	722,323	10,686	63,798

£696. 15s. 7d. WAS RECEIVED FOR ANNUITIES GRANTED.

## FIRE, AND ACCIDENT AND GENERAL INSURANCE BUSINESS.

FIRE.				Year.	ACCIDENT AND GENERAL.		
Sums Insured.	Premiums Received.	Claims Paid.			Premiums Received. †	Claims Paid.	
		No.	Amount.	No.		Amount.	
£			£				£
31,726,285	36,968	1,588	10,040	1911	7,183	329	1,798
33,440,376	38,308	1,673	8,337	1912	8,846	547	2,715

† Accident, Burglary, Fidelity, Plate Glass, and Motor Vehicle Insurances are included in the Accident and General Account.

## EMPLOYERS' LIABILITY INSURANCE BUSINESS.

Year.	No. of Societies Insured.	Premiums Received.	Claims Paid.	
			No.	Amount.
		£		£
1911	1,132	15,639	1,202	7,799
1912	1,208	22,549	1,638	10,279

The total premium income in all departments amounted to £195,878. 1s. 10d. The claims paid were 15,046 in number, amounting to a total of £96,512. 0s. 9d.

## INSURANCE FUNDS.

Year.	Life (Four Branches).	Employers' Liability.	Accident and General.	Fire.	Total.
	£	£	£	£	£
1911	201,135	22,702	16,542	114,568	354,947
1912	229,719	28,359	19,978	128,564	406,620

Out of the profit and loss account, after paying interest on capital at the usual rate of 5 per cent, dividends of 2s per £ to members and 1s. per £ to non-members upon their fire and fidelity premiums were declared.

### 10. CO-OPERATIVE JOURNALS.

There has not been any increase in the number of journals and records published within the movement, but it is satisfactory to report that the circulation of the principal publications has increased. In response to our usual circular of inquiry we are able to show the number of such publications issued during the year :—

#### WEEKLY AND MONTHLY PAPERS AND RECORDS.

	No. of Societies Supplied.	Circulation.
The "Co-operative News" .....	946	82,000
The "Millgate Monthly" .....	583	12,500
"Our Circle" .....	426	24,000
"Scottish Co-operator" .....	203	26,400
The Wheatsheaf .....	*531	473,000
"Co-partnership" .....	—	8,000
"Co-operation in Agriculture" .....	500	1,200
The Co-operative Employé .....	700	13,000
Educational Association (Northern Sec- tion) Record .....	3	3,000
District Record :—		
Nottingham .....	17	900
Records published by Societies :—		
Blackpool .....		3,500
Blaydon .....		3,000
Bolton .....		15,000
Burnley .....		4,000
‡Bury .....		10,000
Cainscross and Ebley .....		3,500
Chorley .....		1,500
Coventry .....		3,000

	Circulation.
Derby .....	8,000
Eccles .....	8,000
Failsforth .....	5,000
Gloucester .....	1,500
‡Harrogate .....	3,500
‡Keighley .....	5,000
‡Kettering .....	7,000
Lancaster and Skerton .....	2,000
Leeds .....	16,000
Leicester.....	7,000
Leigh .....	7,200
‡Lincoln .....	9,000
Long Eaton .....	6,500
Manchester and Salford .....	8,000
†Middlesbrough .....	3,000
Norwich .....	5,000

\* Included in this number are 470 societies which issue the "Wheatsheaf" as their own Record, with one to sixteen pages printed specially for themselves. The total number of local pages so printed for February, 1913, was 1,676.

† Issued every two months. ‡ Issued quarterly.

	Circulation.
Records published by Societies :—	
Oldham Industrial .....	8,500
Pendleton .....	13,000
Perth (City of) .....	3,700
Plymouth .....	10,000
Preston .....	10,000
‡Radeliffe and Pilkington.....	4,500
Stratford .....	5,000
Woolwich .....	8,000
Workington Industrial .....	800

‡ Issued quarterly.

## 11. NEW SOCIETIES REGISTERED IN 1912.

(See Appendix IV., page 156.)

A list of the new societies registered in England, Scotland, and Ireland during 1912 will be found in the Appendix. These lists have been supplied by the Chief Registrar and the Assistant Registrars in Scotland and Ireland :—

### (a) ENGLAND AND WALES.

The total number of societies for England and Wales is 191, an increase of 5 over 1911. The new societies are of a varied character and are classified as follows :—

Distributive .....	8
Productive .....	5
Small Holdings and Allotments .....	34
Agricultural .....	26
Clubs .....	64
Land .....	17
Egg Collecting.....	2
Tenants' Housing .....	10
Financial .....	7
Unclassified .....	18

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The distributive societies are as follows:—Cwmgorse and District, Manchester Jewish, Rhyl and District, Rivals (Chwilog), St. Breward and District, and Wells and District. These six societies have been approved of and assisted by the Co-operative Union, but the following have not received our approval or assistance, viz:—Beehive (Caerau), and North-West Anglesey Co-operative.

The five productive societies registered are:—Manchester and District Laundry, Chichester and District Bacon Factory, Coventry Sentinel Press, Herefordshire and Bedfordshire Co-operative Bacon Factory, and Leeds Labour Publishing Society.

## (b) SCOTLAND.

Twenty-three new societies have been registered in Scotland during 1912, these may be classified as follows:—

Distributive .....	2
Agricultural .....	13
Creameries .....	1
Poultry Produce .....	1
Tenants' Housing .....	3
Unclassified .....	3

23

The distributive societies are:—Stranraer and District and Garrynamonie and District Co-operative Society.

## (c) IRELAND.

Twenty-six new societies have been registered in Ireland during 1912, they are classified as follows:—

Distributive .....	2
Agricultural .....	7
Creameries .....	6
Pig and Cattle Suppliers .....	9
Meat .....	2

26

The distributive societies are Middletown and District and Wheat Co-operative Store Limited.



## 12. SOCIETIES DISSOLVED OR AMALGAMATED IN 1912.

(See Appendix V., page 167.)

There were 114 societies dissolved or amalgamated during 1912; many of these societies have appeared in previous reports, having been in course of liquidation for some years, the final particulars being supplied to the Registrar during 1912.

This year we have added a column to the list given in the Appendix showing how the society has been dissolved.

From the detailed list it will be noticed that very few of the societies contained therein have been looked upon by the Co-operative Union as strictly "Co-operative" in character. Of the 20 distributive societies that have ceased to exist, seven have amalgamated or transferred engagements to other societies.

Distributive .....	20
Productive .....	12
Small Holdings and Allotments .....	10
Agricultural .....	13
Clubs .....	12
Land .....	5
Egg Collecting .....	6
Tenants' Housing .....	2
Financial .....	11
Unclassified .....	23

114

## THE CO-OPERATIVE UNION.

### 13. SOCIETIES AFFILIATED TO THE UNION during 1912.

The societies whose names appear in the list below have become affiliated to the Union since the last Congress:—

*Ireland*: Middletown.

*Midland Section*: Cosby, Coventry Builders, Edwinstowe, Federated Growers (Birmingham), and Midland Woodworkers

*North-Western Section*: Brockholes, Dohcross, Manchester and District Laundry, Mirfield Perseverance, Pant-y-fownog, Sandbach, and Whittle-le-Woods.

*Scottish Section*: Fraserburgh, Glasgow Civic Press, and Scottish Co-operative Holidays Association.

*Southern Section*: Calne, Canterbury, and Richmond and District Agricultural.

*South-Western Section*: St. Breward, and Wells.

*Western Section*: Cwmgor se, Llangennech, and Swansea Printers.

## 14. SOCIETIES WHICH HAVE WITHDRAWN during 1912.

The undermentioned societies have ceased to be members of the Union for the reasons stated :—

*By Amalgamation* : Harrington, Ringley and Kearsley, Hoddesdon, Seven-oaks, Southend and District, Toddington, and Wealdstone.

*By ceasing to exist* : Keady, Bromsgrove Nail Forgers, Manchester Jewish, Woburn Sands, and Calstock.

*By being struck off* : Midland Sheet Metalworkers, Beswick, Bolton, Nettleton, Settle, Scottish Guild of Handicraft, National Co-operative Festival, Ashburton, and Bristol Beehive Thrift.

## 15. SUMMARY OF MEMBERS.

Section.	Total No. of Societies.	Members of Union.	Non-members of Union.	Per Cent. Members of Union. 1912.
*Ireland .....	26	18	8	69·2
Midland .....	221	187	34	84·6
Northern .....	142	136	6	95·7
North-Western ..	466	395	71	84·7
Scottish .....	286	203	83	70·9
Southern .....	206	175	31	84·9
South-Western..	79	70	9	88·6
Western .....	94	80	14	85·1
	<u>1,520</u>	<u>1,264</u>	<u>256</u>	

\* Distributive only.

† Societies members of the Union in 1913..... 1,264

† Societies members of the Union in 1912..... 1,262

### SUMMARY OF MEMBERSHIP.

	Number of Societies.	Per cent.	Membership of Societies.	Per cent.
†Members of Union ....	1,264	83·2	2 694,320	93·65
†Non-members of Union	256	16·8	182,572	6·35

Total No. of Societies 1,520 Total Membership 2,876,892

† These figures refer only to Societies included in the Statistical Return.

## 16. UNITED BOARD.

The following were appointed by their respective sections to represent them on the United Board for the Congress Year :—

Section.	Representatives.
Midland .....	Messrs. W. Millerchip and F. Rankin.
Northern .....	Messrs. J. Davison and J. Smith.
North-Western ..	Messrs. W. Gregory, J. E. Kilburn, J. Lowe, and T. Redfearn.
Scottish .....	Messrs. J. Deans and J. Patterson.
Southern .....	Messrs. A. Hainsworth and R. Rowsell.
South-Western ..	Mr. H. Westbury.
Western .....	Mr. L. W. Richards.

During the year the Board has met on five occasions, viz:--22nd June, 21st September, 23rd November, 1912; 18th January, and 15th March, 1913. Mr. J. Deans, of the Scottish Section, was appointed as chairman of the Board for the year.

## 17. THE OFFICE COMMITTEE.

The Sectional Boards appointed the following members of the United Board to represent them on the Office Committee:—

Section.	Representatives.
Midland .....	Mr. W. Millerchip.
Northern .....	Mr. J. Davison.
North-Western ..	Mr. W. Gregory.
Scottish .....	Mr. J. Deans.
Southern .....	Mr. R. Rowsell.
South-Western ..	Mr. H. Westbury.
Western .....	Mr. L. W. Richards.

Mr. J. Deans has acted as chairman of the committee.

## 18. COMMITTEES OF THE UNION.

The following is a list of the various committees which have been in existence during the past year:—

- (a) Committee on Education.
- (b) Joint Propaganda Committee.
- (c) Joint Parliamentary Committee.
- (d) Joint Exhibitions Committee.
- (e) Joint Committee of Trade-unionists and Co-operators.
- (f) Co-operative Defence Committee.
- (g) Committee on Credit.

The reports submitted by the above committees are given in their usual order in this report.

## REPORTS OF COMMITTEES.

### 19. COMMITTEE ON EDUCATION.

(See Appendix VI., pages 174 to 190.)

The above committee for the past Congress year has been constituted as follows :—

Representing the Sections :

Midland.....	Mr. C. A. W. Saxton.
Northern .....	Mr. W. R. Rae.
North-Western .....	Messrs. E. Booth and W. Dewhurst.
Scottish .....	Mr. J. Lucas.
Southern .....	Mr. R. Rowsell.
South-Western .....	Mr. W. J. Gilbert.
Western .....	Mr. W. H. Bryant.

Representing the Women's

Co-operative Guild..... Mrs. A. Blair.

Representing the Educational Committees' Associations :

Midland.....	Mrs. Stein.
Northern .....	Mr. W. Clayton.
North-Western .....	Messrs. J. S. Armitage and W. Nield.
Scottish.....	Mr. J. Lucas.
Southern .....	Miss J. P. Madams.
South-Western.....	Mr. W. White.
Western.....	Mr. J. C. Sykes.

Representing the A.U.C.E. : Mr. T. W. Mercer.

Mr. W. R. Rae (Northern Section) was elected chairman of committee for the eleventh consecutive year. The full committee meet quarterly, and have held four meetings ; whilst the sub-committee have also met on four occasions.

As usual, we give in the appendices full particulars as to the prizes, grants, scholarships, and certificates issued to students during the previous session, and invite a comparison with past years in order that the increasing results of our work may be judged.

#### CLASS WORK, SESSION 1912-13.

We have pleasure in reporting an increase in the number of classes formed during the past session, the number registered being 518, compared with 467 for last year, an increase of 51 classes. The number of students enrolled also shows a satisfactory advance, there being 20,958, as against 18,356. Detailed statistics for the different classes are to be found in the Appendix.

While this steady increase is gratifying, it is still far below what might reasonably be expected from the whole of the societies in the movement. There are over 1,200 co-operative societies members of our Union, but only a few of these show any active interest in our class work. It is surely not too much to assert that each society could easily establish at least one class in some subject recommended by our committee. One pleasing feature during the session has been the earnest enthusiasm shown by the women co-operators in the special classes arranged for the training of guild officials, the syllabus of which includes public speaking, guild subjects, and co-operation. Altogether there have been enrolled in these classes some 460 students, and the greatest interest has been taken in the tuition afforded.

#### TEXT-BOOKS AND PUBLICATIONS

No new text-book has been issued during the past Congress Year, but we have at present in preparation the following:—(a) Text-book for Apprentices and Junior Employés, (b) New Manual of Auditing, (c) Revised Edition of Working-men Co-operators. Each is now well advanced, and we hope to publish the same in ample time for the next session.

The action of the Central Education Committee in publishing a cheap edition of "Our Story" has been well justified by the ready sale with which it has met. Three hundred thousand copies (300,000) were printed, and the stock is now practically exhausted; but steps are being taken towards a reprint of this edition, as we believe that, with the number of co-operators at the present time, it should be an easy matter to dispose of at least one million copies.

We have been able during the year to publish a second co-operative play, entitled "The Dragon." As with the first play, this was the result of a competition arranged by the committee, and the successful play was sent in by Mr. James Turner, of Methil, Scotland. We hope to hear of this play being produced at many centres during the coming session. "The Dawn" is still meeting with popular favour and has been produced in many places since last Congress, with such success that it has necessitated repeat performances in nearly every instance.

#### ESSAY COMPETITION.

For the sixth essay competition the subject selected was "Three National Reforms necessary for the Development of the Co-operative Movement." Twenty-nine papers were sent in, and the successful essayist was Mr. S. B. Fraser, of Edinburgh. The papers were judged by Mr. W. Maxwell, who commented on the high standard of the essays submitted. As usual, the first prize essay has been printed, and copies may be had from the Central Office.

#### CORRESPONDENCE CLASSES.

For students who are unable to join local classes, the committee have again arranged classes by correspondence, under competent teachers, in the subjects of Co-operation, Industrial History, Citizenship, and Economics;

also in Co-operative Book-keeping. The students enrolled in such classes number 184, the major portion having joined for Co-operation and Book-keeping.

We feel confident that if arrangements were made to centralise this special work at Holyoake House it would result in a large increase of students for these classes, and the committee hope to make satisfactory arrangements at an early date for this to be done.

#### TRAINING COURSE : CO-OPERATIVE SECRETARIES.

In November last we arranged the third examination of candidates sitting for the secretaries' certificate. Out of seventeen students who sat, thirteen were successful. The student gaining the highest number of marks was Mr. A. H. Dawkins, late of Southampton, now of Dover. This student will receive the special prize awarded by the Secretaries' Association. This committee have also offered a prize for the student doing the best homework during a session, and for the past session, Mr. J. A. Scott, of Chorley, is the winner.

The training course is again in the hands of Mr. Arthur Varley, of Lancaster, whose place on the Examination Board has been taken by Mr. J. Jarman, of Warrington, and the work of the board is giving every satisfaction.

#### TRAINING OF CO-OPERATIVE EMPLOYEES.

##### (a) APPRENTICES AND JUNIOR EMPLOYEES.

This year we have to report a slight falling off in the number of classes arranged for apprentices. During the session there have been seven such classes, with a membership of 151. The decrease is doubtless due to the fact that the new text-book, which was promised last session, was not ready. This was entirely owing to circumstances outside the control of the committee. In connection with these special classes for junior employes, we are pleased to notice that one or two societies are now making arrangements with the local authorities for special classes to be formed if necessary for the younger employes; the tuition covers chiefly the revision of school work on lines suggested in our syllabus for Part I. We expect these classes to assist materially in the development of our scheme of training, and for such students to take up Part II. of our syllabus, which is the first step in their training for co-operative management.

##### (b) SALESMEN.

It is pleasing to report an increase in the number of centres established for the training of salesmen. Twenty such centres have been formed, with a membership of 384; last session the numbers were eleven centres, with 314 students. For those students unable to attend a centre we arranged a correspondence course, under the tuition of Mr. T. M. Young, and fifty-three students took advantage of these facilities.

## (c) GENERAL MANAGERS AND HONOURS.

These two stages are arranged for students who have passed through the salesmen's course, and desire to study the more advanced section of management. They are conducted only by correspondence, under the tuition of Mr. R. J. Wilson (Sunderland), editor of the text-book. For the general managers' course, thirty-one students have been enrolled, with five in the honours section.

The net deficit on these classes in management for the session ending May, 1912, was £59. 5s. 5d., and in the Appendix we give full particulars for each year since these classes were inaugurated. The total number of students enrolled since these management classes were started some years ago will now reach 4,470; of this number, 1,627 have been successful in the various examinations.

## STUDENTS FOR EXAMINATION.

For the various examinations arranged during the past year, the total number of students entered was 11,207, as compared with 12,704 for the previous session. Details in connection with each subject are given in the Appendix.

The examiners have again been as follows :—

Subject	Examiner.
Junior Classes in Co-operation, Section III., and re-examination of best papers . . . .	Mrs. G. H. FEWINS (Plymouth).
Intermediate Classes (Re-examination) . . . .	Miss C. WEBB (South Norwood)
Co-operation—Adults . . . . .	Mr. L. L. PRICE, M.A. (Oxford).
Industrial History . . . . .	
Citizenship . . . . .	
Economics . . . . .	Messrs. W. APPLEBY & T. WOOD (Manchester).
Co-operative Book-keeping . . . . .	
„ Auditing . . . . .	
Training of Co-operative Employés:	
Apprentices and Juniors—	
Part I. . . . .	OFFICE, EDUCATION DEPT., CO-OPERATIVE UNION.
„ II. . . . .	
Salesmen . . . . .	Mr. R. J. WILSON (Sunderland).
General Managers and Honours . . . . .	Mr. C. WRIGHT (Manchester).
	Mr. D. ROWAT (Paisley).
Training of Co-operative Secretaries . . . . .	SECRETARIES' EXAMINATION BOARD (Messrs. G. Briggs, A. Varley, W. R. Rae, and C. E. Wood).

(Not complete).

## HOLYOAKE HOUSE.

In our new home at Holyoake House we have gradually increased the facilities for carrying out class and other educational work. During the past session we have held nine classes, as follows :—Elocution and Public

Speaking, Salesmanship (2), Co-operative Book-keeping, Literary, Economic History, General History, and the Training of Guild Officials. In these various classes there have been enrolled some 290 students. We are hoping to extend our work session by session. We have also arranged a series of fortnightly lectures, which are being given by lecturers whose names appear in the lecture list published by this committee. By this means it is hoped to bring more prominently before the notice of co-operative societies those lecturers who are prepared to speak on co-operative topics, and who are recommended through our Educational Programme. We regret to report that this effort has not met with the support from societies—particularly those in the immediate district—which was anticipated. In June last we organised a special demonstration for junior co-operators for visits of inspection to Holyoake House and the central premises of the Co-operative Wholesale Society at Balloon Street. The event was taken up with enthusiasm by societies in the district, about 600 children being present. The event passed off so successfully that the committee propose to continue it and extend to other districts, if possible. We have at Holyoake House a very successful Young People's Circle, with forty members; the meetings are held twice monthly. Also it is the meeting place of the Manchester District of the Students' Fellowship.

#### CO-OPERATIVE STUDENTS' FELLOWSHIP

The fourth annual meeting of this organisation was held at Easter, and the annual report is given in the Appendix. The membership is steadily increasing, and now has reached over 700, being an increase of 100 for the past year.

#### NATIONAL CO-OPERATIVE MEN'S GUILD.

Great activity has been shown during the past twelve months by the National Men's Guild. A Central Council, formed of representatives from branch guilds, has been elected, and has met on five occasions. The number of branches formed to date is thirty-four, with a membership of 1,271. Special conferences, arranged by this committee on behalf of the National Guild, have been held during the year at Manchester, Kettering, and Leeds respectively, and the annual meeting was held in connection with the Easter Week-end. In the Appendix will be found the annual report, from which it is seen much good work is being done in different localities by these branches. The general work of this guild is closely allied with this committee, and its headquarters are at Holyoake House.

The work of the guild has been recorded from month to month in the columns of the *Co-operative News*, the directors of which have kindly placed at the disposal of the guild space for this purpose

#### WEEK-END FOR CO-OPERATORS.

The sixth Annual Week-end for Co-operators—and especially those interested in the educational side of the movement—was held in London at Easter. This gathering continues to meet with much success, and we are



pleased to record a greater attendance at the last meeting than in any previous year. We were fortunate in arranging the meetings on the premises of the Working-men's College, which still retains its close connection with the co-operative movement, and around which there gather the memories of past co-operators in the persons of Maurice, Ludlow, Neale, and Hughes. An attractive programme for the Week-end was arranged, particulars of which are given in the Appendix; and thanks are due to the college authorities, to the speakers, and all who assisted to make this Week-end so successful.

#### EDUCATIONAL MEETINGS AT CONGRESS.

##### (a) SATURDAY.

This year, in place of the usual meeting arranged for the Sunday afternoon by the Students' Fellowship, we purpose holding a joint meeting with the Workers' Educational Association on the Saturday, which we hope will be of benefit to both bodies. The meeting will be presided over by the chairman of this committee, and the speakers will include Mr. J. Munro, M.A. (Edinburgh), Mr. R. B. Forrester, M.A. (Aberdeen), Professor Hall, M.A., and Mr. W. Clayton.

##### (b) TUESDAY.

As usual, we have made arrangements to have a special educational meeting on the Tuesday Evening of Congress, and the address on this occasion will be given by Mr. Andrew Young, of Edinburgh, who will speak on "Education for Public Service," and the meeting will be presided over by Mr. James Deans, president of Congress.

The address given last year by Mr. R. H. Tawney, M.A., entitled "Education and Social Progress," has been printed in pamphlet form, and several thousand copies have been distributed by co-operative societies.

#### ANNUAL TRIP.

Belgium was fixed upon for the fourth annual trip arranged by this committee, and special visits were made to Brussels, Waterloo, and Antwerp. Our numbers were fewer than in previous years, probably owing to the change in date. However, thirty-five took part in the trip, and a most enjoyable week was spent. One of the days was again set apart for co-operative sight seeing in Brussels, and we were most hospitably received by our Belgian co-operative friends, being conducted over the "People's House"—or the co-operative headquarters—in Brussels, and the various departments of work and activity explained to us. All friends who took part were keenly interested in what they saw, and we are more than ever justified in our opinion that such events result in broadening the outlook of the average co-operator on matters connected with our international movement.

The International Co-operative Alliance Congress takes place in 1913, and the committee have therefore decided to organise their trip for this year to include this event. For the first week the headquarters will be at Glasgow, to allow the members to attend Congress sittings and take part in the general

functions connected therewith. For the second week, the party will proceed to Fort William, in the Highlands, and an interesting programme has been arranged.

#### LANTERN DEPARTMENT.

The facilities offered by this committee are each year taken advantage of to a greater extent, and the committee have taken steps to bring the department up to date by introducing new features such as the following :—

- (a) "A Co-operative Tour through Europe."
- (b) "A Co-partnership Tour through Great Britain."
- (c) "Lives of Great Men and Women."

Item (c) has reference to slides which have been prepared to illustrate the text-book used in connection with our intermediate classes on this subject, and we are hoping that the demand for this will approach somewhat that for the slides on "Our Story." In this department we still feel the lack of funds, as we fully recognise the present tendency for education through the eyes, and the necessity that co-operators should not be behind in that respect. Below we give particulars of the applications received at our central and sectional offices :—

Place.	Applications received.	Slides issued.
Manchester (Central Office) .....	91 ....	7,387
Newcastle-on-Tyne (Northern Section).	16 ....	1,300
London (Southern Section) .....	50 ....	5,000

#### WORKERS' EDUCATIONAL ASSOCIATION.

The development of previous years has been continued, and it is satisfactory to note that some of the best classes in connection with the Association are held in connection with co-operative societies, and that this year three classes have been held in Holyoake House itself. The Association stands much in need of greater support by co-operative societies, because, in addition to making provision for adult education where no provision yet exists, it is the only specialised organisation which seeks to develop our educational system in such a manner as to render it possible for each child, adolescent and adult, to get full and complete mental and physical education. The establishment of the Association in Australia is one of the features of the past year.

Our representative upon the Council of the Association is now Mr. C. E. Wood.

#### UNIVERSITY JOINT COMMITTEES.

It is a matter of satisfaction to us that, through the operation of these Joint Committees, it is possible for us to have representatives of the co-operative movement as such taking part in the work of the universities. There can be no better way of strengthening the co-operative movement and of placing its true mission before people than by seeing that it has opportunity to take part in the work of other bodies doing the work which it desires to do, or bodies which it may influence to do such work. The development of tutorial classes is striking, and particularly in connection with the co-operative movement. Each year the

beneficent results to be obtained from joint work between university scholars and workpeople become more apparent. It is clear that, in addition to other aspects of social reform, the co-operative movement is being understood more clearly and accurately by the action of these classes. We are glad to note the enthusiastic way in which the employés of the Co-operative Wholesale Society continue to take up the work.

Our representatives on joint committees are as follows :—

Oxford University .....	Mr. R. ROWSELL.
Manchester University .....	Mr. E. BOOTH.
Leeds University.....	Mr. C. E. WOOD.
London University .....	MISS MADAMS.
Birmingham University.....	Mr. C. A. W. SAXTON.
Durham University .....	Mr. W. R. RAE.
Liverpool University .....	Mrs. BLAIR.
Bristol University .....	Mr. W. H. BRYANT.
Nottingham University .....	Mrs. STEIN.

#### EDUCATIONAL COMMITTEES' ASSOCIATION.

The past Congress Year has seen the complete representation of Educational Associations on our Central Education Committee. The Western Council is the last to join, and is represented by its secretary, Mr. J. C. Sykes (Cardiff). We still recognise the necessity of close connection with such organisations, and welcome on every occasion their assistance in furthering the class and other work undertaken throughout the country. Reports of individual associations will be found elsewhere in these pages, and attention is drawn to the details of work done by them during the past year.

#### WOMEN'S CO-OPERATIVE GUILD.

Mrs. A. Blair (Liverpool), secretary, Lancashire Section of the Women's Co-operative Guild, has represented the Central Council of the guild on this committee; whilst the

#### AMALGAMATED UNION OF CO-OPERATIVE EMPLOYEES

has been represented on the committee by Mr. T. W. Mercer (Reigate). This is the first time a representative of the Union of Employés has sat on our Central Committee, and it is significant that the first appearance of such representative should coincide with the decision of Congress to remit to this committee a campaign on behalf of a minimum wage for all co-operative employés.

#### EXPENDITURE.

For the financial year 1912, the expenditure of this committee has been £1,482. 15s. 2d., and the receipts (not including sale of publications) £338. 16s. 3d., leaving a net expenditure on the funds of the Union of £1,143. 18s. 11d. The expenditure of the previous year (1911) was £1,008. 14s. 7d., the receipts £296. 19s. 8d., showing a net expenditure of £711. 14s. 11d.

During the past Congress Year no special appeal has been issued to societies on behalf of the Central Education Funds, as was the case in each of the previous five years. Seeing that societies generally have accepted the new conditions respecting contributions to the Union, we are hoping that it will not be necessary to again resort to this means of obtaining funds for the work of our committee.

#### GENERAL.

After noting the progress made during the past year, especially the increased number of students, and after giving due weight to the many items of encouragement, the committee are conscious of a slight sense of something akin to disappointment. Co-operators do not seem to recognise their responsibilities as readily as they accept benefits. The future of the movement has a stronger claim on them than they admit. Employés *must* be well trained and imbued with the missionary spirit, if co-operation is to weather the storms of the next decade; and committees, except in a few instances, are doing very little either to train or to inspire their employés. Even if it were not a vital necessity in co-operation, knowledge is the very life-blood of true democracy. Any really successful movement must be constructive, and how can one build who does not know how? It seems a great pity to see such a splendid possibility of future development handicapped by apathy—born of success. There may come a day when co-operators, aroused at last, will be ready to make great sacrifices to overtake forgotten duties; and this day will be one of bitterness and sorrow. How much better if societies would make “to-day,” and every “to-day,” a day of realised opportunities and fulfilled responsibilities! Therefore our appeal is that (1) apprentices should be taught, whether they are willing or not; (2) salesmen should be trained, and promotion given *first* to the trained; (3) and the general membership should be persistently aroused by meetings, lectures, classes, literature, and co-operative newspapers. Until these are done, and done heartily, we cannot take comfort in mere numbers.

W. R. RAE, Chairman.

C. E. WOOD, Secretary.

#### RESOLUTION.

That this Congress

- (a) Accepts and approves the report of the Central Education Committee and urges societies to adopt its “Educational Programme,” and
- (b) Either through their local co-operative education committees or through their general committees to establish such classes as are necessary for the training of employees and the development of true membership in co-operation.
- (c) Further, this Congress would urge the Central Education Committee to press forward the utilisation of Holyoake House as a centre of co-operative instruction and inspiration.

## 20. THE JOINT PROPAGANDA COMMITTEE.

### REPORT OF THE COMMITTEE. -

The representatives of the Co-operative Union Limited and the Co-operative Wholesale Society Limited on this committee during the past year have been as follows:—

Representing the Co-operative Union: Messrs. D. Bailey (died 11th January, 1913), J. Butcher (appointed in place of Mr. Bailey), S. R. Foster, and H. Stuttard.

Representing the Co-operative Wholesale Society: Messrs. T. Hind (died 26th October, 1912), I. Mort, J. Shillito, T. E. Shotton, and G. Woodhouse (appointed in place of Mr. Hind).

Mr. Shillito was appointed as chairman for the year, and Messrs. T. Brodrick and A. Whitehead invited to act as joint secretaries.

The committee have to regret the loss of two old colleagues in the persons of Messrs. D. Bailey and T. Hind. Both gentlemen retained their positions on the committee until death, and singularly both of them expired very suddenly. They have always taken a most active and earnest interest in the work of the committee since its formation and their loss is much to be deplored.

Although the committee are not able to report much in the way of the formation of new societies, they can show during the year a record of activity in rendering assistance in districts where co-operation has not yet taken much root. They have also paid attention to a number of those societies which were established under their auspices in the earlier days of the committee, whose progress has not been so great as could be desired.

The meetings of the committee have been held in Manchester at intervals of about six weeks. The main business transacted has been consideration of the work done by the organiser (Mr. Griffiths) and deciding upon the applications received for his services, which have taken the form more particularly of assisting societies in temporary difficulties, or working up new districts with the view to a branch of an existing society being opened.

The following is a list of the districts and places visited and worked by the organiser during the year:—Burslem, Cardiff, Coniston, Craven Arms, Easingwold, Holbeach, Holloway, Ironbridge, Llanbradach, Madeley Market, Malpas, Milford, Milton, Netherfield, North Shields, Oldbury, Pocklington, Soho, South Cerney, Stoke, Sunderland and District, Swineshead, Tunstall, Warwick, Wellington, Ynyshir.

Application from a society for a loan under the Joint Propaganda scheme has been received and an advance granted. This society is at Easingwold, where the Brandsby Society has had a branch for some years, but owing to the difficulty of working it as a branch the Brandsby Society decided to give it up. The members of the society in that district, however, agreed to retain the branch, and with this end in view formed a new society and took over the premises and

stock. They were not in a position to raise sufficient capital to successfully work the society, hence their appeal to this committee.

J. SHILLITO, Chairman.

T. BRODRICK,  
A. WHITEHEAD, } Joint Secretaries.

## 21. JOINT PARLIAMENTARY COMMITTEE.

The Parliamentary Committee is at present constituted as follows :—

Co-operative Union : Messrs. James Deans, F. Rankin, T. Redfearn, and J. Smith.

Co-operative Wholesale Society : Messrs. T. Tweddell, R. Holt, H. C. Pingstone, and H. J. A. Wilkins.

Scottish Wholesale Society : Messrs. R. Stewart, J. Pearson, J. Young, and A. B. Weir.

Messrs. T. Brodrick and A. Whitehead, honorary secretaries.

H. J. May, secretary.

At the first meeting of the committee after Congress Mr. T. Tweddell was unanimously re-elected chairman for the year.

Ten meetings of the full committee, and nine meetings of the sub-committee have been held during the year. The sub-committee, which is representative of all three organisations, has now become a necessary part of the machinery of the committee, and has been of considerable service in keeping the movement in close touch with the doings of Parliament and enabling prompt action to be taken in all matters of urgency arising between the societies and the Government Departments.

The strenuousness of the labours of Parliament, which has characterised the past few years, has been well maintained during the period under review, and that fact alone has called for the constant vigilance of the committee in watching the progress of legislation and the introduction of measures which affect our movement on one or other of its many aspects. It is, however, still a matter of deep regret to the committee that so little advance can be recorded with respect to those measures which affect the movement most closely. The predominance of Government Bills, and the consequent side-tracking of private members' Bills and measures of smaller political importance, has left the co-operators almost entirely neglected and without any definite addition to the protective and enabling facilities for which they have so long waited and to which they have an undoubted right. Every year that passes brings its own sheaf of obstacles either in the procedure of the House or the pledges of ministers and members, and it must be a question for the movement itself to seriously consider whether some other means may not be found of enforcing their claims upon Parliament.

The most important matters dealt with by the committee are summarised in the following paragraphs :—

## INDUSTRIAL AND PROVIDENT SOCIETIES (AMENDMENT) BILL.

In our last report to Congress the long drawn out history of this Bill was brought up to date and showed that the measure had then been before Congress for over five years and before Parliament for about four years. The Congress at Portsmouth passed a strong resolution protesting against the delays which had prevented the Bill from becoming law and asking the Government to facilitate its progress. The committee also asked the Government to receive a deputation, and on 27th June, 1912, your representatives were received at the House of Commons by the Financial Secretary to the Treasury (Mr. C. F. G. Masterman, M.P.). The deputation consisted of Mr. T. Tweddell (chairman), Mr. Jas. Deans, and Mr. H. J. May, representing the Parliamentary Committee; Mr. W. H. Dickinson, M.P., who has rendered such signal service to co-operators in connection with this Bill; Mr. George Barnes, M.P., and Mr. Will Crooks, M.P., who appeared with the approval of the Parliamentary Labour Party to assist in pressing our claims upon the Government.

The whole matter was placed before Mr. Masterman very fully by Mr. W. H. Dickinson, followed by the other members of the deputation, and especially with reference to the position of the societies under the nomination sections of the Act as a result of the judgment of the House of Lords in the Eccles case.

Mr. Masterman, in reply, expressed his full sympathy with the desires of co-operators, but pleaded the extreme pressure of public business as a full excuse for the delay in dealing with the Bill. Mr. Dickinson, however, pressed the need for some definite action on the part of the Government, and made some pertinent and valuable suggestions as to the possible courses to follow, to which Mr. Masterman promised to give full consideration and the help of the Government.

As a result of this interview, it was later on decided to introduce the Bill in the House of Lords, with the hope of hastening its progress in the Commons towards the end of the session. On 29th October, Lord Ashby St. Ledgers introduced the Bill on behalf of the Government, and it was read a first time. Second Reading was accorded on 19th November; it was passed through Committee and was given a Third Reading on 10th December, having passed all its stages in the House of Lords without opposition or amendment. Having secured this degree of progress for the Bill the committee were very hopeful of getting it through the House of Commons before the end of the session, but in January Mr. Masterman informed the committee that it was quite impossible to proceed with the Bill that session in face of the very heavy calls which were being made upon the time of both ministers and private members of Parliament. He again expressed his sincere sympathy with its objects, and promised to give his best attention to pushing the Bill forward in the new session which was to open in March.

In the meantime, the Private Traders' Associations had discovered that the Bill had passed the House of Lords without opposition, and they at once

began their usual campaign of opposition and misrepresentation both of co-operators and the objects of the Bill. The committee quickly took steps to meet the opposition in the most effective way possible, and have continued to reply to the various criticisms where they have deemed it necessary to do so.

The failure of the Government to proceed with the Bill last session makes it necessary for the whole procedure to be repeated in this session, but it is anticipated that the passing of the Bill in the House of Lords will make its progress in that chamber a merely formal matter when it reappears in due course. The committee has received renewed assurances from the Treasury as to its reintroduction, and it is expected that by the time this report is considered by the delegates the Bill will have been reintroduced.

#### THE SUGAR DUTY.

It is, of course, well known that the efforts put forth, previous to the last Congress, in favour of the remission of the Sugar Tax met with no success and that the eagerly anticipated Budget of 1912 failed to give any relief to the consumers in respect to this article of daily consumption. We have, however, to remind the delegates that in the autumn of last year the Government, yielding to the many strong representations which had been made to it, decided definitely to "denounce" the Brussels Sugar Convention, and in September of the present year the British Government will cease to be a party to that treaty and will be free from all its obligations. This was a good step forward, and will, no doubt, be fraught with considerable benefit to both the consumers and producers, as well as bringing our practice more in accord with our profession of Free Trade principles.

The question of the remission of the Sugar Tax has again occupied the attention of the committee, and after considering the question from many standpoints they eventually decided that the best means of dealing with the matter on this occasion would be by a memorial to the Government. A statement of the case for co-operators was duly prepared and forwarded to the Prime Minister and the Chancellor of the Exchequer in the following terms :—

#### MEMORIAL TO HIS MAJESTY'S GOVERNMENT ON THE SUGAR TAX, FROM THE PARLIAMENTARY COMMITTEE OF THE CO-OPERATIVE CONGRESS OF GREAT BRITAIN AND IRELAND.

Sir,—The Parliamentary Committee of the Co-operative Congress desires once again to appeal to His Majesty's Government, through you, to consider the necessity of entirely removing the tax on sugar.

Their appeal is made on behalf of a purely working-class constituency, which numbers 2,800,000 shareholding members, representing, roughly, ten millions of the population of the country, who, through their own organisations alone, have contributed, approximately, six and a half millions sterling towards the total yield of the tax since its imposition in 1901.

We submit that this fact alone gives the co-operative movement an



undeniable right to have its representations on this question fully considered by the Government, and to receive that relief which the simple justice of the case demands.

Down to the present time the tax has yielded not less than fifty-six millions sterling, and it is a remarkable fact that the working men and women co-operators have alone contributed one-ninth of the total revenue from this source. Surely the working classes have, by this time, borne their full share of the burden of the cost of war which was the only shadow of justification that the tax ever had.

It is not necessary here to emphasise the fact, which has been repeatedly and so strongly declared by nearly every member of the present Government, that the tax bears most hardly upon the poorest of the population, both as producers and consumers. The Prime Minister has declared that "*The tax is vicious in principle, burdensome in its incidence, and unequal in its operation.*" While the Chancellor of the Exchequer has said that "*It is a tax imposed without any corresponding benefit at all,*" and that "*It imposes a heavy burden upon the poorest of the poor, and it is necessitated, not by any great national emergency, but by the extravagance and mismanagement of the (late) Government.*" This much, therefore, may be taken for granted, and the strength of our appeal lies in the fact that we speak solely on behalf of those "poorest of the poor"—the working-class consumers.

Representations are continually being made on behalf of refiners and manufacturers, and it has sometimes been hinted, in the official replies, that the remission of the whole of the tax would not be sufficient to benefit the consumers.

We do not now stop to point out the ways in which, through the operations of the markets, &c., the benefits of the remission would be increased beyond the actual amount of the tax, but, accepting for the moment the official estimate, we say that whatever relief is granted is a clear advantage to the poorest consuming members of our movement, who are also the proprietors of their own manufactories.

We cannot forget that for many years one of the principal planks in the policy of the Liberal party was "a free breakfast table," and yet for some years now it has ceased to have any apparent effect on the administration of the Government, while all the articles of daily consumption to which it referred are still subject to heavy duties, out of all proportion to the capacity of the masses of the people to bear them; indeed, the policy itself seems to have disappeared from the region of practical politics. We would, however, submit that the remission of this tax would more than justify itself as a practical demonstration of the advantages of those Free Trade principles on the maintenance of which the existence of the Government largely depends.

On recent occasions, when the Government has been approached on this question, both by our movement and others, it has been suggested

that the cost of Old-Age Pensions and the Insurance Act prevented the Government from giving relief in this direction. But this, we submit, is no answer to our case. First, because the Government reduced the tax from 4s. 2d. to 1s. 10d. per cwt. in the same year that the Old-Age Pension Act was passed; second, and more important still, from the point of view of progressive finance, if it is true that such taxes must be maintained in order to provide revenue for other social reforms, then the value of the latter are seriously impaired by such a method.

We would appeal to the Government on the broad principles of justice in taxation and say that by common consent of its leaders this tax is unjust and ought to be removed; that other fields must be found for raising revenue, and that the problem should be faced on the lines laid down by the late Right Hon. W. E. Gladstone, when he declared his faith—"that by clearing the path of commerce of vexatious duties the remaining avenues, the main avenues of revenue, would yield more bountifully."

We would remind the Government that at the present time the incidence of the general taxation of the country falls most unequally upon its citizens, and that, roughly speaking, the taxation of the people is in inverse ratio to the amount of their individual incomes.

In conclusion, we venture to submit that the time has more than arrived when the Government should carry out its many promises on this matter, and should also justify its declared policy of relieving the burdens of the poorest by freeing their food from unjust taxation.

On behalf of the Committee, yours faithfully,

T. TWEDDELL, Chairman.

H. J. MAY, Secretary.

This communication was duly acknowledged, but up to the time of writing no further reply has been received, and we can only await the announcements of the forthcoming Budget.

#### NATIONAL INSURANCE ACT.

The committee has continued to keep in touch with the development of the administration of the Act. Mr. Tweddell has continued to act as the representative of the co-operative movement on the Joint Advisory Committee, and has watched our interests in all the matters which that body has dealt with. Efforts were made at the beginning of the year to secure co-operative representation on the Advisory Committees for Scotland and Wales, but without success, the Advisory Committee in each case giving the usual formal official expressions of regret at their inability to comply with our request.

#### THE RAILWAYS BILL.

This measure, which has now passed into law, has given the committee a good deal to consider. Representations were made to the Board of Trade in

favour of its amendment. A deputation, consisting of Mr. Tweddell, Mr. Welsh (Scottish National Co-operative Defence Association), and Mr. H. J. May, was very courteously received by the President of the Board of Trade (Mr. Sydney Buxton) on 22nd May last, when the committee's objections to the Bill were fully stated by Mr. Tweddell. Mr. Buxton expressed his appreciation of the manner in which the deputation presented their case against the Bill, and of the importance of the points raised. Some of the criticisms of the committee were ultimately recognised in the amended form in which the Bill passed the House of Commons, and although its final form was not such as to call for unqualified approval the committee feel that their efforts were not altogether unavailing.

#### THE SHIRTMAKING INDUSTRY AND THE TRADE BOARDS ACT.

The Scottish Council for Women's Trades approached the committee, through the Scottish Wholesale Society, to ask for their assistance in securing the application of the Trade Boards Act to the shirtmaking industry. It was suggested that the excellent work done by the co-operative movement in the shirtworks at Shieldhall and Broughton provided exactly the object lesson that was required in the possibility of conducting the trade on just and humane principles, and that the experience of the movement would be the best support to an application to the Government to schedule shirtmaking as a sweated industry suitable for the application of the Act.

The committee has given this movement its hearty support, and we have now the satisfaction to note that the President of the Board of Trade has recently intimated, in the House of Commons, his intention to extend the application of the Act to this much sweated industry.

#### INSURANCE OF CATTLE.

Requests have been received from some societies engaged in the butchering trade for information as to the facilities for the insurance of buyers of cattle against loss incurred by the condemnation of animals by the local authorities, which, after slaughtering, have been found to be diseased and have had to be destroyed. Careful inquiries have elicited the fact that there is no general scheme of insurance in existence; that general insurance companies refuse the risks, and that, while there are local district insurance associations of farmers and buyers in some parts of the country, on the whole, the risks are confined to very limited areas.

The committee propose to take the matter a step further and to bring the whole question before the Board of Agriculture in the hope that some better provision may be made on the lines of compensation by the Government for such losses.

#### OTHER MATTERS.

Amongst a variety of other matters which have been dealt with by the committee is the question of the exclusion of "external students" from the London University, which has occupied the attention of a Royal Commission

for many months passed. The committee has, in conjunction with the Education Committee, made representations to the Prime Minister and the various authorities concerned, and at the time of writing it is hoped that a deputation will shortly be received by the Prime Minister on the question of University Endowments, a question which has already been the subject of a joint memorial from the Education Committee and the Parliamentary Committee to the Board of Education.

These and many other matters have received the attention of the committee during the year, and the prospect is that as the time goes by an increasing variety of subjects, which affect our movement, will be occupying the attention of Parliament and thus calling for all the vigilance and influence which the committee is able to give to them in order that the lines of advance may be kept open.

T. TWEDDELL, Chairman.

H. J. MAY, Secretary.

## 22. JOINT EXHIBITIONS COMMITTEE.

### REPORT OF THE COMMITTEE.

This committee has been constituted as follows:—

Representing the Co-operative Union: Messrs. J. Davison, W. Gregory, A. Hainsworth, and J. E. Kilburn.

Representing the Co-operative Wholesale Society: Messrs P. Coley, A. Deans, R. Holt, and W. Lander.

Representing the Co-operative Productive Federation: Messrs. T. Adams, R. Halstead, and A. Mann.

It has been found necessary to hold only one meeting of the committee since last Congress, viz., on Wednesday, 22nd January, 1913, when Mr. W. Lander was appointed chairman.

The work of the committee has been that of arranging joint exhibitions in those sections which made application for them, viz., the Northern and North-Western. We give a brief report of each exhibition:—

(a) The Northern Sectional Exhibition was held in the Town Hall, Middlesbrough, on the invitation of the local society, from 27th April to 4th May, 1912. It was a striking success, and was a distinct advantage to the local society from the trading point of view, their sales for the quarter in which the exhibition was held being over £11,000 in advance of the corresponding quarter of last year. From the demonstration balance sheet submitted to this committee, it appears that the total receipts, including the balance of £147. 8s. 9d. from the previous year, were £479. 12s. 6d., whilst

the expenditure incurred amounted to £348. 19s. 4d., leaving a balance in hand of £130. 13s. 2d.

(b) The North-Western Sectional Exhibition was held in the Drill Hall, Halifax, under the auspices of the local society, from 21st September to the 28th. Notwithstanding that the hall was rather small for the purpose, a very creditable exhibit of co-operative productions was made, and during the week many thousands of people attended. Receipts, including balance to begin and subscriptions from societies, amounted to £426. 0s. 11d.; expenditure was £285. 14s. 9d.; leaving a balance in hand of £140. 6s. 2d.

In connection with both exhibitions, strong local committees were formed to carry out all the arrangements, and on these this committee had representatives. We also desire to express our thanks to the exhibiting societies for the admirable display of their productions.

It is anticipated that exhibitions arranged under the auspices of this committee will be held in the following sections during the year 1913, viz. :— Northern, North-Western, Southern, and Western.

W. LANDER, Chairman.

T. HORROCKS, Secretary.

## 23. JOINT COMMITTEE OF TRADE-UNIONISTS AND CO-OPERATORS.

### REPORT OF THE COMMITTEE.

This committee, during the past Congress year, was constituted as follows :—

Representing the Co-operative Union : Messrs. J. Davison, J. Lowe, L. W. Richards, and A. Whitehead.

Representing the Trades Union Congress Parliamentary Committee : Messrs. C. W. Bowerman, W. J. Davis, J. W. Ogden, and J. A. Seddon.

The committee has met on one occasion only since the last Congress, viz. on 15th November, 1912. This meeting was convened on the request of the Trades Union Congress Parliamentary Committee to further consider the award given in the dispute between the carters and the Leeds Industrial Society, as reported to the Congress at Portsmouth, and amended at a meeting held in London on 15th May, 1912.

The carters complained at the action of the Leeds Society in taking away payment for the week's holiday given during the summer, their contention being that the award was made on the understanding that all conditions should remain as at the time of the meeting.

Representatives from both parties attended and submitted their views, the carters contending that payment for summer holidays had been taken

away because of the award, and the Leeds Society representatives stated that this had not been taken away on that account, but in a general readjustment of wages and conditions all through the society.

After hearing the statements of both sides, the committee considered the matter and agreed that when the award was given it was understood that none of the privileges at that time prevailing should be taken away. Holidays being one of those privileges, they were of opinion that the society should not take away payment for holidays, but should revert to the conditions in force at the time the award was given, or agree upon an equivalent.

It was reported that the Leeds Society had advanced the wages of the two-horse carters in their employ, and the joint committee expressed their appreciation of this action.

We are pleased to report that all the matters in dispute have now been amicably arranged.

C. W. BOWERMAN,	} Joint
A. WHITEHEAD,	

## 24. CO-OPERATIVE DEFENCE COMMITTEE.

### REPORT OF THE COMMITTEE.

The committee has been constituted as follows:—

Representing the Co-operative Union: Messrs. J. E. Kilburn, J. Lowe, F. Rankin, and R. Rowsell.

Representing the Co-operative Wholesale Society: Messrs. T. W. Allen, G. Hayhurst, W. Hemingway, and T. E. Shotton.

Representing the Co-operative Productive Federation: Mr. R. Halstead.

There has been no occasion to convene a meeting of this committee since last Congress, as no case of any importance has been brought to the notice of the Union, nevertheless the committee are quite prepared to take immediate action should the necessity arise.

The only case of "boycotting" which has been referred for consideration has been the dismissal of a carter, employed by a private firm, who dismissed him because his parents were members of a co-operative society and they refused to withdraw from membership at the request of the employer. The United Board did not think this of sufficient importance to warrant a meeting being convened, so decided to make him a small grant from the Defence Fund until another situation was found for him, this extended for about 12 weeks only.

The methods chiefly adopted by our opponents have been by anonymous correspondence in the press, and distribution of the usual style of leaflets. Whenever we have been appealed to by societies we have advised them to ignore anonymous correspondents, but to undertake some special form of propaganda and distribution of literature, and whenever this has been done the result has been quite contrary to that expected by our opponents.

## 25. COMMITTEE ON CREDIT TRADING.

### REPORT OF THE COMMITTEE.

The constitution of this committee has been as follows :—

Section.	Name of Representative.
Midland .....	Mr. F. Rankin.
Northern .....	Mr. J. Smith.
North-Western .....	Mr. J. E. Kilburn.
Scottish .....	Mr. J. Patterson.
Southern .....	Mr. A. Hainsworth.
South-Western .....	Mr. H. Westbury.
Western .....	Mr. L. W. Richards.

Four meetings of the committee have been held, viz., on 22nd June, 21st September, 23rd November, and 15th March, all being on the same days as the meetings of the United Board. At the first meeting Mr. J. Smith was appointed chairman.

The work of the committee has again been done through the various Sectional Boards. The credit statistics given by the societies were tabulated and a copy sent to each section, with a request that they would take action through the district executives with the view to local conferences being held, and interviews taking place with the committees of those societies who are the worst offenders. We submit brief report from the sections as to their action in the matter, viz. :—

*Midland.*—The question has been dealt with through the district associations.

*Northern.*—Have had a special conference, and also had the subject discussed at some district conferences. Some societies had decided to adopt absolutely cash trading, and their sales were down in consequence thereof.

*North-Western.*—Matter referred to the district executives with the suggestion that the subject should be discussed at their conference.

*Scottish.*—The question of credit trading has been before the sectional and district conferences, and the district executives had frequently been in communication with the committees of societies where credit trading was being extensively carried on, and the results were fairly satisfactory. The board recommended that a strongly-worded circular should now be issued by this committee to all societies.

*Southern.*—Recommended the districts to have the subject discussed at conferences.

*South-Western.*—Subject has been discussed at two sectional conferences held 28th September and 8th February.

*Western.*—Had considered the credit statistics, and recommended their district associations to bring them before their local conferences.

The suggestion of the Scottish Section to send out a strongly-worded circular was acted upon, and a circular embodying the views of the committee, and asking societies to abolish the system of credit trading, or when this was not possible, to adopt proper methods of regulation, was sent out to societies in December, together with copies of the pamphlet issued by this committee some two years ago, entitled "Suggestions for the Limitation and Control of Credit Trading." We are not, however, in a position to state whether the circular has had any effect.

#### POSITION OF THE COMMITTEE.

In view of the fact that the work of this committee is practically limited to making suggestions to the various Sectional Boards as to the action they should take in order to eliminate, or at least to control credit trading, the committee feel that the time has arrived when the work should be handed over entirely to the Sectional Boards, and let them take the initiative in combating the evils of credit trading. It appears to the committee there is no real necessity for its existence at present, unless their powers can be enlarged with the object of enabling them to take direct action with the societies concerned. They therefore suggest that the committee shall be dispensed with, and the Sectional Boards instructed to take this subject into their consideration at the beginning of each congress year.

J. SMITH, Chairman.

T. HORROCKS, Secretary.

#### RESOLUTION.

That this Congress agrees to abolish the Credit Committee, and the question of credit trading be relegated to the various Sectional Boards.

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## THE CENTRAL BOARD.

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### 26. HONORARY MEMBERS.

The United Board submit the following names of gentlemen who have been selected by their various Sectional Boards for appointment as honorary members of the Central Board for the ensuing Congress year. You are asked to approve their appointment, viz.:—



Section.	Members.
Midland .....	Messrs. E. L. Griffiths, D. McInnes, S. Redfern, W. W. Smith, and G. Woodhouse.
Northern .....	Messrs. H. R. Bailey, W. Crooks, and T. Rule.
North-Western .....	Messrs. C. J. Beckett, F. Hardern, and G. Wheelhouse.
Scottish .....	Messrs. J. McMurren and A. Meldrum.
Southern .....	Messrs. A. H. D. Acland, E. O. Greening, G. Hines, and H. H. Vivian.
South-Western... ..	Mr. T. Gidley.

#### RESOLUTION.

That the afore-mentioned be appointed as honorary members of the Central Board for the ensuing year.

## 27. DECEASED MEMBER OF THE BOARD.

Since last Congress we have to record the death of a member of the Board—Mr. Duncan Bailey (Birmingham), who was at the time of his death a member of the Midland Sectional Board, on which he had sat continuously since 1874, being the senior member of the Central Board.

He was called away very suddenly, as he was at the moment on his way to attend a Conference and public meeting at which he had arranged to speak. He was a most devoted worker in the cause, having taken an active part since the early days and was for a time an employé in the movement.

The Sectional Board and the United Board, on behalf of the Union, conveyed to his relatives sympathy and condolence and an expression of appreciation for the devoted services he has rendered to the movement.

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## THE SECTIONS.

### 28. REPORTS OF THE SECTIONS.

Detailed report of the work done by the sections and district associations will be found at the end of this report. We give below some of the principal matters dealt with in these reports for the purpose of bringing them before your notice.

#### (1) IRELAND.

(a) Propaganda.—The Propagandist Agent (Mr. R. Fleming) has been fully occupied during the year breaking up new ground, and as a result one or two societies have been formed, whilst efforts are being made to start societies in several other towns. The Organiser, being a Public Auditor under the Act, has

been of great assistance to the societies in auditing their books and advising on financial matters.

(b) Conferences.—Separate conferences for the Northern and Southern Districts have been arranged, the two for the Northern District being held at Ballymena and Portadown, and both Southern District Conferences were held in Dublin. The Annual Conference of Managers and Secretaries took place in Belfast.

### (2) MIDLAND.

(a) Propaganda.—Active propaganda work has been done in various parts of the section by the Propagandist Agent together with Members of the Board and representatives from the District Associations, and as a result many new branches of existing societies have been opened.

(b) Overlapping.—In several cases of overlapping by societies the section has appealed to the societies concerned, suggesting amalgamation, but up to the present without success. In one instance an agreement has been come to as to boundaries.

(c) Conferences.—Sectional conferences have been held at Birmingham, Grantham, Wellingborough, Rugby, and Derby. At the first three places the conferences were held concurrently, when the subject for discussion was the "International Co-operative Alliance." The Rugby conference was in connection with that society's Jubilee Celebrations, and the subject of "Co-operation and Multiple Shops" was considered. "The Co-operative Movement and a Minimum Wage for Co-operative Employés" was under consideration at the conference held at Derby. All the conferences were well attended.

(d) General.—Reference is made to the death of Mr. D. Bailey, and the retirement from the Board of Messrs. D. McInnes and S. Redfern, the former after 26 years' service, 21 of which he acted as secretary.

### (3) NORTHERN.

(a) Convalescent Home.—The report shows an increase in the income of the Home for the year, but a slight reduction of the number of admissions, the results being considered very satisfactory.

(b) Choral Competition.—The Choral, &c., Competition was held at Newcastle, and was a great success.

(c) New Societies.—Two societies have been formed during the year at Easingwold (Yorkshire) and Otterburn (Northumberland).

(d) Agricultural Co-operation.—The Sectional Board has kept in touch with the agricultural movement during the year through its representative on the sectional branch of the Agricultural Organisation Society.

(e) Sectional Exhibition and Demonstration.—The Annual Demonstration and Exhibition last year at Middlesbrough was about the most successful ever held, and has been followed by beneficial results to the local society.

(f) Federated Bakeries.—Negotiations are proceeding for the formation of a federation of societies to carry on bakeries; four societies having agreed to hand over their bakeries to the federation.

(g) Conference.—A joint conference of co-operators and trade-unionists has been held, when Professor Macgregor (Leeds) gave an address on "Social Reformation in England," after discussion a resolution was passed instructing the Sectional Board to invite the executives of trade union organisations to join them in an attempt to draw up some scheme or plan outlining possible closer common action.

#### (4) NORTH-WESTERN.

(a) Progress.—The report gives a statement as to the progress made by the societies in the section, which shows substantial increases.

(b) Conferences.—Three sectional conferences have been held during the year—(1) at York, when the subject for consideration was "The International Co-operative Alliance"; (2) at Birkenhead, when the paper by Mr. T. W. Mercer, on "The Co-operative Movement and a Minimum Wage for Co-operative Employés" was discussed; and (3) at Keighley, for consideration of the sectional and district reports.

(c) Future Conferences.—The Board has had under consideration several complaints as to the time allowed for discussion at sectional conferences, and decided that in future the time to be allowed each speaker and the duration of such conferences shall be fixed by the Sectional Board.

(d) Secretaries' Conference.—As usual one conference arranged with the assistance of the Secretaries' Association has been held, at which the subject for consideration was "Nominations as affected by the recent decision of the House of Lords."

(e) Joint Meeting.—A joint meeting of the Board and representatives from the district associations was held, and the subject for discussion was "An appeal for more concerted action between the Sectional Board and District Executives."

(f) Boundaries Committee.—A report is given of the work undertaken by this committee, from which it will be seen that many cases of overlapping have been referred to them for consideration.

(g) Sectional Demonstration.—The usual Annual Sectional Demonstration and Exhibition was held at Halifax, in September last—in connection with this demonstration was the usual contest of choirs, &c., the whole being a great success.

(h) Salesmen's Classes.—Centres have been established at nine places in the section and 182 students enrolled.

(i) Agricultural Organisation.—The Sectional Board, through its representative on the North Wales Section of the Agricultural Organisation Society, has kept in touch with this branch of the co-operative movement.

(j) Amalgamation.—Negotiations are in progress with a view to amalgamation of the societies in Manchester, the report contains particulars of the action taken up to the present.

(k) Convalescent Homes.—Reference is made to the Convalescent Homes, showing an increase in the number of recommends issued.

(l) General.—The Board has decided to hold its monthly meetings at different places in the section. Seven societies have been admitted as members of the Union during the year. Two new societies have been formed.

(5) SCOTTISH.

(a) Work of the Section.—The varied character of the work done by the Sectional Executive Committee is dealt with in the report.

(b) Thirteenth Annual Scottish Conference.—This conference was held at Glasgow, when the reports of the Sectional Board and District Conference Associations were discussed, and a paper was read by Dr. Karpeles on "Co-operation in Vienna." The future of Co-operative Educational Work in Scotland was also dealt with, and resolutions passed on "Co-operative Agriculture" and the "Industrial Crisis through which the Country had been passing."

(c) Joint Meeting.—A meeting of the Board with representatives from the Conference Associations, Scottish Central Committee on Education, and the Scottish National Co-operative Defence Association was held, at which a paper was read on "The Reorganisation of Co-operative Educational Work in Scotland," after which a resolution was passed embodying the proposal that the Sectional Board is the proper body to form the Executive for Educational, Propaganda, and Defensive Work of the Co-operative Movement in Scotland. This is to be considered at the National Conference to be held on 12th April, 1913.

(d) Conferences.—Two sectional conferences have been held at Glasgow, when the subjects for consideration were "Agricultural Co-operation" and "The Minimum Wage for Co-operative Employés."

(e) Propaganda.—It has been decided to appoint, for one year at least, a Propaganda Agent for the North of Scotland, the Co-operative Union and the Scottish Co-operative Wholesale Society making a grant to meet the expenses connected therewith.

(f) Overlapping.—The Board express regret that they cannot report any improvement in the congestion and overlapping in a number of districts in Scotland, but they are not relaxing their efforts to minimise the evils.

(g) Amalgamation.—Efforts have been made to accomplish the amalgamation of societies in the Falkirk and Glasgow districts. An amalgamation of the two societies in Brechin has taken place during the year.

(h) Membership of the Union.—The Board report that all the societies in Scotland members of the Union have complied with the provisions of the new rate of contribution to the funds of the Union, and efforts are being made to prevail upon the smaller societies outside the Union to join.

(i) Defence.—The Scottish National Co-operative Defence Association has taken an active part in the municipal elections in Scotland, and in promoting the progress through Parliament of the Amending Bill of the Industrial and Provident Societies Act.

(j) International Congress.—The arrangements for the International Congress are in a forward condition and arrangements being made for the entertainment of the delegates attending.

(k) Co-operative Homes.—The two Convalescent Homes have had a very successful year, the financial support and the number of patients being fully maintained.

(l) Other Organisations.—Included in the report is information respecting the work of the Scottish Co-operative Veterans' Association, the Scottish Co-operative Musical Association, Ambulance Association, and the Co-operative Holidays Association.

#### (6) SOUTHERN.

(a) General Progress.—Reference is made to the general progress of the movement in this section, the growth in membership and trade of the societies in London being especially gratifying.

(b) Conferences.—Four sectional conferences have been held during the year, three in London and one at Stratford, at which the following subjects were considered, viz.:—"Co-operative Productive Societies in Foreign Countries," "Constructive Co-operation as a Labour Force," "The Development of Co-operative Effort: some Ways and Means," and "The Aims and Responsibilities of Co-operative Employés."

(c) Propaganda.—Special propaganda has again been undertaken in connection with weak societies and in new districts, in some instances by means of a special canvasser.

(d) Disputes.—The section has taken an important part in bringing about a settlement of the Bakers' dispute.

(e) District Areas.—A rearrangement of the district areas was fixed three years ago and has again been receiving attention.

(f) Convalescent Fund.—This fund has had another successful year, and now 90 societies are joined in membership of the fund. During the year subscriptions and donations amounted to £844. 8s. 3d., an increase of £135. 0s. 3d. over the previous year.

#### (7) SOUTH-WESTERN.

(a) Propaganda.—The district associations were invited to submit the names of places where special propaganda work could be undertaken with success. A number of places were suggested, and the Board, in conjunction with the District Executive, have carried on an active propaganda with satisfactory results.

(b) Conferences.—Three sectional conferences have been held. (1) at Wellington, when Mr. Rae's Congress paper on "The Co-operative Union and the Unification of its Forces" was considered. (2) at St. Columb Road, the

subjects being the "International Co-operative Alliance" and "Credit Trading." (3) at Newton Abbot, when the same subjects were considered.

(c) District Associations.—Mention is made of the useful work done by the district associations during the year and the subjects considered at the district conferences.

(a) New Societies.—New societies have been registered at Wells (Somerset) and St. Breward (Cornwall).

#### (8) WESTERN.

(a) Propaganda.—Early in the Congress year a joint meeting with representatives of the District Associations and the Sectional Educational Association was held to fix up a programme of work for the year, and to avoid clashing of dates. The District Executives have worked very strenuously and held a number of public meetings.

(b) Progress.—Many societies show great expansions in their work, and general progress is reported as most satisfactory.

(c) Conferences.—Three conferences have been held at which the following subjects were considered, viz. :—"Educational Programme," "International Co-operative Alliance," "Co-operative College," "Some aspects of the Industrial Unrest from a Co-operative point of view," "The Co-operative Union and the Unification of its Forces." The attendance at all the conferences was good.

(d) Overlapping.—This vexed question is troubling the Sectional Board, and regrets are expressed at the termination of the efforts to put an end to overlapping in several districts; in another portion of the section, however, a case remitted to the Board has been satisfactorily settled.

(e) Choral Festival.—The annual Choral Festival was held last year at Newport, and proved the most successful yet held.

## 29. TRANSFER OF SOCIETIES.

The Windermere Co-operative Society has made application to be transferred from the Northern to the North-Western Section. The King's Lynn Working Men's Co-operative Society has also made application to be transferred from the Midland to the Southern Section. The approval of Congress is required before the transfers can be made.

#### RESOLUTION.

That the applications of the Windermere Co-operative Society Limited to be transferred from the Northern to the North-Western Section, and the King's Lynn Co-operative Society from the Midland to the Southern Section, be agreed to.

## FINANCES OF THE UNION.

## 30. RECEIPTS AND EXPENDITURE.

The usual summary is given below, showing the principal items of expenditure of the funds of the Co-operative Union during the year 1912 as compared with 1911.

Details of the expenditure appear in the balance sheet at the end of the report.

## RECEIPTS.

	1911.			1912.		
	£	s.	d.	£	s.	d.
Subscriptions and Donations .....	10924	3	6	13452	17	6
Sale of Publications .....	2622	8	0	1500	19	6
Advertising .....	31	17	6	28	2	6
Dividend and Interest received .....	10	0	6	27	13	2
"    "    "    credited .....	324	0	9	187	4	11
Balance of Bank Interest, Dividend, and Commission .....	65	6	5	75	19	10
Postage repaid by North-Western Section .....	12	9	11	—	—	—
Rent of Rooms—Holyoake House .....	—	—	—	6	16	9
Rebate of Rates .....	—	—	—	17	6	5
	<hr/>			<hr/>		
	£13990	6	7	£15297	0	7

## EXPENDITURE.

	1911.			1912.		
	£	s.	d.	£	s.	d.
Congress .....	899	10	0	535	16	0
United Board and Office Committee .....	286	12	9	271	8	8
Joint Parliamentary Committee .....	189	6	1	167	5	6
Education Committee .....	711	14	11	1113	3	1
Joint Propaganda Committee .....	146	0	1	135	4	6
Joint Exhibitions Committee .....	67	3	10	32	8	1
Joint Committee of Trade-unionists and Co-operators .....	12	9	1	46	3	4
Committee on Credit .....	2	4	6	6	8	10
Minimum Wage Sub-committee .....	—	—	—	30	15	10
Rise in Prices Committee .....	—	—	—	40	12	3
Irish Propagandist Agents' Expenses .....	215	6	11	218	9	3
Conferences and Meetings attended on behalf of United Board .....	215	7	5	213	7	4
Foreign Congresses and International Alliance .....	170	4	7	244	18	6
Subscriptions and Grants .....	495	5	0	431	0	0
Legal Advice .....	196	14	1	232	7	0
Preparation of Text Books .....	145	0	0	—	—	—
General Printing .....	652	11	3	570	14	2
Printing—Publications, &c. ....	1993	15	2	1309	16	11
Central Office Expenses .....	3171	4	11	3171	2	11
Law Cases .....	400	0	0	716	8	0
Gray Memorial .....	—	—	—	100	0	0

## Sectional Expenses:—

	1911.			1912.			
	£	s.	d.	£	s.	d.	
Ireland .....	72	8	5	48	0	1	
Midland .....	452	14	8	416	2	11	
Northern .....	677	3	10	662	19	2	
North-Western .....	887	8	9	1030	16	10	
Scottish .....	826	0	4	921	2	2	
Southern .....	965	0	2	1066	14	2	
South-Western.....	297	2	2	345	17	5	
Western .....	273	15	2	241	19	1	
	<hr/>			<hr/>			
		4451	13 6		4733	11 10	
		<hr/>				<hr/>	
		13944	16 1		14381	2 0	
Balance of Income over Expenditure.....		10	6		915	18 7	
		<hr/>				<hr/>	
		£13993	6 7		£1529	0 7	

**31. CONTRIBUTIONS FROM SOCIETIES.**

There is an increase of £2,528. 14s. in the income of the Union from contributions as compared with the previous year; to which must be added the sum of £405. 8s. 10d., received during 1913 in payment of arrears for 1912, making a total increase of £2,934. 2s. 10d. This is accounted for by the alteration in the rate of payment under the new rules, which makes provision for a uniform basis of contribution by distributive societies of 1½d. per member per annum.

The result is very gratifying to the members of the Board, who wish to place on record their appreciation of the acceptance by societies generally of the changed condition; we may say only one society has withdrawn from membership as a result of the alteration.

The following is a summary of the contributions received from the societies in the various sections, and also the amount of income received from publications advertisements, dividends, and interest:—

	1910.			1911.			1912.		
	£	s.	d.	£	s.	d.	£	s.	d.
Subscriptions from Sections:—									
Ireland .....	50	14	5	61	15	3	80	4	2
Midland .....	1,258	10	3	1,310	17	8	1,711	8	4
Northern .....	1,481	15	2	1,403	13	9	1,592	17	10
North-Western.....	4,194	9	9	4,229	2	8	5,413	18	8
Scottish .....	1,621	0	6	1,639	3	2	2,047	19	2
Southern .....	1,393	2	1	1,421	14	1	1,689	17	1
South-Western.....	439	14	1	418	1	9	496	7	9
Western .....	438	12	3	439	15	2	420	4	6
	<hr/>			<hr/>			<hr/>		
		10,877	18 6		10,924	3 6		13,452	17 6



## Other Receipts—

Publications, Adver-  
tising, Dividends,

Interest, &c. . . . .	1,892	18	1	..	3,066	3	1	1,844	3	1
	<hr/>				<hr/>			<hr/>		
	£12,770	16	7		£13,990	6	7	£15,297	0	7

**32. INVESTED FUNDS.**

The Union has invested its surplus funds in the undermentioned societies :—

	£	s.	d.
English Co-operative Wholesale Society—Shares..	1,290	0	0
"    "    "    "    Loans ..	364	10	5
Scottish Co-operative Wholesale Society—Shares..	663	3	5
Co-operative Insurance Society—Shares . . . . .	100	0	0
Co-operative Printing Society—Shares . . . . .	50	0	0
Co-operative Newspaper Society—Shares . . . . .	50	0	0
"    "    "    Loans . . . . .	64	7	9
Kinning Park Society— Shares and Loans . . . . .	19	5	11
Manchester and Salford Society—Shares . . . . .	4	6	9
	<hr/>		
	£2,605	14	3

**33. NEW CENTRAL PREMISES.**

The New Central Offices of the Co-operative Union have been in use for over twelve months and have proved of very great convenience for successfully carrying on the increased work of the Union. The lecture hall and committee-rooms have been fully occupied during the winter months, fortnightly lectures having been arranged, nine classes have been held each week, in addition to the bi-monthly meeting of the junior circle; and during the summer months a most successful class for women has been carried on.

It is very probable that the Education Committee will in the near future considerably increase these classes as opportunity offers.

The rooms have been found very convenient for a number of our trade union friends, who regularly hold their meetings on the premises, and one and all have expressed their appreciation of their adaptability for such meetings. This convenience will ultimately have beneficial result, as it is bringing closer together the two movements, and shows to them our willingness to work in harmony with them.

The period allowed societies in which to pay up their subscriptions, viz., six years, will elapse by the end of June next, and we are pleased to report that out of the 792 societies nearly all have carried out their promise to subscribe at the rate of 3d. per member, one or two through adverse circumstances have been unable to carry out their guarantee.

A full report of the receipts and expenditure on account of the New Central Premises will be found in the accounts at the end of this report, and it is intended as soon as the fund is completed to give a detailed statement of subscriptions received and expenditure incurred.

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## PUBLICATIONS.

### 34. NEW PUBLICATIONS.

Publications have been issued as follows :—

(a) REPORTS.

“Report of the Portsmouth Congress,” 1 vol., 650 pages.

(b) BOOKS.

“Co-operative Educational Programme,” 5,000 copies.

(c) PAMPHLETS.

“Inaugural Address at Portsmouth Congress,” by Mr. W. Openshaw, of London.

“The Co-operative Union and the Unification of its forces,” by Mr. W. R. Rae, 10,000 copies.

“The Shops Act, 1912, in its relation to Co-operative Societies,” by Mr. Hy. Harwood, M.A., 5,000 copies.

“Three National Reforms,” (Prize Essay) by Mr. S. B. Fraser (Edinburgh), 3,000 copies.

“Education and Social Progress,” by Mr. R. H. Tawney, M.A., 10,000 copies.

“The International Co-operative Alliance,” by Mr. D. McInnes, 5,000 copies.

“The National Co-operative Men’s Guild,” by Mr. W. H. Watkins, 6,000 copies.

“The Co-operative Men’s Guild,” by Mr. Jno. Smith (Eastwood), 3,000 copies.

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## GENERAL MATTERS.

### 35. MINIMUM WAGE.

(See Appendix VII., page 190).

#### REPORT.

When this question was handed over to the Central Education Committee by Congress of last year, the committee felt that there was scarcely sufficient information available as to the attitude taken by societies to the minimum wage to enable them to commence a campaign of any usefulness whatever

The information at the disposal of the Women's Guild and the Amalgamated Union of Co-operative Employés was readily forthcoming, but had been received from such a small percentage of the societies members of the Union that it was felt to be absolutely necessary to make a further and more exhaustive inquiry. A special sub-committee was appointed and instructed to draft and issue a circular containing a series of questions, the answers to which we expected would be helpful. A copy of such circular is given in Appendix, page 136.

### REPORT OF SUB-COMMITTEE.

Considering that the advisability of a minimum wage for co-operative employés has been before Congress on five occasions, and on three of these, with practical unanimity, was approved, your sub-committee expected a more general reply to the circular of questions than was received. It seems difficult to believe that the societies which have sent no reply to the circular were not on any of these occasions represented at Congress, and therefore it would seem we have justifiable reason of complaint at the fact that only 50 per cent of the societies have given any information at all. At the same time it is gratifying to note the improvement on four years ago, when only 195 replies were received

When the replies received were carefully gone through, the committee were face to face with a great difficulty. It had been thought possible to publish either full information or at any rate a "white" list giving detailed information *re* such societies as do pay the scale; but the difference in circumstances, the misunderstanding of the questions, and the multiplication of explanatory notes that would be required to make any list perfectly fair, have brought your committee to the conclusion that a general analysis is all that can be wisely printed, and that any criticism on such should be very general indeed.

We append the analysis now referred to:—

Section.	No. of Societies in Co-op. Union.	No. Paying Full Scale M. & F.	Paying Male Scale only.	Not Paying Scale.	Total Replies.
Midland .....	186	.. 41	.. 14	.. 30	.. 85
Northern.....	135	.. 16	.. 22	.. 37	.. 75
North-Western ....	394	.. 109	.. 15	.. 82	.. 206
Scottish . . . . .	204	.. 40	.. 10	.. 56	.. 106
Southern... ..	179	.. 36	.. 3	.. 36	.. 75
South-Western ....	71	.. 3	.. 1	.. 25	.. 29
Western .....	77	.. 26	.. 4	.. 10	.. 40
Ireland .....	16	.. 1	.. —	.. 5	.. 6
	1262	*272	*69	281	622

\* These figures refer to 2,510 female and 21,372 male employés.

The figures are difficult to deal with, owing to the fact that some of the questions have been unintentionally replied to in a way which is misleading; but they, and a perusal of the notes which accompanied them on many of the circulars, lead us to think that we are justified in offering certain suggestions.

### I.

There are certain outstanding difficulties in the way which might first be referred to, and which perhaps may be overcome more easily than the societies that mention them seem to think, and to be of less import than they appear. They cluster round one main point and a group of lesser ones. The main point is the influence on the "dividend," societies alleging that to pay scale will cost from one penny in the pound upwards. One wonders how the trade union members of such societies would reply if their employers had advanced a similar excuse for non-compliance with a demand for the payment of the trade union rate. One large society pleads inability to adopt scale because it would affect nearly one-half of its employés, and cost over £2,400 annually, which means that these employés are being paid on the average almost 4s. per week less than the scale. (Surely there must be an error somewhere in this reply.)

The lesser excuses are more numerous :—

- (a) Some prefer their own scale, because wages are low in the locality. A curious argument for reformers to advance. Can it be co-operative, because the locality is underpaid to continue to underpay; or are the employés to suffer because of geographical position?
- (b) "We do not pay scale, but we are better than our neighbours." This would appear to point to a fear of the competition of neighbouring traders, and could probably be met by an appeal to the moral side of co-operation among the members of the societies concerned.
- (c) "The committee prefer merit," and "we pay on service rather than on age," both of which could be forgiven if the results were as fortunate to the employés as that of scale paying.
- (d) The difficulty of paying an older girl's wage for a younger girl's work—which is a difficulty, and a real one. Perhaps a conference with the district council of the Amalgamated Union of Co-operative Employés would bring out helpful suggestions.
- (e) A few societies shelter themselves behind what is called "The district or local rate," a rate which was not formed by or for co-operators, and therefore not binding on the committees of societies belonging to a movement whose aim is betterment of conditions.

### II.

The suggestions, based on a careful review of the whole of the replies received, which we venture to offer, are as follows :—

- (1) This matter of the minimum wage closely touches the business side of the movement, and as conditions of labour vary so seriously in

different parts of the country, it might be advisable for the United Board, through the sections, to have special conferences, at which employés or their representatives should be present, to suggest such rearrangement of the scale as may be found to be absolutely necessary.

- (2) Congress might recommend that wherever there exists a District Rate arrived at by mutual agreement with the Amalgamated Union of Co-operative Employés for employés under twenty-one years of age, this Rate should be adopted by societies in the district, and executives of district associations might be instructed by the United Board to work for its adoption and incorporate the results of their work in their annual district reports
- (3) The difference in the case of productive employés should as far as possible be got over by conferences between societies employing productive employés and the trade unions concerned.
- (4) The Central Education Committee should be empowered to prepare and provide for circulation such literature on the question of a minimum wage as they consider to be helpful.
- (5) Immediate steps should be taken to link up the avenues of co-operative employment, through the adoption of carefully conceived forms of apprenticeship, as set forth by the Central Education Committee in its Educational Programme. The committee feel that many difficulties at present existing would be removed by the adoption of regular stages of promotion in co-operative employment, and that the difficult problem of boy labour and its proper remuneration will be solved only when committees knowingly train young people for a permanent place in the movement. They therefore recommend that special rates should be fixed for apprentices as distinct from young persons, and that a conscious effort should be made to eliminate entirely casual boy and girl labour within the movement.
- (6) The Women's Co-operative Guild should be very cordially thanked for their assiduous and successful work in the past on the general question of a minimum wage, and invited to continue to assist both the United Board and the Central Education Committee in the work of the future

Mrs. BLAIR,	}	Minimum Wage Sub-committee.
J. LUCAS,		
T. W. MERCER,		
W. R. RAE,		

C. E. WOOD, Secretary.

This committee has carried on an active propaganda during the past year in support of the principle of the minimum wage, and numerous well-attended conferences have been held. It is, however, plainly evident that

much educational work has yet to be done. The time has, we think, arrived when a systematic effort should be made throughout the whole movement to bring this question prominently before the rank and file of our membership. Expediency and principle alike suggest that co-operators should be taught to regard the payment of a living wage to all co-operative employes as a fundamental principle of the movement, and to cheerfully make the sacrifices a minimum standard of wages may occasionally entail. We therefore recommend that this committee should be empowered to continue such educational propaganda along the lines hitherto pursued until the minimum wage is not only approved in principle, but adopted in practice throughout the whole movement.

This committee fully realises the grave difficulties in the way of fixing a minimum wage for co-operative employes much in excess of the rate generally prevailing in the larger industrial world without the movement. They therefore fully endorse the resolution of the Preston and Newport Congresses, that the movement should embrace every opportunity of pressing upon Parliament and the Government the case for a national minimum wage. As a practical step in this direction, they recommend that the movement should now actively co-operate in the present agitation in favour of a national minimum, and also take independent action as a movement to bring the question prominently before Parliament.

(Signed)

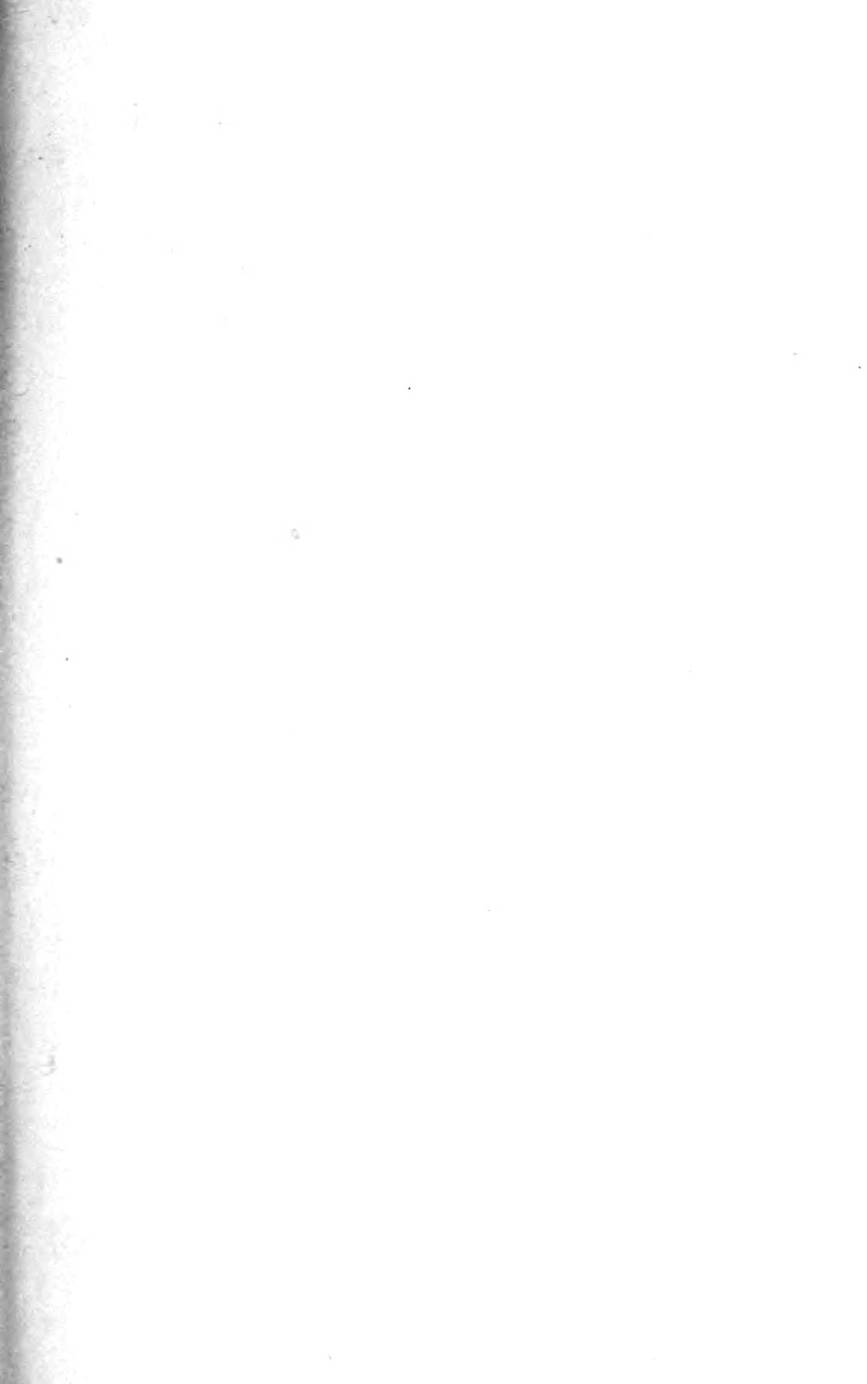
THE CENTRAL EDUCATION COMMITTEE.

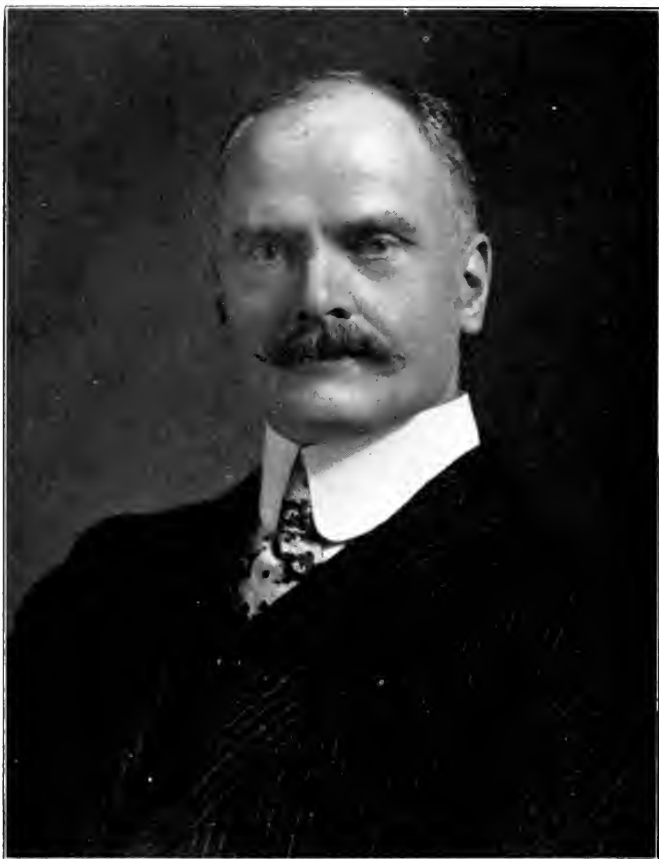
### 36. OVERLAPPING.

#### BROMLEY AND WOOLWICH *re* OVERLAPPING.

A full report of this case was submitted to last Congress and after discussion the following resolution was carried, viz. :—

That in adopting the report of the United Board *re* the overlapping of the Bromley Society by the Woolwich Society at Catford, this Congress records its deep regret that no effort yet made has been successful in arriving at a satisfactory solution of the difficulty, and urges upon the societies the necessity of adjusting their differences at the earliest possible moment, and failing this, should submit their case to arbitration. Such arbitration to be put into operation within six calendar months from the passing of this resolution, should the societies have failed to come to an amicable agreement in the meantime. The Board of Arbitration shall be composed of three members, of whom two shall be mutually agreed upon by the societies, and these two shall choose a third person to act as chairman of the Board. The arbitrator's award shall, upon being announced, be forthwith carried into effect, and a report thereon presented at the next Congress.





THE LATE MR. J. C. GRAY, J.P.





THE MEMORIAL.



Immediately after the Congress the foregoing resolution was conveyed to each society concerned, and the matter taken into consideration at a series of conferences of the two committees, with the result that a mutually satisfactory understanding was arrived at and an agreement in accordance therewith duly completed.

### 37. MEMORIAL TO MR. J. C. GRAY.

(See Appendix VIII., page 192.)

It was decided by the delegates attending the Portsmouth Congress, that in order to perpetuate the memory of the late General Secretary of the Co-operative Union (Mr. J. C. Gray):—

(1) A memorial should be erected over his grave at Hebden Bridge.

(2) That a bust should be prepared and placed in the entrance hall of Holyoake House.

(3) That an enlarged photograph should be prepared for the Board-room.

(4) That reproductions of Mr. Gray's photograph should be prepared for sale to societies.

(5) That the expense of the above be met from the funds of the Union.

This resolution has been carried out: (1) the monument over the grave in the Baptist Cemetery, at Hebden Bridge, was entrusted to Messrs. J. and H. Patteson of Manchester, by whom the monument was designed and erected. A photograph of this is given on the opposite page and following we give a description of the monument. A report of the unveiling ceremony which was performed by Mr. James Deans, on 18th January, 1913, will be found in the Appendix.

#### DESCRIPTION OF THE MONUMENT.

The monument is of Gothic spiral design and looks exceedingly graceful owing to the beauty of its proportions.

It is executed in selected Sicilian marble, resting on a plain splayed base 3ft. 6in. square, the monument rises to a height of 14ft.

The die or body of monument is panelled on the four sides, at the angles of which are formed columns with moulded bases and richly carved capitals, supporting the pediment from which springs the spire or upper portion of the monument. The four sides of the pediment being finished with carved finial ornaments and the lower portion or sub-base having richly carved swags of laurel leaf and ribbon.

The spire which is octagonal on plan is panelled on all faces with sunk moulded panels, the lines of which continuing up the angles of the spire, diminishing to lancet points under the base of the perforated Gothic cross finial with which the monument is surmounted adds considerably to the pleasing and graceful effect of the whole design.

(2) The bust is being prepared by the well-known Manchester sculptor (Mr. J. Cassidy); the plaster cast which has been approved by the committee is an excellent representation of Mr. Gray. It is expected that the work will be completed at an early date.

(3) An enlargement of his photograph has been undertaken by Messrs. Elliott and Fry Limited of London, and hung in the Board-room.

(4) Five hundred photogravures were prepared by the same firm from the same negative and over three hundred and fifty copies have been sold to societies.

### **38. AGRICULTURAL CO-OPERATION AND ITS RELATION TO DISTRIBUTIVE CO-OPERATIVE SOCIETIES.**

(See Appendix IX., page 197.)

The joint conference committee brought into existence by the Newcastle Congress, and which was at last Congress appointed to act for another year as then constituted, has during the year held two meetings full particulars of which are given in the Appendix.

The committee also invited the expert buyers of the various bodies and representatives from the agricultural section of the movement to meet in order to discuss the question of the possibilities and the difficulties in the way of inter-trading. This meeting took place in Holyoake House, on Wednesday, 12th March, 1913, a report of which will be found in the Appendix.

At the second meeting held on 2nd April, 1913, the question of dividing the conference into sub-committees of the various sections of the United Kingdom was under consideration, when it was decided to ask Congress to allow the conference to remain in existence for another year; and if this is agreed to, that a meeting of the whole of the parties to the conference be convened at an early date, with the view of considering the best means of more successfully bringing the two movements together, in order to create a better understanding and increase the facilities for inter-trading.

#### **RESOLUTION.**

That this Congress agrees to the request of the United Board to allow the Conference Committee to remain in existence for another year.

### **39. RISE IN PRICES OF COMMODITIES.**

The following resolution was adopted, without discussion, by the Portsmouth Congress, viz. :—

That this Congress, recognising that the recent rise in prices unaccompanied by a proportionate rise in wages tends to foster the growth of the Multiple Shop System to the detriment of the future growth of Co-operation, decides to give authority to the Co-operative Union to appoint a Committee of Inquiry to investigate the causes favourable to the Multiple System, and the steps that ought to be adopted by the Co-operative Movement to enable it to expand without interruption.

In accordance therewith, the United Board, at its meeting held on 22nd June, 1912, appointed a sub-committee, consisting of Messrs. W. Gregory, W. Millerchip, L. W. Richards, and J. Smith, to inquire into the matter embraced by the resolutions and prepare a report to be submitted to Congress. At its first meeting the sub-committee, recognising that the matter required very exhaustive investigation, drew up the following terms of reference, viz. :—

1. Inquire into the causes for the rise in prices of commodities of life, being unaccompanied by a proportionate increase in wages.

2. To what extent does this rise affect the co-operative movement as compared with its effect on the multiple shop system?

3. What steps ought the co-operative movement to take in order to stay the continuing rise in prices and bring itself into a more favourable position to meet the opposition of the multiple shop system?

4. If the advance in prices is attributable to the great combinations of capital, what course can the movement adopt to counteract the same?

In the opinion of the sub-committee these four heads embraced the whole question, and they thought that by pursuing their inquiries with a view to seeking satisfactory answers to these questions, a report would be presented in accordance with the spirit of the Congress resolution.

At the outset it was realised that the question was probably the most important ever submitted to Congress, affecting, as it does, the whole economic life of the working classes. It was, therefore, necessary to obtain information, not only from the published works of authorities on the subject, but also from those who are engaged by our movement as experts to study prices and who are daily engaged in the purchase and distribution of the commodities of life. Our thanks are due to those who so willingly gave of their time and ability to prepare and submit evidence to the sub-committee, which has enabled them to arrive at a decision upon what, to say the least, is a very difficult and complex subject. We wish to express our indebtedness to Mrs. Sidney Webb, Messrs. T. Goodwin, J. Mastin, L. Wilson, and A. W. Lobb for the valuable assistance rendered.

There can, of course, be no doubt that prices have advanced, not only in this country, but throughout the whole civilised world. We are more particularly interested, of course, in our own country, and here, from 1896 to 1911, prices advanced 24 per cent. There is a diversity of opinion among the experts as to the cause of these high prices, but we are satisfied from the investigations made that there are a number of contributory factors. The most frequent and immediate cause of a change in price is some variation in supply and demand. Prices will, of course, rise when the supply falls off in relation to the demand, whether by a decline in quantity or a growing demand. But this does not altogether account for the gradual upward trend of prices during the last decade. Fluctuation may affect the price of a particular commodity in any particular year, but that does not account for the steady increase of average prices. It is obvious that some more general cause is at work.

The statement has been repeatedly made that the increased gold supply tends to increase prices, and not only gold, but increase in currency generally. This, no doubt, has an effect on prices, but from our inquiries we find that this is only one of many causes, and that there is a tendency to put on to gold production a larger share of responsibility for increase in prices than the facts really warrant. There are certain things which tend to increase prices, and other things tend to depress prices, and the difference between the two represents the actual increase in the price of commodities. As regards those things which tend to increase prices—

1. Increased consumption.
2. Increased wages, which, of course, react on prices.
3. Increase in gold and credit in excess of a corresponding increase in the volume of trade.

On the other hand, amongst those things which tend to depress prices we have—

1. The increase of transport facilities.
2. Labour-saving machinery developments.
3. Advance of science in manufacturing and producing.
4. Increase in volume of trade over increase of gold and credit.
5. Development of new countries and consequent absorption of gold.

In regard to the last named, it will be obvious that in the present period, when much capital and labour is being thus expended, the full results of the enormous productive energy applied takes longer to realise; temporarily, therefore, the effect of depressing prices will not be seen.

Prices are, to some extent, affected by currency changes, and it is significant that there have been three great changes in currency of world-wide influence which coincide with three great price movements: 1851 to 1873, prices rise, Californian and Australian gold discoveries; 1873 to 1896, prices fall from 1873 onwards, Germany and other countries demonetised silver; 1896 to 1912, prices rise, enormous South African gold output.

The following figures in regard to the amount of gold in monetary use, that is for currency purposes, will, no doubt, be interesting:—In 1896 the amount of gold in monetary use in the world was estimated as being £1,000,000,000; in 1910 it was estimated to be £1,610,000,000; therefore, in 15 years, there has been an increase of £610,000,000, or 61 per cent. Sauerbeck gives the index number of prices in the United Kingdom in 1896 as 61, and in 1910 as 78, showing a rise of 17 in 15 years, or 28 per cent increase in prices—in America and some other countries the increase has been greater—but gold in the same period has risen 61 per cent, therefore the increase in prices is not proportionate to the increase in gold, which demonstrates that other factors have also to be taken into account. Gold production has, it will be seen, enormously increased, but we must remember, as against that increase, the fact that gold has become more widely used. For instance, soon after the Franco-German war Germany adopted the

gold basis. In 1873-4 America and the Latin Union demonetised silver; in 1879 America resumed payment of notes in gold; in 1893 Indian mints were closed to silver; in 1899 the Boer war decreased the output of gold. China, Japan, South America, and Egypt have within recent years very largely increased their stock of gold.

A consideration of the foregoing facts and circumstances will show that the difference in the genuine prices of commodities between two given dates represents the net result of numerous causes, some tending to depress and some to increase prices, that gold and credit form one of these causes, but as to their exact importance it cannot be definitely stated.

The advance of civilisation, and the adoption of Western standards of ideas and methods of living in the East, have helped to create an abnormal demand for many of the necessaries of life, thus, while crops have been abundant, the demand has been such as to enable the producers to obtain greatly increased prices. It is well known to those who are engaged in our export trade that larger quantities of cotton and other goods are being exported to these countries, and they are developing and extending their own methods of production. The higher standard of life adopted by our own people has greatly increased the demand, not only for absolute necessities, but for what were formerly considered to be luxuries, and no expert knowledge is needed to demonstrate this, for we must all realise the great changes which have taken place in the habits and life of the workers of our country during the last few years. Countries such as America, from whom we formerly obtained large supplies, are now, owing to their increased population and their increased home consumption, sending us less of their produce each year; in fact, the quantity of hog products exported from America is about half what it was 25 years ago, and but for the fact that Denmark has come to our relief the price of bacon would be such that it would be a luxury only available for the rich.

Another cause of increased prices is the development of Trusts and Syndicates, and the frequent attempts to hold up and control the sources from which our supplies are obtained. Although it is impossible for trusts to develop in this country to the same extent as in those countries where they are helped by high tariff walls, yet few people realise the extent to which they have grown here; cotton, coal, iron and steel, wallpaper, and other industries are being greatly affected by their influence at the present time. The danger is not fully realised by the people or there would be no granting of large tracts of territory, over which we have control, a monopoly for exploitation to any company, trust, or syndicate by whatever name it may be called. The recent decisions, however, given in the High Courts of America may have a tendency to check this evil, which is certainly a menace to the workers of the whole civilised world.

In our opinion, another cause is the restricted pace in the production of goods by reason of the energy thus required being devoted to purposes which are not productive. For instance, a larger number of people are employed in

the distribution or sale of goods than in their production. Then, note the large amount of money spent in advertising, which is, of course, added to the cost of the goods. Under present conditions of trade this may be necessary, but there is an enormous waste involved.

Having made it perfectly clear that the cost of living has advanced, how is it that wages have not increased in proportion to such advance? There seems to be but one answer: Want of efficient organisation. The worker must be made to realise that he is also the consumer, and that the interests of the two are common; as it is, the capitalist stands in the centre and the producer and consumer on either side, distinct from and indeed antagonistic to each other. Under this *régime*, when the producer or worker obtains an increase in wages, the capitalist immediately puts up the price to the consumer, which is the worker in another capacity, so that far from reaping any benefit from increased wages, the spending power of the wages being decreased, he is in no better position, perhaps worse, as the amount put on the price of the commodity will be comparatively more than the increase in wages, rather than less. It follows, therefore, that the worker must combine as consumer also, and get into his own hands the control of production and all the sources of supply before he can hope to obtain a fair share of the wealth he helps to produce.

Having dealt with the general question, we come to the more local one as to the effect of the rise in prices on the co-operative movement as compared with its effect on the multiple shop system.

There are, of course, various types of multiple shops. There is the one which deals in one or two commodities and makes a speciality of these. The enormous quantities they can buy at a time, and the fact that they are also producers, enables them, perhaps, to sell that particular commodity cheaper than a co-operative society could do. We are speaking of the commodity only, leaving out the question of quality. But it is the other type of multiple shop with which we are perhaps more concerned, viz., the one which, like co-operative societies, deals in commodities in general use, and does not specialise in any particular one. First of all, it must be borne in mind that the first object these shops have in view is to make a certain percentage for the shareholders, say, 6 or 7 per cent after paying working expenses. When they have provided a margin for this they can sell, and it frequently happens that they do sell, several articles at cost price in order to attract customers, while the profit is made on articles which are either packed or produced by the company itself. If the price of any particular commodity is increased they put on the 6 or 7 per cent, and that is all. With a co-operative society, however, it is different. It has to make from  $3\frac{3}{4}$  to 5 per cent interest on share capital; then, in the case of a society paying 3s. in the pound dividend, this has to be provided for in addition, so that, in order to maintain the dividend, from 18 to 20 per cent must be put on an article when the price of that article is increased. Hence the increase in price charged to the consumer by the co-operative society must be higher than that charged by the



multiple shop, but, then, there is the dividend to take into account. The necessity, however, of having to charge a little higher in order to make this dividend no doubt drives a great many of the poorer classes to the multiple shops who would otherwise deal at the co-operative store. The question of high or low dividend has been discussed on several occasions, but it is one which, in our opinion, will have a great bearing on the matter if we are to compete successfully with the multiple shop. We do not fear competition of any kind which is honest and legitimate, and we are satisfied that where normal conditions exist, and dividends of not more than 10 per cent are paid, and with efficient management and control, we can and do successfully compete even with the multiple shops.

We certainly do not think the co-operative movement exercises the control over the sources of supply that it ought to, and we have tried to find the reason why. We have come to the conclusion that the first cause is "want of loyalty to its own institutions."

First, the loyalty of members to their societies. A large percentage of the members do not purchase one-half their requirements at their store. According to the latest returns there are 2,760,531 members of societies, mostly heads of families. The total sales of distributive societies, including trade with non-members, was in 1911, £74,802,469, an average of 10s. per member per week. This is certainly not as high as it might be, and it is evident that members are not buying all their requirements from the store. Then, take the purchases of the distributive societies themselves from the Co-operative Wholesale Societies and from the productive side of the movement. The sales of the English Co-operative Wholesale Society in 1911 were £27,892,990; the Scottish Co-operative Wholesale Society, £7,851,079; the Productive Societies, £3,292,066, which, together, total £39,036,135. Taking an average dividend of 3s. in the pound, or 15 per cent; working expenses, 1s. 6d. (average), or 7½ per cent; and 5 per cent interest on share capital; total, 27½ per cent, which must be added to the first cost, viz., £10,734,937, or less working expenses, £7,807,227, this makes a total retail trade of £49,771,072 from co-operative sources, with a net profit to societies of £7,807,227. There still remains a trade of £25,031,397 unaccounted for, and seeing that the net profit of the total trade of the retail societies is £11,693,920 the calculations are about right.

From this it would appear that the retail societies purchase not more than 66.54 per cent of their requirements from co-operative sources, and we maintain that if loyalty (1) of the member to the store, and (2) of the store to its own institutions, were practised to a greater extent, the co-operative movement would, owing to its greater purchasing power, have more control over the price of commodities and the sources of supply than it has at present. Of course, it is quite understood that the productive side of the movement is out of all proportion to the distributive side, and great strides would have to be made in production to cope with the demand, but where there is a demand for an article it can be produced, and if the demand is there the supplying of

it is only a matter of time. Have we forgotten the enormous influence exercised in the recent Soap Combine, and how at the request of societies the Co-operative Wholesale Society developed enormously its output? But has the loyalty promised been given?

When we take into consideration the small amount we produce as compared with distribution one is almost ashamed at the progress made. It must be realised that if we are to work out our own salvation we must own and control production and the sources of supply. Therefore our Congress should be directed to obtain the best and quickest methods of extending and developing this phase of the movement and thus retain for ourselves the enormous amount of money now going into other channels as the profits of production. The co-operative movement, through its Parliamentary Committee, and its other agencies, should endeavour to obtain legislation fixing a minimum wage in all industries, and thus place our competitors on the same level with ourselves, and remove one of the chief causes of our inability to compete with those industries, where low-sweated wages are paid, in the outside competitive world.

It may be said we have advocated nothing new, which is quite true, but we are satisfied that if the suggestions made are enthusiastically taken up by the Sectional Boards, and loyally supported by the local leaders of our movement, the rank and file will follow the lead given, and our Wholesale Societies, which are so splendidly equipped for doing the trade, with the loyal efficient experts we possess, will rise to the occasion and develop in any direction we choose, if the societies will display that loyalty which will ensure success. All other forms of production must be encouraged, and then we may speedily realise that we are, as a movement, exercising our fullest possible influence in preventing our members, and the workers generally, being exploited by having to pay inflated prices for their commodities and thus being fleeced of any advantage they may gain by advanced wages and improved conditions of employment.

#### **40. CO-OPERATION WITH OTHER FORCES.**

As a result of the remarks made by Mr. W. Maxwell, at the Congress last year, and subsequent correspondence in the co-operative press, in which the opinion was expressed that the time had arrived when the various forces making for the social betterment of the people shall come into close touch with one another, and in which it was suggested that as a means to this end a conference between co-operators and trade-unionists should be arranged, was considered by the United Board, when it was decided to submit the matter to the various Sectional Boards for their consideration and suggestions.

These suggestions were then discussed by the United Board and ultimately it was agreed that a joint conference should be arranged with representatives from the Trades Union Congress Parliamentary Committee, the Labour Party, and the United Board of the Co-operative Union, and that six representatives from each party should form the conference.

All parties being agreeable to this, a conference was held in the Board Room of the Co-operative Union, Holyoake House, Manchester, on 8th February, 1913, when the following gentlemen attended, representing:—The Trades Union Congress Parliamentary Committee: Messrs. M. Arrandale, C. W. Bowerman, M.P. W. J. Davis, W. Mullin, J. W. Ogden, and J. A. Seddon; The Labour Party: Messrs. W. C. Anderson, J. R. Clynes, M.P., T. Fox, A. Henderson, M.P., G. H. Roberts, M.P., and W. C. Robinson; The Co-operative Union: Messrs. J. Davison, J. Deans, W. Gregory, F. Rankin, L. W. Richards, and R. Rowsell. Mr. Jas. Deans was appointed chairman, and expressed the views of the United Board as to the extent to which the conference could be expected to proceed, making it quite clear that what was desired was a discussion on the question in a free and easy manner; that it was distinctly understood that the conference should be of a non-committal character; and that any finding must be taken back to the various constituencies for consideration and decision.

The following items were remitted for discussion, viz. :—

- (1) How best can the forces of the Co-operative Movement, the Trade Union and Labour Movements, be utilised to raise the economic status of the people.
- (2) Can the capital of the Trade Union Movement be invested in the Co-operative Movement to greater advantage to the workers, giving all reasonable security and at the same time gradually placing in the hands of the workers to a much greater extent the control of the sources of supply, production, and distribution.
- (3) How far can the organisations named render assistance to each other in their propaganda and educational work.
- (4) Can a practical scheme be devised whereby the Co-operative Movement may be able to render greater assistance to the labour forces in time of industrial disputes.

An excellent discussion took place in which practically all the representatives took part, and ultimately the following resolution was carried unanimously :—

That this joint conference of representatives of the Co-operative Union, the Trades Union Congress Parliamentary Committee, and the National Labour Party is of opinion that, in order to assist in the promotion of the social and economic conditions of the people, it is advisable that there should be closer mutual effort—educational and practical—between the three sections represented at the conference. Further, that this conference be adjourned to enable the three sections represented to formulate proposals for submission to the next conference, and eventually to the constituent bodies of the parties represented.

It was also agreed that the conference should resume its deliberations on 30th May, and if necessary on the following morning, meantime there should be an exchange of the proposals of each section of the conference so that they may be considered by each before meeting.

## RESOLUTION.

The following resolution has been sent in by the Cambridge Society and one similarly worded by the Manchester and Salford Equitable Co-operative Society:—

That this Congress endorse the efforts now being made by the Co-operative Union and other bodies, to secure a closer union between the forces of organised labour and the co-operative movement, believing that it is only by combined and persistent effort in this direction that advantages gained by organisation and sacrifice can be permanently secured to the members, and the future interests of the wage earner adequately safeguarded.

**41. PIONEERS OF ROCHDALE.**

The committee of the Rochdale Equitable Pioneers' Society requested the United Board to receive at its meeting on 12th March, 1913, a deputation from that society in order to lay before them the question of a national appeal to co-operative societies for funds to place in Rochdale, the home of the original pioneers of the movement, some form of memorial which would be a means of perpetuating their memory, to put in decent condition and maintain the graves of the 28 pioneers or as many of such as may be located.

They pointed out that the co-operative movement was not only of national but international importance, therefore it was not asking too much of societies to raise a fund for the purpose in view; many leaders of the movement had been recognised by certain forms of memorials, so we ought certainly not to overlook those men who first originated and brought into existence the present form of co-operation.

The United Board sympathetically considered this and appointed a small sub-committee to work in conjunction with the Rochdale Society, to inquire into the matter so that the question could be considered by the Congress. No doubt by the time Congress takes place this committee will be in a position to submit some form of recommendation.

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**LEGAL MATTERS.**

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**42. COPYRIGHT RULES OF THE UNION.**

Some three or four years ago the attention of the Union was called to the fact that a society in Ireland had adopted and registered a code of rules which were an infringement of the copyright rules of the Union. Action was immediately taken by the Union, both the society and the printer of the rules

being communicated with, pointing out the infringement and calling upon them to acknowledge our copyright. The latter at once acknowledged liability and came to terms, the society however declined to acknowledge any responsibility and questioned our claim to the copyright. The Co-operative Union therefore had no alternative but to enter an action against the society to protect its copyright.

This was delayed for some time so as to give the society an opportunity of coming to an arrangement, but no settlement was offered. The case was eventually heard before the Master of the Rolls in the Dublin Courts on 24th and 25th July, 1912, when, after a lengthy hearing, judgment was given in favour of the Union against the Kilmore, Aughtim, and Killucan Dairy Society Limited, as follows:—"that the book of rules published by the defendants in the statement of claim is an infringement of the copyright of the plaintiffs in the book of rules entitled 'Rules of the A B Productive Society.' The defendants must pay the plaintiffs' costs."

It will be seen, therefore, that the Union has established by law its claim to the copyright of the Model General Rules, and we trust that no further necessity will arise for similar action to be taken.

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## UNIVERSITY EDUCATION.

### 43. THE SCHOLARSHIPS AT ORIEL COLLEGE.

The next examination for one of the scholarships founded by the co-operative movement at Oriel College, Oxford, as memorials of the late Judge Hughes and Edward Vansittart Neale, should in the ordinary course take place during 1914, but this examination will have to be postponed, as the income from the investment realises only £80 per annum and the value of the scholarship is £100, therefore in order to make up the the deficiency the scholarships must remain vacant for one year.

The present Hughes scholar is Mr. A. W. Facer, and the Neale scholar, elected last year, is Mr. O. C. Ellington.

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## BENEVOLENT FUNDS.

### 44. THE BLANDFORD MEMORIAL.

The subscription to this fund at Portsmouth Congress amounted to £82. 16s. 6d., to this amount must be added £6. 6s. collected at the P.S.A. meeting on Whit Sunday, making a total of £89. 2s. 6d. Of this amount £20 was devoted to the award of travelling scholarships in connection with the

examination of the Educational Department. These scholarships were awarded to Mr. A. Oldroyd (Heckmondwike) and Mr. S. B. Fraser (Edinburgh).

The sum of £68. 16s. 1d. was used for the purpose of purchasing an operating table for the Royal Portsmouth Hospital. The presentation of the table was made by the President of the Congress (Mr. W. Openshaw) on Thursday, 9th January, 1913, our deputation was received by several representatives of the Hospital, and the chairman of the committee conveyed the hearty thanks of his Board for the handsome gift.

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## CONNECTION WITH OTHER BODIES.

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### 45. FOREIGN CONGRESSES.

(See Appendix X., page 213.)

The Foreign Congresses have been attended by representatives of the Co-operative Union. Their reports will be found in the Appendix:—

Place.	Date.	Representative.
Austria (Graz).....	June .....	Messrs. R. R. Chappell and A. Whitehead.
Belgium (Jolimont) .....	September .....	Mr. H. Archer.
Denmark (Odense) .....	June .....	Mr. H. Westbury.
Finland (Uleåborg) .....	June .....	Mr. J. Butcher.
France (Tours) .....	December .....	Messrs. J. Deans, H. J. May, and A. Whitehead.
Germany (Berlin).....	June .....	Mr. J. E. Kilburn.
Netherland (Rotterdam)..	October .....	Mr. T. Horrocks.
Norway (Frederikshald) ..	June .....	Mr. A. Purdie.
Sweden (Upsala) .....	June .....	Mr. B. Williams.
Switzerland (Interlaken)..	June .....	Mr. W. Clayton.

### 46. THE TRADES UNION CONGRESS.

(See Appendix XI., page 234.)

The Trades Union Congress was held at Newport (Mon.), on 2nd September, 1912, and following days. Mr. W. Bryant (Western Section) attended as the representative of the Co-operative Union and has made a report, which is submitted in the Appendix.

## 47. THE NATIONAL UNION OF TEACHERS.

(See Appendix XII., page 235.)

The Annual Conference of the National Union of Teachers took place during Easter week, 1913, at Weston-super-Mare. The Co-operative Union was represented by Mr. R. R. Pryune of the South-Western Section, whose report appears in the Appendix.

## 48. THE WOMEN'S GUILDS.

(See Appendix XIII., pages 236 to 250.)

The usual summary of the reports sent in by the women's guilds in England, Scotland, and Ireland is submitted in the Appendix. The Co-operative Union made the following grants to the respective guilds, viz.:—English, £300; Scottish, £100; Irish, £15. A statement of the receipts and expenditure appears in their reports.

## 49. THE INTERNATIONAL CO-OPERATIVE ALLIANCE.

(See Appendix XIV., pages 251 to 253.)

The Co-operative Union has kept in close touch with the International Co-operative Alliance through its representatives on the Central Committee—Messrs. Deans, Mc.Innes, and Whitehead. A meeting of the Central Committee was held at Copenhagen (Denmark), on 9th and 10th August, 1912, when the general business was transacted. The meeting was attended by your representatives, also by Mr. W. Maxwell, representing the Scottish Wholesale Society, and by Mr. Aneurin Williams the remaining British representative.

The Ninth International Congress will this year be held in Glasgow, on 25th to 28th August inclusive, at which it is expected a large number of British co-operators will be present as well as a good representation from other countries.

The work of the International Alliance is increasing rapidly, its effect being felt all the world over, as is evidenced by the communications arriving at the London Office daily.

In the Appendix will be found a statement showing the financial position of the Alliance and also the number of countries which are now affiliated to it.

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# CONGRESS.

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## 50. CONGRESS REGULATIONS.

The following regulations for the guidance of Congress Reception Committees as to Congress Finances have been adopted, viz.:—

(1) The sum of £1,000 from the funds of the Co-operative Union will be placed at the disposal of the Reception Committee, but this can only be used in payment of expenses incurred in accordance with these regulations.

(2) It is expected that the local society entertaining Congress will make a substantial grant, and that the sum of £150 will be received from the English Co-operative Wholesale Society; and when the Congress is held in Scotland, a similar donation may be expected from the Scottish Wholesale Society.

(3) The Co-operative Union will act as treasurer of the fund, to whom all donations should be sent, and will pay all accounts, which should be forwarded by the Central Office as received by the local secretary after being duly examined.

(4) Expenses incurred on account of the following may be charged to the grant made by the Union, viz. :—

- (a) Hire of the necessary rooms for sittings of Congress, inquiry office, writing room, public meetings, exhibition, and luncheon rooms.
- (b) Exhibition: Fitting up and decorating exhibition; general lighting; police, fireman, and all necessary labour.
- (c) Inquiry Office: Fitting up with necessary tables, &c.
- (d) Luncheons: Supplying luncheon to the delegates on the three days of Congress. (Should not exceed 2s. per head.)
- (e) Music: Band for Exhibition; music for public meetings, International Session, Educational Session, and Sunday service.
- (f) Printing: Posters, guide book, handbook, handbills, stationery, &c., for writing room, and bill posting.
- (g) Doorkeepers for Congress hall.

(5) It is understood that expenses of representatives on the Reception or Sub-committees will be paid by the societies appointing them; but the expenses of any representative appointed by the committee to undertake special work may be charged against the Reception Fund.

(6) Expenses incurred on behalf of the following must be defrayed from funds outside the grant made by the Co-operative Union, viz. :—

- (a) Congress Excursion.
- (b) Entertainment of delegates, except luncheon on the three days of Congress.
- (c) Central Board luncheon.

(7) If it is found when the Congress is over that the funds mentioned above are insufficient, the Sectional Board will be expected to make an appeal in the section to clear off the deficit.

(8) The first meeting of the Reception Committee shall be convened by the board of the section in which the Congress is to be held, and shall consist of representatives from the following :—

- (a) Sectional Board.
- (b) Local society.
- (c) Co-operative Wholesale Society (four), and when in Scotland, Scottish Co-operative Wholesale Society (four).



(d) Women's Co-operative Guild (two).

(e) Co-operative Productive Federation (one).

The committee, constituted as above, shall have power, if thought necessary, to invite representatives from other societies in the section in which Congress is held.

## 51. THE CONGRESS OF 1914.

We have received applications for the Congress of 1914 from Belfast and Dublin societies.

We appointed a deputation consisting of Messrs. T. Horrocks (Assistant Secretary) and R. Fleming to visit the places with a view to ascertaining the available accommodation, the following is their report:—

### (1) BELFAST.

The Ulster Halls, in which it is recommended that Congress might be held, are spacious and well-appointed. The main hall has a seating accommodation of—area, 1,000; gallery, 400; platform, 400. There are two minor halls, with seating capacity of 350 and 300 respectively, which would be available for inquiry room, writing room, and committee purposes, and there is excellent cloak room accommodation.

In the vicinity there are other large halls (including the local society's own) suitable for luncheons, public meetings, &c.

There is no one hall sufficiently large to accommodate the exhibition. It is suggested, however, by the Belfast Society that, if divided into three sections, the exhibition might be housed in the Wellington Halls (Y.M.C.A.), where the main hall (80 feet by 60 feet), gymnasium (78 feet by 50 feet), and the minor hall (70 feet by 30 feet) might be available for the purpose.

The city is well provided with hotel and private lodging accommodation.

### (2) DUBLIN.

The principal public hall available for Congress sittings is the Rotunda, which is circular in shape, well-furnished, and well-lighted. It has a seating capacity of—area, 1,000; gallery, 300; platform, 300. There are two large minor halls which would suit for luncheon purposes, and two small halls which would serve for inquiry office, correspondence and committee rooms.

As the Rotunda is used as a picture-house it may not be available for evening meetings, in which case it is recommended that recourse be had to the Round Room at the Mansion House, which is provided with seating accommodation for—area, 1,000; gallery, 300; platform, 300. The Round Room would also be available, as an alternative to the Rotunda, for Congress sittings.

There are two halls available for the exhibition, both very spacious and well-lighted, viz.:—(1) The Royal Dublin Society's Central Hall at Ballsbridge, which is the principal show place of the city, and which is provided with a railway siding, and (2) The Rotunda Skating Rink which adjoins the Rotunda Halls, and with which it is connected by private entrance.

The city has excellent hotel and private lodging facilities.

## OBITUARY.

### 52. DECEASED CO-OPERATORS.

The following is a list of co-operators who have died since last Congress, notice of whose death has appeared in the Co-operative Journals:—

1912.

	Page.		Page
Ashforth, T. H., Corbridge . . . . .	1149	Hume, A. O., Norwood . . . . .	985
Ashley, C., Kettering . . . . .	1378	Huntington, J. F., Bristol . . . . .	679
Bardsley, A., Manchester . . . . .	1525	Husband, A. C., Belfast . . . . .	1015
Barker, J., Clayton (Yorks.) . . . . .	391	Jackson, —, Streatham . . . . .	1608
Bateman, Mrs., Long Eaton . . . . .	1060	Kershaw, A. W., Halifax . . . . .	1139
Blackburn, B., Batley Carr . . . . .	1217	Mackenzie, J., Newcastle-on-Tyne	1625
Boyes, R., Birkenshaw . . . . .	382	Maffi, A., Italy . . . . .	391
Broadbent, J., Huddersfield . . . . .	537, 541	McDonald, L., Dumbarton . . . . .	900
Broadberry, C., Grantham . . . . .	809	Mew, Mrs. G. H., Enfield Highway	1466
Burden, R., Chipping Norton . . . . .	1075	Morrell, A., Mossley . . . . .	1069
Cliff, A. A., Wellingborough . . . . .	1238	Morrissey, Mrs. M. A., Toxteth . .	1474
Crowther, G., Birkenhead . . . . .	969, 972	Moses, C., Luddenden . . . . .	1066
Crowther, T., Bradford . . . . .	1621, 1643	Powell, Mrs., Handsworth . . . . .	1376
Dale, G., Halifax . . . . .	1023	Price, F., Leicester . . . . .	563
Dicks, J., Salisbury . . . . .	1643	Proctor, T., Newcastle . . . . .	1372
Dixon, R., Wallsend . . . . .	1425	Radestock, M., Germany . . . . .	65
Elmes, T., Brighton . . . . .	448	Ridyard, J., Failsworth . . . . .	1602, 1621
Fairbrother, Mrs. J., Long Eaton	1060	Scholes, Mrs., Oldham . . . . .	1154
Fields, J. W., Colne . . . . .	1536	Scott, A. E., Dublin . . . . .	1105
Fox, A., Leigh . . . . .	909	Sheard, J., Batley . . . . .	1516
Grice, C., Jarrow . . . . .	780	Smith, C., Walker . . . . .	1520
Grundy, F., Manchester . . . . .	1028	Talbot, W. M., Batley . . . . .	1530, 1547, 1553
Hainsworth, B., Queensbury . . . . .	1498	Taylor, A., Hartlepoons . . . . .	1055
Harwood, G., M.P., Bolton . . . . .	1435	Threapleton, W. J. C., Leeds . . . .	1044
Harrison, R., Manchester . . . . .	1057	Threlfall, T., Longsight . . . . .	1150
Haysom, C., Blaina . . . . .	1384	Twining, Miss L. . . . .	1314
Hetherington, J., Carlisle . . . . .	1273	Vickers, F., Mansfield . . . . .	386
Hill, J., Pendleton . . . . .	1421, 1426	Warwick, J., North Shields . . . . .	1560
Hind, T., Leicester . . . . .	1366, 1373	Wilkinson, M., Harton . . . . .	1644
Hind, Mrs. T., Leicester . . . . .	1466	Wilson, J., Faversham . . . . .	1223
Hodgson, J. H., Fylde . . . . .	952	Winkle, A., Pendleton . . . . .	793, 836
Hodson, W., Leigh . . . . .	1616	Winter, T., Crook . . . . .	1067
Holden, J., Middleton . . . . .	709, 746	Wood, Mrs., Melton . . . . .	518

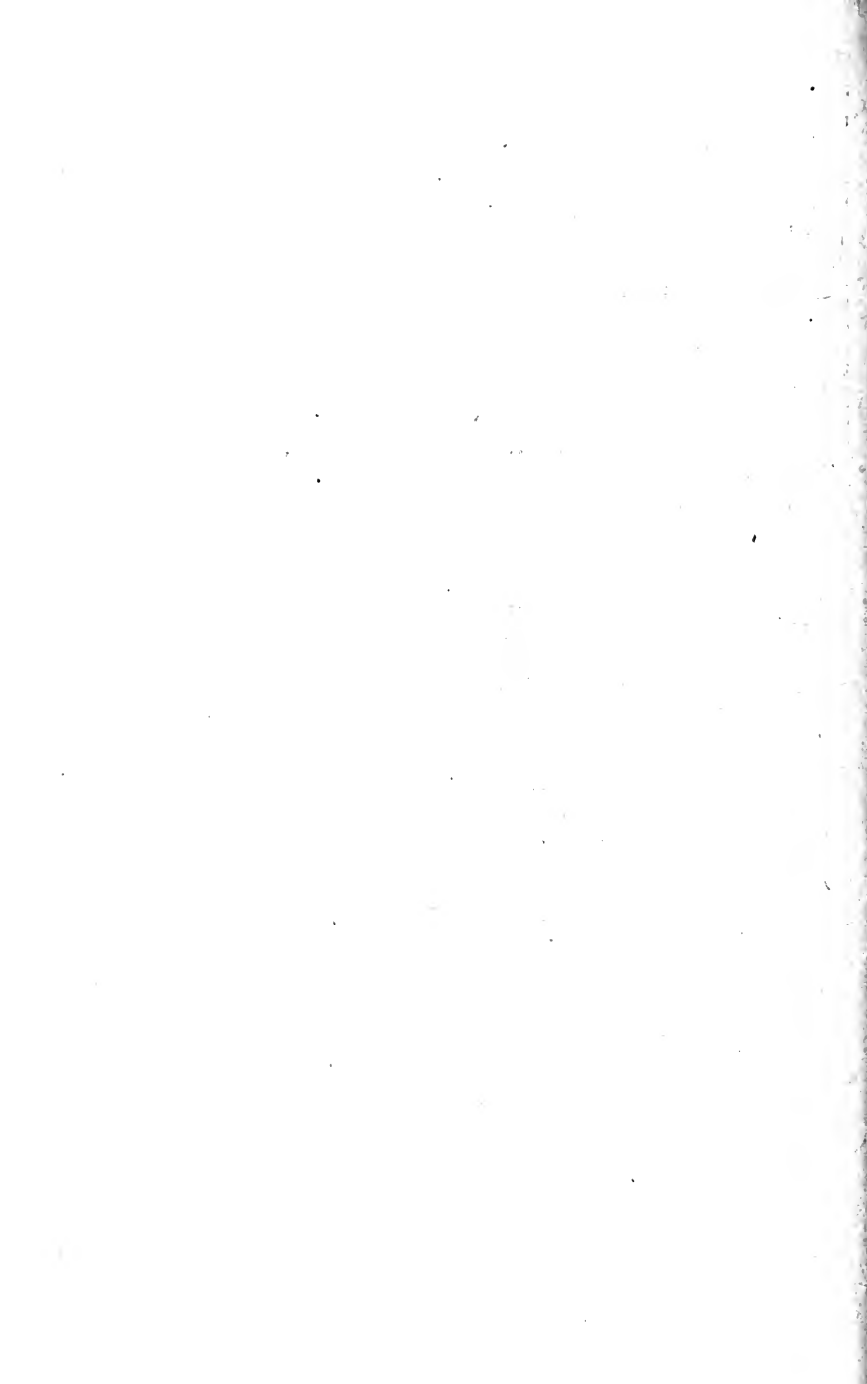
1913.

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Allott, R., Gomersall .....	164	Rees, J., Ton .....	203
Bailey, D., Birmingham ....	67, 73, 89	Romussi, C., Italy .....	357
Blake, W. E., Newcastle . . . . .	113	Slater, Mrs., Blaydon .....	344
Burgess, A., Glasgow.....	262, 263	Spittle, Mrs., Aylesbury .....	344
Carr, J., Bolton .....	348	Taylor, E. T., Lowestoft .....	464
Earl, J., Moulton ... ..	293	Tucker, E., Twerton-on-Avon ....	331
Harrison, T. W., Mytholmroyd ..	203	Uttley, W., Leeds .....	112, 174
Hawksley, R., Mansfield .....	229	Walker, C. A., Prestwich .....	21
Holmes, —, Gilford (Co. Down)..	21	Walker, W., Gomersal .....	164
Johnson, J., Gateshead.....	385, 429	Whitehead, W., Radcliffe .....	60, 79
Kaltofen, E., Saxony.....	357	Williams, A. H., St. Annes-on-Sea.	33
Mort, S., Eccles .....	194	Wood, E., Halifax .....	112, 129

The following have appeared in the *Scottish Co-operator* :—

1912.

	Page.		Page.
Whyte, Robert, Leven Reform ..	319	Barr, John, Glasgow Eastern ....	1042
M'Laren, L., Kilbarchan .....	333	Henderson, Mrs. W., Kilbirnie ..	1042
Falconer, S., St. Cuthbert's ....	345	M'Dougall, A., Vale of Leven....	1076
Smith, A. Miller, S.C.W.S. ....	368	Martin, John, S.C.W.S. ....	1102
M'Pherson, J., S.C.W.S. .. . . .	425	Archibald, James, Dalmpuir ... ..	1112
Watson, Robert, S.C.W.S. ....	441	Common, J. S., Edinburgh Print- ing Society .....	1184
M'Geachan, H., Cambuslang ....	441	Murray, Robert, Barrhead .....	1193
Young, Wm., Troon ... ..	466	Glass, Mrs. Andrew, Perth .....	1197
Smith, George, Tranent .....	525	Taylor, John, S.C.W.S.....	1216
Carrick, Peter, S.C.W.S. ... ..	546	Hall, Mrs., Kilbarchan.....	1235
M'Kenzie, D., Cumbernauld ....	549	M'Kay, John, Bellshill ..17— Vol. XXI.	
Murphy, H., Lanark and S.C.W.S.	562	Paterson, Mrs., S.C.W. Guild ....	29
M'Kinlay, Francis, Kilbirnie ....	567	Shiels, M., Cowlares and U.C.B.S.	107
Hempseed, James, Clydebank ....	571	Black, James, Avonbank .....	113
Ewart, George, Penicuik . . . . .	596	Patterson, James, S.C.W.S. ....	152
Leith, George, Aberdeen .....	628	Gibb, Mitchell, Grangemouth....	160
M'Donald, Isaac, Dumbarton		Lennox, John, Camelon .....	160
Equitable and S.C.W.S. ....	680	Niven, Mrs., Avonbank.....	162
Clark, James, Hawick .....	688	Burgess, Albert, Co-operative Insurance Society .....	202
Galloway, James, Dysart . . . . .	786	M'Clure, Alex., Shettleston .....	203
Narry, James, Hawick... ..	848	Sinclair, Wm. H., S.C.W.S.....	203
Robertson, Homer, St. George and U.C.B.S. . . . .	881	M'Lean, Archd., Coatbridge.....	226
M'Culloch, Hans, Dumbarton		Thorburn, George, Vale of Leven	250
Equitable.....	930		
Clelland, Robert, Clydebank ....	1020		



*PROPOSED ALTERATION*

OF THE

**RULES**

OF THE

**CO-OPERATIVE UNION LIMITED.**

## PRESENT RULES.

### RULE 15.

(c) Delegates from societies members of the Union which subscribe to its funds not less than the amount required by Rule 10 (2).

Each society entitled to appoint delegates under clause (c) shall be entitled to send delegates to Congress as under:—Societies with a membership not exceeding 1,000, one delegate; societies with a membership exceeding 1,000, one delegate for each 1,000 members or fraction thereof up to 6,000. The maximum number of delegates which may be appointed to represent any one society shall not exceed six.

(d) A society consisting of other societies shall be allowed such number of delegates as the United Board or Central Board may authorise.

### RULE 18.

Each delegate representative of Conference Association, or member of the Central Board, shall have one vote, and each society entitled to send a delegate to Congress shall have one vote for each 1,000 members on which it contributes payment at the rate prescribed in Rule 10, clause (2). The full voting power of a society under this rule may be exercised by one delegate sent by such society, if no additional delegates are sent, but if more than one delegate is appointed (to any number not exceeding six), then the voting power to which the society is entitled may be distributed amongst such delegates not exceeding six in number.

### RULE 26.

(3) The candidate must be a member of some society, member of the Union, belonging to the sectional district for which he is nominated, and resident in the section, and must have been a member of the society by which he is nominated for the twelve months previous to his nomination.

## SUGGESTED ALTERATIONS.

### RULE 15.

(c) Delegates from societies members of the Union which subscribe to its funds not less than the amount required by Rule 10 (2).

Each *distributive* society entitled to appoint delegates under clause (c) shall be entitled to send delegates to Congress as under:— Societies with a membership not exceeding 1,000, one delegate; societies with a membership exceeding 1,000, one delegate for each 1,000 members or fraction thereof up to 6,000. The maximum number of delegates which may be appointed to represent any one society shall not exceed six.

(d) A society consisting of other societies, *and societies not subscribing upon the basis of membership but whose subscriptions are fixed by the United Board in accordance with Rule 10 (2)*, shall be allowed such number of delegates as the United Board or Central Board may authorise.

### RULE 18.

Each delegate representative of Conference Association, or member of the Central Board, shall have one vote, and each *distributive* society entitled to send a delegate to Congress shall have one vote for each 1,000 members on which it contributes payment at the rate prescribed in Rule 10, clause (2). *The United Board shall decide the number of votes to which societies other than distributive shall be entitled.* The full voting power of a society under this rule may be exercised by one delegate sent by such society, if no additional delegates are sent, but if more than one delegate is appointed (to any number not exceeding six), then the voting power to which the society is entitled may be distributed amongst such delegates not exceeding six in number.

### RULE 26.

(3) The candidate must be a member of some society, member of the Union, belonging to the sectional district for which he is nominated, and resident in the section, *but need not be a member of the society by which he is nominated.*

The following amendment has been sent in by the Irish Executive:—

(3) The candidate must be a member of some society, member of the Union, belonging to the sectional district for which he is

## PRESENT RULES.

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### *B. Voting Papers—*

(6) From the nomination papers shall be prepared voting papers, of which one shall be sent to each society, member of the Union, which has contributed to its funds the sum required by Rule 10 during the Congress year preceding, and which shall respectively contain the names of all the candidates nominated for the sectional district in which the society is situate, arranged in alphabetical order, and of the society by which he is nominated, retiring members to be denoted by asterisk, subject to the provisions next following:—

II. The voting paper shall contain the name and the place of residence of each candidate, and a statement signed by the General Secretary that the persons whose names are contained therein have been duly nominated as candidates for the section in which the paper is to be used, and that it contains the names of all persons so nominated.

### **RULE 40.**

(1) During the intervals of the meetings of the United Board, the operations of the Union shall be conducted by a body to be called the Office Committee, which shall be appointed by and from the members of the United Board, and shall consist of one member from each Sectional Board.

### **RULE 59.**

(4) No society can nominate more than one candidate who must be a member of some society, member of the Union, belonging to the association for which he is nominated. He must be a member of the society by which he is nominated. Should any nominated candidate be a member of more than one society in different districts, he shall have the choice of the district in which he prefers to stand election, but no candidate shall go to the poll in more than one district.



## SUGGESTED ALTERATIONS.

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nominated, and resident in the section; also he must have been for twelve months immediately preceding nomination a member of some society member of the Union, but need not be a member of the society by which he is nominated.

### *B. Voting Papers—*

(6) From the nomination papers shall be prepared voting papers, of which one shall be sent to each society, member of the Union, which has contributed to its funds the sum required by Rule 10 during the Congress year preceding, and which shall respectively contain the names of all the candidates nominated for the sectional district in which the society is situate, arranged in alphabetical order, retiring members to be denoted by asterisk, subject to the provisions next following:—

II. The voting paper shall contain the name and the place of residence of each candidate, and a statement signed by the General Secretary that the persons whose names are contained therein have been duly nominated as candidates for the section in which the paper is to be used, and that it contains the names of all persons so nominated. *It shall not contain any statement of or reference to the nominating society.*

### RULE 40.

(1) During the intervals of the meetings of the United Board, the operations of the Union shall be conducted by a body to be called the Office Committee, which shall be appointed by and from the members of the United Board, and shall consist of one member from each Sectional Board, *except the North-Western, which shall appoint two.*

### RULE 59.

(4) No society can nominate more than one candidate who must be a member of some society, member of the Union, belonging to the association for which he is nominated, *and resident in the district, but need not be a member of the society by which he is nominated.*

## PRESENT RULES.

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### RULE 60.

(4) No society can nominate more than one district candidate, who must be a member of the society by which he is nominated, and must be a member of some society, member of the Union, situate in the district for which the nomination is made. Any person nominated as candidate in more than one electoral district shall have the choice of the district in which he prefers to go to the poll; but no candidate shall go to the poll at the same election in more than one electoral district.

## SUGGESTED ALTERATIONS.

The following amendment has been sent in by the Irish Executive:—

(4) No society can nominate more than one candidate who must *have been for twelve months immediately preceding nomination* a member of some society member of the Union, belonging to the association for which he is nominated, *and resident in the district, but need not* be a member of the society by which he is nominated.

### RULE 60.

(4) No society can nominate more than one district candidate, *who must be resident in the district, but need not* be a member of the society by which he is nominated, and *he* must be a member of some society, member of the Union, situate in the district for which the nomination is made.

The following amendment has been sent in by the Irish Executive:—

(4) No society can nominate more than one district candidate, *who must be resident in the district, but need not* be a member of the society by which he is nominated, and *he* must *have been for twelve months immediately preceding nomination* a member of some society, member of the Union, situate in the district for which the nomination is made.

# APPENDIX.



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# Appendix to the Report of Central Board.

## I.—LIST OF SOCIETIES WHICH HAVE FAILED TO SUPPLY PARTICULARS FOR THE STATISTICS OF 1912.

ARRANGED IN THEIR RESPECTIVE SECTIONS.

(See Report 2, page 65.)

### IRELAND (8).

Ballinagleragh.  
Cahermoyle.  
Drumaness.  
Dunraymond.

Glenanne.  
Keady.  
Shamrock.  
Springfield.

### MIDLAND SECTION (29).

Anstey.  
Avalon Boot and Shoe (Rothwell).  
Blue Lias (Stockton).  
Brassington.  
Brington.  
Brixworth.  
Cheadle (Staffs.).  
Church Lench.  
Cosby.  
Edwinstowe.  
Halesowen and Hasbury.  
Harlestone.  
Loughborough Working Men's.  
Markfield.  
Napton

Pailton.  
Pleasley Works.  
Quorndon.  
\*Radcliffe-on-Trent.  
Sapcote  
Southam.  
Stratford-on-Avon.  
Sutton Bonnington.  
Tibshelf.  
Tideswell.  
Wednesbury Old.  
Whitchurch.  
Woodborough.  
Worcester Hamper and Basket Makers.

### NORTHERN SECTION (2).

Northallerton Corn Mill.

| Stanhope-in-Weardale.

## NORTH-WESTERN SECTION (29).

Allerton.	Foxdale (Isle of Man).
Altofts.	Hoddesdon.
Bagslate.	*Linthwaite.
*Brierfield.	Millgate.
Blackburn—Excelsior.	Mytholmroyd.
*Broadbottom.	Nelson Self-Help.
Bromborough Pool.	*Northowram Coal.
Broughton-in-Furness.	Port Nant.
Castleford and Allerton.	Riccall.
Cawl Terrace.	Settle.
*Chirk Green.	Settrington.
*Chisworth.	Sheffield Trade Union Sheep Shear Manufacturing.
Conisbro'.	Smallbridge Conservative.
Darwen Provident	*Whitehough.
Farnley.	

## SCOTTISH SECTION (33).

*Arbroath—West Port.	Forth Provident.
Banchory.	Freuchie Equitable.
*Buckhaven.	Gallatown.
*Carnoustie Equitable.	Greengairs.
Carstairs Junction.	*Hamilton Baking
Carronhall and Kinnaird.	Huntley.
Carronshore Baking.	Law.
Chryston.	Lennoxton.
Crieff.	Lerwick.
Edenvale.	Millport.
Elgin.	Montrose Baking and Grocery.
Falkland.	Plains.
Forfar Coal.	Rutherglen Victualling and Baking.
„ Free Trade Saving.	Scottish Guild of Handicrafts.
„ Northern.	Springfield.
„ West Port.	Strathisla.
„ West Town.	

## SOUTHERN SECTION (24).

Childe Okeford.	Hampton and New Hampton.
Co-operative Institute (London).	Hitchin.
Euston.	Lavenham.
Forton Coal (Gosport).	Mere and District.
Garden City Co-operators.	Middleton Stoney.
Greenwich Bread and Flour.	Norwood Gardeners.

SOUTHERN SECTION—*continued.*

Railway Clearing House.	Terling.
Romsey.	Tiptree.
Sharnbrook.	Tring.
South London General.	Waltham.
Steeple Aston.	Woodbridge.
Surbiton and Long Ditton.	Woodworkers (Letchworth).

## SOUTH-WESTERN SECTION (3).

Bath.	Crewkerne.
-------	------------

## WESTERN SECTION (10).

Cwmavon.	Margam.
Cwmgorse.	Penrhiwceiber.
Duffryn (Mountain Ash).	Phoenix-Nantyglo.
Ferndale.	Tortworth.
*Garndiffaith and Varteg.	Treorky.

## SUMMARY.

Ireland .....	8
Midland Section .....	29
Northern Section.....	2
North-Western Section .....	29
Scottish Section .....	33
Southern Section.....	24
South-Western Section .....	2
Western Section .....	10
Total, 1912 .....	137
„ 1911 .....	118
Increase .....	19

Societies marked \* have since sent in their statistical returns, but the particulars were received too late for inclusion in the statistics.

## II. FARMING.

(See Report 6, page 69.)

N.B.—Societies holding less than ten acres are not included.

(a) *By Societies.*

Society.	County.	Acreage.		Capital.	Interest.	Rent.	Result of Year.	
		Owned by Society	Rented.				Profit.	Loss.
MIDLAND SECTION				£	£	£	£	£
Daventry.....	Northamptn	..	13	100	4	42	10	..
Derby ..	Derby ....	52	..	5189	207	..	..	..
Desborough ...	Northamptn	585	..	17000	612	..	386	..
Earls Barton...	Northamptn	36	..	2404	96	..	12	..
Enderby .....	Leicester ..	4	232	1180	46	345	33	..
Gainsborough ..	Lincoln ..	..	60	400	20	84	..	..
Hucknall Torkard	Nottingham	..	525	5409	210	680	..	673
Ilkeston .....	Derby .....	..	20	..	..	72	25	..
Kirkby-in-Ashfld.	Nottingham	..	100	1000	50	99	..	98
Langley Mill and Aldercar .....	Nottingham	..	84	1417	56	115	..	308
Leicester .....	Leicester ..	..	205	2000	100	256	..	235
Lincoln .....	Lincoln ..	437	150	24651	907	206	..	207
Long Buckby....	Northamptn	5	19	500	16	59	44	..
Long Eaton ...	Derby ....	21	363	2000	100	715	262	..
Market Harboro'..	Leicester ..	..	103	..	..	285	..	54
Nottingham ...	Nottingham	271	95	17114	592	120	..	569
Peterborough....	Northamptn	285	..	9391	..	..	..	..
Raunds .....	Northamptn	81	..	2150	86	..	61	..
Ripley .....	Derby .....	30	50	1094	..	200	..	310
Shepshed .....	Leicester ..	..	12½	..	..	36	..	..
Tamworth .....	Stafford ..	82	190	7990	300	209	419	..
NORTHERN SECTION								
Ashington Equit.	Northumbld	..	63	172	18	74	103	..
<sup>a</sup> Bedlington .....	Northumbld	9	97	4262	..	143	‡	‡
Birtley.....	Durham ..	..	415	4830	215	674	819	..
Bishop Auckland	Durham ..	..	50	565	..	110	185	..
Boldon.....	Durham ..	10	..	1178	55	..	29	..
Cambois .....	Durham ..	..	10	..	..	17	34	..
Chester-le-Street	Durham ..	..	212	1345	48	320	15	..
Cleator Moor .....	Cumberland	..	36	475	..	93	..	35
Consett.....	Durham ..	200	..	2038	68	131	30	..
Cornforth and Coxhoe.....	Durham ..	34	..	1769	88	..	23	..
Darlington .....	Durham ..	..	66	700	..	151	134	..
Derwent Flr. Mill.	Durham ..	..	144	1004	..	220	80	..
Hartlepoons.....	Durham ..	210	17	17352	400	70	..	..
Haswell .....	Durham ..	..	56	250	12	78	53	..

‡ No separate accounts kept. <sup>a</sup> Figures for 1911.



## FARMING.

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Society.	County.	Acreage.		Capital.	Interest.	Rent.	Result of Year.	
		Owned by Society	Rented.				Profit.	Loss.
<b>NORTHERN SECTION</b> — <i>continued.</i>								
New Brancepeth..	Durham ..	..	16	£ ..	£ ..	£ 21	£ 5	£ ..
Newcastle-on-Tyn.	Northumbld	122	..	10109	..	..	†	†
Ryhope&Silksw'th	Durham ..	..	40½	350	17	111	†	†
Seaton Delaval ..	Northumbld	..	247	2294	114	356	269	..
Sherburn Hill....	Durham ..	..	..	600	15	140	297	..
Sunderland .....	Durham ..	420	..	17139	766	..	..	1516
Tow Law.....	Durham ..	10	..	376	†	†	†	†
West Pelton ....	Durham ..	33	..	2476	86	..	30	..
<b>NORTH-WESTERN SECTION</b> —								
Barnsley British..	York .....	..	79	..	..	80	†	†
Batley .....	York .....	..	98	2732	90	172	..	385
Birkenshaw....	York .....	..	22	171	7	49	..	26
Blackley .....	Lancaster..	7	16	764	30	56	29	..
Bolton .....	Lancaster..	44	..	4000	133	..	†	†
Bradford (City of)	York .....	18	30	1800	72	57	†	†
Brightside and Carbrook .....	York .....	72	..	3278	112	..	..	64
Burnley .....	Lancaster..	105	..	9400	391	..	..	269
Colne .....	Lancaster..	..	10	..	..	30	†	†
Dalton-in-Furness	Lancaster..	9½	9¾	..	..	31	†	†
Failsworth .....	Lancaster..	26	..	4074	146	58	..	96
Farnworth and Kearsley .....	Lancaster..	15	..	937	..	..	†	†
Hepworth .....	York .....	..	12	23	1	17	..	18
Huddersfield ....	York .....	..	20	..	..	23	†	†
Hyde .....	Chester....	..	15	..	..	40	4	..
Kirkby-in-Furness	Lancaster..	40	..	3223	..	..	†	†
Leeds .....	York .....	81	..	6480	260	..	..	554
Millom.....	Cumberland	34	137	1785	60	197	295	..
Nelson .....	Lancaster..	41	62	3909	137	150	..	130
Pendleton .....	Lancaster..	..	44	228	10	81	25	..
Silsden.....	York .....	35	78	3528	100	170	102	..
Skipton .....	York .....	..	37	..	..	74	9	..
Winnington ....	Chester....	..	11	..	..	25	6	..
York.....	York .....	..	63	100	5	142	†	†
C.W.S., M'chester.	Lancaster..	320	..	21317	654	..	(b)576	..
<b>SCOTTISH SECTION</b> —								
Bannockburn ....	Stirling....	30	..	1344	40	..	30	..
Dunfermline ....	Fife .....	..	504	5892	195	1118	2720	..
Tranent .....	Haddington	214	123	12713	439	240	420	..
Walkerburn.....	Peebles....	..	40	740	..	32	..	30
<b>SOUTHERN SECTION</b> —								
Banbury .....	Oxford ....	107	..	8002	278	..	..	32
Berkhamsted ....	Herts .....	14	..	3356	143	..	..	11

† No separate accounts kept. b Before debiting interest on share capital.

Society.	County.	Acreage		Capital.	Inter est.	Rent.	Result of Year	
		Owned by Society	Rented.				Profit.	Loss.
SOUTHERN SECTION	<i>—continued.</i>			£	£	£	£	£
Chippenham ....	Wilts.....	..	10	..	..	28	†	†
Chipping Norton.	Oxford ....	160	40	6350	215	35	..	37
Harwich, Dovercourt, & Parkestone .....	Essex ....	..	148	1772	20	115	..	232
Haverhill.....		Suffolk ....	297	22	6850	118	52	†
Ipswich .....	Suffolk ....	347	..	17330	693	..	304	1342
Sawston .....	Kent.....	..	42	..	..	53	..	..
Sheerness Econ...	Kent.....	74	134	5257	210	136	212	..
Trowbridge .....	Wilts.....	..	25	..	..	90	..	..
SOUTH-WESTERN SECTION—								
Plymouth .....	Devon ....	261	80	24571	405	225	..	656
Torquay .....	Devon ....	..	45	50	..	200	*	*
WESTERN SECTION—								
Cwmbach ....	Glamorgan	..	180	550	22	150	..	62
Total .....	.....	5288½	5828½	332799	10290	10458	8090	7947

‡ No separate accounts kept. \* Took possession December, 1912.

† Took possession September, 1912.

(b) *Farming Societies.*

SOUTHERN SECTION	—			£	£	£	£	£
Assington .....	Suffolk ....	..	233	1890	40	111	146	..
WESTERN SECTION—								
Coln St. Aldwyns	Gloucester	..	575	3000	..	191	..	60
Total.....	.....	..	808	4890	40	302	146	60

### III.—A BRIEF ACCOUNT OF THE AGRICULTURAL ORGANISATION SOCIETY: ITS HISTORY, AIMS, METHOD, AND WORK.

(See Report 7, page 70.)

#### HISTORY.

The society was formed in 1901 by the amalgamation of the British Agricultural Organisation Society and the National Agricultural Union.

#### NATURE AND OBJECTS.

The society exists for the purposes of advocating the principles of co-operation amongst agriculturists generally, and giving advice and assistance in the formation and organisation of properly registered co-operative agricultural societies in suitable districts in England and Wales.

The society is non-party, it does not trade, and makes no profit. Until 1909 it was supported entirely by voluntary contributions, but in that year a grant from the Small Holdings Account to the society by the Board of Agriculture for a period of three years from 1st April, 1909, was sanctioned by the Treasury. This grant is given in consideration of the work being done to encourage co-operation among the small holders created by the Small Holdings Act of 1908, and was subject to certain conditions affecting the management of the society, provision being made for the representation of the Board of Agriculture on the committee. In 1911 further official recognition was given the society by the decision of the Development Commissioners to recommend the Treasury to make an annual substantial grant to the society for the furtherance of agricultural co-operation, provided a scheme of reconstruction was carried out on certain lines. The Treasury approved, and, pending this reconstruction, an interim grant of £3,000 was sanctioned.

The scheme of reconstruction of the Agricultural Organisation Society above referred to has now been carried through. A new society has been formed under Section 20 of the Companies (Consolidated) Act, 1908. The society retains the old title. The memorandum of articles of the new society sets out the objects and works of the new society, and provides that it shall be purely a non-trading body. The membership consists of individual subscribers of at least £1 per annum, corporate bodies, and representative members of non-incorporate bodies. The directors of the society are styled the Governors. The first Governors, who will hold office until 1st April, 1914, are appointed jointly by the Board of Agriculture and the Development Commissioners. The following is a complete list of the first Board of Governors :—

Mr. R. A. Yerburgh, M.P., President of the Society.

The Earl of Shaftesbury, K.P., K.C.V.O., Chairman of the Governors.

Mr. F. D. Acland, M.P.

Mr. Philip Burt.

Mr. Charles Bathurst, M.P.

Mr. R. J. Cheney.

Mr. S. Bostock.

Mr. H. L. Fairfax Cholmeley.

Mr. W. Fitzherbert-Brockholes, D.L.

Mr. J. C. Corbett.

Mr. Rupert Ellis.	Lord Strachie.
Mr. H. Jones Davies.	The Hon. Edward Strutt.
Mr. Cyprian-Knollys.	Mr. A. Whitehead.
Mr. Duncan McInnes, J.P.	Mrs. Roland Wilkins.
Mr. George L. Pain.	Colonel Robert Williams, M.P.
Mr. Abel H. Smith.	Sir James Wilson, K.C.S.I.
Mr. Clement Smith.	

Following the holding of the first annual general meeting of the society after 1st April, 1914, the Board is to consist of 36 Governors chosen as follows :—

Elective (including the President) .....	18
Appointed by the Board of Agriculture .....	12
"    "    County Councils Association .....	2
"    "    Co-operative Union .....	2
Co-opted by the Governors .....	2
	—
	36

#### PROGRESS OF THE SOCIETY.

The progress of the work of the Agricultural Organisation Society is best shown in the statistics of the affiliated agricultural co-operative societies as given below.

#### AFFILIATED SOCIETIES.

Year.	Number.	Membership.	Turnover.
			£
1901 .....	25 .....	517 .....	9,467
1902 .....	41 .....	1,094 .....	16,274
1903 .....	72 .....	3,245 .....	38,909
1904 .....	98 .....	4,926 .....	136,677
1905 .....	123 .....	7,439 .....	221,524
1906 .....	137 .....	8,700 .....	375,000
1907 .....	163 .....	10,650 .....	615,523
1908 .....	281 .....	16,350 .....	749,000
1909 .....	321 .....	19,500 .....	860,000
1910 .....	396 .....	24,000 .....	1,053,322
1911 .....	439 .....	31,020 .....	1,331,083

These figures include 201 small holdings land renting societies renting a total acreage of 10,110 acres, with an approximate membership of 9,300.

These societies are entirely self-supporting and self-governed. They become affiliated to the parent society by the payment of a small affiliation fee—twopence per member per annum—which entitles them to many benefits. The societies have the whole of the knowledge and experience of the central society at their disposal; they are advised in matters of policy, they are helped with their accounts, and generally rendered assistance in the co-ordination of their work with the movement as a whole.

## HOW THE WORK OF THE SOCIETY IS CONDUCTED.

Whenever, by correspondence or otherwise, it is ascertained there is an interest in agricultural co-operation in a given district, an offer is made to send down an organiser to address a meeting with the idea of stimulating that interest, and, at the same time, of ascertaining what particular form of co-operative effort would best meet the demands of the district. The following are some of the principal points dealt with at such meetings :—

- (a) The need for better organisation in agriculture.
- (b) The formation and management of agricultural co-operative societies and credit banks.
- (c) The advantages of co-operation in relation to—
  1. The purchase of requirements.
  2. The marketing of produce.
  3. The acquisition of land for small holdings.
  4. The provision of capital through credit societies.
- (d) The establishment and management of egg depôts, and milk, butter, bacon, and cheese factories.

Other forms of work include—

The publication of the *Agricultural Organisation Society Journal*.

The issue of leaflets and reports.

The carrying through of the details connected with the registration of societies.

The assisting of the smaller societies with their books, accounts, and returns.

The settling of disputes between societies.

The attending of conferences of all kinds whenever there is a chance of furthering agricultural co-operation thereby.

The summoning of conferences to discuss matters where the principles of agricultural co-operation can be supplied to the benefit of agriculture.

## HOW THE WORK IS BEING REORGANISED TO MEET THE INCREASING DEMANDS ON THE SERVICE OF THE SOCIETY.

The rapid growth of the agricultural organisation movement and the increasing demand for assistance in developing old societies and forming new ones has called for decentralisation of the society's work. This has been met by a scheme of branch devolution. In those districts where the movement has taken the greatest hold separate branches of the Agricultural Organisation Society have been formed, with a resident staff of organisers furnished from the head office, but acting under the guidance of a local committee. Every effort is made to insure that the local committees shall be as representative as possible of agriculture and its allied interest in the locality. Representation is given to the affiliated societies, to county councils, to the agricultural colleges in the area, to the local sections of the Co-operative Union (distributive), to the railway companies serving the district, as well as

to the Agricultural Organisation Society committee. There are three of these branches at present in being, viz., the Southern Counties branch, covering the counties of Wilts., Dorset, Hants., and the Isle of Wight, with headquarters at Salisbury; the North-Eastern branch, covering the counties of Northumberland, Durham, and Yorks., with headquarters at York; and the North Wales branch, covering the six counties of North Wales, with headquarters at Holyhead. Other branches are under consideration, and it is in contemplation to form in all from fifteen to twenty branches to cover the whole of England and Wales. It is expected that the bulk of the general work of organising and supervising societies will be able to be done through these branches, and the head office can then concentrate on the work of general policy, the supervising of branches, the training of organisers, and the providing of experts for the more technical branches of co-operation, such as the formation of co-operative milk depôts and bacon factories, the organisation of wool industry in the interests of the sheep farmer, motor transit, marketing of produce, the revision of the accounts of affiliated societies, &c.

#### THE CLASSES AFFECTED BY THE SOCIETY'S WORK.

The Agricultural Organisation Society appeals to all agriculturists, large or small. To the large farmer it points out that though now, owing to the size of his business, he may be able to buy on comparatively good terms, yet that he must be able to do still better if his orders are bulked with those of many others similarly placed, and that by combination purchasing is ensured at wholesale prices, quality guaranteed, and they are not at the mercy of the many middlemen who stand between them and the manufacturer. In regard to the disposal of produce, attention is drawn to the savings that could be effected by combination for sale and transport, the advantages of a co-operative auction market, and the various ways in which rings and combinations formed by dealers to the detriment of farmers can be countered by co-operative efforts.

To the small farmer and the small holder the advantages to be gained by co-operation are more obvious, the Agricultural Organisation Society points out to them that by this means alone they can hope to buy and sell on equal terms with the larger farmers

To the allotment holder it is pointed out that even he can gain in respect of his purchases of seeds, manures, &c., by co-operation, and how a large combination of allotment holders in a district has frequently been the means of inducing the landlord to grant a reduction of rent in consideration of the allotment land being let to one society rather than to numerous tenants of small plots.

#### SOME SPECIAL FEATURES OF THE SOCIETY'S WORK.—THE MARKETING OF FRUIT AND MARKET GARDEN PRODUCE.

The home producer is still lamentably behind his competitor from abroad in his methods of marketing this class of produce, especially does this apply

to the small market gardener and small holders. This arises from four main causes—

1. The want of knowledge how to pick, grade, pack, and market produce to meet the requirements of the markets.
2. Absence of collective marketing arrangements.
3. Want of an outlet of such a nature as to ensure the producer would be honestly dealt with and obtain the best returns for his produce.
4. Want of knowledge where to obtain accurate knowledge regarding the many markets and the salesmen to whom produce can be safely consigned.

The Agricultural Organisation Society contends that all these difficulties can be overcome by co-operative organisation, and it has on its staff a fruit and market garden expert, whose services are specially directed to this end. A satisfactory beginning has been made, but the work is of great magnitude, and there is a big field to cover. A scheme is on foot to organise co-operative dépôts in all the principal markets of the kingdom, through which the various co-operative producing societies can dispose of their produce. In connection with this scheme it will be possible to have a bureau of information capable of issuing advice as to needs and requirements of different markets, and to organise the regular despatch of produce to the different localities in accordance with the demands.

#### AGRICULTURAL CREDIT.

It is generally recognised that efforts should be made to develop agricultural credit on co-operative lines, and the need becomes daily greater in view of the multiplication of small holders. The Agricultural Organisation Society has assisted in the formation of a number of credit societies on the Raiffeisin system, which have done good, but many more must be established before the problem of agricultural credit is solved. The established societies have been of more service to small holders than to the small farmers. It is suggested that the latter are averse to the principle of unlimited liability, which is the essence of the Raiffeisin system. To meet this difficulty an alternative set of model rules have recently been prepared, providing for liability limited by share capital.

The extension of credit societies on a large scale necessitates the provision of some means to enable societies to obtain loans for the purpose of making advances to their members. As a result of some recent negotiations between the Board of Agriculture and the principal joint stock banks of the country the latter have expressed themselves as willing to assist the credit movement and, under certain conditions, to advance money to properly registered co-operative credit societies on favourable terms. It is hoped that this arrangement may give a welcome stimulus to the movement.

#### DAIRYING.

Butter production as a co-operative industry, save in isolated districts, will never be of much importance, so far as England is concerned, because of

the good outlet there is for whole milk, but the organisation of milk depôts, provided with up-to-date machinery for pasteurising and also with cheese-making plant, is of the greatest importance. The Agricultural Organisation Society has been instrumental in the formation of co-operative dairy societies of this nature. Among the most successful may be mentioned the Croxden Dairy Association Limited, the Dovedale (Derbyshire) Dairy Society, the Eastern Counties Dairy Farmers' Co-operative Society, the Wensleydale (Yorkshire) Pure Milk Society, the Scaford (Leicestershire) Dairy Society, the Wiltshire Farmers Limited, and the Cheshire Milk Producers' Depôts Limited. Through these societies it has been possible to bring the producer closer to the consumer, and to regulate supplies and avoid the overflowing of the market without raising the price to the consumer. The turnover of the Wiltshire Farmers Limited for the first half of 1912 was £66,000. There is scope for an almost unlimited extension of effort in this direction. Efforts are also being made by organisation to bring about an improvement in milk production by the means of milk records and improvements in stock.

#### EGGS AND POULTRY.

Many societies have been started for the collection, grading, and disposal of eggs and poultry. Owing to the falling off in the quantity of eggs imported the present time is particularly opportune for an extension of effort in this direction. The Framlingham (Suffolk) and District Co-operative Society, formed by the Agricultural Organisation Society in 1903, sold for its members in 1911, 3,922,000 eggs at a value of £16,000. Under the joint auspices of the Agricultural Organisation Society and the National Poultry Organisation Society, in 1910 an egg and poultry demonstration train toured through parts of South Wales with most gratifying results. The organisation of this industry secures better prices for the producer and a more reliable article for the consumer.

#### PURCHASE OF REQUIREMENTS.

Buying retail and selling wholesale is a common practice amongst farmers generally. Co-operative purchasing societies place wholesale terms at their members' disposal, and also secure for them guarantee of purity and quality in the commodities purchased.

The extent to which the farming community has suffered, and is suffering, owing to the inferior quality of seeds, fertilisers, &c., sold by many of the private firms dealing in agricultural requirements is almost incalculable. Both large and small farmers experience this trouble, and in this direction alone co-operative societies can effect immense savings on behalf of their members. The figures at the beginning of this article show the extent to which this part of the movement is growing, but there is much need for a greatly increased number of such associations.

#### CENTRAL TRADING BOARD.

In order to place at the disposal of the co-operative trading societies the fullest benefits of joint action a central trading board has been created, con-



sisting of direct representation of the larger trading societies, provision being made for the grouping of the smaller societies to obtain indirect representation. This board will discuss all questions relating to the trading side of the movement as a whole, and, in addition, will arrange for bulk purchases in certain commodities on behalf of the societies represented. It will also act as a medium for enabling the governors of the Agricultural Organisation Society to obtain the considered opinion of the trading societies on questions of organisation affecting that side of the movement.

#### SMALL HOLDINGS SOCIETIES.

That the success of the small holdings movement depends on co-operation cannot be questioned. The small holder working on a small acreage must look for a greater yield per acre than the average farmer. This involves more intensive cultivation, requiring more capital per acre, and the marketing of the produce is more complicated. Every saving in the cost of production is of the utmost importance to this class. Co-operation can help the small holder through combined purchase of requirements, the co-operative holding of agricultural implements, teams of horses, &c., cheap credit through credit societies, and the profitable disposal of produce in bulk through co-operative depôts. The Agricultural Organisation Society has assisted in the formation of nearly 200 small holdings co-operative societies, but there is still much work to be done before the small holders of the country fully realise the benefits of co-operative working.

#### THE WOOL INDUSTRY.

Wool from foreign countries and the Colonies is carefully sorted, graded, and packed, and then placed on the London Wool Market in large lots of a given quality where buyers from all over the world compete for its purchase and the highest prices are realised. Home-grown wool is only sorted to a limited extent; it is in many cases badly packed, and is generally sold through a local dealer or at one of the country wool fairs. It is contended that if the English sheep farmers would combine and establish co-operative depôts for wool sorting and packing they could place their wool on the market at much better advantage and save the profits of the middlemen. The Agricultural Organisation Society has been investigating the matter, and the appointment of an expert organiser to deal with the subject is under consideration. It is hoped to tackle the problem on broad lines in the year 1913.

#### BACON FACTORIES.

The success of the Danish system of co-operative bacon factories has created an interest in the subject in this country, and a desire to establish bacon factories owned and managed by British farmers. A co-operative bacon factory is in process of erection at Hitchin, and the West Sussex Farmers' Union has approached the Agricultural Organisation Society for assistance in carrying through a similar scheme for Chichester and the surrounding district. A society has been registered and the necessary preliminaries are well under weigh.

## LIVE PIG INDUSTRY.

As an alternative to a bacon factory scheme, which involves considerable capital (from £15,000 to £20,000), some of the Agricultural Organisation Society's affiliated societies have turned their attention to the disposal of their members' live pigs. The Agricultural Organisation Society has placed the societies in touch with some of the large distributive co-operative societies in the Midlands, and, as a result, a steady trade has been built up between these two sides of the co-operative movement to the satisfaction of both parties.

## THE CO-OPERATIVE DISTRIBUTIVE MOVEMENT.

It is the aim of the Agricultural Organisation Society to keep its affiliated societies in touch with the distributive co-operative movement wherever any advantage can be gained thereby. The Co-operative Wholesale Society is a buyer on a very large scale of agricultural produce for distribution amongst the co-operative branch stores scattered all over the country, whilst many of these latter also buy from other sources to a considerable extent. To aid in bringing these two sides of the co-operative movement in closer relationship, the Agricultural Organisation Society has on its staff an organiser who has had extensive experience in the distributive co-operative movement, and who devotes his attention specially to this work. The friendliest relations exist between the Co-operative Union (the present body of the distributive movement) and the Agricultural Organisation Society, and interrelations between the affiliated societies of both bodies are steadily increasing. The Co-operative Union is represented on the board of governors of the Agricultural Organisation Society.

## INSURANCE.

In order that the advantages of co-operation in connection with all kinds of insurance might be at the disposal of agriculturists, the Agricultural Organisation Society promoted the formation, as a separate body, of the Agricultural and General Co-operative Insurance Society. This body is formed on a sound actuarial basis. It undertakes all the usual forms of insurance business, but the dividend on share capital is confined to 5 per cent; any additional profits, after making due provision for a reserve fund, are credited to its clients in the form of a bonus on business done. The society has been working for four years; during the first three years the annual bonus amounted to 25 per cent, and in 1911 to 35 per cent. In addition, the Agricultural Organisation Society's affiliated societies are accepted as agents for the Agricultural and General Co-operative Insurance Society and allowed the usual insurance commission of 15 per cent. One of the Agricultural Organisation Society societies has earned in this way over £200 in one year.

These are some of the directions in which the Agricultural Organisation Society has tried and is trying to benefit the agricultural community. Considerable progress has been made, but the committee feel that still only the fringe of the subject has been touched, but the work has been limited by the resources at the command of the society. The passing of the Development

Fund and Road Improvement Act, with the decision of the Development Commissioners to recommend the Agricultural Organisation Society be given a substantial grant for the furtherance of agricultural co-operation, and the concurrence of the Board of Agriculture and the Treasury with this recommendation, has encouraged the board of governors to hope that it will now be possible to tackle all the problems presented on national lines and within a few years to build up a system of organised co-operative effort throughout the country equal in efficiency to any similar development on the Continent.

Whatever legislative measures may be introduced with a view of improving the condition of the agricultural industry it is certain the agriculturists themselves must also adopt a system of self-help by, in the first place, acquiring the very latest knowledge with regard to the production of crops; and, in the second place, by placing the business side of their calling on a thoroughly sound commercial footing through organised co-operative effort.

The agricultural colleges and county councils can render assistance in the one direction and the Agricultural Organisation Society in the other, both aided by the funds which the Development Fund and Road Improvements Act has provided for the general assistance of agriculture.

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## IV.—LIST OF INDUSTRIAL AND PROVIDENT SOCIETIES REGISTERED DURING THE YEAR 1912.

(See Report 11, page 75.)

### I.—ENGLAND AND WALES.

ABBREVIATIONS.—C means Co-operative; F, Equitable; I, Industrial; L, Land; and P, Provident. "Limited" is understood after every name, and "Society" where A (Association) is not added.

County.	No.	Name of Society.	Registered Office.
London . . . . .	5363	Camberwell Conservative Club .	1, Brunswick-square, Camberwell, S.E.
Lancs. . . . .	5364	Manchester Jewish C. . . . .	220, Bury New-road, Salford, Manchester
Gloucester . . . .	5365	Gloucester Farmers . . . . .	Albion House, King- street, Gloucester.
Glamorgan..	5366	Cardiff Workers' C. Garden Village.	4, Park-place, Cardiff.
Lancs. . . . .	5367	Burnley Small Holders' A . . . . .	3, Standish-st., Burn- ley.
London . . . . .	5368	Indian Catering . . . . .	16, Gray's Inn-road, W.C.
Somerset . . . .	5369	Street Tenants . . . . .	39, High-st, Street, Somerset.
Northumbrlnd.	5370	United Service Club (Newcastle- on-Tyne and District).	3, Market-street, New- castle-on-Tyne.
Notts. . . . .	5371	Keyworth Small Holders. . . . .	House of Mr. Wm. Doleman, Key- worth, Nottingham.
Hants. . . . .	5372	Milton Unionist Club . . . . .	Station-rd, New Mil- ton, Hants.
Hants. . . . .	5373	Newchurch and District Agricul- tural C.	"Beaulieu," Borth- wood, Sandown, Isle of Wight.
London . . . . .	5374	Tower Housing . . . . .	Dacre House, Arun- del-st., Strand, W.C.
Lancs. . . . .	5375	Manchester and District C. Laundries.	Lytham-st, Church- st., Newton Heath, Manchester.
Durham . . . .	5376	West Boldon Bank House Work- ing Men's Social Club and Institute.	Bank House, West Boldon, East Bol- don, Co. Durham.
Durham . . . .	5377	Easington Colliery Club and Institute.	22, Seventh-street, Easington Colliery, Castle Eden, Co. Durham.
London . . . . .	5378	Rural Co-partnership Housing Trust.	4, Tavistock-square, W.C.
Durham . . . .	5379	Dowden Working Men's Club and Institute.	4, School-st., Seaham Harbour, Co. Dur- ham.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Glamorgan ..	5380	Caerphilly C. Garden Village ....	29, Cardiff-road, Caerphilly, Cardiff.
Glamorgan ..	5381	Ynysybwł C. Garden Village ....	17, Church-st., Ynysybwł, Pontypridd.
Glamorgan ..	5382	North-West Anglesey C. ....	Dwygir, Rhosgoch, Anglesey.
Cumberland ..	5383	West Cumberland Working Men's Club and Institute.	33, New South Watts street, Workington.
Yorks.....	5384	Holderness Live Stock Improvement A.	4, Parliament-street, Hull.
Lancs.....	5385	Taylor-Mills Development and Investment.	87, Talbot-rd., Blackpool.
Dorset.....	5386	Buckland Newton and District Farmers' C.	Cross Roads Farm, Pulham, Dorchester.
Kent .....	5387	Faversham Agricultural Co-operators.	2, Brogdale Road, Ospringe, Faversham.
Lancs.....	5388	Co-operative Land Bank .....	45, Heathfield-road, Liverpool.
London .....	5389	Garden Suburb Builders .....	6, Bloomsbury-square W.C.
Middlesex ....	5390	Willesden Independent Labour Party Club and Institute.	137, High street, Harlesden.
Pembroke ....	5391	Granston and District Egg Collecting Depôt.	Tregwynt, Letterston Pembrokeshire.
Glamorgan....	5392	Llangynwyd District Smallholder A.	Glanllynfi, Maesteg-road, Llangynwd, Glamorganshire.
Essex .....	5393	Barking Smallholders' and Allotment Holders' C.	2, East-street, Barking.
Essex .....	5394	Goodmayes, Chadwell and District Constitutional Club.	70, Kinfauns - road, Goodmayes, Ilford.
Worcester ....	5395	Hedgwick.....	Hedgwick, Far Forest, Rock, Worcester.
Flint .....	5396	Grosvenor Working Men's Social Club.	Jubilee-st., Shotton, Queens Ferry, Flint.
Dorset.....	5397	Poole Housing A .....	44, High-st. Poole.
Cambridge ....	5398	Girton and District Small Holders' C.	House of Mr. E. M. Eayrs, The School House, Girton, Cambridge.
Lincoln .....	5399	Moulton Whaplode and Weston Agricultural C.	House of Mr. A. W. Noble, Carrington-road, Moulton Seas End, Spalding.
London .....	5400	Bakers', Confectioners', and Allied Traders' Co-operation.	Botolph House, Eastcheap, Gracechurch-street, E.C.
Surrey.....	5401	Carshalton Allotments .....	The Wrythe Nursery, West-street, Carshalton.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Norfolk . . . . .	5402	Outwell Small Holders. . . . .	House of G. W. Bennett, Roslin House, Rectory-rd., Outwell, Wisbech.
Lincoln . . . . .	5403	Sutton Bridge Constitutional Club.	Club House, Sutton Bridge, Wisbech.
Lincoln . . . . .	5404	Lindum Small Holders' A . . . . .	30, Tentercroft-street, High-st., Lincoln.
London . . . . .	5405	United Motorists' C . . . . .	1, Berners-st., Oxford-street, W.
Durham . . . . .	5406	Winlaton and District Social Club and Institute (converted from Company Limited).	49, Front - street, Winlaton. Blaydon-on-Tyne, Co. Durham.
Yorks. . . . .	5407	Hebden Bridge and District Farmers' A.	Carr Farm, Hebden Bridge.
London . . . . .	5408	Otford Small Holders . . . . .	4, Tavistock-square, W.C.
Middlesex . . . . .	5409	Hampstead Heath Extension Tenants.	Temple Fortune House, Hampstead Way, Finchley-rd., N.W.
Durham . . . . .	5410	Shotton and District Workmen's Social Club and Institute.	Albion House, Front-street, Shotton Colliery, Castle Eden, Co. Durham.
Wilts. . . . .	5411	No Man's Land and District Agricultural Trading.	School House, Normanland, Lyndhurst, Hants.
Wilts. . . . .	5412	East and West Harnham Small Holdings and Allotment.	"Watersmeet," Harnham, Salisbury.
Cheshire . . . . .	5413	Cheshire Milk Producers' Depôt..	Crewe Gates, Crewe.
Wilts. . . . .	5414	Mere and District Egg and Poultry.	Dewes House, Salisbury-street, Mere, Wincanton, Somerset.
Herts. . . . .	5415	Knebworth Tenants . . . . .	"Hazel Elm," Deards End, Knebworth, Stevenage.
Durham . . . . .	5416	Weardale Farmers' A. . . . .	Mayfield, Wolsingham, Co. Durham.
Yorks. . . . .	5417	York City Brass Band Club and Institute.	63 and 64, Aldwark, York.
Kent . . . . .	5418	Greenhithe Conservative Working Men's Club.	The Hollies, Greenhithe, Kent.
Leicester . . . . .	5419	Long Clawson Dairy . . . . .	The Dairy, Long Clawson, Melton Mowbray.
Hants. . . . .	5420	Christchurch Conservative Club..	18, Bargates, Christchurch.
Devon . . . . .	5421	Polsloe and Priory Conservative Club.	97 and 98, Park-rd., Heavitree, Exeter.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
London .....	5422	Motor Cab Co-operators .....	39, Gerrard-street, Soho, W.
Carnarvon ....	5423	Rivals C. ....	Llanaelhaearn, Chwi- log, Carnarvon.
Cheshire ... ..	5424	Macclesfield Trades' Hall L. ....	9, Chatham-street, Macclesfield.
Kent .....	5425	Wigmore and Small Holders' C. Colony.	Wigmore Estate Office, Hoath-lane, Chatham.
Cheshire .....	5426	Hoylake Conservative Club .....	The Quadrant, Hoy- lake Birkenhead.
London .....	5427	Datchet Co-partnership and Allot- ment.	4, Tavistock-square, W.C.
Warwick.....	5428	Coventry Sentinel C. Press.....	7a, Broadgate, Covent- ry.
Glamorgan....	5429	Merthyr C. Garden Village .....	46, Glebeland-street, Merthyr Tydvil.
Wilts. ....	5430	Wanborough District Agricul- tural C.	House of Mr.G. Gibbs, Burycroft, Wan- borough, Swindon.
Durham . ....	5431	Playgoers' Social Club & Institute	54, Ocean-rd., South Shields.
Wilts. ....	5432	Redlynch and District Agricul- tural Trading.	Newhouse Dairy Farm, Redlynch, Salisbury.
Dorset.....	5433	West Moors and District Farmers' Club.	Highfield, Denewood- road, West Moors, Wimborne.
Durham .....	5434	Relton Terrace Workman's Club and Institute.	4, Relton-terrace, Chester-le-st., Co. Durham.
Durham .....	5435	South Shields Small Holders ....	49 Northcote-street, South Shields.
Hants .....	5436	Eastleigh Unity Club .....	130,Southampton-rd., Eastleigh, Hants.
Warwick.....	5437	Allotments and Small Holdings Association of England.	55, Temple Row, Birmingham.
Hants. ....	5438	Fareham District Allotments and Small Holdings.	"Beecroft," Bridge- mary, Fareham.
Cheshire .....	5439	Marple, Chinley and District Farmers' Trading.	Smithfield, Brabyns Brow, Marple, Stockport.
Glamorgan....	5440	Colliery Garden Villages .....	3, Park-place, Cardiff.
Durham . ....	5441	Haswell Plough and Ludworth Working Men's Club and Institute.	The Club House, Plough-terrace, Haswell, Sunder- land.
Brecon . ....	5442	Crickhowell Unionist Working Men's Club.	Beaufort Chambers, Crickhowell, Bre- con.
Cornwall.....	5443	St. Breward and District C. ....	West Cottage, St. Breward, Bodmin.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Cumberland .	5444	Penrith Farmers' A. ....	Corn Market, Penrith.
Flint. ....	5445	Maelor (Flintshire) Agricultural C.	House of Mr. L. Huntbach, Tybroughton, Whitchurch, Salop.
Bucks.....	5446	Haddenham Small Holders .....	London House, Haddenham, Thame.
Northumbrld.	5447	Waterford Workmen's Social Club and Institute.	2 and 3, Beresford-rd., Seaton Sluice, Seaton Delaval, Northumberland.
Herts. . . . .	5448	Herts. and Beds. C. Bacon Factory.	Hitchin.
London .....	5449	C. Tyre (and General) A. ....	Pembroke House, 133, Oxford-street, W.
Yorks. . . . .	5450	Calder Vale Agriculturalists Trading.	Elland Mills, Elland.
Glamorgan ..	5451	Gorseinon and District Co-partnership Housing.	Rutland House, Angel street, Swansea.
Glamorgan....	5452	Beehive C. ....	65, Hermon-rd., Caerau, Bridgend.
Lancs.....	5453	Fairfield Tenants .....	160, Market-street, Droylsden, Manchester.
London .....	5454	Millwall and Cubitt Town Unionist Club.	45, Glengall-road, Cubitt Town, Isle of Dogs, E.
Dorset .....	5455	Sturminster Newton and District Farmers.	Plumber Farm, Sturminster, Newton, Dorset.
Dorset .....	5456	Handley and District Agricultural C.	House of Mr. H. Roy Bartley, Dean-lane, Handley, Salisbury.
Stafford .....	5457	Perry Barr Small Holdings and Allotments.	136, Wellhead-lane, Perry Barr, Birmingham. . .
Durham .....	5458	Heighington and District Agricultural C.	Low West Thickey, New Shildon, Co. Durham.
Durham .....	5459	South Hetton Workmen's Social Club and Institute.	Clarence-street, South Hetton, Sunderland.
Warwick.....	5460	Henley-in-Arden Auction Sales ..	House of Mr. King, High-st., Henley-in-Arden, Birmingham.
Warwick.....	5461	Coventry Garden Suburbs .....	2, Daimler-road, Coventry.
Durham .....	5462	South Shields National Unionist Workmen's Club.	28, Frederick-street, South Shields.
Essex . . . . .	5463	Burnham-on-Crouch Constitutional Club.	High-st., Burnham-on-Crouch, Essex.
London .....	5464	Co-partnership Garden Suburbs ..	6, Bloomsbury-square, W C.



County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
London . . . . .	5465	National Estates Bank . . . . .	41, Cheapside, E.C.
Durham . . . . .	5466	Bishop Auckland and District Farmers' A.	Red Barns, Bishop Auckland.
London . . . . .	5467	Petersfield Co-partnership Hous- ing and L.	4, Tavistock-square, W.C.
Nottingham . . . . .	5468	Mansfield Small Holders . . . . .	20, Southwell-road, Mansfield.
Glamorgan . . . . .	5469	Cwmgorse and District Industrial C.	The Stores, Gwaun- caegurwen, Glam- organ.
London . . . . .	5470	Members' Petrol Supply . . . . .	16, Howick-place, Westminster, S.W.
Durham . . . . .	5471	Ferryhill Station Workmen's Club and Institute.	5, Front-street, Ferry- hill Station, Ferry- hill.
London . . . . .	5472	Melvin Hall C. Housekeeping and Service (Golders Green).	29, Newman-st., W.
Northumbriand. . . . .	5473	Croft Social Club and Institute . .	Club House, Wood- street, Blyth.
Middlesex . . . . .	5474	Willesden and Harlesden Branch of British Socialist Party Work- ing Men's Club and Institute.	84, Strode-rd., Willes- den Green, N.W.
Carmarthen . . . . .	5475	Abergwendraeth Conservative Club	Club Premises. Tumble, Llannon, Car- marthenshire.
Leicester . . . . .	5476	Market Harborough Great and Little Bowden and District Unionist Club.	The Lilacs, Market Harborough.
Flint . . . . .	5477	Rhyl and District C. . . . .	Aled House, 57, Wel- lington-rd., Rhyl.
Sussex . . . . .	5478	Steyning and District Unionist Club.	Club Premises, Steyn- ing, Sussex.
London . . . . .	5479	Leysdown Cottage . . . . .	35, Albemarle-street, Piccadilly, W.
Durham . . . . .	5480	Crowtrees Working Men's Social Club and Institute.	The Club House, Dur- ham-rd., Coxhoe, Co. Durham.
Hants. . . . .	5481	Cosham District Small Holdings and Allotments C.	33, Windsor-road, Cosham, Hants.
Anglesey . . . . .	5482	Mona and District Live Stock A.	Egg Depôt, High-st., Llangefni, Anglesey.
Glamorgan . . . . .	5483	South Wales Co-partnership Gar- den Suburbs.	4, Dumfries-place, Cardiff.
London . . . . .	5484	Fairfield Simplex Car A. . . . .	73, Rosendale-road, Dulwich, S.E.
London . . . . .	5485	South London Investment . . . . .	10, Lancaster-road, West Norwood, S.E.
Durham . . . . .	5486	Ferryhill Village Small Holdings..	37, Stephenson-street, Ferryhill Village, Ferry Hill.
Glamorgan . . . . .	5487	Swansea Valley Co-partnership Housing.	Estate Office, Glais- road, Clydach-on- Tawe, Glamorgan.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Denbigh ....	5488	Wrexham Tenants.....	The Priory, Wrexham
Glamorgan....	5489	Heol-y-cyw Conservative Club ..	Conservative Club, Broad-st., Heol-y- cyw, Bridgend.
Wilts. ....	5490	Winterslow Agricultural Trading	School House, Wint- erslow, Salisbury.
Sussex.....	5491	Chichester and District C. Bacon Factory.	The Bungalow, Apul- dram, Chichester.
Monmouth....	5492	Abercarn Co-partnership Housing	Estate Office, Aber- carn, Newport, Mon.
Lancs.....	5493	Oldham and District Farmers' Provender Supply.	Dickinson-street, Oldham.
Herts. ....	5494	Barnet Conservative & Unionist Working Men's Club.	14, Union-st, Barnet.
Middlesex ...	5495	Willesden Central Liberal Club ..	101, Chamberlayne Wood-rd., Willesden, N.W.
Derby ....	5496	Westhouses Workmen's Social Club and Institute.	The Club House, Alfreton-rd., West- houses, Derbyshire.
Glamorgan....	5497	Cardiff Depôt C. Savings Bank ..	26. Bute-terrace, Cardiff.
London .....	5498	Car Owners' Alliance.....	16, Howick Place, Westminster, S.W.
Kent .....	5499	Tonbridge and District Small Holders and Allotments	5/6, Priory-road, Tonbridge.
Glamorgan ..	5500	Welsh Garden Villages Invest- ment.	3, Park-place, Cardiff.
Somerset ...	5501	Wells and District C. ....	39, St. Cuthbert-st., Wells.
London .....	5502	Small Holders and Poultry Keepers' C.	147, Stroud Green- road, London, N.
Sussex.....	5503	Brighton and Hove Small Holders	Assembly Rooms, Livingstone - road, Hove, Brighton.
Glamorgan....	5504	Fforest Fach Owners.....	Gendros, Fforest Fach, Swansea.
Essex .....	5505	Wickford Small Holders' C.....	Broadway, Wickford, Essex.
Yorks .....	5506	Bradford Small Holders .....	143, Maperton-road, Bradford.
Somerset ...	5507	Milborne-Port Constitutional Club.	North-st., Milborne- Port, Sherborne.
London .....	5508	Anne Seymour .....	65, Knightsbridge, S.W.
Monmouth....	5509	Pengam Housing .....	Estate Office, Pengam, Cardiff.
London .....	5510	Capital C. ....	76, Barkworth-road, North Camberwell, Rotherhithe, S.E.
Wilts. ....	5511	Potterne and District Small Holding and Allotment.	House of James Mead, Chilisbury-lane, Potterne, Wilts.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
London .....	5512	Yacht Owners' Union .....	Putney Bridge Iron Works, Fulham, S W.
Northampton	5513	Burton Latimer Conservative and Unionist Club.	Club Premises, Church-st., Burton Latimer.
Glamorgan....	5514	Ninian Stuart Conservative and Unionist Working Men's Club.	15, Station - street, Treherbert, Rhondda, Glam.
Devon .....	5515	Budleigh-Salterton Co-partnership Housing.	1, Frewins, Budleigh-Salterton, Devon.
London .....	5516	Hadleigh Co-partnership Housing	4, Tavistock-square, W.C.
Kent .....	5517	Wigmore Gillingham and District Small Holders.	110, Napier-road, Gillingham, Kent.
Warwick ....	5518	Boldmere Hall and Club .....	Boldmere-rd., Wylde Green, Birmingham.
Westmorland..	5519	Appleby and District Conservative	Club Premises, Appleby.
Durham .....	5520	Horden Workmen's Social Club..	Club Premises, Edenstreet, Horden, Co. Durham.
Lancs. ....	5521	Farnworth Socialist Party .....	87, Peel-st., Farnworth, Lancashire.
Glamorgan ..	5522	Gilfach Goch Small Holdings and Allotments A.	37, High-st., Gilfach Goch, Bridgend.
Durham .....	5523	Haughton-le-Skerne Club and Institute.	Club House, Haughton-le-Skerne, Darlington.
Middlesex ....	5524	Hampstead Garden Suburb Record	The Institute, Central-square, Hampstead Garden Suburb, Hendon.
London .....	5525	West Southwark Reform Club and Institute.	163, Blackfriars-road, S.E.
Essex .....	5526	Clacton Unionist Club .....	Club Premises, Old-rd., Clacton-on-Sea.
Cambridge ....	5527	Linton Unionist Club .....	Club Premises, Linton, Cambridge.
Warwick ....	5528	Lillington Allotments A. ....	5, Farm-rd., Lillington, Leamington Spa.
Essex .....	5529	Custom House Constitutional Working Men's Club.	62, Coolfin-rd., Custom House, E.
London .....	5530	Borough of Woolwich Conservative Club.	1, New-road, Woolwich.
Warwick.....	5531	Walmsley and District Allotments and Small Holdings A.	Birch Holme, Walmsley-rd., Walmsley, Birmingham.
Yorks.....	5532	Golcar Socialist Club & Institute..	28, Cliffe Ash, Golcar, Huddersfield.
Yorks.....	5533	Knaresborough and District Dairy-men's C A.	Messrs. Titley & Paver, Crow's Office, High-st., Knaresborough.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Surrey . . . . .	5534	Southern Counties C. and Residential Small Holdings.	15, The Exchange, London-rd., Thornton Heath, Surrey.
Gloucester . . . .	5535	Marshfield Small Holdings and Allotments.	Cheyne House, Marshfield, Chippenham
Lancs. . . . .	5536	St. Andrew's Conservative Club, Wigan	Club Premises, Park-rd., Wigan.
Derby . . . . .	5537	Long Eaton I.L.P. and Institute.	41, Upper Wellington-street, Long Eaton, Nottingham.
Yorks. . . . .	5538	Paddock Socialist Club . . . . .	47, Brow-rd., Paddock, Huddersfield.
Warwick . . . . .	5539	Central Birmingham Unionist Club.	102, Bath Row, Birmingham.
London . . . . .	5540	Haggerston Conservative and Unionist Club.	258, Kingsland-road, N.E.
Lincs. . . . .	5541	National C. Managers' A. . . . .	17, St. Peter's Hill, Grantham.
Yorks. . . . .	5542	Greasbrough Smallholders . . . . .	2, Cross-street, Greasbrough, nr. Rotherham.
Glamorgan . . . .	5543	Ogmore Vale Garden Village . . . .	"Brynteg," Ogmore Vale, Bridgend
Carmarthen . . .	5544	Vale of Towy Dairy Farmers' C. . .	The Factory, Ffairfach, Llandilo, Carmarthenshire.
Cardiff . . . . .	5545	Blaenpennal and District Agricultural C.	Brynwichell, Blaenpennal, Tregaron, Cardiganshire.
Yorks. . . . .	5546	Leeds Labour Publishing Society.	10, Upper Fountains-street, Leeds.
Bedford . . . . .	5547	Cople and District Small Holders' C.	The house of Mr. J. L. Green, Cardington, Bedford.
Essex . . . . .	5548	Romford and District Small-Holders and Allotment Holders.	86, Marlborough-road, Romford.
Bedford . . . . .	5549	Greenfield and District Small Holders.	White House, Pulloxhill, Ampthill.
Yorks. . . . .	5550	Horbury Conservative & Unionist Working Men's Club.	Horbury, near Wakefield.
Northumbrld. . .	5551	Wallsend Constitutional Club . . . .	88, High-st., Wallsend.
Northumbrld. . .	5552	Borough of Tynemouth Unionist Club.	Albion-road, North Shields.
Glamorgan . . . .	5553	Mardy Athletic Club & Institute.	20 and 21, Royal Cottages, Mardy, Glamorgan.

County.	No.	Name of Society.	Registered Office.
II.—SCOTLAND.			
Argyll .....	14	Benderloch Agricultural .....	Ledaig, Argyllshire.
Wigtown ....	6	Stranraer and District C.....	23, King-st., Stranraer
Argyll .....	15	Taynuilt Agricultural C. ....	Taynuilt, Argyllshire.
Argyll .....	16	Ardgour Agricultural.....	The Manse, Ardgour.
Renfrew .....	51	Gourock and Greenock Tenants ..	Gamble Institute, Shore-st., Gourock
Ross .....	5	Black Isle Agricultural A. ....	Munlochy, Ross-shire.
Dumfries ....	17	Dumfries and Galloway Agricultural Trading.	98, Irish-st., Dumfries.
Edinburgh....	55	Scottish Poultry Produce Federation.	5, St. Andrew-square, Edinburgh.
Aberdeen ....	16	Tyrie and District Agricultural C.	Newseat, by Memsie.
Shetland ....	20	Sandwick Agricultural C.....	Sandwick, Shetland.
Fife .....	72	Valleyfield Tavern.....	Valleyfield Tavern, Valleyfield.
Fife .....	73	Jamphlars Tavern .....	Jamphlars Tavern, Jamphlars.
Orkney .....	21	Mid-Yell Agricultural C. ....	Mid-Yell, Shetland.
Wigtown ....	7	Whithorn Farmers' C. ....	Whithorn, Wigtown.
Inverness ....	12	Garrynamonie and District C. ..	Garrynamonie, Loch- boisdale.
Wigtown ....	8	Machars Farmers' C.A. ....	Ravenstone Mains, Whithorn.
Kincardine....	8	Mearns Beekeepers.....	Schoolhouse, For- down, Kincardine.
Bute .....	3	Arran South-end Agricultural C.	Clachaig, Kilmorie, Arran Bute.
Aberdeen ....	17	Vale of Alford Agricultural C. ..	Bank House, Alford.
Lanark .....	222	Glasgow Garden Suburb Tenants.	113, St. Vincent-st., Glasgow.
Elgin .....	5	Edinkillie Agricultural.....	Burntack, Elgin.
Inverness ....	13	Inverness Farmers' Dairy .....	6, Queen's Gate, In- verness.
Renfrew .....	52	Gourock Garden Suburb Tenants.	13, Hamilton-street, Greenock.

## III.—IRELAND.

Louth .....	1083	Louth and Meat Farmers' Dead Meat.	The Abattoir, Drogheda.
Wexford .....	1084	Templetown Pig and Cattle Suppliers.	Templetown.
Wexford .....	1085	Poulfier C. Pig and Cattle Suppliers.	Poulfier.
Wexford .....	1086	Bannow C. Pig and Cattle Suppliers.	Carrig-on-Bannow.
Wexford .....	1087	Mulrankin C. Pig and Cattle Suppliers	Mulrankin.
Armagh . ....	1088	Middletown and District C.....	Middletown.
Clare .....	1089	Cahiracon C. Agricultural. ....	Cahiracon, Emis.

County.	No.	Name of Society.	Registered Office.
IRELAND— <i>con.</i>			
Limerick .....	1090	Kilmallock Agricultural and Industrial.	Kilmallock.
Kilkenny .....	1091	Nore Valley C. Creamery.....	Greenan, Thomastown
Kerry .....	1092	Ballinascreena C. Creamery ....	Ballinascreena, Causeway.
Mayo .....	1093	Attymass C. Agricultural.....	Attymass, Ballina.
Mayo .....	1094	Carramore and Kilcommon C. Agricultural.	Knockalegan, Holly- mount.
Meath .....	1095	Drumconrath C. Agricultural. ..	Drumconrath.
Donegal .....	1096	Killybegs C. Agricultural.....	Killybegs, Donegal.
Limerick ....	1097	Bruree C. Creamery . . . . .	Lollera, Bruree.
Limerick ....	1098	Carnahalla C. Agricultural and Dairy.	Carnahalla, N.S.
Wexford... ..	1099	Ballymore C. Pig and Cattle Suppliers.	Montfield, Killinick.
Wexford.....	1100	Little Cullenstown C. Pig and Cattle Supplier.	Little Cullenstown.
Wexford.....	1101	Taghmon C. Pig and Cattle Suppliers.	Taghmon.
Wexford.....	1102	Marshalstown C. Pig and Cattle Suppliers.	Marshalstown.
Antrim .....	1103	Rasharkin C. Creamery .....	Rasharkin.
Wexford.....	1104	Craanford C. Pig and Cattle Suppliers.	Craanford.
Limerick ....	1105	Drombanna C. Creamery. ....	Drombanna.
Limerick ....	1106	Kilmallock C. Creamery .....	Kilmallock.
Fermanagh ...	1107	Whealt C. Store.....	Roscor, Carrigola, Belleek.
Dublin .....	1108	Irish Meat .....	84, Merrion-square.

## V.—LIST OF SOCIETIES DISSOLVED UNDER THE INDUSTRIAL AND PROVIDENT SOCIETIES ACT DURING 1912.

(See Report 12, page 77.)

### I.—ENGLAND AND WALES.

County.	No.	Name and Office of Society.	How Dissolved.
Berks .....	1276	Wittenham C. I and P., Long Wittenham, Berks.	Amalgamated.
London .....	2825	Norwood Co-operators, Co-operative Store, 36, Auckland Hill, West Norwood.	Final winding up.
Herts. ....	3210	High Barnet District C., Co-operative Stores, 3 & 5, Salisbury-rd., High Barnet.	Final winding up.
London .....	3509	Self-Help Cab Drivers, 19, Wharfdale-rd., Caledonian-rd., N.	By instrument.
Derby .....	3542	Long Eaton Mutual L., Cleveland-avenue, Nottingham-rd., Long Eaton.	By instrument.
Kent .....	4343	Edenbridge C., High-st., Edenbridge, Kent.	Final winding up.
London .....	4528	Somersetshire C. Slate Quarries, 21, Great Winchester-st., E.C.	Final winding up.
Sussex .....	4248	Wadhurst and District Agricultural C., Church Gate House, Wadhurst, Sussex.	Transferred engagements.
Leicester ....	4268	Exemplar Boot Manufacturers I., 20, Mill Hill-lane, Leicester.	Final winding up.
London .....	4729	C. Development, 124, Chancery-lane, W.C.	Cancelled by request.
London .....	4730	South Carnarvon Development, 124, Chancery-lane, W.C.	Cancelled by request.
Hereford ....	4836	Eardisland and District Poultry and Egg, Eardisland, Pembridge, S.O.	By instrument.
Lancs. ....	985	Ringley and Kearsley I. C., 66, Market-street, Stoneclough, nr. Manchester.	Amalgamated with 1626 Lancs.
Worcester ....	2689	Bromsgrove Nailforgers, back of 77, High-street, Bromsgrove.	By instrument.
Cornwall.....	3788	Calstock C., St. Ann's Chapel, Calstock, Tavistock.	Commencing winding up.
Notts. ....	3969	Parliament Loan, Craven Arms, 108, Woodborough-road, Nottingham.	Cancelled by request.
Essex .....	4233	Epping & Waltham Agricultural C., Little Copped Hall, Epping.	Amalgamated with 3431 Essex R.
Middlesex....	4696	Northwood C. Bank, Northwood Mens' Club, Northwood.	By instrument.
Bucks.....	4706	High Wycombe Farming A., 29a, High-street, High Wycombe.	By instrument.

County.	No.	Name and Office of Society.	How Dissolved.
ENGLAND AND WALES— <i>con.</i>			
Surrey.....	4785	Dormansland Small Holdings and Allotments, Parish Room, Dormansland, East Grinstead.	By instrument.
London .....	5031	Loughborough and Herne Hill Constitutional Club, 197, Coldharbour-lane, S.E.	Cancelled by request.
London .....	2491	London Productive, 83 Meeting House-ln., Camberwell, S.E.	Cancelled by request.
Northants. ..	3463	Rushden and District Trade Union Club and Institute, Club House, Highan-rd., Rushden.	Extraordinary final winding award.
London .....	3781	C Photographers, 28, Ilminster-gardens, Battersea, S.W.	By instrument.
Essex .....	4432	Leyton Constitutional Club, 488, High-rd., Leyton, E.	Cancelled by request.
Glamorgan....	3893	Nantyffyllon Builders, 13, Cymmer-rd., Caerau, Bridgend.	By instrument.
Worcester ....	4276	Teme Valley Agricultural A., Estate Office, Clifton-on-Teme.	Cancelled by request.
Warwick ....	4687	Nuneaton Small Holdings and Allotments A., 278, Gadsby-st., Nuneaton.	Cancelled by request.
Hants. ....	4712	Alton and District C. L., Small Holdings, West End Farm, Medstead, Alresford.	Cancelled by request.
Cheshire ....	4879	Chester and District Small Holdings A., 24, Old Bank-buildings, The Eastgate, Chester.	Cancelled by request.
Yorks.....	4381	Holgate Gardens Estate, Messrs. Gray and Dodsworth's Office, Duncome-place, York.	Commencing winding up.
Gloucester ....	2820	Tidenham C. & I. Stores, Woodcroft, Tidenham, Chepstow.	Transferred engagements.
Bedford .....	3872	Woburn Sands and District C., High-street, Woburn Sands, Bedford.	Extraordinary resolution to commence winding up.
Glamorgan....	3998	Gwauncaegurwen and District C., Gwauncaegurwen, Glamorgan.	Extraordinary resolution to commence winding up.
Merioneth....	4774	Arduwy Farmers, The Stores, Talsarnau, S.O., Merionethshire.	Extraordinary resolution to commence winding up.
Bucks .....	4874	Claydon & District Agricultural C., The Public Hall, Botolph Claydon, Steeple Claydon, S.O.	By instrument.
Yorks.....	4897	Broomfleet Small Holders, house of Secretary, Vicarage, Broomfleet.	Cancelled by request.
London .....	5103	General Supply A., 41, Finsbury-square, City Road, E.C.	Cancelled by request.
Kent .....	3405	Sevenoaks C., Co-operative Stores, 80, High-st., Sevenoaks.	Transferred engagements.



County.	No.	Name and Office of Society.	How Dissolved.
ENGLAND AND WALES— <i>con.</i>			
Worcester ....	3698	Yardley C. Bank, Pioneer Cottage, Acocks Green, Birmingham.	Final winding up, 10th June, 1912.
Leicester ....	4167	New Pioneer Publishing, 28, Dover-st., Leicester.	Final winding up, 21st June, 1912.
London .....	5114	Builders and Decorators Buying, 50, Wayland-rd., Battersea, S.W.	Cancelled by request.
Northumbrlnd.	5279	Hirst Diamond Social Club, 9, Market-pl., Hirst, Northumberland.	Final winding up, 29th June, 1912.
Lancs.....	1284	Ramsbottom Conservative I. C., 29, Bolton-st., Ramsbottom.	Cancelled as ceased to exist.
Middlesex ....	3904	Ealing Stores, 6, Kingsley-avenue, West Ealing, W.	Final winding up.
Yorks.....	3905	Baildon Coal, Mechanics' Institute, Baildon, Shipley.	By instrument.
Cardigan ....	3943	Dyffryn Teify Agricultural, Penlan Pencarreg, Lampeter, Cardigan.	Cancelled by request.
Glamorgan ..	4042	No. 3 Caeran Builders, 10, Bridge-street, Maesteg, Glamorgan.	Cancelled by request.
London .....	4339	Broad Street C. Bank, 27, Broad-street, Ratcliffe, E.	Cancelled by request.
Worcester ....	4340	Westwood C., The Estate Office, Hampton Lovett, nr. Droitwich, Worcester.	Cancelled as ceased to exist.
Somerset ....	4653	Brislington and St. Anne's Constitutional Club, Wick-road, Brislington, Bristol.	By instrument
Hunts. ....	4698	North Hunts. & District Central Small Holdings A., Croxton, Old Fletton, Peterborough.	Cancelled by request.
Glamorgan....	4765	Rhondda District Agricultural, Messrs. Treharne and Treharne Pentre, Rhondda, Pontypridd.	By instrument.
Essex .....	4888	The Mayland C., Fels Fruit Farm, Mayland, Althorne.	By instrument.
Hants. ....	5014	Ropley Medstead & District Egg and Poultry, The Depôt, Ropley Station, Ropley, Alresford.	Commencing winding up.
Bucks. ... ..	5102	Claydon and District Egg and Poultry, Littleworth Farm, Verney Junction, Winslow, Bucks.	By instrument
Staffs.....	5216	Twentieth Century Provident C., 23, Talbot-rd., Stafford.	By instrument.
Durham .....	5308	Collingwood Working Men's Social and Recreation Club and Institute, Collingwood-buildgs., Collingwood-st., Felling, Co. Durham.	Commencing winding up, 1912.
Middlesex ....	3542	Willesden Radical Club and Institute, 202, Villiers-road., Willesden Green, N.W.	By instrument.

County.	No.	Name and Office of Society.	How Dissolved.
ENGLAND AND WALES— <i>con.</i>			
Yorks.....	4270	Scarborough Agricultural C., George Hotel, Scarborough.	Commencing winding up.
Sussex.....	4328	Worthing People's Bank, 28, Portland-road, Worthing.	Cancelled by request.
Yorks.....	4390	Stainborough & District Farmers' Trading, Stainborough, Barnsley.	By instrument.
Yorks.....	4540	Eaves Self-Help Manufacturers, Eaves Bottom, Hebden Bridge.	Final winding up.
Northampton..	4619	Creaton and District Small Holdings and Allotments, A., 4, Mount Pleasant, Creaton, Northampton.	Cancelled by request.
Lancs.....	4838	Church Printing Press, 29, Allum-street, Ancoats, Manchester.	Commencing winding up.
Durham.....	4920	Bowburn and District Working Mens' Social Club & Institute, Club House, Durham-road, Bowburn, Durham.	Commencing winding up.
Middlesex....	5043	Third Hampstead Tenants, Temple Fortune House, Hampstead, Way, Hendon, N.W.	By instrument.
Middlesex....	5122	Harrow Conservative & Unionist Club, The Lodge, Roxburgh Avenue, Harrow.	Cancelled by request.
Rutland.....	5235	Uppingham C. Small Holders, House of Mr. R. L. Tawn, North-street, Uppingham.	By instrument.
Northumbrlnd.	5292	Wellington (Newcastle-on-Tyne) Social Club and Institute, 86, Wellington-street, Newcastle-on-Tyne.	Cancelled by request.
Essex.....	2847	Southend and District C., 4, Electric-parade, London-road, Southend-on-Sea.	Transferred engagements.
Yorks.....	3889	Sheffield Builders, Blyth-street, Mushroom-lane, Sheffield.	Final winding up.
Surrey.....	5037	Tatsfield Egg and Poultry, White House, Tatsfield, Westerham, Kent.	By instrument.
Glamorgan....	5048	Pontcanna (Cardiff) Club and Institute, 184, King's-road, Cardiff.	Cancelled by request.
Yorks....	5177	Federal Supply, 54, King's Bench-street, Hull.	Cancelled by request.
Yorks.....	5219	Wykeham District Egg Collecting, The Depôt, Wykeham, Yorks.	By instrument.
London... ..	5281	<i>Daily Herald</i> Printing and Publishing, 12, 13 & 14, Red Lion-court, Fleet-street, E.C.	Converted into Company.
Lancs.....	5097	Manchester People's Bank.....	Commencing winding up.
Warwick.....	2623	Midland Sheet Metal Workers, 176, Bolton-rd., Small Heath, Birmingham.	Commencing winding up.

County.	No.	Name and Office of Society.	How Dissolved.
ENGLAND AND WALES— <i>con.</i>			
Cardigan ....	3620	Lampeter C. Agricultural and Dairy, Maes-y-folin, Lampeter.	Cancelled by request.
Derby .....	3646	Shirebrook and District C., 1, Colonnade, Shirebrook, Derby.	Final winding up.
London .....	4010	International Seafarers' Club and Institute, Maritime Hall, West India Dock-road, E.	Cancelled by request.
Middlesex ....	4415	Wealdstone C., 81, High-street, Wealdstone, Middlesex.	Transfer of engagements.
Kent .....	4996	Rustwick Tenants, 7, Kensington-street, Tunbridge Wells.	By instrument.
Bedford .....	4494	Toddington C., Bradford House, High-st., Toddington, Duns-table.	Transfer of engagements.
Cheshire ....	4711	Gilbert Brothers' Employés, School-lane, Nantwich.	By instrument.
London .....	5139	Industrial Cinematograph C., 41, Bedford-row.	Cancelled by request.
Worcester ....	4449	Madresfield Agricultural C., New House Farm, Bransford, Worcester.	Cancelled by request.
Carnarvon ....	4877	Carnarvon Small Holdings and Allotments, 7, Crown-street, Carnarvon.	Cancelled by request
London .....	3019	C. Investment, 31, Cannon-street, E.C.	Final winding up.
London .....	3761	Agricultural Organisation, Queen Anne's Chambers, Tothill-st., Westminster, S.W.	Final winding up.
Suffolk .....	4255	C. Scholastic Publishing A, School House, Stonham Aspal, Stowmarket.	Cancelled by request.
London .....	4799	Throne Insurance, 41, Cheapside, E.C.	By instrument.
Essex .....	5168	Barstable Hundred Agricultural C, Barstable Cottage, Barstable Hall Estate, Laindon Station, Romford.	By instrument.
London .....	5218	Oxford International Trading Benefit, 19, Broad-st., Golden Square, Regent-street. W.	Commencement of winding up.
London .....	3227	Agricultural and I., 165, King's-road, Camden Town, N.W.	Cancelled as ceased to exist.
London .....	3231	Hay and Fodder Agency, 165, King's-rd., Camden Town, N.W.	Cancelled as ceased to exist.
London .....	3232	New Laid Egg Agency, 165, King's-road, Camden Town, N.W.	Cancelled as ceased to exist.
London .....	3244	British & Colonial Meat Agency, 165, King's-rd., Camden Town, N.W.	Cancelled as ceased to exist.
London .....	3790	Medical Apparatus C., 165, King's-road, Camden Town, N.W.	Cancelled as ceased to exist.

County.	No.	Name and Office of Society.	How Dissolved.
ENGLAND AND WALES— <i>con.</i>			
London .....	3804	Producers' C. Bank, 165, King's-road, Camden Town, N.W.	Cancelled as ceased to exist.
London .....	3850	C. Baking, 165, King's-road, Camden Town, N.W.	Cancelled as ceased to exist.
Glamorgan....	4242	County Farmers' A., "Westra," Denton Road, Cardiff.	Cancelled as ceased to exist.
Lanes....	4398	Inventors' Mutual Aid, 110, Gaskell-street, Newton Heath, Manchester.	Cancelled as ceased to exist.
Lanes.....	4419	Citizens' House Purchase, 110, Gaskell-street, Newton Heath, Manchester.	Cancelled as ceased to exist.
Northampton..	4715	Spratton Small Holdings and Allotments, South View, Spratton, Northampton.	Cancelled as ceased to exist.
Kent .....	4775	Welling District C. Small Holders, 4, Albert-place, Belle-grove, Welling, S.O., Kent.	Cancelled as ceased to exist.
Dorset.....	4923	West Moors C., Highfield, Denewood-road, West Moors, Wimborne.	Cancelled as ceased to exist.
Gloucester ....	4986	Cotswold Egg and Poultry Collecting Depot, Mrs. G. J. Bee, Lower Slaughter, S.O. Gles.	Cancelled as ceased to exist.
II.—SCOTLAND			
Aberdeen ...	10	Huntly C., 1, Old-road, Huntly ..	Instrument of dissolution.
Lanark .....	211	Glasgow Professional Orchestra, 12, Agnes-st., Glasgow.	Instrument of dissolution.
Orkney .....	1	Lerwick C., Victoria Chambers, Esplanade, Lerwick.	Notice of winding up.
Forfar .....	25	Montrose Baking and Trading, 2, Union-place, Montrose.	Notice of winding up.
Kincardine....	1	Banchory C. Company, High-st., Banchory.	Notice of winding up.
Sutherland ..	1	Borgie Agricultural C., Borgie Bridge, Skereay, Thurso.	Ceased to exist.
Haddington ..	8	Tranent Public House A., Bridge-street, Tranent.	Ceased to exist.
Lanark .....	131	Douglas Park C., 19, Douglas Park, Bellshill.	Request to cancel registry.
Edinburgh ..	23	Professional and Civil Service Supply A., George-street, Edinburgh.	Conversion into a company.
Aberdeen ....	5	Peterhead C. ....	Final notice of winding up.
Lanark .....	202	Patriotic Investment.....	Final notice of winding up.
Lanark .....	175	Mutual Bank .....	Final notice of winding up.

County.	No.	Name and Office of Society.	How Dissolved.
III.—IRELAND			
Leitrim .....	788	Irish Bee Journal .....	Instrument of dissolution.
Monaghan ....	320	Great Northern C. Agricultural and Dairy.	Instrument of dissolution.
Cávan .....	332	Lurgan C. ....	Return of final winding up meeting.

THE FOLLOWING SOCIETIES HAVE BEEN REMOVED FROM THE REGISTER DURING 1912, ON THE GROUND THAT THEY HAVE WILFULLY, AND AFTER NOTICE FROM A REGISTRAR, VIOLATED THE PROVISIONS OF THE SAID ACT, IN HAVING FAILED TO SUBMIT THE ANNUAL RETURN OF THE SOCIETY FOR THE YEAR ENDING 31ST DECEMBER, 1911.

County.	No.	Name of Society.	Registered Office.
London .....	2686	Tallerman .....	165, King's-road, Camden Town, N.W.
London .....	3229	Commercial Industry .....	165, King's-road, Camden Town, N.W.
London .....	3234	Commercial Agriculture .....	165, Kings'-road, Camden Town, N.W.
London .....	3673	Millwall Dock Shareholders' C. ..	165, King's-road, Camden Town, N.W.
London .....	3801	Home Producers' C. Market ....	165, King's-road, Camden Town, N.W.

## VI.—COMMITTEE ON EDUCATION.

(See Report 19, page 80.)

## EDUCATIONAL MATTERS.

(a) STATISTICS *re* EXAMINATIONS.

	Year 1912.	Year 1911.
Number of Entries for Examinations, excluding Junior and Intermediate Examinations ....	2,258	2,244
Number of Passes:—		
With Distinction .....	562	330
Without Distinction .....	996	930
Number of Failures .....	700	984

## (b) CERTIFICATES ISSUED.

## JUNIOR CLASSES IN CO-OPERATION.

Session.	Merit Certificate.	Attendance Certificate.
1911-12.....	4,026	6,031
1910-11.....	3,611	5,000

## INTERMEDIATE CLASSES.

## “Lives of Great Men and Women.”

Session.	Prize.	Pass.
1911-12.....	32	193
1910-11.....	28	—

## ADULT CLASSES.

	1912.	1911.
Co-operation.....	354	376
Industrial History .....	40	36
Citizenship .....	37	50
Economics .....	37	31
Teachers .....	9	—
Bookkeeping .....	829	615
Total .....	1,306	1,108

## MANAGEMENT CERTIFICATES.

	1912.	1911.
Apprentices (Part II.) .....	67	37
Salesmen .....	137	84
General Managers .....	44	17
Honours .....	4	14
Total .....	252	152

## (c) GRANTS AND PRIZES.

## JUNIOR CLASSES.

	1912.			1911.		
	£	s.	d.	£	s.	d.
Local Examinations:—						
Section I. ....	21	10	0	17	17	6
Section II. ....	16	12	6	16	10	0
Co-operative Union Section III. ....	13	7	6	14	5	0
Co-operative Union Re-examination .....	1	0	0	1	4	0
	<hr/>			<hr/>		
	£52	10	0	£49	16	6

## INTERMEDIATE CLASSES.

	1912.			1911.		
	£	s.	d.	£	s.	d.
Grants .....	3	15	0	1	2	6
Re-examination .....	2	10	0	1	5	0
	<hr/>			<hr/>		
	£6	5	0	£2	7	6

## ADULT CLASSES.

	1912.			1911.		
	£	s.	d.	£	s.	d.
Grants .....	37	10	0	60	15	0
Prizes .....	6	12	6	7	15	0
	<hr/>			<hr/>		
	£44	2	6	£68	10	0

## (d) CO-OPERATIVE UNION SCHOLARSHIPS.

Scholarships, enabling students to attend some portion of the Summer Meeting, held in connection with the University Extension Movement, were awarded to the following students:—

Subject.	Name.	Class.
Co-operation .....	O. P. M. Schmidt .....	Edmonton.
" .....	C. F. Houseman .....	Correspondence.
" .....	*A. Davies .....	Aberdare.
" .....	*T. Thomas .....	Aberdare.
" .....	R. A. Palmer .....	Manchester.
Industrial History .....	*J. Kay .....	Leith.
Citizenship .....	Lilian Hubbard .....	Plymouth.
Economics (Old Syllabus) ..	S. A. Purdie .....	Plymouth.
Economics (New Syllabus) ..	*A. S. Clift .....	Plymouth.
Book-keeping .....	*D. Davies .....	Aberdare.

\* These students attended the Summer classes for Research, held at Oxford, under the auspices of the Tutorial Classes Committee.

## BLANDFORD SCHOLARSHIPS.

The two scholarships, of the value of £10 each, awarded in open competition in the subject of Co-operation (3rd stage), were won by Mr. A. E. Oldroyd

(Heckmondwike), of the Huddersfield class, and Mr. S. B. Fraser (Edinburgh), of our Correspondence class. Mr. Oldroyd spent the value of his scholarship in visiting co-operative productive workshops, mainly in Scotland; and Mr. Fraser elected to visit co-operative places of interest in England. Both students submitted to the Central Education Committee interesting reports of their visits.

### REPORT FOR SESSION 1912-13.

#### (a) CLASSES FORMED.

	Session 1912-13.	Session 1911-12.	Increase.	Decrease
Co-operation—Junior .....	294	276	18	—
Intermediate Classes ("Lives of Great Men and Women") ..	33	15	18	—
Co-operation—Adult .....	27	29	—	2
Industrial History .....	8	5	3	—
Citizenship .....	4	8	—	4
Economics .....	4	3	1	—
Co-operative Book-keeping .....	105	105	—	—
Training Course for Employés:—				
Apprentices and Junior Em- ployés .....	7	11	—	4
Salesmen .....	20	11	9	—
General Managers (Corres- pondence) .....	1	1	—	—
Honours (Correspondence)....	1	1	—	—
Training Course for Secretaries:—				
(Correspondence).....	1	1	—	—
Training Course for Teachers ....	—	1	—	1
Classes for Women Co-operators (Training of Guild Officials) ..	9	—	9	—
Special Classes held at Holyoake House:—				
Elocution and Public Speaking	1	—	1	—
*Economic History .....	1	—	1	—
Shakespeare (Women only) ..	1	—	1	—
*General History .....	1	—	1	—
	<hr/> 518	<hr/> 467	<hr/> 62	<hr/> 11

\* Tutorial Classes.

Total, Session 1912-13 ..... 518 Classes.

Total, Session 1911-12 ..... 467 ,,

Increase..... 51



## (b) STUDENTS ENROLLED.

	Session 1912-13.	Session 1911-12.	Increase.	Decrease.
Co-operation—Junior .....	16074	14518	1553	—
Intermediate Classes .....	943	592	351	—
Co-operation—Adult .....	487	418	69	—
Industrial History .....	170	133	37	—
Citizenship .....	76	130	—	54
Economics .....	68	40	28	—
Co-operative Book-keeping .....	1953	1910	43	—
Training Course for Employés:—				
Apprentice and Junior Em-				
ployés .....	151	224	—	73
Salesmen .....	384	314	70	—
General Managers .....	31	31	—	—
Honours .....	5	3	2	—
Training Course for Secretaries ..	30	33	—	3
Training Course for Teachers .....	—	10	—	10
Classes for Women Co-operators ..	458	—	458	—
Special Classes held at Holyoake				
House:—				
Elocution and Public Speaking	31	—	31	—
*Economic History .....	20	—	20	—
Shakespeare (Women only) ..	42	—	42	—
*General History .....	35	—	35	—
	20958	18356	2742	140
Total, Session 1912-13 .....	†20958			
Total, Session 1911-12 .....	18356			

Increase..... 2602 Students.

\* Tutorial Classes.

## TRAINING OF CO-OPERATIVE EMPLOYEES.

*Centres Formed. Session 1912-1913.*

## (a) APPRENTICES AND JUNIOR EMPLOYEES.

Section.	Place.	Teacher.	Students enrolled.
Midland .....	Birmingham.....	Mr. W. H. Buckler.....	15
Northern ....	Ashington Equitable	Mr. R. Studdy .....	9
" .....	Ashington Industrial	Mr. A. Thompson.....	19
" .....	Darlington .....	Mr. W. Stones .....	30
North-Western	Burslem .....	Miss. F. A. Chorlton .....	21
" .....	Leeds.....	Mr. W. E. Craven.....	15
" .....	Nelson .....	Mr. L. Rhodes .....	42

## (b) SALESMEN'S CLASSES.

Midland .....	Derby .....	Mr. H. Lowndes .....	18
Northern ....	Blaydon-on-Tyne ..	Mr. J. Thompson.....	28
" .....	Middlesbrough.....	Mr. A. Sowerby .....	30
" .....	Seaham Harbour....	Mr. A. Armstrong.....	} 20
		Mr. J. Pigg .....	
North-Western	Barnsley .....	Mr. D. Milnes .....	20
" .....	Burslem .....	Mr. G. W. Brooks .....	26
" .....	Colne .....	Mr. F. Taylor .....	24
" .....	Fleetwood .....	Mr. E. F. Tasker.....	17
" .....	Huddersfield .....	Mr. J. Kidd .....	15
" .....	Leeds .....	Mr. H. Silversides .....	15
" .....	Preston .....	Mr. E. F. Tasker .....	15
" .....	Wigan .....	Mr. J. E. Butterworth .....	16
" .....	Manchester :		
	(Tuesday) .....	Mr. G. W. Brookes .....	16
	(Wednesday) ..	Mr. J. Lea .....	18
Scottish .....	Glasgow .....	Mr. A. Hunter .....	18
" .....	Kilmarnock .....	Mr. J. Wallace .....	28
" .....	Kirkintilloch .....	Mr. J. Goodwood .....	18
" .....	Leith .....	Mr. D. T. Adamson.....	16
Western .....	Gloucester.....	Mr. H. Cole .....	15
" .....	Pontypridd		
	(Abercynon)....	Mr. D. T. Pugh.....	15
Correspondence Section :			
Salesmen .....		Mr. T. M. Young .....	53
General Managers .....		} Mr. R. J. Wilson .....	{ 31
Honours .....			

## SUMMARY OF EXPENDITURE ON CLASSES IN CO-OPERATIVE MANAGEMENT.

Session.	Expenditure.			Fees Received.			Deficit paid by Co-op. Union.		
	£	s.	d.	£	s.	d.	£	s.	d.
1905-6 .....	287	7	7	174	15	0	112	12	7
1906-7 .....	272	19	2	185	15	0	87	4	2
1907-8 .....	291	19	4	156	10	6	135	8	10
1908-9 .....	252	13	7	147	19	0	104	14	7
1909-10 ....	207	11	5	110	0	6	97	10	11
1910-11 ....	155	13	7	105	6	6	50	7	1
1911-12 ....	175	7	11	116	2	6	59	5	5

## EXAMINATIONS.

## DATES.

## Junior Classes—

Class day during week (24th February to 1st March).

## Intermediate Classes—

“Lives of Great Men and Women.” Class day during week 3rd March to 8th March.

**Adult Classes—**

- Citizenship ..... Monday, 10th March.
- Industrial History ..... Tuesday, 11th March.
- Co-operation ..... Wednesday, 12th March.
- Economics ..... Thursday, 13th March.
- Co-operative Book-keeping .. Wednesday, 9th April.

**Employés' Training Classes—**

Apprentices and Junior Employés: Class day during week commencing 21st April.

Salesmen  
General Managers } Class day during week commencing 28th April.  
Honours

Secretaries: July.

**STUDENTS FOR EXAMINATION.**

	*	1912.
Co-operation—Juniors: Sec. III. (Written) .....	2014	.. 1756
"          "      Sec. II. (Local) .....		.. 3961
"          "      Sec. I. (Local) .....		.. 3658
Intermediate Classes .....	582	.. 324
Co-operation—Adults.....	591	.. 523
Industrial History .....	98	.. 99
Citizenship .....	52	.. 98
Economics .....	61	.. 58
Co-operative Book-keeping .....		.. 1600
"      Auditing .....		.. 32
Training Centres for Co-operative Employés—Appren- tices and Junior Employés—Part I. .... } " II. .... } .. 215		
Salesmen .....		.. 340
General Managers .....		
Honours .....		
Training Course for Co-operative Secretaries (1911) ..		.. 17
Training Classes for Teachers .....		.. 23
Total, 1913 .....		
"      1912 .....		12704

The papers returned were as follows:—

Co-operation—Adults .....	.. 395
Industrial History.....	.. 58
Citizenship .....	.. 50
Economics .....	.. 44
	1913. 1912.
Co-operative Book-keeping .....	.. 1306
"      Auditing .....	.. 30
Training Centres for Co-operative Employés—Appren- tices and Junior Employés .....	.. 174

\* Not complete.

	1913.	1912.
Salesmen .....	}	.. 298
General Managers .....		
Honours .....		
Training Course for Co-operative Secretaries .....	..	17
Training Classes for Teachers .....	..	23
Total, 1913 .....	..	
"    1912 .....		2395
Junior re-examination of best papers—		
Sec. III.—Co-operation .....	1913—	.. 1912—112
Intermediate Re-examination .....	1913—	.. 1912— 39

\* Not complete.

#### EASTER WEEK-END, 1913—PROGRAMME ARRANGED.

**Thursday, 20th March.**—Reception of Delegates in the Maurice Hall.  
**Speakers:** Sir C. P. Lucas, B.A., K.C.B. (Principal Working-men's College), A. S. Lupton, Esq., M.A. (Vice-principal, Working-men's College), and Lionel Jacob, Esq., B.A.

**Friday, 21st March.**—Morning: Meeting of Central Education Committee. Delegates taken through the college. Afternoon: Visits to Kew Gardens, or Zoological Gardens. Evening: Co-operative Students' Fellowship Fourth Annual Meeting. Chairman, Mr. W. R. Rae. After consideration and adoption of annual report, addresses given by Sir Henry A. Miers, M.A., D.Sc., F.R.S. (Principal, University of London), on "Learning in the Twentieth Century," and Mr. Albert Mansbridge (General Secretary of the Workers' Educational Association), on "Fellowship in Study."

**Saturday, 22nd March.**—Morning: Visits to House of Commons Westminster Abbey, Tate Gallery, National Gallery, or Model Bakery of the Edmonton Society. Afternoon: Conference in the Maurice Hall. Chairman, Mr. W. R. Rae. Address by Rev. Canon Masterman, M.A., on "The Teaching of Industrial History." Evening: Second Annual Meeting of the National Co-operative Men's Guild. Address by Miss M. Llewelyn Davies (General Secretary, Women's Co-operative Guild). Social Meeting and Conversazione, under the auspices of the Edmonton Co-operative Society Limited. Chairman, Mr. J. Maton (President, Edmonton Society). Speaker, Mr. R. C. Morrison, on "Sowing Seeds of Discontent."

**Sunday, 23rd March.**—Morning: No special meeting arranged. Services held in the following places of worship:—St. Paul's Cathedral, Westminster Abbey, Westminster Cathedral (Roman Catholic), the City Temple, the Weigh-House Chapel, and Wesley's Chapel. Afternoon: Co-operative P.S.A. in the Maurice Hall. Chairman, Mr. J. Lucas, M.A.<sup>(Glasgow)</sup>. Speaker, Mr. W. R. Rae. Subject: "An Old, True Type of Reformer." Evening: Service and Sermon by Rev. W. Hudson Shaw, M.A., in St. Botolph's

Church. Succeeded by a Meeting in the Parish Room. Unfortunately Mr. Hudson Shaw was not able through illness to hold this meeting, and a meeting was arranged at the College, at which Mr. A. E. Zimmern gave an address on his impressions of a visit to America.

Monday, 24th March.—Morning: Visit to Hampstead Garden Suburb. Afternoon: Visit to Lambeth Palace, where party was shown over the Palace and Grounds by the Rev. J. V. Macmillan, and the Rev. T. Gage Gardiner. Evening: Meeting in the Maurice Hall. An Address by Sir C. P. Lucas, B.A., K.C.B. (Principal of the College), on "Tom Hughes: A Man and a Brother." Chairman, Mr. W. R. Rae.

Tuesday, 25th March.—Morning: Visit to Co-operative Wholesale Society's Silvertown Works and departments at Leman Street. Lunch at Leman Street, presided over by Mr. W. Openshaw (president, Co-operative Congress, Portsmouth). Tea, and "Auld Lang Syne."

#### CO-OPERATIVE STUDENTS' FELLOWSHIP.

##### FOURTH ANNUAL REPORT.

The third Annual Meeting of the Fellowship was held at Leicester, and, as usual, formed part of the Easter Educational Week-end. The meeting was not as largely attended as the previous meeting, owing to poor travelling facilities on account of the coal strike; but, nevertheless, the proceedings were brisk and interesting throughout. The President of the Fellowship was in the chair. The annual report was freely and helpfully discussed section by section. The points to which most attention was devoted were those of intercourse between members in neighbouring districts, and ways and means of increasing the membership and influence of the Fellowship.

Following the adoption of the report, Mr. W. H. Watkins, co-secretary, read his paper on "The Work and Possibilities of the Co-operative Fellowship." This was well received and evoked a good discussion, in which Mrs. Shimmin and Messrs. Saxton, Potter, Halstead, and Worley took a prominent part. The views most generally expressed in regard to the future were that the value and utility of the Fellowship to the co-operative movement depended mainly, if not wholly, upon the spirit by which Fellowship members were individually and collectively actuated; that service in each and every direction should be their aim; and that special attention should be given to all efforts of an educational character made by the Central Committee and the Education Committees in the various localities.

##### GENERAL PROGRESS

The influx of new members has not been so great this year as in previous years, but may be considered as fairly satisfactory in view of the fact that no special efforts at enrolment have been possible this year on account of great pressure of other work and the illness of one of the co secretaries, Mr.

W. H. Watkins. At the time of preparation of this report the total membership is over seven hundred. The membership list has been reprinted containing the whole of the names up to the seven hundredth member. Of the sixty districts comprising the Co-operative Union, there still remain eight in which the Fellowship has no members whatever. The usual list of the districts and secretaries (where the latter have been appointed) is given at the end of the report.

#### ORGANISATION.

For the reasons previously stated, the work of organising the members in the various districts has proceeded more slowly this year. Since the date of the last annual report, three districts have been organised, as follows:—Leicester, Dewsbury, and East Yorkshire. Special mention deserves to be made of the resolute efforts of Mr. John Smith (Eastwood) to complete the organisation of the whole of the districts in the Midland Section. His enthusiasm has been infectious. He has been well supported by other progressive educationists and officials, and the work is going on most satisfactorily.

It was hoped during the year to have brought the organised districts and sub-districts in the North-Western Section together and to weld them into a sectional body. This, from various causes, has not been practicable, but arrangements are being made for the adoption, as far as possible, next year, of a uniform programme. Neighbouring districts and sub-districts in this section have held joint conferences and others have exchanged visits, and these have been, without exception, interesting and helpful to all taking part therein.

#### WORK IN THE DISTRICTS.

This, as heretofore, has been varied in the different districts according to circumstances and the needs of the respective localities. In many cases there has been a considerable widening out during the year, with results that are already noticeable. Condensed reports are given after this general report. These show the scope of the work undertaken, and show also that to zeal has been added method and system in carrying out the work. Some of the programmes are truly admirable. Nothing but good can come of such earnest efforts as have been made in many instances to raise the level of co-operative thought and call the attention of co-operators to subjects of vital importance to the whole movement.

It is noted with especial pleasure that in several districts direct assistance has been afforded to neighbouring branches of the National Men's Guild, both in respect to their formation, in opening discussions, and in giving papers and addresses to branches already formed. It is hoped that in the coming years the Fellowship and both the Men's and Women's Guild will help and react upon each other to their general advantage

#### MONTHLY LETTER.

The joint letter, signed by the president and co-secretaries, was sent

out month by month until September, when circumstances compelled its temporary suspension. It is hoped to resume its despatch at the beginning of the new Fellowship year, since many secretaries and officials have acknowledged and expressed its usefulness to them.

#### THE CONGRESS GATHERING.

Again at Whitsuntide, and by the courtesy of the education committee of the society entertaining Congress, a reunion of members was made possible at Portsmouth. It was perhaps the largest similar meeting yet held. In the absence of the president, Mr. W. H. Watkins occupied the chair, and was supported by members of the Central Education Committee, the Portsmouth Society's Education Committee, and Mr. A. Mansbridge, secretary of the Workers' Educational Association. The chairman of the local education committee gave those assembled a most cordial welcome, and a stimulating and eloquent address was given by Professor Zimmern.

To him and the Portsmouth Committee the heartiest thanks of the meeting were tendered. It is desired also to place on record here the sense of indebtedness felt towards them by the whole Fellowship.

#### FELLOWSHIP "NOTES" AND REPORTS.

The page in the *Co-operative News*, allotted to the Fellowship by the kindness of the *News* management, has been availed of as frequently as circumstances have permitted. The utility to the Fellowship of this means of communication is here acknowledged, and the appreciation of its value by the whole of the members will, we trust, continue to find expression in the effort to increase the circulation of the recognised organ of the co-operative movement, and to make its existence and usefulness more widely known.

Many district secretaries, in addition to forwarding their periodical reports to the Central Office, have with commendable energy prepared full and detailed accounts of Fellowship meetings, and have obtained space for their appearance in the local *Records* and *Wheatsheafs* of the societies with which they are connected. Thus valuable thoughts have been disseminated over the area covered by the respective societies instead of their consideration being confined to the comparative few attending the meetings. It is beyond all doubt that this work is having an appreciable effect in turning the minds and attention of ordinary members of societies to the consideration of questions of great importance, and helping to ensure the free and open discussion of these questions at Congress, conferences, and in the co-operative press.

#### THE UNION'S EXAMINATION LISTS.

It is desired, as in previous years, to congratulate those members who have been well placed in the examination lists of the Co-operative Union, and to give a word of encouragement to those who, while not so successful from the point of view of examinations, have yet industriously and conscientiously followed any line of study prescribed in the Union's programme. The invitation is also here given to all students who have not yet

joined the Fellowship to join at once. Their application to do so they may feel assured will be cordially welcomed

#### CONCLUSION.

Finally, the thanks of the Fellowship are due, and are here tendered, to all who during the year have given thought or performed action with the object of forwarding the Fellowship's work. Especially are mentioned in this regard the Sectional Boards, District Conference Associations, Educational Associations, and the Co-operative Wholesale Society, for opportunities afforded to members of the Fellowship of attending their respective periodical meetings, and to the co-operative press as a whole for the space given to reports of Fellowship proceedings. It is hoped and believed that the combined efforts made during the year by all concerned will be productive of good to the movement all desire to serve.

W. R. RAE, President.

W. H. WATKINS, } Joint  
C. E. WOOD, } Secretaries.

#### LIST OF DISTRICTS AND SECRETARIES.

District.	No. of Members.	Secretary.
Metropolitan—North & South districts	72	Mr. W. T. Davies.
Airedale—Leeds Sub-district .... 47	71	{ Mr. T. Spencer. Mr. E. Rennison.
Bradford Sub-district .. 24		
North-East Lancashire .....	45	Mr. F. Taylor.
Dewsbury .....	42	{ Mr. C. W. Midgley. Mr. H. Clegg.
Bolton .....	36	Mr. T. Ellison.
Manchester .....	33	Mr. A. Baxter.
East of Scotland .....	33	Mr. J. J. Lindsay.
South Durham and North Riding of Yorkshire .....	30	Mr. D. Lang.
Glasgow and Suburbs.....	27	Mr. J. B. Cairns.
Devon .....	26	.....
Rochdale .....	25	Mr. A. G. Garner.
East Yorkshire .....	23	Mr. J. T. Bamforth.
Derby .....	19	Mr. J. Smith.
Oldham.....	18	(Joint with Manchester).
Cheshire and North Wales .....	17	Mrs. W. Moore.
Leicester .....	17	Mr. L. T. Matthews.
Oxford and Bucks.....	16	Mr. A. E. Nethercot.
Macclesfield.....	13	Mr. A. J. Hayward.
Wellingborough and Kettering .....	10	.....
Birmingham .....	10	.....
Cumberland and Westmorland .....	8	.....



District.	No. of Members.	Secretary.
South Yorkshire .....	7	.....
Gloucester and Hereford .....	7	.....
Stafford .....	6	.....
West Durham .....	6	.....
Brecon, Monmouth, and E. Glamorgan Hants. ....	6	.....
.....	5	.....
Cambridge and Beds.....	5	.....
South Northumberland.....	5	.....
Sussex .....	4	.....
East Durham .....	4	.....
Renfrewshire .....	4	.....
Nottingham.....	4	.....
Ireland .....	4	.....
Coventry .....	3	.....
Lincoln.....	3	.....
Falkirk .....	3	.....
Kent .....	3	.....
North Northumberland.....	3	.....
North Lancashire .....	3	.....
Huddersfield .....	2	.....
Ayrshire .....	2	.....
South Durham .....	2	.....
Cornwall .....	2	.....
Northampton .....	2	.....
Rosendale .....	1	.....
Essex and Suffolk .....	1	.....
Norfolk .....	1	.....
Somerset .....	1	.....
Central (Scotland) .....	1	.....
Mid-Glamorgan .....	1	.....
Calderdale.....	—	.....
North Lonsdale .....	—	.....
Wilts. and Dorset .....	—	.....
West Wales .....	—	.....
Border Counties .....	—	.....
Fife and Kinross.....	—	.....
Perth and Forfar .....	—	.....
Stirling .....	—	.....

## NATIONAL CO-OPERATIVE MEN'S GUILD.

## SECOND ANNUAL REPORT.

The year just closed has been one of steady progress from the National Men's Guild point of view. When the first annual report was written there

were twelve branches affiliated, representing 515 members. The figures now are thirty-one branches and 1,182 members. To double the membership in one year is a record which will be very hard to beat. Not only has the guild grown in size, but also in usefulness and importance. It is already recognised as an integral part of the co-operative movement, and, if we may venture to prophesy, it will soon become one of the standard bearers in the fight for a co-operative commonwealth, with the flag bearing our motto: "Unrestricted co-operation for every purpose of social life."

#### CENTRAL EDUCATION COMMITTEE.

Our thanks for the present happy position in which we find ourselves are in a large part due to the Central Education Committee. They have allowed the annual meeting of the National Guild to become a recognised part of their Annual Easter Week-end activities; have joined with us during the past year in Easter conferences at London, Manchester, Kettering, and Leeds; and, in addition, issued a special circular in November to all co-operative education committees, urging the advisability of establishing men's guilds in connection with the local societies. The conferences were all well attended, and animated discussions took place at each. The starting of many branches can be definitely traced to the conferences. The National Council hope to continue with this aspect of the work, so that by the end of the coming guild year every society in the kingdom will have had an opportunity of sending a delegate to a conference where the men's guild movement has been fully explained.

#### SECTIONAL BOARDS, &C.

Our thanks are also due to the sectional boards, the district associations, and the educational committees' associations, in allowing delegates from the branches to attend their meetings. Only good can result in bringing the work of the Co-operative Union and its adjuncts before the notice of men co-operators, who would not otherwise have the opportunity of attending the various meetings. Much assistance has also been rendered by the officers and members of the Students' Fellowship in many districts, and we hope that the cordial relations existing between that organisation and the guild will be continued and strengthened to the advantage of both.

#### "CO-OPERATIVE NEWS."

Nor must we forget the *Co-operative News*, which now allows the National Guild a column each month, and also publishes a large number of branch reports. May we urge upon every member the necessity of reading the *News* every week, in order to keep thoroughly up to date with the progress of the guild and the co-operative movement generally.

#### PUBLICATIONS.

Two pamphlets have been published during the year—"The National Co-operative Men's Guild: Its Place and Work in the Movement," by the chairman of the National Council, Mr. W. H. Watkins (Portsmouth), and

"The Co-operative Men's Guild," by Mr. John Smith (Eastwood). These, with the two published last year—"The National Co-operative Men's Guild, with Hints on how to start a Branch Guild," and "The Place and Possibilities of the National Co-operative Men's Guild," both by Mr. W. Chas. Potter—have had a wide circulation. They form the nucleus of what will undoubtedly become an important addition to the literature of the co-operative movement. It is hoped to add one, if not two, to the series during the coming year.

#### BADGES.

The National Council regret that they have not been able, through lack of funds, to issue the badges during 1912. Arrangements are in hand to issue them during 1913.

#### DISTRICT AND SECTIONAL COUNCILS.

As is natural with a rapidly growing body, new machinery has to be devised to cope with increased demand. We have to report that district councils are in process of formation in the Mersey district and also in London. No doubt, as branches spring up, other such councils will be formed, and their linking up into sections and with the National Council will probably have to be considered at the next annual meeting.

#### PROGRAMME.

In September the National Council issued to branch secretaries a list of subjects suitable for discussion at branch meetings. The list has proved so useful that it is included as an appendix of this report. We again desire to draw attention of the members to the need of doing all they can to abolish the thoroughly unco-operative practice of overlapping in the movement. Guild branches that are in earnest in this matter should become a powerful factor in settling any overlapping trouble that may arise in their respective societies.

#### LOCAL REPORTS.

Lack of space precludes us from including any reports from branches in this report. We may say that all reports received up to the time of going to press speak of progress and sound the note of optimism. In most cases we find the branches working well together with local education committees and branches of the women's guilds. This is as it should be. The work of each is complementary to the other. When every society in the kingdom has branches of these organisations of voluntary workers, enthusiastically pushing co-operation, the co-operative movement will rapidly become one of the foremost—if not the foremost—of the factors in the emancipation of the people. As regards branch reports, "Unitas" hopes to review these (especially where they are likely to be helpful to other branches) in the "Men's Guild Notes," in the *Co-operative News*, during the coming year. We may say in passing that many of the branches are to be highly complimented upon the attractive manner in which they are putting the men's

guild movement before local co-operators. Many of the leaflets are works of art!

We hoped to have been able to give a statement showing the grants received by the branches from local societies, but the returns are too incomplete to be given this year.

In conclusion, the National Council desire to draw the attention of the branches to a piece of co-operative work which the branches are particularly fitted to do. During the coming year each branch should endeavour to send a deputation, or speakers, or some literature, to every trade union branch working in the district covered by the local branch of the guild. There is here a great field for propaganda, and we feel sure that the co-operative movement has only to be properly explained to trade-unionists for them to join our movement to the benefit of all concerned.

The National Council wish the branches all success in their work during the coming year.

On behalf of the National Council,

W. R. RAE, President.

W. H. WATKINS, Chairman.

W. CHAS. POTTER, } Joint.

C. E. WOOD, } Secretaries

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### NATIONAL MEN'S GUILD.

#### LIST OF SUBJECTS SUGGESTED FOR CONSIDERATION AND DISCUSSION BY BRANCHES.

1. Overlapping. Mr. J. C. Gray's paper, "A National Co-operative Society," forms a useful basis for discussion on this question.

2. Co-operative Production. Literature may be obtained from the Co-operative Union, and the Co-operative Productive Federation, Alliance Chambers, Horsefair Street, Leicester.

3. International Co-operation. Literature may be obtained from the Co-operative Union, and the International Co-operative Alliance, 146, St. Stephen's House, Westminster, S.W.

4. "A Co-operative College." Paper read at Easter Week-end, Leicester, 1912.

5. Discussion on the Balance Sheet of local society. (Preferably before the business meeting of the society.)

6. Co-operation and Trade-unionism (Invite members of trade unions in district.)

7. The Machinery of the Co-operative Movement.

8. How to reach the Poor.

9. Debates on (a) High or Low Dividends, (b) Should the Co-operative Movement join the Labour Party? (c) Abolition of the Entrance Fee.

## 10. Five Minutes Speeches on—

The Possibilities of the Co-operative Movement.

How I would Improve our Stores.

The Limitations of the Co-operative Movement.

Co-operative Ideals.

Mr. Maxwell's Proposals.

Next Steps for the Co-operative Movement.

Asked and Answered. (By Local Manager.)

Balance Sheets and their Construction. (Local Secretary.)

Co-operative Education Committees: Their Work and Utility.

(By local Education Secretary.)

The Students' Fellowship. (By a Student.)

The Amalgamated Union of Co-operative Employés. (By local Secretary, A.U.C.E.)

The Workers' Educational Association.

Co-partnership.

## LIST OF SUBSCRIPTIONS, 1912-13.

*Guild Year, 1st March to 28th February.*

Rate of subscription 3d. per member per annum; after September each year 1d. per member for new branches then joining.

Name of Branch.	No. of Members paid on.	Subscriptions paid.		
		£	s.	d.
*Ashington Industrial .....	23 .....	0	1	11
Birkenhead Central .....	38 .....	0	9	6
„ Wallasey.....	34 .....	0	8	6
Bradford (City of) .....	68 .....	0	17	0
Brighton .....	40 .....	0	10	0
*Cardiff .....	20 .....	0	1	8
Catford (Bromley) .....	39 .....	0	9	9
Derby.....	120 .....	1	10	0
*"Edco" (Edmonton).....	48 .....	0	4	0
*Failsworth .....	50 .....	0	4	2
*Frome .....	33 .....	0	2	9
*Great Horton .....	27 .....	0	2	3
*Langley Mill and Aldercar .....	14 .....	0	1	2
Liverpool (City of) .....	47 .....	0	11	9
Liverpool (Toxteth) .....	*16 .....	0	1	4
Liverpool (Toxteth) .....	24 .....	0	6	0
*Manchester and Salford (Altrincham) ....	36 .....	0	3	0
Plymouth ... ..	54 .....	0	13	6
*Portsea Island.....	36 .....	0	3	0
*Rochdale Equitable Pioneers .....	32 .....	0	2	8
*Scarborough.....	42 .....	0	3	6

Name of Branch.	No. of Members paid on.	Subscriptions paid.		
		£	s.	d.
Shanklin Lake and Branstone Union.....	39	0	9	9
*Soho (Birmingham) .....	12	0	1	0
Stamford .....	14	0	3	6
*Stapleford and Sandiacre .....	20	0	1	8
Stratford (London).....	30	0	7	6
*Ten Acres and Stirchley (Birmingham) ..	20	0	1	8
Walthamstow (London) .....	32	0	8	0
Willesden (London) .....	23	0	5	9
Waterfoot.....	8	0	2	0
	1039	£9	8	3

\* Rate of 1d. per member.

Dr.	BALANCE SHEET.		Cr.
	£	s. d.	£ s. d.
To Subscriptions from Branches (see detailed list) .....	9	8 3	
„ Rules sold .....	2	14 1	
„ Balance due to Treasurer .....	38	15 6	
	£50	17 10	
			By Printing—
			Diplomas, } .....
			Pamphlets, } 49 19 8
			Leaflets, } .....
			Rules, } .....
			„ Postages.....
			0 18 2
			£50 17 10

## VII.—MINIMUM WAGE SUB-COMMITTEE.

(See Report 35, page 110).

December, 1912.

*To the Committee of Management of the*

*Co-operative Society named in the Address.*

Ladies and Gentlemen,

The Co-operative Congress has on three occasions passed, almost unanimously, resolutions on the justice of a minimum wage for co-operative employes. On each occasion the subjoined scale was adopted. At the Congress held at Portsmouth in Whit-week last it was decided that the Central Education Committee should carry on a campaign in favour of the general adoption by co-operative societies of a minimum wage, as set forth in the resolution.

The Central Education Committee, at its first meeting, decided that to carry out adequately the instructions of Congress, the first step necessary was to have full and recent information of the exact position in this matter, and instructed a sub-committee to make the present inquiry. Valuable information was forthcoming from the Women's Co-operative Guild and the Amalgamated Union of Co-operative Employes, but as in neither case this

information referred to more than a small percentage of societies, it was decided that a more complete return was necessary.

The resolutions having been passed with so much general approval at Congresses, and having been supported in all probability by your delegates, it becomes the duty of every member of the Co-operative Union to forward the work outlined by every possible means. The decisions of Congress must be honourably upheld, as otherwise they become of no value.

We are, therefore, instructed to ask you to fill up and return the enclosed inquiry sheet at your earliest convenience. The tendency has been in the past to count all societies that do not reply as in opposition, and the Central Education Committee trust that there will be a prompt and general response to this inquiry to prevent any further misunderstanding of the facts.

Thanking you in anticipation,

Yours truly,

W. R. RAE,	} Minimum Wage Sub-committee.
(Mrs.) A BLAIR,	
J. LUCAS,	
T W. MERCER,	

C. E. WOOD, Secretary to Committee.

#### MINIMUM WAGE INQUIRY.

Please reply to the following questions as fully as possible :—

##### *Female Labour.*

1. How many female employés are engaged by your society ?
  - (a) As learning apprentices ;
  - (b) As other apprentices, but under twenty-one years of age ;
  - (c) Over twenty-one years of age.

2. Do you pay them as per scale adopted by Congress ?

If not, at what rate do you pay as above—

- (a) Apprentices ;
- (b) Other than apprentices ;
- (c) Over twenty-one years of age.

If you pay scale to a portion of the employés, please say to how many.

##### *Male Labour.*

1. How many male employés are engaged by your society?
  - (a) As learning apprentices ;
  - (b) As other than apprentices, but under twenty-one years of age ;
  - (c) Over twenty-one years of age.

2. Do you pay male employés, up to and including the age of twenty-one years, the scale adopted by Congress ?

If not, state wages paid as to (a) (b) (c).

If you pay scale to a portion of the employés, please state to how many.

*General*

1. If you have not adopted the scale, what local or other difficulties or objections are there which have prevented you ?
2. Is your objection to pay the Congress scale based on the possible effect on the profits, and, if so, could you kindly inform us of the estimated increase of your wages bill ?
3. Do you suggest any alternative scale, or any modification of the same ?

## MINIMUM SCALE

Adopted by Congress for male and female labour, up to and including the age of twenty-one years for males and twenty for females.

*Male.*

Age . . . . .	14	15	16	17	18	19	20	21
Rate . . . . .	6s.	8s.	10s.	12s.	15s.	18s.	21s	24s.

*Female*

Age . . . . .	14	15	16	17	18	19	20
Rate . . . . .	5s.	7s.	9s	11s.	13s.	15s.	17s.

## VIII.—UNVEILING MEMORIAL TO MR. J. C. GRAY.

(See Report 37, page 115.)

Co-operators from all parts of the country assembled at Hebden Bridge in large numbers on Saturday, 18th January, 1913, on the occasion of the formal unveiling of the marble monument erected in a corner of the Birchcliffe Graveyard by the Co-operative Union of Great Britain and Ireland, to commemorate its secretary, Mr. J. C. Gray, J.P., whose death occurred in February, 1912. Unfortunately, the weather was very unpropitious, or the attendance would probably have been still larger. It, however, included many of the leading co-operators in the country.

Mr. A. Whitehead, speaking from directly in front of the monument, said the object of the gathering was the unveiling of a memorial to their revered leader, Mr. J. C. Gray. The monument had been erected by the co-operators of Great Britain as a token of respect and for the purpose of perpetuating his memory. He had worked with Mr. Gray for 25 years, and found him one of the finest gentlemen it had been his privilege to meet, one who was always trying to do something good for other people. His staff loved him and would have done anything for him, and everyone exceedingly regretted his loss to the co-operative movement generally.

Mr. James Deans (Glasgow), who had been appointed to unveil the monument, removed the covering, and said it had been the intention of those in charge of the ceremony that the speeches should be delivered at the graveside, but, considering the inclemency of the weather, they had decided to



adjourn to the school. It was a worthy memorial to a man worthy of it in every respect, and he hoped that the action of the Co-operative Union in erecting it would prove an incentive and an inspiration to many more men to come forward and give their lives and labour to the great co-operative movement. Mr. Deans then placed a wreath on the grave from the Co-operative Union Limited in further recognition of the great work which Mr. Gray accomplished for the co-operative movement in England and on the Continent.

An adjournment was then made to the assembly room at Birchcliffe School, which was well filled. Mr. Whitehead again took the chair, and called on Mr. Deans to deliver the speech which, if the weather had permitted, would have been given at the grave side.

Mr. Deans said the duty he had accepted and discharged had been performed with his mind brim full of pleasant memories and animated with the deepest and warmest regard for Mr. Gray. He proposed to refer to him in three different aspects, *i.e.*, as a leader, as an official, and as to his personality. Mr. Gray was very richly endowed with fine intellectual parts, and possessed a good, sound, and varied education. At the beginning of his official career he was very fortunate in acting as assistant secretary to the late Mr. Ed. Vansittart Neale, and thereby received the benefit of that gentleman's unrivalled ability and rich and rare experience, which enabled him to speedily acquire a complete knowledge and grasp of the multitudinous and responsible duties which fell to the high office he was destined afterwards to fill. It could be truly said of Mr. Gray, without the slightest exaggeration, that in all essential respects the Co-operative Union had in him an ideal official. He was not a mercenary official, but one whose whole heart and mind were devoted and unreservedly applied to the discharge of his duties. He was keenly sensitive of the honour and dignity and the rights and privileges of the co-operative movement, was unremitting in his efforts to promote and defend it, and was always courteous, straight, frank, and tolerant towards all with whom his duties brought him into contact. By the exercise of those and many other excellent qualities he speedily gained and retained to the end of his career the confidence, the esteem, and the unswervable loyalty of all connected with the co-operative movement in Great Britain. Mr. Gray's activities were varied and numerous, and covered a wide and expanding field of operations. By instinct, as well as by training, he was an expert in the arts of administration. This was clearly and convincingly exemplified by the manner in which he organised the business arrangements of innumerable conferences and congresses, and his successful settlement of countless difficulties and disputes, of which many were vital and far-reaching. Mr. Gray had enriched the literature of the co-operative movement, his numerous papers on questions of vast importance having exercised and would still exercise a steady influence. It was doing Mr. Gray no more than justice to say that he found the Union small and insignificant, but by his undoubted abilities and indefatigable labours, he was largely, if not entirely, responsible for raising it to its present dimensions and winning for it the undisputed influence which

it now enjoyed, not only in the United Kingdom, but wherever co-operation and the social betterment of the people existed. The outstanding feature of Mr. Gray's career consisted in the part he played in the initiation and spread of co-operation in foreign countries, the development of the International Co-operative Alliance, and the unfolding of his marvellous schemes for forming the societies of the United Kingdom into one great organisation. At a very early period he became closely associated with the International Alliance, which had now assumed the enormous proportions of a federated body of 8,000 societies, comprising 7,000,000 members, whilst its ramifications spread over 24 countries and three continents. Mr. Gray as a man was a charming and beautiful personality, and had a magnetic influence over those he came in contact with. He was the personification of all that was genial, kind, and sympathetic. He possessed a big warm heart, and never failed to respond to the trouble and suffering of any person with whom he was acquainted, and his fine social temperament was seen at its best when in congenial company. In conclusion, Mr. Deans said Mr. Gray had left his mark deep and broad upon the co-operative movement, both in this land and others, and it would remain undimmed and undiminished as long as the fabric of co-operation continued to stand, eloquently testifying to the ability, devotion, and unqualified success in which he served its highest interests.

Mr. T. Brodrick (Co-operative Wholesale Society) said he had been closely associated with Mr. Gray and possibly knew his thoughts as well, if not a little better, than most men. He was very deeply concerned at all times with the integrity and honest working of the movement, and ever quick and ready to resent any attack on it from any quarter. When called upon to make a defence of it he left nothing undone to put before the world the true position of the movement. A man so full of experience had been taken away far too soon. After Mr. Neale's departure Mr. Gray had the supreme responsibility of the administration of the Co-operative Union and its work, and they all agreed that he did it to the great honour and advantage of the movement. He set no limits to his idea of co-operation, and never spared himself, but preached the movement far and wide. They knew from results all over the world that the seed he had sown was bringing forth fruit and that in time to come there would be a ripe harvest. The movement was not advanced enough even yet for some of Mr. Gray's ideas. He felt very keenly want of loyalty, was ever animated by true and sincere motives, and believed in his heart that co-operation could be made strong enough to withstand any force brought against it the world over. The experience Mr. Gray gained in the movement had been a great asset. With his family they all sincerely deplored Mr. Gray's loss, but the movement must and would go on. There was no question of that.

Mr. Robert Halstead (Productive Federation, Leicester), a native of Walsden and former resident of Hebden Bridge, said he was glad to be associated with the ceremony, firstly on local, and, secondly, on personal ground. He was glad that this monument had been erected at the place in

which Mr. Gray spent the early portion of a life that had been of such service to the co-operative movement. He hoped that the monument would prove an appeal and an inspiration to every co-operator in Hebden Bridge, and show them the level of service which co-operators could aspire to. If there were two men who had done more than anybody else to help him in the co-operative movement they were Mr. Joseph Greenwood and Mr. J. C. Gray. He owed a great deal to Mr. Gray, both personally and officially as the secretary of the Productive Federation. Very early in his career he had occasion to seek Mr. Gray's advice, and it was given with sympathy and also with candour. One always felt that he was thoroughly sincere in what he said. Mr. Gray had done a great deal for the co-operative movement generally that the ordinary co-operator could hardly appreciate, but what had been said would help them to set a value on the great leader they had lost. By putting up a permanent token of appreciation they were not only paying a tribute to the memory of Mr. Gray, but were also doing credit to themselves. He appreciated all that had been said about him. He was an ideal official, but one always felt that there was more of the comrade about him than there was of the official, and that appealed to him as one of his great charms. They could all remember him as a man who had noble aims in life, and worked for them amid the growing complexities of a very great movement. The present harmony in the movement he attributed to the masterly handling of matters at the administrative centre by Mr. Gray. In his later days his work was accomplished in suffering, but he was as ardent then as when in health. He hoped that the work Mr. Gray was enabled to do in the co-operative movement was but an indication of the greater work that the co-operative movement would accomplish in the future.

Mr. R. Stewart (chairman, Scottish Co-operative Wholesale Society) said he yielded to nobody in his admiration of Mr. Gray for the noble work he was privileged to carry out on behalf of co-operation. To Mr. Gray co-operation was the gospel of life. By their presence they were paying their homage and rendering a tribute to his memory, but so long as a co-operative store existed in the land to a very large extent it stood as a reflex of the work Mr. Gray had been associated with all his life. Mr. Gray felt that there was something in co-operation that gave hope to the worker, that brightened the fireside of the democracies of the world. Feeling that, and being a man that had the courage of his convictions, they need not be surprised to hear from those closely associated with him the great service which he rendered on behalf of a great movement. He always felt that he was listening to one who was no sham when listening to Mr. Gray. His utterances were utterances from deep convictions, and many of his sayings were characterised by great wisdom. The place where they were met was a sacred and hallowed spot; in that temple where the gospel had been preached for many years Mr. Gray used to worship, and within a stone's throw there had now been erected a monument to perpetuate the memory of one of the greatest leaders the co-operative movement had ever possessed. The people of Scotland had as deep a regard for

Mr. Gray's memory and as great an admiration for the noble services he rendered on behalf of the movement and suffering humanity as those in England. If individuals wished to do anything to perpetuate that memory he advised them to consecrate themselves afresh to the cause to which Mr. Gray devoted his life. The movement was a growing one, and Mr. Gray had the spirit of prophecy. He was able to look through the years that were coming, and he was a man who, undoubtedly, lived before his time. He enunciated a great principle which many might differ from, but if he could have been present he would have pleaded for unity and loyalty. Though not present in the body he (Mr. Stewart) believed his spirit was hovering round. Let each one of them catch the inspiration that flowed from such a life. Let them go forward into their districts and do everything possible by striving to maintain the glorious traditions which had been handed down by the noble men of old, and then they would be doing something to leave this world a little better than they found it. On behalf of the Scottish Wholesale Society he desired to pay a tribute to the memory of a great man.

Mr. J. Shillito (chairman, English Wholesale Society) said he was unable to attend Mr. Gray's funeral, but he felt a strong desire to come to Hebden Bridge and take part in the proceedings of that day. It seemed like a dream to him. In front of him was their venerable friend Mr. Joseph Greenwood, who had, along with himself, watched the career of Mr. Gray from a boy, and now Mr. Gray had been laid to rest before them. His whole life, from beginning to end at that little office to the moment of his transference to the Co-operative Union was before him. He fully and frankly endorsed all that had been said. It had been his lot to confer and consult with Mr. Gray at Manchester, to go with him into various countries, to attend conferences at which he spoke. Mr. Gray was a man of substance, a man of reality. He never advocated undertakings, and the consequent loss of money, for which there was no prospect of success. Mr. Gray had given advice to a great many societies, both in this country and abroad. He remembered him being made a magistrate for the city of Manchester. His conduct as chairman of that Bench on the question of the city police stood as a memorial in Manchester to-day. Mr. Gray was the arbitrator betwixt police and people, and he did and said that which was right and just in the interests of the people. This monument would always stand and remind them of Mr. Gray and his work. Mr. Gray's absence from the board of management of the Manchester Royal Infirmary had been greatly regretted by Sir Wm. Cobbett. When he was at liberty Mr. Gray took his part on that board and made his mark. He was not wrapped up too closely with the movement in which he was engaged. That movement stood to-day above all others on account of its integrity. As Sir Henry Howarth had said it had set up a standard of commercial integrity such as the world had never known before. Mr. Gray was anxious for that, because nothing could be higher in the interests of the industrial classes. Nobody had felt the loss of Mr. Gray more than he had, because they were such intimate friends. He was so kind and sympathetic. They never disagreed

when they were abroad, and when they were at home, let the question be ever so acute and obtuse, they always found a way for a clear and common interest in the work they were engaged in.

A vote of thanks was passed to Mr. Deans for unveiling the monument and voicing an appreciation.

Mr. Deans, in reply, said that notwithstanding Mr. Gray's intellectual qualities, his powers of administration, and his tact and experience, his spirit and comradeship rose animated and warm over all. He was the very best of friends, the finest of companions, and the most intellectual of men. His intercourse with Mr. Gray during his official career would not pass speedily from his mind or his memory. He believed Mr. Gray's sentiments would be found guiding the co-operative movement along the path of progress in future.

A vote of thanks being passed to Mr. A. Whitehead for making the arrangements, he, in the course of a short response, said the staff of the Co-operative Union never looked on Mr. Gray as a master. He never grumbled at them if anything went wrong, but talked the matter over with them in a quiet, gentlemanly way. Every member felt his loss almost as keenly as his own family did, and if they had an opportunity of expressing their feelings they would say so.

## IX.—AGRICULTURAL AND DISTRIBUTIVE CO-OPERATION.

(See Report 38, page 116.)

REPORT OF THE PROCEEDINGS OF THE SIXTH CONFERENCE CONVENED BY THE UNITED BOARD IN ACCORDANCE WITH THE RESOLUTION PASSED AT THE NEWCASTLE-ON-TYNE CONGRESS, 1909.

The Conference was held on Wednesday, 19th February, 1913, in the Boardroom of the Co-operative Union Limited, Manchester, at 10 a.m.

PRESENT :—

Representing the Co-operative Union : Messrs. S. Fairbrother and D. McInnes.

Representing the Co-operative Wholesale Society Limited : Messrs. J. Johns and T. Killon.

Representing the Scottish Co-operative Wholesale Society Limited : Mr. R. Stewart.

Representing the Joint Board for Agricultural Trade : Captain L. A. Bryan and Mr. A. H. Sadd.

ABSENT :—

Rev. T. A. Finlay and Mr. H. Barbour (representing the Joint Board of Agricultural Organisation).

There were also present : Messrs. J. Nugent Harris (Secretary, English Agricultural Organisation Society), A. Whitehead (Co-operative Union), and H. C. Gray, together with Messrs. J. Mastin, L. Wilson, and Oldham

(Co-operative Wholesale Society's Buyers), and Messrs. W. H. Press and E. Hatfield (Organisers of the Agricultural Organisation Society).

Mr. D. Mc.Innes in the chair.

Letters were read from Mr. R. A. Anderson (Irish Agricultural Organisation Society) and Mr. H. Barbour (Joint Board for Agricultural Organisation) expressing regret at their inability to attend.

Mr. Mc.INNES explained the objects for which the conference was formed, and stated that no meeting had been held since November, 1910, owing to the fact that no business had been brought forward. In accordance with practice, the various organisations represented on the conference had been circularised, with the result that certain matters had been sent in for discussion at this meeting.

#### MINUTES.

The report of the last conference, held on 30th November, 1910, was taken as read and accepted as correct.

#### 1.—AGRICULTURAL CO-OPERATIVE PRODUCTIVE SOCIETIES AND POSSIBILITIES OF OVERLAPPING BETWEEN THEM AND THE CO-OPERATIVE WHOLESALE SOCIETY.

Mr. HARRIS : I am responsible, I think, for items 1, 2, and 3 of the agenda. In regard to item 1, I should like to report to the conference that in many directions in connection with our movement co-operative production has been commenced—for instance, butter blending, at Clynderwen, which is an old-established society, combining the purchasing of members' requirements and the blending of butter. Other societies are considering the question of launching out into productive enterprise. There is one in West Wales, and in the North of England there are indications in this direction. The Co-operative Wholesale Society has a butter blending factory at Brislington, and there is a fear of overlapping between the Co-operative Wholesale Society's factory and our society at Clynderwen. It has recently been reported to me that overtures have been made to the Clynderwen Society by representatives of the Co-operative Wholesale Society (unofficially), with a view to seeing if the butter blending factory could not be taken over by the Co-operative Wholesale Society. This has caused a certain amount of unrest. Then, quite recently, the Agricultural Organisation Society have organised a jam factory at Dodford, in Worcestershire, and there is also a movement on foot to form a jam factory in the Southern Counties. It is the question of possible overlapping that I wish to discuss this morning.

Mr. JOHNS : No official overtures have been made by the Co-operative Wholesale Society to the Clynderwen Society. About eighteen months ago we were approached unofficially by someone connected with that society, and our representative at Cardiff did ask them, unofficially, if they wanted to sell. The answer was, "No," and the matter dropped. We were not anxious to purchase the place. We have been taking a good deal of their butter until recently, but competition has sprung up between us during

the last year or two—not particularly from our side, because we were first in the field. As regards alleged overlapping, we were on the market first, and we cannot hold our hands because one of the Agricultural Organisation Society's societies comes into competition with us.

Mr. HARRIS : We do not ask the Co-operative Wholesale Society to remove their travellers, or to give up the industry. My object in bringing this matter forward was to have the matter thrashed out in a friendly manner, with a view to seeing if some arrangement could not be made to prevent overlapping to a certain extent.

Mr. Mc.INNES : May we take it, Mr. Harris, with regard to the possible establishment of butter blending and jam factories, that these industries are contemplated by societies formed under your auspices, and that you wish to warn the Co-operative Wholesale Society ?

Mr. HARRIS : Yes.

Mr. JOHNS : As regards Clynderwen, the offer was made quite eighteen months ago. They were then doing about five or six tons per week. I think it is the Co-operative Wholesale Society who ought to complain of overlapping, as we were on the market first. We do not, however, wish to ride roughshod over anyone.

Mr. KILLON : I should like to ask for suggestions from Mr. Harris as to the best means of preventing overlapping.

Mr. HARRIS : I represent such a small movement as compared with yours that I should prefer any suggestions to come from you.

Captain BRYAN : In my opinion the agriculturists are beginning to wake up, and wish to have a voice in the marketing of their produce, which has, to a large extent, been taken out of their hands. I should like to see this change take place without any friction or misunderstanding between agriculturists and distributors. The meat trade will be developed in the near future by the agriculturists. The Wexford Society is at present killing 150 head of cattle per week, and will shortly have an output of £1,000 per day in money value. The prevention of friction between the two movements is, to my mind, a question of higher co-operative politics.

Mr. Mc.INNES : Supposing a society in the agricultural movement commenced to make jam. There are seasons when there is not enough fruit in this country for the manufacture of jam. They will then have to go abroad for their fruit, and will come into competition with private firms. Then it is quite possible they will lose money. The same thing applies to butter blending.

Mr. HARRIS : Societies like ours combine half a dozen different activities. Although they may lose in one particular branch of their trade they can make up with the profits of other branches.

Mr. Mc.INNES : Has anyone any further observations to make ?

Mr. SADD : I should like to know if the Co-operative Wholesale Society is selling root seeds to agricultural societies. We, as a society, have sold them for many years, and have made them one of our specialities. Are we to be brought into competition with the Co-operative Wholesale Society ?

We do not touch flower seeds or vegetable seeds for private houses. We supply agricultural societies with mangels, swedes, turnips, cattle cabbage, clover, and grass seeds, which they sell to their members (farmers).

Mr. JOHNS : We have not dealt largely in this seed business. We sell mostly packet seeds.

Mr. Mc.INNES : I understand, Mr. Sadd, that you supply the federated societies with seed, some of which you grow and some of which you import, and that you desire to extend your field of operation and supply the Co-operative Wholesale Society.

Mr. SADD : We should be only too pleased to do so, but that was not my point. We have supplied several societies for years past, and this year they brought along quotations from the Co-operative Wholesale Society for the same seeds.

Mr. JOHNS : They must have asked for quotations.

Mr. SADD : I am informed they did not. The societies were the Wiltshire Society, West Midlands Society, and South Midlands Society.

Mr. JOHNS : The West Midlands Society does a big trade with us.

Mr. HARRIS : Two of the societies mentioned by Mr. Sadd are members of the Co-operative Wholesale Society. A great number of our societies are joining the Co-operative Wholesale Society. The dividend naturally attracts them, and they are buying very largely. I see great danger ahead unless matters can be adjusted. We asked the Co-operative Wholesale Society on several occasions to form a department to supply the needs of our movement. When they refused we had to go ahead ourselves, and now we are doing the work the Co-operative Wholesale Society comes along and tries to take the business from us.

Mr. JOHNS : We cannot refuse to supply our own members. The purchases of the West Midlands Society from us amount to £3,600.

Mr. SADD : We do not want to interfere with the Co-operative Wholesale Society in regard to any of the commodities with which they deal ; but I was wondering, where we are the growers of certain seeds, whether we could not be left alone in selling to agricultural societies.

Mr. JOHNS : We do not invite these societies to join us. If it is your idea that we should not admit these people, that is a question for our board.

Mr. HARRIS : I should like to point out that there has never been any suggestion that our societies should not join the Co-operative Wholesale Society. Seventy-five per cent of the agricultural societies which have joined the Co-operative Wholesale Society consulted me before doing so, and I advised them to join.

Mr. Mc.INNES : I believe the only reason why these societies join the Co-operative Wholesale Society is because they can do better than going anywhere else. There will be a closer approach of the agricultural societies to the Co-operative Wholesale Society. The agricultural societies have their best friends in the large industrial societies, which are part and parcel of the Co-operative Wholesale Society.



**Mr. HARRIS :** I have received a letter from the Co-operative Wholesale Society's Cardiff depôt in which it is stated that certain agricultural societies in South Wales purchased from the Co-operative Wholesale Society during the last half of 1911 £11,384, and during the last half of 1912 £23,687, an increase of £12,303, equal to 108 per cent.

**Mr. JOHNS :** I am aware of that, and we are doing a good business with the Carmarthen Farmers, West Midland Farmers, and Wiltshire Farmers. From the latter society we have purchased produce to the value of £7,000 during the half year, and they have bought goods from us to the amount of £3,576.

**Mr. STEWART :** I hesitate to offer any remarks regarding the matter under discussion, as it purely affects the English societies. We in Scotland have creameries—one in Wigtownshire. The Scottish Agricultural Organisation Society held a meeting in the same district, and advised the farmers to establish a creamery. It is a very small district, and one of the creameries—either ours or theirs—would have to go to the wall. I do not think this is a proper spirit to show.

**Captain BRYAN :** That is just the question we are here to talk over. The farmer thinks he has a more or less vested interest in the sale of his produce. The same thing has happened in Ireland. The farmers naturally say, "This is our butter ; we want to sell it."

**Mr. KILLON :** I do not question at all the position of the farmer in having the right to control his produce, but the farmer has to sell his produce. The producer, if left to himself, is helpless, and the consumer is in the same position. The producer wishes to get the highest price, and the consumer wants to get the commodity at the lowest price. The whole weakness, in my opinion, is that there are two organisations instead of one. So far as I can see, we are making no progress towards a closer union, and, to my mind, it is most deplorable that nothing has been done to bring the producer and consumer closer together. Each side is continuing in its own particular way, irrespective of the consequences which will follow, unless some joint action is brought about. No headway can be made unless the two sides are working together for one interest. I am quite satisfied if some of the leaders would get together and seriously consider this problem, reducing the large number of organisations, and making the producer equally responsible for his produce as the consumer, then, but not until then, we might arrive at some solution. We have the organisation to deal with the produce if the other side is rightly organised.

**Mr. HARRIS :** I am very pleased to hear Mr. Killon's remarks. I think the members of this conference will remember that a motion was made some time ago calling upon the Co-operative Wholesale Society to commence an agricultural department. That really was a repetition of a similar request made by the Agricultural Organisation Society about nine years ago. The Co-operative Wholesale Society have refused to do this ; therefore, if any overlapping does take place, it cannot be placed at the doors of the Agricultural Organisation Society.

## 2.—AGRICULTURAL CO-OPERATIVE DEPOTS FOR COLLECTION AND DISTRIBUTION OF FRUIT AND MARKET GARDEN PRODUCE, AND THE ATTITUDE OF THE CO-OPERATIVE WHOLESALE SOCIETY TOWARDS THEM.

Mr. HARRIS : The Agricultural Organisation Society has recently approved of the formation of depôts for fruit and market garden produce, as a result of the Small Holdings Act. We are looking forward to a great increase in fruit and market garden produce in this country. The Board of Agriculture has recently obtained a grant of £325,000 to develop agricultural education on technical lines, and is dividing the country into provincial councils. One of the objects of these councils is to develop farming interests, and organisers will be appointed who are experts in production. These organisers will be in touch with the Agricultural Organisation Society's organisers, who are experts in distribution, the object being to link up the two. There are great possibilities in view ; therefore I thought it would be as well to let the conference know what is going on.

Mr. Mc.INNES : Then the possibilities arising from this Agricultural Organisation may be the establishment of depôts, on the advice of the Agricultural Organisation Society, for the disposal of the produce of small-holders ?

Mr. HARRIS : That is so.

Mr. MASTIN : Do I understand that they would be semi-government depôts ?

Mr. HARRIS : Not at all. They would be purely co-operative societies registered under the Industrial and Provident Societies Act.

Mr. Mc.INNES : The Board of Agriculture will offer facilities to the agricultural people in this country such as have been afforded to agriculturists in other countries. Out of that will arise increased production, and the producers will need some avenue to dispose of their produce. That avenue will be pointed out to them by the Agricultural Organisation Society. Mr. Harris desires to ascertain, I presume, what would be the attitude of the Co-operative Wholesale Society towards societies of this character.

Mr. JOINS : I take it that the attitude of the Co-operative Wholesale Society would be one of friendliness rather than hostility. I do not know how the produce would be handled. Our attitude would depend on the line they take in disposing of their produce.

Mr. Mc.INNES : There is a market established called the Pershore Market, to which market the Co-operative Wholesale Society has sent its buyers, so as to make the market more effective.

Mr. MASTIN : We had a man there last year attending the Pershore Fruit Growers' daily auction. He had been of material service to them. The Co-operative Wholesale Society has agreed that the buyer shall attend this season. I understand that the manager of the Derby Society will read a paper at our Nottingham saleroom this month, and again at Birmingham saleroom. This will tend to interest those societies which would draw on Pershore market.

**Mr. HARRIS :** I should like to thank Mr. Mastin for that explanation. The Co-operative Wholesale Society's attitude towards Pershore has been of the greatest possible value, and I am here to-day to express, on behalf of Pershore market, their thanks for the splendid support the Co-operative Wholesale Society has given them, and I am pleased to hear that it is the intention of the Co-operative Wholesale Society to continue the policy this season. The reference to Pershore market opens up a very interesting line of thought as regards organisation work in the fruit and market garden industry. The Agricultural Organisation Society is confronted with rather a difficult task. The governors of the Agricultural Organisation Society have decided to try and work two policies. Where markets can be established on similar lines to Pershore to organise such markets; and where markets cannot be established owing to vested interests to organise depôts. These depôts are not to be retailers. The policy of the Agricultural Organisation Society has always been to fight against farmers entering into retail business. Some of the societies in the Eastern Counties report to me that the sympathy shown to them by the Co-operative Wholesale Society's depôt at Wisbech is not at all satisfactory, and they state that the buyer at Wisbech actually goes out of his way to purchase behind their backs. I wish a different atmosphere could be created down there.

**Mr. JOHNS :** In answer to that, I was not aware there was any difficulty. Some two years ago the Marshland and Wingland Society entered into a contract with us which they did not fulfil, and this placed us in a difficulty, but I believe since then our Middleton Jam Factory has been taking practically the whole of their fruit. In regard to our own man, he has been told to encourage the farmer as far as possible and deal with the Agricultural Society where he can. If Mr. Harris will give me a list of societies I will see what can be done.

**Mr. Mc.INNES :** The Marshland and Wingland Society undertook to supply the Lincoln Society with certain lines of fruit at an agreed price. The prices went up, and the Marshland Society did not deliver the fruit.

**Mr. JOHNS :** Another case of the same kind. We bought potatoes from an association of smallholders who put their potatoes together. Our price was accepted by the association, and we sent the sacks to them to load up. We called in buyers and sold the potatoes, but they were never delivered, nor have the sacks been returned.

**Mr. HARRIS :** If Mr. Swain (Co-operative Wholesale Society's buyer) would communicate with me we should be quite prepared to investigate this in the interests of both our movements.

### 3.—CENTRAL ORGANISATIONS AND THEIR RIGHT TO ACT ON BEHALF OF AFFILIATED SOCIETIES IN MATTERS OF DISPUTE BETWEEN SUCH SOCIETIES AND THE CO-OPERATIVE WHOLESALE SOCIETY.

**Mr. HARRIS :** On one or two occasions an affiliated society has written to me in respect to matters in dispute between it and the Co-operative Whole-

sale Society, and we have written to the Co-operative Wholesale Society in regard thereto. From the attitude taken up by the Co-operative Wholesale Society it would appear as if they resented the interference of a third party. Is this so?

Mr. KILLON : Were your letters sent to the committee of the Co-operative Wholesale Society or to the officials ?

Mr. HARRIS : I am not quite sure on that point.

Mr. KILLON : If your letters were addressed to officials of the Co-operative Wholesale Society it is quite possible the committee know nothing about them.

Mr. Mc.INNES : Where an agricultural society is supplying produce to the Co-operative Wholesale Society any dispute relating to trade would be settled by the officials without coming before the board.

Mr. MASTIN : I have a recollection that about two years ago a letter came from the Agricultural Organisation Society in regard to a Welsh society, and I believe it was explained at the time that the matter in dispute was entirely between the Agricultural Society and the Co-operative Wholesale Society and was for them to determine. We should never expect the Co-operative Union to come in as arbitrator or umpire in a matter in dispute between the Co-operative Wholesale Society and the retail societies. If any agricultural society is dissatisfied with the treatment meted out to it by the Co-operative Wholesale Society its best course is to write to the committee of the Co-operative Wholesale Society. The committees of the two societies only are concerned in the matter.

Mr. HARRIS : I only want the information, but I should like this conference to remember that the secretaries of the farmers' societies are not as well up in commercial matters as the officials of the industrial movement. They are groping for knowledge ; therefore they think they ought to have some body to apply to to help them. The Co-operative Wholesale Society has, I might say, been of great assistance to our societies in the south by explaining commercial principles to the officials.

Mr. HARRIS : In order to show the friendly feeling which exists towards the Co-operative Wholesale Society, I might point out that the governors of the Agricultural Organisation Society have refused to supply a list of affiliated societies to any commercial concern except the Co-operative Wholesale Society.

#### 4.—DEAD MEAT TRADE.

Captain BRYAN : The Irish Agricultural Wholesale Society is now taking up the disposal of dead meat (cattle, sheep, and pigs). We are opening up depôts, and may ultimately have a stall in the London market and possibly other districts also. What possibilities are there of joint working ? At the present time some of the meat we send to the London market is sold to co-operative buyers, and when we have a stall of our own we should like to ask for the consideration of co-operative societies when purchasing their requirements. I should like to warn this conference that

the American Beef Trust is using its utmost endeavours to get hold of the beef trade in England, and it is for us to prevent that if possible.

Mr. JOHNS : Is it intended to confine this business to the meat trade ? Do you intend to sell butter and eggs ?

Captain BRYAN : Yes, we have a depôt for that purpose.

Mr. JOHNS : It appears to me you wish us to help you in the meat trade, and yet you compete against the Co-operative Wholesale Society in London in the butter trade, &c.

Captain BRYAN : Unless the Co-operative Wholesale Society acts as arbitrator between the two there is bound to be competition.

Mr. JOHNS : You are out to capture our retail stores as against us. If you had a working arrangement with us it would be a different thing ; we cannot be expected to help you when you are in competition with ourselves.

Mr. STEWART : Captain Bryan has stated that the position in which farmers find themselves to-day is owing to the supineness of their class, but I think it was also due to want of capital. As regards the cattle question, you will remember that at one of the meetings of this conference we in Scotland offered to assist Ireland in the matter, and I should have thought, seeing they are now about to make a departure, that instead of going to the expense of a manager in the London market, they would have considered the offer they had from us. We do a trade of £5,000 to £6,000 per week. We are already in the market, and the Irish people are bound to come into competition with us in Glasgow. Is that co-operation ? We can deal with the Irish people direct or through their agent, and I am satisfied they will get the market price from us. We do a large trade in dead meat. We have at present to take supplies from the private trader, and, all things being equal, we should much prefer to deal with a co-operative concern. There must, however, be give and take on both sides, and we have not yet arrived at that stage. We have a stand in Glasgow market, and the door is always open to our Irish friends to send quotations and prices.

Mr. KILLON : Captain Bryan takes the stand that the consumer has nothing to do with the question at all, and between the production by the farmer and the sale to the customer no one has a right to interpose. I should like to point out that we have the world's produce to deal with, and the world's produce will determine what the farmer will get for his produce.

Captain BRYAN : I said there must be some line of demarcation between the two interests.

Mr. KILLON : If the Co-operative Wholesale Society, with its large number of members, is not the most likely customer to meet the demand you will have to throw your produce on the open market. The point with me is whether there are no possible means of bringing the two organisations into one.

Captain BRYAN : That is what we want.

Mr. KILLON : Then how is it to be brought about.

Mr. MC-INNES: The point is this: The Irish co-operators intend to establish a depôt in the London market and afterwards in other towns for the sale of their produce. Some of that produce will come into the hands of the co-operative buyers. Could we not have a conference of the people actually concerned with the view of making the Wholesale in England and Scotland the avenue through which the supplies drawn by distributive societies should go to those societies? To my mind, in face of what has been outlined by Captain Bryan, and also the projects which are being furthered by the Agricultural Organisation Society, it would be a good thing if the whole of those concerned in the actual administration of these commodities could meet the representatives of the two Wholesale Societies.

Mr. HARRIS: I would like to suggest that the experts in the different commodities should meet separately, and each present a report. These reports could then be boiled down, and the combined report submitted to this conference.

Mr. KILLON: I think it is a very good thing. There ought to be some definite proposals submitted to the next meeting of the conference.

After further discussion it was resolved—

- (a) That a meeting of buyers and sellers be convened by the Co-operative Union for Wednesday, 12th March, at 10 a.m.
- (b) That the next meeting of this conference be held on Wednesday, 2nd April, 1913, at 10 a.m.

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## MEETING OF EXPERTS.

REPORT OF PROCEEDINGS OF MEETING OF EXPERTS, HELD AT MANCHESTER ON WEDNESDAY, 12th MARCH, 1913.

Present :—

Representing the Co-operative Wholesale Society Limited: Messrs. J. Holden, W. J. Howard, A. W. Lobb, J. Mastin, W. Matthews, and L. Wilson.

Representing the Scottish Co-operative Wholesale Society Limited: Messrs. A. Huggan, M. McCallum, J. McDonald, —McLaren, and W. Whyte.

Representing the English Agricultural Movement: Messrs. W. H. T. Hearle (West Midland Farmers), W. Fearnside (Pershore Fruit Market), R. Maurice (East Anglian Farmers), T. Muir (Anglesey Egg Depôt), —Whiteley (Preston and District Farmers), J. W. Welsh (Herts and Beds Bacon Factory), E. D. Williams (Mona and District Live Stock Association), A. H. Sadd (Eastern Counties Farmers), F. S. Graff, W. H. Turner, W. H. Press, and E. Hatfield (representing the Agricultural Organisation Society).

Representing the Irish Agricultural Movement: Messrs. R. M. Smith, C. Smiley, and F. J. Cutler (Irish Agricultural Wholesale Society).

and Mr. J. C. Landy (Wexford Meat Supply and Bacon Factory Limited).

Mr. A. Whitehead (General Secretary, Co-operative Union) was voted to the chair.

Mr. WHITEHEAD explained the objects of the conference, and suggested that the meeting should be divided up into three sections—

(a) Eggs, butter, cheese, bacon, and pork, and dead meat ;

(b) Wheat, corn, seeds, &c. ;

(c) Jam fruits and fruit and market garden produce ;

and that the representatives of each section should meet in separate rooms, and afterwards meet together to present a report as to what had been done.

The various sections went thoroughly into the matters remitted to them, and a useful discussion took place. A most friendly spirit animated the proceedings, the buyers of the distributive side of the movement being very sympathetic towards the idea of buying as much as possible from the agricultural movement, when the price and quality of the produce offered compared favourably with the terms offered by outside merchants.

From the remarks passed at the various meetings, there is every reason to hope that there will be an increase of inter-trading between the two movements in the future

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**REPORT OF THE PROCEEDINGS OF THE SEVENTH CONFERENCE CONVENED BY THE UNITED BOARD, HELD ON WEDNESDAY, 2ND APRIL, 1913, IN THE BOARDROOM OF THE CO-OPERATIVE UNION LIMITED, MANCHESTER, AT 10 A.M**

**PRESENT :—**

Representing the Co-operative Union : Messrs. S. Fairbrother and D. McInnes.

Representing the Co-operative Wholesale Society Limited : Messrs. J. Johns and G. Thorpe.

Representing the Scottish Co-operative Wholesale Society Limited : Mr. J. Wilson.

Representing the Joint Board for Agricultural Trade : M. A. H. Sadd.

**ABSENT :—**

Rev. T. A. Finlay and Mr. H. Barbour (Joint Board for Agricultural Organisation) and Captain L. A. Bryan (Joint Board for Agricultural Trade).

There were also present : Messrs. J. Nugent Harris (secretary, English Agricultural Organisation Society), A. Whitehead (Co-operative Union), and H. C. Gray, together with Messrs. J. Mastin, L. Wilson, J. Holden, and A. W. Lobb (Co-operative Wholesale Society's Buyers), and Mr. E. Hatfield (Organiser of the Agricultural Organisation Society).

Mr. D. McInnes in the chair.

Letters were read from Mr. R. A. Anderson (Irish Agricultural Organisation Society) and Mr. H. Barbour (Joint Board for Agricultural Organisation) expressing regret at their inability to attend.

Mr. Mc.INNES explained that the conference was convened to consider the Report of the Meeting of Experts which was held on 12th March.

#### 1.—MINUTES.

The report of the last conference held 19th February, 1913, was taken as read, and accepted as correct.

#### 2.—REPORT OF MEETING OF EXPERTS.

Mr. Mc.INNES: You have had this report in your hands now for the last week, and no doubt the various members of the conference have come prepared to make some observations thereon.

Mr. JOHNS: To my mind the crux of the whole matter seems to be embodied in the remarks of Mr. Mastin in regard to the settlement of a general policy by the boards of the English and Scottish Wholesale Societies. I have read through the report and cannot find anything which brings us nearer.

Mr. THORPE: I have read this report carefully, and I agree with Mr. Johns that it does not seem to bring us much nearer. My own opinion, however, is that the laying down of a policy by either the English or Scottish Wholesale is not the crux of the whole matter as suggested by Mr. Johns. So far as I can see there is nothing at all to prevent trade being done between the organisations concerned. All our buyers definitely and distinctly state that if the agricultural societies have anything to offer, and price, quality, method of conveyance are right, they are prepared to give sympathetic and preferential treatment. The time has now come for action, and if the other side have anything to offer us, then, all things being equal, we are prepared to meet them. It is of no use to talk about sympathy, there is very little of it in business. Price and quality is what we have to look at, and if that is right, preferential treatment will be given to the agricultural societies. I am in complete sympathy with the agricultural movement, and am very desirous that business relations should be established. Of course, we are now in the experimental stage and must move slowly.

Mr. Mc.INNES: At these meetings we have always disassociated ourselves from the question of sentiment. We do not need to evoke the aid of sentiment on either side to bring ourselves into closer relationship. I might point out that the obligations are not all on one side. I think I am right if I say that the agricultural movement is doing twice or three times as much trade with the Co-operative Wholesale Society as the Co-operative Wholesale Society is doing with the agricultural movement. This is a consideration which should be in all our minds while we are discussing this question this morning.

Mr. THORPE: We are quite aware of that, and we presume the agricultural societies would not purchase from the Co-operative Wholesale



Society unless they were satisfied with the quality of the goods and the price they paid for same.

Mr. JOHNS : I wish to associate myself with every word Mr. Thorpe has said, but I am getting a bit tired of simply producing minutes and nothing more. I admit that at the present time the agricultural societies are doing twice as much with the Co-operative Wholesale Society as the Co-operative Wholesale Society with them, and there certainly ought to be more reciprocity. If the agricultural societies will get their goods together, and submit them to us, I am sure our buyers will do all they can to help, but as explained by Mr. Thorpe, price and quality must be right commercially, leaving out all question of sympathy. We are anxious to help this thing along, but we do not appear to be getting any nearer. If we can take some practical step, I am sure every member of the Co-operative Wholesale Society's Board will be glad. The time has certainly come for action to be taken. The agricultural movement is growing, and unless something is done we shall be in competition with each other, which would be a very deplorable thing. Therefore, let our agricultural friends make a big effort to see what can be done in the way of organising the produce. Whatever happens to this committee, whether we ask Congress to disband it, which, to my mind, would not be a bad idea, or not, there is no reason why the two movements should not work together.

Mr. WILSON : I am in entire sympathy with what has been said by Messrs. Thorpe and Johns, but the opinion of my Board is that the time has now come when we should recommend Congress to disband this committee. So far as the Scottish Organisation Society is concerned, I may say we have tried for years to get into touch with Mr. Drysdale, and we have failed absolutely. We do very little business with the agricultural societies in Scotland, because they never give us any opportunity.

Mr. Mc.INNES : From what I know of the conditions which exist in several Continental countries my own view is that it would be nothing short of national disaster if we had in England two movements each of which had factories for producing what is used by both movements. There would be a kind of overlapping which I hope will never be seen in this country. In my opinion, the way out of the difficulty is to adopt the suggestion which was made some two years ago, which was that an agricultural department should be formed by the Co-operative Wholesale Society.

Mr. HARRIS : I have listened with considerable interest to the remarks made by Mr. Thorpe and Mr. Johns, and also by Mr. Wilson. Mr. Thorpe says that it is really a question of price and quality. I think it is a little more than that, it is a question of organisation as well. Without a definite policy, price and quality will not be of much value. You must have something else and, personally, I think it would be a great pity if this committee were disbanded. Mr. Thorpe also said we were in the experimental stage, surely when a development is in the experimental stage that is the time for closer contact not for disbandment. All along the Agricultural

Organisation Society has been approaching the Co-operative Wholesale Society and has been met with the criticism—"Oh, you are far too young yet, wait until you grow bigger, and then we will discuss business." Surely in the early days of a movement like ours we want a little sympathy and support—the experimental stage is the most difficult of all. Mr. Johns says we are not getting any nearer. The Chairman states that the agricultural movement has got distinctly nearer by the fact that we are doing more trade with your movement than you are with ours. Then, again, I object to what has been said in regard to the onus being on the agricultural societies. Why should the onus be on us altogether? We are a very young movement, and look for a lead from the older movement. In regard to Mr. Wilson's remark, of course, we have nothing whatever to do with the policy of the Scottish Agricultural Organisation Society. I regret to hear what Mr. Wilson has said, but we are unable to be of any assistance in that direction. It would be a pity if there was overlapping in this country as indicated by the Chairman. If the committee is disbanded, then we must go ahead and do the best we can for our side. We are out to assist the farmers, and we must do our best for them. It cannot be said that the English Agricultural Organisation Society has not done all in its power to bring about a closer working between the two movements.

Mr. FAIRBROTHER: I have attended all the conferences which have been held, and I do think the disbandment of this committee would be a fatal step. The nearer we get together the more likely are we to come into closer relationship. Disbandment would, in my opinion, lead to a policy of doing nothing, and we should never get any further. I am, therefore, in favour of the continuance of this committee, but I do think the representatives from the agricultural side ought to attend the conferences more regularly, and let us know what their ideas are.

Mr. JOHNS: My opinion is that the conferences, as now constituted, are not of much use. Our Scottish friends attend here at considerable expense and there is never anyone to meet them. It seems to me that matters would be simplified if the representatives of the Co-operative Wholesale Society and the English Agricultural Organisation Society met together and discussed their own affairs. To me the only way of relieving the Scottish Co-operative Wholesale Society from the position they are in is to disband this committee and form a new one. The establishment of an agricultural department by the Co-operative Wholesale Society is a matter which we should take back to our Board, but we should also have to take back evidence to show that some good might arise from such a policy.

Mr. THORPE: I have every sympathy with the agricultural movement and appreciate the difficulties under which they are working. I do not believe in the disbandment of this committee, the time has not yet come for that, and I think, in speaking of disbandment, Mr. Johns and Mr. Wilson mean that it is time we started to do something. The agricultural side has done something, inasmuch as they are doing three times more business with us than we are doing with them, but as I have said before

they are doing it on market prices. While we are talking about forming an agricultural department, let us be doing some business. If there is proper organisation, and if we can get produce at first hand, I do not see anything in the way. We can very materially assist each other in the promotion of each other's objects. To me it would be a very sad affair indeed if we could not come to some arrangement to prevent overlapping. I have every hope that in the time to come we shall get closer together. I want to help the agricultural movement and the agricultural movement wants to work with us, but after all it will come to the old question of quality and price. I shall do all in my power to promote business relations. I hope our friends will not talk any more about disbandment.

**Mr. JOHNS :** As regards the proposal to form an agricultural department. There is, of course, the question of railway rates to take into consideration. We could not be expected to accept the produce any little farmer might send in. The agricultural movement would have to establish collecting and grading depôts and offer us the produce in bulk, just as the outside people do. As regards bacon, when the time comes we in London have promised, quality and price being right, to take the produce of the co-operative bacon factories. Let the agricultural societies organise, get their produce together, put it on the market as cheap as other people, and they will have the preference.

**Mr. WILSON :** I want to repeat what I said previously. It is no use bringing representatives from the Scottish Co-operative Wholesale Society here simply to listen to discussions between the English Co-operative Wholesale Society and the English Agricultural Organisation Society. I say here that the Scottish Co-operative Wholesale Society has carried the agricultural societies of Scotland on its back right through, and we have at last had to drop some of them. I do not see why the English Agricultural Organisation Society should not settle the matter with the English Co-operative Wholesale Society even if this committee were disbanded. I cannot see the necessity of bringing us regularly from Scotland to discuss matters which do not concern us.

**Mr. Mc.INNES** then reviewed the whole of the circumstances leading up to the appointment of the committee, and went on to say that the United Board of the Co-operative Union were agreeable to this committee being continued if that was the desire of the committee itself. On the other hand, if this committee decided to disband and reform itself in another fashion, that course would no doubt be agreed to. As regards the Scottish Wholesale Society and the Scottish Agricultural Co-operative Movement and the Irish Agricultural Co-operative Movement, the relations of the three bodies since the establishment of these conference meetings by Newcastle Congress, have not become closer or more reciprocal. Of the agricultural co-operative movement in Ireland and the English Co-operative Wholesale Society, the same may be said—no progress has been made; but between the agricultural movement in England and the Co-operative Wholesale Society,

conditions are different. There is already a considerable amount of inter-trading, and it is yearly growing in magnitude. Still, closer association will therefore be an outcome of increasing trading relations, as the disposition on each side is favourable to development. The two movements themselves should now come together, outside of and apart from these conferences, and devise some way along which they could mutually pursue their course in any directions they may decide, leaving the other parties to the conference to take their own course in their respective countries, until the time is ripe for the adoption of similar action. The industrial movement and the agricultural movement in Scotland and the corresponding movements in Ireland would be able to proceed further, as in England, or to decline to confer as they might respectively decide. Deliberations at these conferences are less productive in results than they would probably be, if unhampered by influences that are now no nearer association than when the Congress at Newcastle established these meetings with the view that something tangible would accrue from them before the following Congress.

Mr. JOHNS : I agree with your suggestions in their entirety.

Mr. THORPE : I think all the parties constituting this conference ought to have a voice in the matter, and they are not all present here to-day.

Mr. HARRIS : I would like to suggest a modification of the Chairman's suggestion, viz., that this conference should be divided into sub-conferences dealing with the various countries. Let us try this for a year to see how it works. If the arrangement does not work, then let it be for this conference to say which of the movements are working most amicably together, and let that committee be a permanent one. As regards Mr. John's suggestion as to organisation. We are actually carrying out the policy outlined by him at the present time. We are concentrating supplies and endeavouring to get the farmer to realise that the methods of fifty years ago do not apply to-day. I should like, on behalf of our movement, to express the gratitude we feel to the Co-operative Wholesale Society for stepping into the breach and taking the tobacco produced in Wales. It will, no doubt, interest the conference to know that an association is now being brought into existence to encourage the growth of beet and flax in this country.

Mr. Mc.INNES : While I quite agree in principle with the suggestion made by Mr. Harris, I think the movement in England has proceeded so far that a board, comprising representatives of the Trading Board of the agricultural movement and representatives of the Productive Committee of the Co-operative Wholesale Society as well as the Grocery Committee, ought to be formed for the purpose of getting into closer relationship.

Mr. THORPE : I think all the parties constituting this conference ought to be invited to a special meeting to discuss this matter.

Mr. HARRIS : I do not think it necessary to call another conference. I should say the body to which this recommendation should be made is Congress. Of course notice would be sent to each party that the resolution would be brought before Congress, then if any party disagreed they would have their opportunity when the matter came up for discussion at Congress.

**Mr. Mc.INNES :** I have drawn up the following resolution which appears to me to voice the feeling of this meeting, viz. :—

That Congress be asked to allow this conference to exist for another year, and that as soon as convenient after Congress a special meeting of the conference be convened to consider the proposals discussed at this meeting, and which shall be specified on the notice convening the meeting.

**Mr. WILSON :** I second that resolution.

The report of the meeting of Experts, held 12th March was then approved, and **Mr. Mc.INNES** asked if anyone had any observations to make.

**Mr. SADD :** There was no one from the Co-operative Wholesale Society at the meeting on 12th March who could give us any information in regard to seeds. There ought not to be any overlapping between the Co-operative Wholesale Society and ourselves on this matter. We produce and import seeds which we sell to farmers for stock purposes.

**Mr. JOHNS :** I cannot say much as to our trade in seeds. I would suggest that **Mr. Sadd** write to the Grocery Committee of the Co-operative Wholesale Society in regard to the matter.

**Mr. SADD :** I will do so. We are still trying to do business with London in wheat, but without much satisfaction. The freights are too heavy to admit of our sending wheat to Manchester and Dunston, but we can ship to Silvertown. We submit samples to Silvertown, but we do not get a reply very promptly, sometimes not at all.

**Mr. JOHNS :** I cannot understand that, our manager has received instructions to buy from co-operative sources where possible.

The meeting then closed with the usual vote of thanks to the Chairman.

## X.—FOREIGN CONGRESSES.

(See Report 45, page 126.)

### REPORT OF AUSTRIAN CONGRESS, HELD AT GRATZ, JUNE, 1912.

MESSRS. R. R. CHAPPELL AND A. WHITEHEAD.

As representative, with **Mr. A. Whitehead** (Co-operative Union of Great Britain and Ireland), I attended the Austrian Congress, held at Gratz on 27th, 28th, and 29th June, 1912. We left Charing Cross, London, at 9 a.m. on Monday morning, and journeyed as far as Cologne, arriving about 10-15 p.m. Our next stage, on the following day, was as far as Nuremberg, which we reached late at night, and were met by **Mr. Johns** and **Mr. T. W. Allen** (Co-operative Wholesale Society directors), who were also on their way to the Congress to represent the Co-operative Wholesale Society, and from this stage we were associated on our mission to convey the good wishes of the co-operators of this country. Early the next day we resumed our

journey to Vienna, at which place we arrived about 3-15 p.m. We were met at the station by Miss Karpeles, daughter of Dr. Karpeles, Vienna, who has represented the Austrian co-operators at our Congresses. From this time Miss Karpeles was our guide, friend, and interpreter. To both father and daughter we owe a debt of gratitude for their kindness, but in response to our thanks they said they felt it a great honour for British co-operators to be represented at their Congress. We spent the night in Vienna, and in the morning journeyed to Gratz with Miss Karpeles, in her motor, arriving in the afternoon.

The proceedings commenced the same evening with a reception of the foreign delegates, which was held in a large restaurant, at which there was a large number of the members of the Gratz Society and other delegates to the Congress present.

Mr. Pohl (Gratz) presided, and was supported by Dr. Karpeles and Dr. Renner. The chairman, in the name of the Gratz Society, welcomed the delegates, and after a short programme of music, delegates from foreign countries were asked to speak on behalf of the country they represented. When the chairman announced the delegates from England were present and would address the gathering, it was received with very great applause and enthusiasm. On being called upon, I conveyed to them the good wishes of our Union, and also for their future prosperity and the goodwill towards them as a nation, also mentioning our educational work and the organisation of the Women's Guild, &c. Mr. Johns (speaking in German), for the Co-operative Wholesale Society, was well received. Mr. Whitehead spoke a few words on behalf of the International Alliance.

The Congress opened next day in the Rittersal of the Town Hall. There was not such a large number of delegates present as we are accustomed to see at our Congresses. There were with us delegates from Germany, Switzerland, and Hungary. After the formal opening of Congress, Dr. Karpeles read a paper on "The Upper House of the Austrian Parliament and the Co-operative Societies." After a short discussion, a resolution was passed protesting against the decision of the Upper House to refer the law with regard to taxes and duties and the facilities to be accorded to industrial and provident societies to a committee. The Austrian co-operators consider this an act of hostility to distributive societies. They have not the same freedom we have in this country, and they are working to have taxation taken off their profits.

The secretary read the report of the committee, which showed an increase in the number of societies, especially in building societies, which have increased by over 50 per cent during the year, mainly due to the measures the Government has taken to further their development. Trade showed an increase of 10 per cent. The discussion on the report was carried on with some warmth by the delegates, some of them objecting to any particular party claiming the movement as theirs.

Dr. Karpeles, speaking on the international side of the movement, very feelingly referred to the great loss they had all sustained by the death of Mr. J. C. Gray, and the great service he had rendered to Austrian co-operators during his lifetime. He said Mr. Gray's loss was felt by them all. His remarks were received with the greatest respect to the memory of our late secretary.

Dr. Renner read a paper on "Building and Housing Societies," and resolutions were passed on same.

Next day a paper was read by Dr. Frey, on "Industrial Regulations and the Distributive Societies," criticising the authorities for the attitude they adopted towards distributive societies, especially that co-operative societies were classified as industrial enterprises and were made to conform to industrial regulations. Several resolutions were passed, one as a protest against a new co-operative law, another to watch and report to the Union cases of legal judgment which were harmful to them, and also in opposition to the policy of the middle classes, which was hostile to labour.

Dr Renner was elected president of the Union, and other business finished the Congress.

We returned to Vienna on Sunday evening, and on Monday visited the co-operative mill and bakery, which is something of which the Austrian co-operators can well feel proud. The building stands in a splendid situation, on a site surrounded by about thirty acres of ground. The corn is brought by railway wagons to the siding by the mill, and the grain conveyed by elevators to the top floor, and from there to machinery of the most up-to-date type, which grinds it into flour, and it is passed to the flour loft in the bakery. The bakery is everything that can be desired from a hygienic point. Full-sized baths are provided for the workmen, and it is compulsory that each man must have a bath before commencing work; suitable overalls are also provided for them to work in. They work eight hours per shift, and there are three shifts per twenty-four hours. For the delivery of the bread they use forty vans and twelve motor vans. We were highly delighted with what we saw, and to me it was the best and most up-to-date bakery it has been my lot to visit—the conditions for the benefit of the employées were excellent. The manager told us that some years ago they came to England to learn, and they went back determined to try and improve on what they had seen.

This being my first visit to the Continent, I was much impressed with what I saw. I am convinced that by these interchanges of fraternal gatherings co-operation is paving the way to a better feeling of peace among the workers of the world.

To Dr. and Miss Karpeles we are indebted for their kindness during our stay, and hope they will be long spared to carry on the work he has so much at heart.

REPORT OF THE BELGIAN CONGRESS, HELD AT JOLIMONT,  
7TH AND 8TH SEPTEMBER, 1912.

BY MR. H. ARCHER.

Being instructed to attend this conference, as the representative of the Co-operative Union of Great Britain and Ireland, I left Dublin on Thursday morning, 5th September, arriving at my destination on Saturday morning at 9 a.m., after a truly interesting journey.

The Congress opened at 10 a.m. with reception of the delegates, of whom there were about 250. Immediately following, the delegates were shown through the bakery, one of the best equipped it has been my lot to see. Everything was scrupulously clean, and they convert 300 sacks of flour into the staff of life every day. While our Belgian friends bake this large quantity of bread every day, which supplies the commune for several miles round Jolimont, they also have a large brewery where they manufacture the national beverage, "lager beer." Everything was in full working order, both in the bakery and brewery, and the various processes of manufacture were fully explained to the delegates.

The real business of the Congress commenced at 11-30, and a great ovation was given to the president on his rising to give the annual address. He was a very fluent speaker, and his remarks were greeted with much applause, and I learned that he had been reviewing the past year's work. I may say here that, being the only delegate from this side, and not knowing a word of their language, and only meeting one person after leaving Antwerp who could speak my own tongue, I found it exceedingly difficult to get the information I desired.

The chief business of the Congress was the consideration of the various reports of the delegates. Several papers were read, most of them having a bearing on co-operative production. The delegates were most enthusiastic throughout the entire proceedings, and, judging by the keenness of the debates, and at times the constant ringing for order by the chairman, showed that an unusual amount of interest was being displayed, which I afterwards learned to be the case.

We adjourned for luncheon at 2 p.m., and after partaking of a most substantial meal we were then conducted through the grounds, gardens, and private museum of one of the Cabinet Ministers of the House of Representatives, who had very kindly placed guides at our disposal, and which was all very interesting.

In the evening there was a concert and another reception, at which I conveyed the sincere good wishes of British and Irish co-operators, which were heartily received.

On Sunday the Congress reassembled at 8 a.m., so I had an early breakfast, and was off to the Congress hall, as I thought, in good time. However, our Belgian friends believe in getting up early, and the majority of the delegates were there before the time, waiting for the business to proceed. One feature of the Congress which struck me very forcibly was the free and



easy way of the delegates. They smoked all the time, and had biscuits and wine or lager as they chose, to suit their taste. Whatever may be said for or against it, it certainly prevented all the delegates wishing to speak at once.

The Congress came to a close at 12-30, after which we were again entertained. In the afternoon I made tracks for Brussels, and one of my many experiences was to get arrested, or put under supervision, for not travelling in the portion of the train to which my ticket belonged. I, however, had made friends with a few of the delegates who were travelling also, and got out of the difficulty by paying the excess at Brussels. It is not the English custom (at least, from a Yorkshireman's view) to put your money in your open hand and let them take what they wanted. Although I had by this just got a little knowledge regarding their coinage, I had no other option, as I did not understand what they were saying, so thought that the best way out of the difficulty.

My best thanks are due to our Belgian friends for the great kindness which they showed to me, and I deeply regretted I could not thank them as I wished, that is in their own language.

I left Antwerp on Monday night and arrived in Dublin on Tuesday night, weary and tired, but certainly pleased with my very interesting experience.

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## REPORT OF DANISH CONGRESS, HELD AT ODENSE, JUNE, 1912.

BY MR. H. WESTBURY.

According to appointment, and in company with Messrs. Threadgill and Dudley (Co-operative Wholesale Society), I attended the Danish Congress for 1912, held at Odense.

We left London on Saturday, 1st June, and, sailing from Harwich the same evening, we reached Esbjerg the following night, after a passage that was not an unmixed pleasure to many on board.

On Monday morning we visited the Esbjerg Depôt of the Co-operative Wholesale Society, which has recently been much extended to cope with the increased trade, and I was much interested and pleased with the arrangements for the reception of butter from the outlying creameries, and the testing, weighing, and despatching of the same to the British depôts, and in many cases to English retail societies direct. The depôt is a model of cleanliness.

Leaving Esbjerg, we journeyed to Odense, and attended the Congress on 4th June. The Congress assembled at 9 a.m., and was attended by some 1,500 representatives. Each delegate was supplied at the entrance of the Congress hall with a shield shaped medallion, which he affixed to his coat. This appeared to ensure admission. The chairman of the Danish Wholesale Society (Mr. S. Jørgensen) opened the Congress, and in the course of his address referred in feeling terms to the decease of our Mr. J. C. Gray. He

then introduced the foreign delegates, and proceeded to nominate as president of the Congress Mr. L. Broberg, a member of the Danish Parliament. This was unanimously agreed to, and Mr. Broberg, upon taking the chair, delivered a commendably brief address, and then called upon Mr. Threadgill to address the Congress. He was followed by delegates from Norway, Sweden, and Germany, the various addresses being most cordially received.

The report and balance sheet were then submitted, and a very animated discussion ensued, in the course of which several speakers ventilated an idea that was mooted some years ago in connection with our own Congress, namely, the advisability of dividing the Congress into sections, to deal with certain clearly defined subjects, the chief reason advanced being that a Congress of 1,500 persons was too unwieldy to deal properly with the business. Several subjects which have engaged the attention of British co-operators were discussed at this Congress. For instance, some delegates strongly urged that only trade union labour should be employed in co-operative concerns, particularly in connection with the business of the Wholesale Society; but the chairman stated that, whilst they were strongly in favour of the principle of trade-unionism, and whilst the Co-operative Wholesale Society Board paid wages up to, and in some cases 10 per cent above, the trade union rate, they were not prepared to insist upon membership of a trade union as a condition of employment. Again, some delegates desired to bring about an affiliation of the Danish co-operative movement with a certain political body, but this idea found little favour with the vast majority of the representatives.

After a long discussion, the report was adopted, and the Congress proceeded to consider a proposal to erect a co-operative factory for the manufacture of margarine. To my foreign mind, the necessity for a margarine factory in such a butter producing country as Denmark did not appear very obvious, but evidently there was a need for it, and the Congress unanimously resolved that such a factory should be built and equipped at a cost of about £25,000. It was also resolved to erect a large stock warehouse in Copenhagen at a cost of about £11,000.

The insurance of co-operative employés was considered, opinion being sharply divided upon the matter, and ultimately it was decided to remit the whole matter to the Congress of 1913.

There was a motion upon the agenda calling for the erection of a sugar refinery, but this was withdrawn in view of the heavy expenditure to which the Congress had already committed the Co-operative Wholesale Society.

The discussion upon the various points was at times somewhat heated, but Mr. Broberg always had the Congress well in hand, and with genial tact steered it to a successful close.

With kindly consideration a Danish friend sat with the British delegates and acted as interpreter throughout the Congress meeting.

In the evening the foreign delegates were entertained to dinner. We were splendidly received, and our Danish friends showed in an unmistakable

manner their appreciation of the presence of their foreign brethren, those from Britain being awarded an exceptionally warm welcome. Mr. Dudley spoke at this gathering on behalf of the Co-operative Wholesale Society, whilst I conveyed to them the fraternal greetings of the members of the Union, and took the opportunity of giving particulars of the progress of the movement in this country. Mr. Nielson translated our addresses, and at the close we were accorded a hearty vote of thanks with "musical honours."

The following day we visited the premises of the English Co-operative Wholesale Society (said to be the finest of its kind in Denmark), and here again I was struck with the excellent equipment and the admirable facilities for storing, handling, and shipping of the enormous quantity of butter, &c., which passes through this depôt.

Leaving Odense, we visited the Co-operative Wholesale Society's depôt at Copenhagen, where Mr. Dilworth made our all too brief stay most enjoyable.

On our homeward journey we called at Hamburg, visiting the fine offices of the German Co-operative Wholesale Society. Messrs. Scherling and Kaufmann received us and showed us through the premises, which are amongst the best of the kind I have ever seen.

We arrived back in London on the evening of 11th June, after a somewhat strenuous but very pleasaut time.

I have to thank my Board for the privilege of attending this Congress, and I wish also to express my indebtedness to the representatives of the Co-operative Wholesale Society (Messrs. Threadgill and Dudley), whose camaraderie helped in large measure towards the success and enjoyment of my visit.

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## REPORT OF FINNISH CONGRESS, HELD AT ULEÄBORG, 23RD, 24TH, AND 25TH JUNE, 1912.

BY MR. JOHN BUTCHER.

Representing the Co-operative Union of Great Britain and Ireland, I visited Finland for the purpose of attending the above Congress, which was held in the People's Palace, Uleäborg.

The opening ceremony took place at 9 o'clock on Sunday morning, 23rd June, some two hundred delegates being present.

The programme of business was of varied description, covering, however, many matters of serious import and of great interest to the true-hearted adherent of co-operation; and at each one of the meetings it was my privilege to attend the proceedings were full of animation, evidencing that keen business spirit which should ever be the dominant factor controlling debates which vitally concern the well-being of a common community.

The initial meeting was formally opened by Mr. Väino Tanner (chairman of the General Committee of the Finnish Co-operative Union), whose rising

was received by general acclamation. Subsequently the foreign delegates were introduced, after which the annual report of the various co-operative districts was read by Mr. Arvi Hyttinen, the General Secretary of the Union. The report, as representing the progress of co-operative ideals in Finland, was most encouraging. For obvious reasons I speak from verbal information imparted to me *afterwards*, the report being read in the vernacular.

Following this, a paper was read on the subject of "A Sick Relief Fund for the Employés of the Distributive Societies of the Union," and, judging from the manner of the speakers and the *feeling* introduced by the speeches in the debate, the paper dealt with matters of great interest, which demanded their earnest consideration.

In the evening of the same day, and at 7 o'clock, the English delegates attended an open-air co-operative meeting in a suburb of Uleåborg, called Ratinsaari, the meeting being organised by the home co-operative society and the Finnish Co-operative Wholesale Society. Once more we were made to realise, by the most apparent interest shown by the audience, that the Finns are determined to carry into effect the ideals which we in England know from practical experience result in better conditions of labour, and a more intelligent and sympathetic understanding between employer and employed.

On the ensuing day, 24th June, the Congress reopened at 9 a.m., the whole of the delegates arriving punctually and evidently desirous of losing no time in commencing business.

One of the principal items for discussion was "District Organisation and Management." Each speaker received the close attention of his audience, and though at times one noticed evidences of dissent or confirmation, the Finnish delegates, without exception, maintained a high standard of courtesy and toleration, which should always characterise the amenities of debate.

The same remarks apply with equal force to another discussion on the vexed subject of "Credit Trading." Evidently this insidious disease is already finding its way to Finland. Let us hope that the earnest deliberations I witnessed will be followed by practical efforts, which shall result in the accomplishment of the desired object.

After breakfast (12 noon) the foreign delegates were called upon to address the meeting. My own address took the form of a short paper, condensed for obvious reasons, touching upon the practical rather than the ideal of our movement. The paper was translated into Finnish and read by Mr. Arvi Hyttinen. From its reception, one might reasonably conclude that our ideals, our aims, our desires, are of great and absorbing interest in Finland.

The third day of the Congress, 25th June, was practically devoted to matters directly concerning the Finnish Co-operative Wholesale Society—its district organisations, departmental supervision and control, &c., the debate manifesting great interest in the internal workings of co-operative management.

On this particular occasion, the question of the responsibility attaching to the movement with regard to educational matters was gone into, and, in my judgment, this apparent desire to instruct the worker—the producer—struck the chief, the key-note, of the harmonious gatherings which it was my privilege to attend at this Congress.

This may not be the proper place to record the obligations under which we, the English delegates, were placed by the genuine concern the Congress authorities evinced for our pleasant sojourn in their midst; but one is impelled to acknowledge a sense of our indebtedness, and if we returned to the Old Country with a wider outlook, a greater zest for co-operative work and its principles, may we hope that some good result, however small, may have been achieved in Finland by what we, your representatives from England, at least endeavoured to do.

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## REPORT OF THE FRENCH CONGRESS, HELD AT TOURS, 28TH, 29TH, AND 30TH DECEMBER, 1912.

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### CO-OPERATIVE UNITY IN FRANCE.

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The principle of co-operative unity had a striking manifestation in the Congress held at Tours, at which the ancient schism has been healed, and the two great organisations of French co-operators definitely joined in one Central Union and one Wholesale Society.

From 1885 to 1895 the movement in France was one and indivisible, but in the latter year a section of the societies—chiefly those professing socialist ideals, broke away from the main body, and formed a separate union, which flourished to a certain extent, on its own lines of propaganda, and with professions of a particular political faith. Realising that the ultimate needs of the workers could only be fully realised by a united army, the friends of our French *confrères* have steadily worked for the reunion, which has now, happily, been brought about.

In this work of reconciliation, British co-operators have taken a notable part, leaving no efforts undone which might bring the forces into harmony and effective action. It was, therefore, particularly fitting that a large British delegation should attend the celebration of the nuptials of this new *pacte d'unité*, and rejoice with our French friends at the opening of a new era in their affairs.

Mr. W. Maxwell, as president, and Mr. Aneurin Williams, as hon. sec., represented the International Co-operative Alliance; Mr. A. Whitehead, Mr. Jas. Deans, and Mr. H. J. May represented the Co-operative Union; and Mr. W. Hemingway, the Co-operative Wholesale Society. Delegates were also present from Germany, Switzerland, Austria, Holland, and Belgium, and 375 delegates representing 603 French societies.

When the delegates arrived at Tours they found the town *en fête*, the French tricolour flying everywhere in honour of the Congress.

The Congress opened with a grand public meeting, on 28th December, in the Theatre Francais, presided over by M. de Boyve, founder of the French Co-operative Union, in the course of which Madame Alice Jouenne, Messrs. Gide, Héliès, Poisson, Albert Thomas, and Daudé-Bancel testified to the absolute agreement of the leaders in the movement on the necessity for co-operative unity in France.

On Sunday morning, 29th December, the delegates began to assemble at 9 o'clock, for the examination of their credentials, and just before 10 o'clock the first sitting of Congress was opened by M. Poisson (secretary of the Confederation des Co-operatives Socialistes), who introduced M. Ch. Gide as the President of that sitting, which was devoted to the reception of the foreign delegates.

After a few introductory remarks, the President called on Mr. Maxwell to speak on behalf of the International Co-operative Alliance.

Mr. W. Maxwell, speaking in French, to the evident delight of the French delegates, said that he came to bring the felicitations of the International Alliance on the very happy step they in France were taking at that Congress. They were all agreed on the fundamental principles of co-operation, and that if France was to have an important place in the co-operative world it must embrace all kinds of true co-operative thought and effort. They could not afford to dissipate their energies by working in separate sections, and the reunion established that day would open a new epoch in their co-operative history. The social dreams of Fourier and Godin might now be realised if they were loyal to the pledges of that Congress. Their business as co-operators was not only to increase their trade and membership, but to raise their people to a higher social level. That could only be won by tolerance, enthusiasm, and unity of purpose. Above all, the unity established that day must be maintained, or there could be no real progress.

Mr. James Deans followed, on behalf of the Co-operative Union, conveying in choice terms the heartiest congratulations to the Congress on the consummation of their efforts towards unity. Ever practical, he enjoined upon them the necessity of aiming high in their work, and of leaving no stone unturned to maintain the conspicuous advance which they had made. He hoped in the very near future, that French co-operation, united, would take that prominent place in international co-operation to which their economic position entitled them.

Mr. Hemingway, on behalf of the Co-operative Wholesale Society, said: I come to bring you the hearty good wishes of the English Wholesale Society, and also the congratulations of my colleagues on the success of the campaign to bring about the fusion of the co-operative forces in France. It is said: "Peace hath her victories no less renowned than war." Such is this, for both parties may fairly claim a victory, seeing that you both decided by such overwhelming majorities in favour of unity. We earnestly hope that the advent of the New Year may be the beginning of an era of progress and advancement far exceeding that of the past.

Mr. Aneurin Williams also spoke for the International Alliance, followed by Dr. Auguste Müller (Germany), M. Pittoni (Austria), M. Pronier (Switzerland), M. Serwy (Belgium), and M. Van der Mandere (Holland).

The reception was an exceedingly happy one, and one of its most characteristic features was the tact with which it was arranged that the delegates from other countries should be, as far as possible, thanked in their own language. It was a delicate attention, typically French, which was fully appreciated.

The sittings of the Congress proper began at 2 p.m. under the chairmanship of M. Barrault (president of the French Wholesale).

MM. Poisson and Alfred Nast (spokesmen for the Unity Committee) were fully occupied from the outset in replying to the flowing tide of proposals, motions, and amendments.

A lively discussion arose on the motion of the Est District Federation proposing the exclusion from the National Federation of all societies allowing more than 4 per cent interest on share capital.

After hearing MM. Ed. Martz, Albert Thomas, and Héliès, who pointed out the danger of fixing the rate of interest by rules, the delegates rejected the motion of the District Federation, whose further proposal to limit the number of shares owned by one and the same co-operator also met with rejection.

Congress then passed a resolution of the Parisian Federation, the scope of which was that within a period of five years the membership of societies affiliated to the National Federation should be open to all consumers.

Delegates from the French northern mining districts begged the Federation to guard against admitting capitalist societies inimical to the interest of the working classes, and to admit only those societies truly Rochdalian in character. They were assured by MM. Nast and Poisson that the federation would exercise due vigilance on this point.

On the morning of the 30th, at 8-30, the delegates met again, with M. Héliès as chairman, in the hall of the Theatre Francais, to resume discussion on the rules.

After a lengthy debate, it was decided that candidates for the Central Board must be nominated not by their society but by a society. They must, moreover, have made the minimum purchases required by the society proposing the candidature.

On the question of subscriptions by societies to the National Federation, there was a multitude of amendments. The Unity Committee had suggested 5 centimes ( $\frac{1}{2}$ d.) per annum for every 100 francs (£4) of the sales.

Some wanted the subscription defrayed out of the net sum available for dividend; others wanted it based on the number of members, as in England; others, again, on the number of members and on the sales.

M. Poisson, in charge of this matter, demanded that, in conformity with the resolution of the Unity Committee, the subscription should be based on turnover. Put to the vote, 389 were for, and 159 against, payment based on turnover. Fifty-five abstained from voting.

The business recommenced at 2 p.m., under M. Sellier.

The scale of subscription gave rise to many protests. The committee, finally, asked for only 3 centimes per 100 francs of the sales, and of these 3 centimes one was to go to the District Federation, and the balance to the National, after meeting the collective subscription of the societies to the I.C.A.

In spite of the opposition of a few delegates from the larger societies, who proposed a varying lump sum, M. Poisson induced Congress, almost unanimously, to adopt the scales proposed by the committee. It was, moreover, understood that societies subscribe, on their own, at least 10 centimes per member per year towards social and special co-operative propaganda.

As regards the representation of societies at Congress, it was decided to allow one vote for every 100 francs or fraction thereof of subscription to the National Federation, and above that figure one additional vote for every further 100 francs or fraction of 100.

An angry debate was feared on the subject of the trading methods of certain district federations, of whom a number in France do not avail themselves of the services of the Wholesales. While nominally partisans of the federal and regional system they pretend to secure better results, at least at the moment, than what could be attained by combination, such as is practised in the co-operative organisations of England, Germany, Switzerland, &c. So far, the results do not seem to confirm these theories, but certain co-operators stick to them most tenaciously.

The spokesmen for these co-operators were MM. Callon (of the Tours Federation) and Swob (of the Brittany Federation).

M. Héliès (manager of the Wholesale) understood, undoubtedly, the gravity of the subject and the necessity for appeasing the federal mind, for he moved, with the consent of the representatives of these district federations, the resolution below, which was adopted with one dissident, and becomes an article of the rules of the National Federation:—

As it is expedient for societies to concentrate their forces and organise their methods of buying and producing, this rôle belongs essentially to the Wholesale Society. District federations may, however, in places where the Wholesale has no saleroom, open buying accounts; but in every case they ought, before passing contracts or making purchases, inquire for prices and terms from the Wholesale, which is to have preference on equality of price and quality. They may, further, enter into negotiations for, or produce, articles not yet of interest to the Wholesale. They may not, however, market their products outside their district without the consent of the Wholesale. If the question arises of the taking over by the Wholesale of the undertakings of these district federations, the joint committee shall, in agreement with them, fix the terms of the transfer.



Next, the P.L. and M. Railway Federation delegate stated that they could not join the new organisation because the one he represented extended its ramifications throughout France, and the new rules laid down frontiers limiting the activities of district federations. The boundary question would certainly have provoked a lengthy controversy, and Congress preferred to leave its solution in the hands of the Federal Board.

A resolution in favour of international peace was passed with acclamation.

The final business was the election of officers—twenty-one directors, five substitutes, and five scrutineers, were appointed.

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### REPORT OF THE GERMAN CONGRESS HELD AT BERLIN, 17TH, 18TH, AND 19TH JUNE, 1912.

BY MR. JAS. E. KILBURN.

I was appointed to attend the German Congress as the representative of the British Co-operative Union and also of the International Alliance. I was accompanied by Messrs. Wm. Hemingway and Adam Deans, representing the English Co-operative Wholesale Society, to both of whom I am deeply grateful for their kindness and courtesy to me on this the first occasion it had been my privilege to visit the Continent. They had both been over the same ground previously, their knowledge of the manners and customs of the German people was of immense advantage to us, and we were enabled to move about with greater freedom and facility than must otherwise have been the case.

We arrived in Berlin on Saturday, 15th June, and found at the *Elité* Hotel that everything had been arranged for the comfort and convenience of the foreign delegates. As this hotel was to be the official headquarters during Congress, we were brought into close contact with the leading co-operators of Germany.

The welcome accorded to us was of a most cordial character, and we soon felt we were amongst friends from many lands whose labours, hopes, and aspirations were kindred to ours. We realised to the fullest extent that there is something real in the desire for closer contact with those who, while speaking another language, living and working in other lands, are earnestly striving for the success of co-operative principles throughout the world.

The Congress proceedings commenced by the opening of an exhibition of co-operative productions on Saturday, 15th June.

On Monday, 17th June, 700 delegates representing 1,150 societies, assembled at 6 p.m. for the first sitting of Congress. The first hour was spent listening to delightful music and singing that had been provided for the pleasure and enjoyment of those present, after which the President, Herr Max Radestock (Dresden), delivered an address in which he extended a cordial welcome to all delegates. The sentiments he expressed were enthusiastically received. Afterwards fraternal greetings were extended

to the foreign delegates, and they in turn conveyed the best wishes of their respective countries, and congratulated the co-operators of Germany on the magnificent progress they are making in every direction.

In my reply, as the representative of the Union and the Alliance, I said I was commissioned to offer, in the name of British co-operators, our sincerest good wishes for their continued success. We had come to extend the hand of fellowship, and bring to them a message of peace and goodwill. In the struggle for industrial freedom we need the help, the sympathy, and support of the workers in every country to cultivate the spirit of brotherhood amongst the nations; while each country may strive for all that makes for national greatness. We should know that we were comrades in the world's co-operative commonwealth, and that the movement was destined to promote peace and concord amongst the nations of the earth.

Mr. Adam Deans spoke on behalf of the Co-operative Wholesale Society, and referred to the misunderstandings that had arisen between the people of two of the finest nations in the world, which, he claimed, was the result of the agitation of a partisan press and interested capitalism. But co-operation was a great movement which will influence the people of Europe towards international peace. Our old friend, Dr. Müller, interpreted all the speeches of the foreign delegates, and those present evinced a keen and intelligent interest in the proceedings.

On Tuesday morning the delegates reassembled at 9 a.m. and proceeded to consider the programme for the day, which included the Committee's Report, General Secretary's Report, Model Rules for Societies, and the formation of a Co-operative Joint Stock Insurance Fund. In the evening the delegates and friends visited Luna Park for amusement and recreation. There were provided concerts, illuminations, and fireworks, and all seemed to have a very pleasant and enjoyable time together.

The sittings were resumed on Wednesday at 9 a.m. Dr. Müller introduced the question for discussion of "The Economic Importance of Retail Trade." In addition the following matters were dealt with on report, viz.:— "Continuation of Classes Commission" with special reference to co-operative courses, "Employés' Benevolent Fund," and "Working of the Wages Board."

At 4 p.m. on the same day the foreign delegates were entertained to a sumptuous banquet at the Elité Hotel by the Central Board. The proceedings were an evidence of the generosity and hospitality of the co-operators of Germany, and a fitting close to what proved a most profitable and enjoyable visit.

We all tender our thanks and gratefully acknowledge the special services and kindness extended to us by our old friends Dr. Müller, E. Scherling, and H. Kaufmann, names so well known to British co-operators, and to whom much of the splendid progress and success of the movement in Germany in recent years is due.

REPORT OF THE NORWEGIAN CONGRESS HELD AT  
FREDERIKSHALD, 7TH AND 8TH JUNE, 1912.

BY MR. ANDREW PURDIE.

As the representative of the Co-operative Union I attended on your behalf the Congress of the Norwegian Co-operative Union held at Frederikshald.

I sailed from Granton to Gothenburg, then trained to Christiania, reaching that town at 10 o'clock on the evening of the 3rd June. On the following morning I called at the Norwegian Co-operative Wholesale Society Offices and interviewed Mr. O. Dehli, the manager. I was shown over their different departments, and their methods of working were explained to me. The premises appeared to be rather small for the work they had to accomplish, but it was pointed out to me that they had under consideration the extension of their buildings.

On the Thursday afternoon I took the train for Frederikshald, and, on arrival at the station, I found Mr. Hemingway and Mr. Allen of the English Co-operative Wholesale Society on the platform. They gave me a warm welcome, and took me to the hotel where I was to put up during the Congress.

There were two events which went to make the gathering at this Congress unique. The anniversary of the Norwegian Independence and the Jubilee of the local society were being celebrated during the time the Congress was sitting.

The meetings of the Congress were held in the Town Hall, the proceedings commencing at 8 o'clock in the morning and finishing at 5-30 at night. Mr. O. Dehli, President of the Norwegian Co-operative Union, occupied the chair. There was an excellent gathering of about 90 delegates, including a number of ladies. In his address, the President spoke on the development of co-operation in Norway, and touched on many questions of vital importance to the co-operators of that country.

He referred to the great assistance rendered to them in years past by the British Co-operative Union, and extended to all the delegates a hearty welcome on behalf of his union.

I was then called upon as your representative to address the Congress. I congratulated the co-operators of Norway on their splendid gathering, and offered them the fraternal greetings of the British co-operators. I assured them of our friendship and goodwill, and our readiness at any time to give them our counsel and advice if required. I appealed to them to send over delegates to our next year's Congress to be held at Aberdeen.

Mr. Hemingway, of the English Co-operative Wholesale Society, then spoke for the International Co-operative Alliance, and Mr. Allen for the English Co-operative Wholesale Society. These speeches were followed by a few of the other delegates representing other countries. The speeches in question were well interpreted by Mr. Harting, a teacher of languages, and they seemed to give the audience great satisfaction.

A number of the items on the agenda of business referred to alteration

of rules. One of the principal resolutions submitted was dealing with "Co-operators and Parliamentary Representation." This subject was introduced by the President and created an animated discussion. A good deal of feeling was introduced, there being keen rivalry for and against.

Another resolution of importance dealt with was "How should a man work to get the largest number of shares in a co-operative society, and also what should be done for lapsed members to retain them in membership." This subject also called forth a keen and spirited discussion amongst the delegates.

After the Congress on the Friday night all the delegates, including a number of ladies, and accompanied by a splendid Silver Band, sailed to the beautiful watering place of Stromcar, a distance of 40 miles. The scenery on the route was magnificent. On the one side you could view the vast extent of the forests for which this country is famed, and on the other the beautiful rock-bound coast.

On arrival we adjourned to an hotel where we had supper. The Chairman of the County Council for the district extended to us a cordial welcome. A number of toasts were proposed, songs were sung, and speeches delivered, and after spending a very pleasant evening, we sailed back to Frederikshald, reaching our room about 1-30 a.m.

Punctually at 8 o'clock on the Saturday morning the Congress was again opened, most of the time during the second day was taken up with the alteration of rules in connection with their union. Votes of thanks were proposed to the foreign delegates, and to the President for his conduct in the chair. This concluded a very successful Congress.

On the Saturday night, I attended a concert held in the People's Hall, Frederikshald, to celebrate the Jubilee of the local society. During the evening an interesting ceremony took place in honour of the event, a beautiful flag being unfurled by Mr. Jewell, secretary of the Woodworkers' Union.

On the Sunday we left for Christiania along with the President of the Congress and a number of the delegates. Mr. Hemingway and I had a pressing invitation to visit Homonkollen at night to spend the evening with Mr. O. Dehli and a number of the local co-operators. We were driven by motor up to the top of the hill where we enjoyed a splendid view of Christiania and the surrounding country.

On the Monday afternoon, under the auspices of the Christiania societies and along with the President of the Congress, Mr. Hemingway and I were taken out into the country to inspect a hospital for consumptives, and also to visit an open-air school. These institutions were supported by voluntary contributions. The situation of this well-equipped hospital was of the best. The environment was all that could be desired for such an important institution. Away from the smoke and smells of factories, up in the hills amongst the stately pine trees, there this hospital stood, providing accommodation for 120 beds, which, I regret to say, were nearly all occupied.

We were introduced to the medical officer and his wife, who kindly showed us over the different wards and explained to us their method of treatment, and we observed that good food, open air, and sunshine played a conspicuous part in the treatment of the patients suffering from this disease.

We were then taken further into the woods to inspect an open-air school for the poor children of Christiania. Although the hour was not late when we arrived, all the children were in bed, thus giving us an opportunity of passing through the dormitories. We could not but admire the comfort, the cleanliness, and the healthy appearance of the children, which reflected great credit on the medical officer and his staff.

After leaving the hospital and school in question, we were then driven further out into the country to have a look at the lakes that supply the town with water. The position of these lakes was well away from any source which was likely to cause pollution.

The inhabitants of Christiania are fortunate in having a pure and plentiful supply of water for domestic and other purposes.

On the Tuesday after Congress, by appointment, I met Mr. Jewell, secretary of the Woodworkers' Union, who is a prominent co-operator. He kindly took me to see the halls and committee-rooms which belong to the trade-unionists of Christiania. It is called the People's House, and in this large building 60 of the different trades have their committee-rooms, and also the halls for their general meetings. They have also their own printing press, turning out several daily newspapers, and a number of weeklies.

After looking over these buildings I was not surprised to learn of the remarkable advance trade-unionism is making in Norway.

On the Wednesday I sailed from Christiania to Hull on the steamer "Eskimo," reaching home on Friday afternoon.

In conclusion I may say that I am highly indebted to the Norwegian co-operators for their splendid hospitality, in regard to which nothing was wanting on their part to make my visit a pleasure, the memory of which will always live with me.

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#### REPORT OF THE SWEDISH CONGRESS HELD AT UPSALA, 26TH AND 27TH JUNE, 1912.

BY MR. B. WILLIAMS.

I left Harwich in the good ship "Fram" (Forward), one of the Thule line steamers. The journey across, in company of a Canadian trapper, who had many tales to tell of his adventures with creatures of the wild along the Mackenzie river, was most enjoyable. After leaving the vessel there were two whole nights spent in railway carriages, which, again, was quite enjoyed. Stockholm was reached with half a day to spare before proceeding to Upsala. Stockholm is a city on which one could spend reams of matter descriptive of its beauties. Beautifully situated on an arm of the Baltic, its fine, busy thoroughfares, its tree-shaded squares, and

noble buildings make a great impression on the visitor. At Upsala I met Mr. Adam Deans and the late Mr. Warwick, who were to be my companions at the Congress. The first meeting was called for 9 a.m., with Mr. K. G. Rosling, who will be remembered as being the Swedish representative at the Bradford Congress, in the chair. He made an excellent chairman—though, to be sure, the duties are comparatively light compared with those of our own chairmen. I never saw such order maintained at home. For hour after hour speaker followed speaker without any applause, and I found it was the custom for the speaker to utter the word “tacka” (thanks) at the end of his speech. I must say, however, that the English delegates had a splendid reception. I gathered from all with whom I was able to converse (and they were fairly numerous, as English is spoken by many) that the Swedes have the warmest admiration for English institutions and the English people. After my experiences I can only say that I reciprocate their kindest feelings towards us. They are a fine people.

Mr. Deans and myself conveyed messages of regard to the Swedish co-operators at the opening of Congress. Mr. Warwick spoke after Congress, at the conclusion of a banquet which was given to all the delegates in the Flustret. This large summer hotel is situated at the foot of the hill on which stands the great castle built by Gustavus Vase in the sixteenth century.

The Swedish Ko-operativa Förbundet (Co-operative Union) is also the Wholesale Society. It was proposed at this Congress to revise the rules, and a special committee was appointed for the purpose. The new rules are to state that the Union is a consumers' organisation. Although it has always been so, this has never before been definitely stated in the rules. Only consumers' societies will be admitted to membership. It will also be provided that each society must take one share for every fifty members, and that this must be paid up within a year. The three estates of the Union will in future be Congress, the representatives, and the directors. Congress elects the representatives, and these in turn are to elect the five directors.

Mr. Axel Pählmann is the secretary of the Förbundet, and was the delegate to the Portsmouth Congress. Mr. Pählmann is a young man, and will make a name for himself in Swedish co-operation. Mr. Rosling I have already mentioned. The two gentlemen treated us with splendid hospitality, showing us the beauties of their capital in such manner that we were very loth to leave. Other friends we made were Mr. Söderbom, of the Insurance Society, who was very keen on learning English; Miss Agnes Jonsen, the secretary of the Kvinnogilles (Women's Guild), who receives much assistance from Miss Fransina Wälstrom; Mr. H. Magnusson, representative of the *Social Demokraten*, a Stockholm Socialist daily; and Mr. Orne, editor of the *Ko-operatoren* (Co-operative News), who had much to tell us of the history of Upsala.

After the Congress we accompanied the delegates to the grave of Marten

Sundell, which lies in an immense cemetery just outside Stockholm. There a last mark of respect to this fine young man, who literally gave his life to the planting of co-operation in Sweden, was paid in the form of unveiling a massive granite shaft, rough hewn from the quarries, inscribed with his name and the information that he had been secretary of the Förbundets and editor of the *Ko-operatoren*. Mr. K. G. Rosling performed the ceremony with simple but impressive phrases.

The three English delegates left Sweden bearing with them the warmest feelings of admiration for the splendid people who make their home in that land of rivers, lakes, and forests.

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REPORT OF THE SWISS CONGRESS HELD AT INTERLAKEN,  
8TH AND 9TH JUNE, 1912.

BY MR. W. CLAYTON.

I, along with Messrs. T. Shotton and H. C. Pingstone, of the Co-operative Wholesale Society, attended the Swiss Congress held at Interlaken, on 8th and 9th June.

The proceedings were held in the Kursaal and began punctually at 8 o'clock, German time, on Saturday the 8th. There were present some 420 odd delegates, and the proceedings throughout were interesting.

The President, Dr. Kundig, was a striking personality and his inaugural address, occupying from fifteen to twenty minutes for delivery, was well received. After that came the election of vice-president, the custom being to elect a member of the inviting society to this position.

The reception of the foreign delegates was a tedious affair and might with advantage have been shortened so far as the speeches were concerned. We were, however, well received, everything possible being done to make our visit interesting.

The report showed an increase in trade done by the Union of 4,500,000 fr. over the previous year, and the profits reached 203,186 fr., which was to be disposed of as follows:—94,192 fr. to be written off various properties, &c., 25,000 fr. to Reserve Fund, and 10,000 fr. to be devoted to a proposed holiday home for co-operators; 10,000 fr. were also to be placed to the Boot and Shoe Factory Building Fund, and 9,620 fr. to a Guarantee Fund.

The discussions mainly centred round two items. First, some alteration in the Union rules, and secondly, a proposal to start a boot and shoe factory at a cost of 700,000 fr. This was fully discussed and almost unanimously agreed to, but there was considerable controversy as to where it should be built. The delegates from Oltem pleaded hard for it to be established there, but it was finally decided, by a large majority, that Basle was the more suitable place of the two.

There was a case of overlapping before the Congress. To us it did not seem a very important matter. It was that of a society selling bread in another society's area. It was asked to desist, and as no defence was made, we presume it agreed to do so.

It was decided to hold next year's Congress at Zug, and Dr. Kundig was re-elected president.

There was a suggestion in some quarters that instead of taking up the time of Congress by listening to lengthy congratulations by foreign delegates that these reports should be printed along with the report of the Congress proceedings, and the foreign delegates content themselves with a few sentences of welcome. It is a suggestion worth considering.

Taken altogether the Congress was a very successful one, being characterised by an interest and earnestness in the whole of the proceedings.

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#### REPORT OF THE DUTCH CO-OPERATIVE CONGRESS HELD AT ROTTERDAM, 25TH AND 26TH OCTOBER, 1912.

By MR. T. HORROCKS.

Along with Messrs. W. E. Dudley and J. E. Johns (representing the Co-operative Wholesale Society), I attended the Annual Congress of the Netherlands Co-operative Union, which was held in the Boneski Hall, Rotterdam, on Friday and Saturday, 25th and 26th October. Our party left Harwich on Wednesday evening, 23rd October, and, after an uneventful passage across the briny, we arrived safely in Rotterdam the following morning, and made our way to the hotel at which our Dutch friends had arranged for us to stay.

The Congress proceedings began on Friday, 25th October, and immediately after the opening address by Dr. A. Rutgers (the president of the Union), the foreign delegates were received. On behalf of the Co-operative Union I then conveyed greetings and good wishes on behalf of the two-and-a-half million co-operators who compose the British Co-operative Union, and also spoke on behalf of the International Co-operative Alliance, the executive of which found it impossible to be directly represented. I dealt briefly with the progress of the movement in this country, pointing out what was being done in distribution, production, education, &c.

Mr. J. E. Johns (director, Co-operative Wholesale Society) followed, and, on behalf of his colleague (Mr. W. E. Dudley) and himself, extended greetings from the directors of the Co-operative Wholesale Society. He also dealt with the various activities of the Co-operative Wholesale Society, and gave details of the progress that was being made in the direction of catering for their members' requirements.

The speeches were listened to with keen appreciation, and the Chairman afterwards, speaking on behalf of the Congress, warmly thanked the British representatives for their attendance and for the information which had been given.

The annual report was then discussed. It is impossible here to give full details of all the matters considered, but the following may prove interesting.

The annual reports of the Union and the Wholesale were accepted, after lengthy discussion, and on the understanding that, so far as the Whole-



sale was concerned, efforts would be made to pay a larger dividend to societies.

It was decided that the capital of the Wholesale Society should be increased, and that a new building should be erected near the present one, thus indicating that business is extending.

Proposals for the establishment of classes for the training of co-operative employés were submitted and agreed to

For some considerable time Dr. Romeyn (who attended the British Congress at Portsmouth) and several other prominent Dutch co-operators have been trying to establish a co-operative bank, and proposals of a definite character were submitted to Congress, which, if passed, would have enabled a bank to be started, and business done with persons and organisations outside the co-operative movement. The officials and executive of the Union were of opinion that at present it was not possible to successfully carry on a bank whose operations should be confined to co-operative societies, but the delegates thought otherwise, and decided that an inquiry should be carried out having for its object the formation of a bank, which should deal with co-operative societies only.

Perhaps the most important and serious item of business dealt with was the question as to whether there should be a separation between the Co-operative Union and Co-operative Wholesale Society. Up to the present the two branches have worked under the same constitution, having, of course, different committees to look after their interests. The opinion had been gradually gaining ground that, in the best interests of the movement, the time had arrived when there should be a separation, and a resolution to this effect was sent in by one of the societies. The executive of the Union submitted a long report on the matter, and advised against the proposal. A very keen and at times exciting discussion took place, the result being that, whilst a separation in principle was negatived, a legal separation was agreed to.

It was decided to publish their co-operative newspaper bi-weekly in future instead of monthly.

An inquiry was ordered with regard to the possibility of producing their own meal.

It was decided to hold the next Congress at Arnheim.

On the Friday evening the foreign delegates were entertained to dinner, when Mr. Dudley voiced the sentiments of the deputation. Before leaving Holland, on the invitation of our good friends, Mr. Van der Mandere, the secretary of the Dutch Union, and Dr. Romeyn, we visited one of the distributive societies in The Hague, and were much impressed by the growth of the distributive movement in that town.

I desire to express my appreciation of the kind manner in which we were received at the Congress, and also my thanks to the Board of the Co-operative Union for allowing me to represent them at this Congress. Such visits are an education, and must be productive of good results in the future.

## XI.—Report of the Representative of the Co-operative Union attending the Trades Union Congress, held at Newport, from 2nd to 7th September, 1912.

By MR. W. H. BRYANT.

(See Report 46, page 126.)

On behalf of the Co-operative Union I attended the Forty-fifth Trades Union Congress, which was held in the Central Hall, Newport, the same handsome building in which our own Co-operative Congress was held in 1908. Meeting in the year of the national coal stoppage, and so near to the South Wales coalfield, great interest was taken by the general public, and throughout the sittings the visitors' gallery was well patronised and sometimes crowded.

The number of delegates present was 495, a decrease of 28 from the previous Congress at Newcastle, but the membership represented showed a great increase, being 2,001,633, or an increase of 339,500.

Fraternal delegates were present as follows:—American Federation of Labour: Messrs. G. L. Berry and J. H. Walker; Labour Party: Mr. Ramsay MacDonald, M.P.; General Federation of Trade Unions: Mr. W. A. Appleton; Government Departments: Messrs. C. J. Drummond and D. C. Cummings; Insurance Commission: Mr. D. J. Shackleton; Co-operative Union.

The presidential chair was occupied by Mr. W. Thorne, M.P., who proved himself a bright and breezy chairman, able to quickly appreciate and guide the discussions during the week. After briefly welcoming the delegates he informed us of the presence of the Mayor of Newport, who at once proceeded to give a right hearty welcome on behalf of himself and the Town Council.

Mr. Thorne then gave his presidential address. He dealt with the tremendous labour unrest of the past year, with political action taken, and further prospective legislation. He expressed his dissatisfaction with the Trades Union (No. 2) Bill in relation to the position arising from the celebrated Osborne judgment. He also dealt with the Franchise, State Insurance, Education, and other topics. It was an earnest address and seemed to find a hearty response from all the delegates present. His utterances, *re* their strong objection to the passing of any measure of compulsory arbitration, were particularly enthusiastically received.

The Congress afterwards proceeded to business, and I was somewhat struck at the difference to our own Congress in the somewhat elaborate provision of writing conveniences and space provided for the delegates. Elections for various purposes took up a considerable time before the agenda proper was commenced. Those who are familiar with the agenda will agree that it is hopeless in a condensed report, such as this, to convey any adequate idea of the multitude of subjects down for discussion.

Early in the proceedings it was agreed to work by a time schedule, so as to ensure that the most urgent and important matters should have adequate

consideration. Matters affecting the Amalgamated Union of Co-operative Employés and our movement as a whole cropped up at a few stages of the proceedings, and from a section of the delegates there appeared to be a somewhat hostile attitude, based upon, I fear, some misapprehension. An attempt was made by Mr. Hallsworth to raise the question of wages paid in our movement, but he was ruled out of order by the president and told to bring any grievances before the proper tribunal.

It was Thursday midday before the fraternal delegates were called upon to offer their greetings, and I felt myself slightly handicapped by the fact of its being time for adjournment to luncheon and the natural restiveness of the delegates. However, I was most kindly received and attentively listened to while I conveyed to the Congress, as well as I was able, our goodwill and strong desire for closer working relationships for the accomplishment of our mutual aims. While not denying imperfection in our own movement, I pleaded for their assistance and attendance at our quarterly meetings to aid and guide the societies, so as to make the objects we both desire more speedily and more certainly attainable. The manner in which my few candid remarks were received left a very favourable impression upon me, and I can only say, in conclusion, that while at times the discussion of some matters bordered upon the acrimonious, the more abiding impression is that of the enormous field covered and the great earnestness and ability of the delegates in their attempt to do something for the solid elevation of the workers.

## **XII.—Report of the Representative of the Co-operative Union attending the Conference of the National Union of Teachers, held at Weston-super-Mare in Easter Week.**

BY R. R. PRYNNE.

(See Report 47, page 127.)

Having been appointed by the South-Western Section of the Co-operative Union, I attended the National Union of Teachers' Conference at Weston.

The President (Mr. A. W. Dakers) delivered a very thoughtful and striking address, which represented the teachers' views of the latest educational developments. The principal points were—that the education authorities should treat the primary schools with as much generosity as the secondary ones, that the teachers should be better paid, and that the need for specialising in training the future workers was not apparent at such an early age.

After addresses of welcome from the local bodies and representatives of other institutions, I had opportunity of addressing the delegates. I reminded them that I also had this pleasure at Plymouth in 1910. Our common zeal for education was the reason for our exchange of representatives. Co-operative societies last year earmarked £100,000 for education. If all this money was not spent in the best possible way, the teachers had opportunity of assisting to set us on right lines. Many teachers already served us

in our evening classes ; others took part on our educational and management committees. To all we extended the right hand of fellowship. To those that taught, we paid at rates which would compare favourably with town councils. To those who helped to administer, we gave the respect due to the expert. Our social importance was such that no course of lessons on citizenship was complete without a sketch of our attainments and aims. In these days of enhanced prices, the teachers might do well by participating in the profits of our movement. Thus they might be invited to join with their ally on education.

The reception given to these remarks was very gratifying, and should prove of some little assistance in helping us to understand one another.

The next day, the great event was a speech by Lord Haldane on the forthcoming educational programme.

Though the room was much crowded, the delegations were treated with the greatest of courtesy in the care taken for their accommodation. The suffragettes proved very much in evidence, but eventually the address was delivered in order. I must confess to a feeling of disappointment at the lack of detail or even of definitiveness of the address.

The gathering continued for two days more, but as the remainder of the business was that of internal organisation, I did not feel justified in remaining longer. Co-operators, however, will feel pleasure in noting that the democratic spirit of the National Union of Teachers is more evident than in 1910.

### XIII.—SUMMARISED REPORT OF THE WOMEN'S CO-OPERATIVE GUILDS.

MARCH, 1912—MARCH, 1913.

I.—ENGLAND.

(See Report 48, page 127.)

*The Annual Returns made by the branches had been received when this Report was written.*

Central Committee.

Mrs. Wimhurst (president), Southern Section.	Miss Llewelyn Davies (general secretary).
„ Essery (vice-president), Western and South-Western Section.	Mrs. Booth, Midland Section.
„ Barton (treasurer), Yorkshire Section.	„ Coffey, Northern Section.
	„ Eddie, Lancashire Section.

The membership of the Guild steadily advances, and has increased this year by between 550 and 1,000 members, bringing the total up to over 28,000.

Twenty-four new branches have been formed, and a few have broken up, leaving a total of between 550 and 560.

#### THE MINIMUM WAGE SCALE.

The most memorable event in the year's work has been the adoption of the minimum wage scale for women by the Co-operative Wholesale Society, while the general progress of the campaign throughout the movement has been gratifying.

#### CO-OPERATIVE WHOLESALE SOCIETY AND THE MINIMUM WAGE.

After the defeat of the minimum wage resolution at the quarterly meeting, December, 1911, we continued our campaign throughout the country and prepared for another vote in December, 1912. The following resolution was sent in by Enfield Highway and 24 other societies :—

That this meeting considers that the time has now come for the adoption of the principle of the minimum wage by the Co-operative Wholesale Society, and that the following Congress scale for female employés should be put into force at once, so that the Co-operative Wholesale Society may be able to include this great reform in its jubilee record in 1914 :—

Age .....	14	15	16	17	18	19	20
Wages .....	5s.	7s.	9s.	11s.	13s.	15s.	17s.

All societies were circularised, and steps taken, through educational committees and guild branches, and votes at quarterly meetings, to secure the support of delegates.

Just before the Co-operative Wholesale Society's quarterly meeting in December the welcome news reached us that the directors had decided to immediately adopt the scale for the women workers in the distributive departments, *i.e.*, the sundries packers at Pelaw-on-Tyne and Silvertown, numbering about 1,000. In consequence of this announcement in the Co-operative Wholesale Society's Quarterly Report and Balance Sheet, the City of Liverpool Society sent in the following amendment :—

That this meeting welcomes the action so far taken by the Co-operative Wholesale Society directors towards adopting the minimum wage for female employés, and considers that the time has come for the Co-operative Wholesale Society directors to publicly adopt the Co-operative Congress minimum scale of wages for all women and girls employed in the Co-operative Wholesale Society productive works, as well as distributive departments, and to put the same into force not later than the beginning of 1914, so that it may be included in the Co-operative Wholesale Society's jubilee record in 1914.

This amendment was accepted by the Enfield Highway and other societies moving the motion, and received the hearty support of the guild, which issued leaflets calling on delegates to vote for it.

As is now well known, the amendment was carried. A previous defeat by 545 votes was turned into a victory by 130, showing very satisfactory educational progress in a year's time. Articles calling attention to this striking action on the part of co-operators appeared in the *Manchester Guardian*, *Daily News and Leader*, *Daily Chronicle*, *The Nation*, *Daily Citizen*, *Common Cause*, *Englishwoman's Review*, *New Age*, and in the local Labour papers throughout the country. Miss Webb's interesting letters to the *News* prove conclusively that our business can stand the rise of wages, and good conditions should of themselves be found to pay in the future.

#### DISTRIBUTIVE SOCIETIES AND THE MINIMUM WAGE.

The joint committees of the Guild and the Amalgamated Union of Co-operative Employés have continued their work. Deputations to management committees have taken place and the further organisation of the women employés is now receiving attention. The resolution at the Portsmouth Congress which called on the United Board, Education Committee, and Guild to further the minimum wage campaign has resulted in valuable work being done by the Minimum Wage Sub-committee of the Central Education Committee, on which our representative, Mrs. Blair, is a member. The inquiry into the wages paid in distributive societies has brought out useful information. More and more societies keep coming into line, and there are now over 250 societies which are paying the scale or bringing wages up to it.

The results of the minimum wage campaign promise to be far-reaching. Effects are already beginning to be seen in the movement towards a closer alliance with trade-unionists and a great extension of co-operative advertisement and propaganda.

#### CO-OPERATION AND TRADE-UNIONISM.

After the coal strike the guild made an inquiry into the action taken by societies with regard to (1) help to strikers, (2) the keeping down of prices. The information most kindly supplied by store secretaries was incorporated in the paper by Mrs. Eddie, entitled "Labour Uprisings," read at the last Guild Congress at Hull, where the following resolution was passed : —

That this Congress enthusiastically welcomes the awakening of the workers, as shown in the labour uprisings of the past year, and urges every trade-unionist to become a co-operator, seeing how valuable co-operation has proved in labour struggles (1) by building up large money reserves through the stores and the Co-operative Wholesale Society bank; and (2) in controlling prices in the interests of the workers. Further, this Congress considers that the co-operative movement should support all Parliamentary action for the extension of the Minimum Wage Act, and for obtaining reforms in the ownership and control of land, mines, and railways, so that the workers' position may be permanently improved and a more equitable distribution of wealth brought about; and also recommends all workers to support the

*Co-operative News*, and welcomes the establishment of the new Labour daily press because it will help to secure the unity of the workers' movements and the true expression of facts concerning them.

At the sectional conferences a paper entitled "Joint Builders" was read, showing the need for joint action between co-operators and trade-unionists. Articles by the general secretary appeared in the *News*, and a scheme has been set on foot for propoganda among trade-unionists and their wives, in which we are having the co-operation of the men's guild. This scheme proposes deputations to trades councils and trade union branches, joint conferences of men and women unionists and co-operators, socials for trade-unionists, wives, &c. A leaflet, "To the wives of trade-unionists," has already been largely distributed. A joint letter from the Central Education Committee and the Guild was sent to the conference of representatives of the co-operators, trade-unionists, and Labour Party urging joint action between the three movements as regards the minimum wage and education.

#### CO-OPERATIVE WHOLESALE SOCIETY GOODS PROPAGANDA.

In close connection with the above movement is a special campaign which has just been inaugurated by the guild to promote the sale of Co-operative Wholesale goods. A four-page leaflet has been issued, with various suggestions, and the help of managers, educational committees, men's guilds, and Amalgamated Union of Co-operative Employés is being sought. Branches, on their own account, have already started work.

#### OTHER CO-OPERATIVE SUBJECTS.

Members of sectional councils and district committees specialise each year in some of the guild subjects, with the object of giving addresses on them and of helping the branches to take practical action about them. In this way the subjects of Cash Trading, Abolition of Entrance Fees, Open Membership, and Provision of Sick Room Appliances continue to be brought before the branches with satisfactory results. Cash trading has been discussed at a good many of the district conferences, when the Sectional Board has been asked to send its representative on the Anti-Credit Committee to introduce the subject.

#### SPEAKERS' CLASSES.

We are greatly indebted to the Central Education Committee for arranging classes with the object of training our members as effective speakers on our guild subjects. Some 460 students have been enrolled in these classes, and the greatest interest and enthusiasm has been aroused. Miss Reddish's first class at Holyoake House numbered 70, and she is now carrying on two more classes (at Liverpool and Burnley), while other classes are being held with different teachers in Birmingham, Sheffield, Newcastle, Derby, and London.

## THE CITIZENSHIP SUB-COMMITTEE.

In order to consolidate the work on the citizen subjects taken up by the guild from time to time, the Central Committee formed a Citizenship Sub-committee and appointed Miss Margaret Bondfield as secretary. The object is twofold: (1) To inform branches about legislation and administration affecting married working women; (2) to secure the expressions and views of married working women on these matters. Local correspondents have been appointed by the District Committees, and the subjects dealt with have been as follows:—

*The Insurance Act.*—The chief work has been in connection with the Insurance Act as it affects women, and especially as regards maternity benefit. A deputation waited upon the Insurance Commissioners to press the advantage of administering maternity benefit in cash, and a memorandum on this question was sent to insurance committees and approved societies. Action has also been taken on questions connected with safeguarding the position of midwives and in opposition to any income limit except that stated in the Act. The work of insurance committees has been carefully watched, and a large amount of information supplied to the 67 guild members on these committees. Of this number, 31 were appointed by the Commissioners (on the nomination of the industrial women to Insurance Advisory Boards), 22 to represent women trade-unionists, and 14 to represent deposit contributors or in other ways. In many cases they are practically the only working women on the committees, and they are doing most valuable work of an arduous nature.

*Women's Suffrage.*—Guild branches earnestly pressed members of Parliament to vote for the amendments to the Reform Bill, which would enfranchise married women, the only means of giving the co-operative movement, with its large women's membership, its due weight in securing legislation it needs and preventing injurious legislation. When the Reform Bill was withdrawn the Central Committee issued a statement pointing out the hopelessness of a private member's Bill, and calling on suffragist members of Parliament to press for a Government measure.

*Divorce.*—The issue of the Report of the Royal Commission on Divorce this year is an event of immense importance to the guild. The evidence of the guild is set out at length, and stands alone in its direct representation of working-class views. The attempt in the Minority Report to belittle this evidence was answered by the General Secretary in a letter to the *Times*. A paper on the Majority Report, issued by the Central Committee, is to be the subject of the guild's spring sectional conferences.

*School Clinics.*—Guild branches have continued to press for the establishment of school clinics in their towns and to arouse public opinion in favour of adequate schemes. For instance, in Surrey, the county council scheme, which has met with a good deal of opposition, has been warmly supported by the various branches of the guild in the county.

*Industrial and Provident Societies Bill.*—The legal position as regards



nomination of heirs by co-operators for their co-operative shares, and the need for a reform of the law, was fully explained in an article in the "Corner."

*White Slave Traffic Bill.*—The Guild Congress and many branches sent resolutions to the Government and members of Parliament in support of this Bill and against the weakening amendments. The Central Committee passed a resolution against the introduction of the brutalising punishment of flogging urging instead longer sentences of imprisonment.

*Local Government.*—A series of articles on "Working Women and Municipal Administration," by Miss Bondfield, have been published in the "Corner," and information and leaflets for Poor Law elections supplied to guild members standing as candidates.

#### REPRESENTATION OF WOMEN ON CO-OPERATIVE BOARDS AND COMMITTEES.

In 46 societies 67 women have been elected on to the management committees, and among these societies are included Huddersfield, City of Liverpool, Leeds, Bristol, and Woolwich. There are 373 women on the educational committees of 149 societies. There is still only one woman, Mrs. Gasson, on the Central Co-operative Board. Two other candidates have stood unsuccessfully, one in the North-Western Section and one in the Midland Section. A woman candidate is standing for the Co-operative Newspaper Board. There are three women on the Central Education Committee, two representing Educational Committees' Associations, and one the Guild. Miss Kidd (guild cashier) was elected this year on to the Southern Council of the Amalgamated Union of Co-operative Employés, and is the first woman official of that body.

#### MEN'S GUILD.

We congratulate our brother guild on its successful year's work. The General Secretary of the Women's Guild gave an address at the men's annual meeting, and plans are in progress for joint action in a national campaign on trade-unionism and co-operation.

#### MRS. JONES' GUILD CONVALESCENT FUND.

The amount received on behalf of this fund and available for grants during 1912 was £235. 18s. 10d. The number of cases helped were 126, the total amount of grants being £188. 4s. 8d. An attractive pictorial pamphlet by Miss Webb has been issued, price 1d.

#### FUNDS.

The question of guild funds has been a matter of concern for some years to the Central Committee, and it will be noticed that this year our balance sheet shows a deficit of £15. 11s. 6d. For a period of eight years no increase in the grant of £300 kindly assigned to the guild by the Co-operative Union has been made. We have recognised that the position of the Central Board was not a favourable one for granting an increase, until the new rate of subscription came into force. As soon as this occurred the following resolution was passed at the Guild Congress, at Hull, in 1912 :—

In view of the continuous development of the Guild, and of the fact that no increase of grant will have been made for seven years, this Congress earnestly requests the United Board in allotting its increased income, to increase the annual grant to the guild by £200, making a total grant of £500.

This resolution was forwarded to the United Board, with a full statement as regards the financial position of the guild, but we were informed that it was a question for the Central Board, to whom, therefore, we are making an appeal this year. The number of branches during this period has increased by about 150, and the membership by between 7,000 and 8,000, while the reports of the guild show the continually increasing amount of work done and its educational effect on our own members and on the movement. Since 1905 it has been necessary to incur the rent and other expenses of an office, which had previously been provided privately, but the guild has still only two paid clerks, no payment of any kind being made to the elected officials beyond bare travelling expenses, except the trifling honorariums to the sectional secretaries.

The total increase of expenditure has been nearly £300, against which we have only a reliable increase in income of about £130. Increased expenditure in various directions is essential if the level of guild work is to be maintained and advantage taken of the great opportunities now opening out. With an additional grant of £200, making a total grant of £500, we feel the guild would be able to carry on its work for many years with success, considering the number of enthusiastic voluntary workers at our service.

We append below the statement of this year's accounts:—

STATEMENT OF ACCOUNTS, 1ST JANUARY TO 31ST DECEMBER, 1912.

RECEIPTS.		£	s.	d.	£	s.	d.
To Balance in hand 1st Jan., 1912—	Coming-of-Age Fund .....	88	9	10½			
"	Central Fund.....	1	9	6½			
					90	0	5
"	Branch Subscriptions to Central Fund .....				221	11	4
"	Grant from Co-operative Union .....				300	0	0
"	Donation from Co-operative Wholesale Society .....				75	0	0
"	Special Minimum Wage Fund.....				57	16	5½
"	Annual Congress Fund—						
	Donation from C.W.S. ....	£25	0	0			
	Repaid from Hull Congress Fund.....	35	14	5			
					60	14	5
"	Sale of Literature, Badges, Business Books, and Membership Cards .....				89	18	1½
"	Repaid Printing Account .....				0	8	6
"	Dividend and Interest.....				2	19	1
"	Central Fund Deficit .....				15	11	6
					£907	19	10

EXPENDITURE.		£	s.	d.	£	s.	d.
By Postage, Telegrams, and Parcels .....		87	8	3½			
" Stationery.....		26	9	7½			
" Printing.....		100	11	3			
" Central Committee Expenses .....		54	15	6			
" Speakers' Expenses .....		13	5	7			
" Representatives' Expenses .....		36	13	11			
" Literature and Badges.....		51	4	1			
" Grants to Sections .....		144	10	0			

EXPENDITURE— <i>continued.</i>		£	s.	d.
By Honorariums to Sectional Secretaries .....		47	0	0
„ Sectional Conference .....		0	15	6
„ Grants to Districts .....		26	14	0
„ Classes .....		7	3	4
„ Annual Congress Expenses .....		65	17	7
„ Clerks .....		91	0	9
„ Office Expenses .....		59	7	9½
„ Auditor .....		1	1	0
„ Sundries .....		1	0	7
„ Subscriptions to other Organisations .....		3	10	0
„ Cheque Books and Bank Commission .....		1	0	2
„ Balance in hand, 31st December, 1912—Coming-of-Age Fund .....		88	10	10½
		£907 19 10		

Examined and found correct—

GEORGE HINES Public Auditor, under the Industria and Provident  
and Friendly Societies Acts.

1st March, 1913.

## II.—SCOTLAND.

The central council have again much pleasure in submitting for your approval the annual report and balance sheet for the past year.

The year which we have just completed has been a record one in the history of the guild. The membership of already existing guilds has slightly decreased, only a few having shown an increase; but twenty-four new branches have been added to our number. We set out at the beginning of the session fully determined that every woman connected with the movement should become a member of some branch of the guild, and propaganda meetings were held at Dumbarton, Kilmarnock, Dundee, Selkirk, Jedburgh, and Chapelhall. All the meetings were well attended, and addresses were delivered by members of the central council and the sections. A united effort has been made throughout, not only to increase the branches and the membership, but also loyalty to the cause.

The central council held a special meeting in the St. Mungo Hall, Glasgow, on 19th June, at which Mrs. Buchan presided. Mr. Burgess (manager of the Co-operative Insurance Society in Scotland) gave a lecture on "The Insurance Act as it affects Women Workers." Short addresses were also given by Mr. Gerrard (chairman, United Co-operative Baking Society) and Mr. Pringle (Scottish Co-operative Insurance Society).

The educational part of the guild work has been well looked after, addresses, papers, and lectures on the following subjects having been given:— "The Insurance Act as it affects Women Workers," "The Reform of the Poor Law," "Co-operation and Rising Prices," "Some Phases of Co-operation," "The School Child," "Women and Social Problems," "The Social Progress of the Working Classes," "Co-operative Ideals," "Loyalty," "High *versus* Low Dividends," "Women and the Temperance Question," "Flannelette and its Dangers," "Women's Power and Place in the Co-operative Movement," "Are we real Co-operators?" "Reasons for our

Co-operative Faith," "Female Labour in the Nail and Chain Making Trades and Potteries," "The White Slave Traffic," &c. The educational work in the branches has also made a marked advancement.

#### THE SECTIONS.

The committees of the sections have worked with enthusiasm and earnestness, and left no stone unturned in their endeavours to increase the number of branches and membership of the guild and the movement. Each section arranged and held a propaganda meeting under the auspices of the central council, which we feel sure will be productive of much good to the societies generally.

#### OUR GIRLS.

The central council, at a joint meeting with the sections, agreed that, to stimulate interest in the principles of co-operation among the younger members of the guild, they would give prizes to the value of £2. 2s. for the best essays on "Co-operation: What Is It?" It was agreed that the competition be open to all guild members from fourteen to eighteen years of age; essays not to exceed 500 words.

#### COMING-OF-AGE FUND.

At the annual meeting in May, it was agreed that the coming-of-age fund should be handed over to the Scottish Co-operative Convalescent Homes Association for the purpose of building and equipping a home of rest for mothers and children, and the central council have made an appeal to the branches to do their best to raise the sum of £1,500. Some of the branches have been holding cake and candy sales and concerts, and in various other ways have been trying to raise money for the fund. Books of bricks have been sent out to all the branches, and they are selling well. The books contain ten pages, with twelve penny bricks on each page, which is equal to ten shillings for each book, and we mean to try our best to sell 2,000 books.

#### OUR POSITION IN THE MOVEMENT.

We are pleased to report that the number of women on boards of management, educational committees, &c., is still increasing.

#### ANNUAL MEETING.

In the midst of ideal surroundings, and in ideal weather, the annual national conference of the Scottish Women's Guild was held in Dunfermline, on Saturday, 18th May, 1912, the place of meeting being St. Margaret's Hall. Punctually at 11-30 the president (Mrs. Buchan) took the chair. The large hall was well filled, there being over 500 delegates present, and the scene presented was an animated one.

Mr. Calder, J.P., on behalf of the entertaining societies, welcomed the delegates. He alluded to the historical associations and picturesqueness of the district, and recommended all who had not time to thoroughly explore it that day to come back and do so.

Mrs. O'Neil conveyed the greetings of the Irish guildswomen. She was very pleased she was appointed to visit the national conference of the Scottish Guild. She felt that an education was always provided by their meeting. The guild in Ireland was still small, but the members were finding that by taking up its work they were benefiting not only themselves but the cause of co-operation. She wished them every success, and trusted that the guild would prosper in the future.

Mrs. Buchan, in her opening address, dealt with the various matters having come under the notice of the guild during the year, and the progress and position of the guild, which showed an increase of 770 members and the founding of seven new branches.

#### DISCUSSION ON THE MINUTES.

The secretary then read the minutes of the council meetings for the twelve months.

Mrs. Tulloch was re-elected representative of the guild on the committee of the Co-operative Veterans' Association.

On consideration of the annual report, Mr. A. Young, F.E.I.S., took the opportunity of returning thanks on behalf of the Convalescent Homes Association for the gift of £82. 4s. 6d. for furnishing the women's shelter at Seamill.

The auditors—Mrs. Crighton and Mr. Trainer—reported on the balance sheet of the guild, and Mrs. Crighton paid a tribute to Mrs. Slater and Mrs. M'Fie for the accuracy with which the books had been kept.

The adoption of the report and balance sheet was moved by Mr. Brown (Wishaw), and seconded by Mrs. Chalmers (St. Rollox).

The next business was remuneration of office bearers, which, after some discussion and voting, it was agreed by a large majority to allow to remain as at present.

The President moved that £2. 2s. be granted to the reception fund of the International Co-operative Congress. This was seconded by Mrs. Crighton and agreed to.

The results of the voting for treasurer and auditors was then announced. It was found that, for the treasurership, Mrs. Beveridge and Mrs. Rough had each 79 votes; Mrs. M'Lean, 60; Mrs. Higgins, 22; and Mrs. Chalmers, 15. For two auditors: Mrs. Crighton received 185 votes; Mr. Trainer, 136; Mr. Pye, 63; Miss Callen, 39; Mrs. Clelland, 25; and Mrs. Higgins, 30. Mrs. Crighton and Mr. Trainer were declared elected auditors for the next year; and a vote, by show of hands, was taken between Mrs. Beveridge and Mrs. Rough for the treasurership, which resulted in Mrs. Rough receiving 79 votes, and Mrs. Beveridge 73. Mrs. Rough was therefore declared elected.

It was agreed that two representatives attend the English Guild Congress, one from Section I. and one from the Central Council.

As it was then almost 5 p.m., it was agreed that Mr. Burgess's paper on "The National Insurance Act as it affects Women Workers," be not read, but that a special meeting of the delegates be called in Glasgow by the central

council, at which Mr. Burgess consented to read it. Copies of the paper, in pamphlet form, were distributed at the meeting.

It was agreed, on the motion of Mrs. Buchan, seconded by Mrs. M'Lean, "That the guild take five shares in the Scottish Holiday Association."

The President intimated that Miss Irwin had sent a strong protest against such a representative body of women as the Scottish Guild not being represented on the Insurance Advisory Committee, and it was agreed that the national conference of the guild make a strong protest.

It was agreed that two representatives from the guild be appointed to the Scottish Council for Women's Trades, and Mrs. Beveridge was appointed from the meeting, the central council to appoint another representative, and Mrs. Laird to retain her position as an individual member of the council.

The President then said they could not allow their two retiring office bearers to go away without offering them the very best thanks for their untiring services. They would be lax in their duty if they did not recognise the great amount of work which they had done in these past years. They had always had good office bearers, and Mrs. Slater and Mrs. M'Fie had been no exception. The secretary's duties were growing very arduous, and the treasurer's purse was becoming a little heavier. She would, therefore, ask that the appreciation of the conference for their services should be recorded in the minutes of that day's proceedings. Mrs. Croll seconded, and this was unanimously agreed to.

Mrs. Laird suggested that the central council appoint a Parliamentary Bills Committee, and this was also agreed to.

The President then introduced the new secretary and treasurer to the meeting, and Mrs. Hunter and Mrs. Rough thanked the delegates for having elected them, and promised to do their best to merit the confidence reposed in them.

Mr. M'Connell, in a humorous speech, moved a vote of thanks to Mr. Burgess for having attended the meeting and for his willingness to read his paper at another time, which was accorded with acclamation. Similar compliments having been accorded to Mrs. O'Neil (Irish Guild delegate) and to the President, the meeting terminated.

#### CONFERENCES WITH SECTIONAL COMMITTEES.

The central council and the committees of the five sections met in conference in the Scottish Section Rooms, Wallace Street, Glasgow, on Wednesday, 14th August. Mrs. Buchan (president of the guild) occupied the chair. The General Secretary read the minute calling the meeting.

Mrs. Buchan then said she had much pleasure in welcoming the delegates to the conference, the first that had been held with the committees of the sections. The idea of the combined conference was to concentrate all their forces, so that a united effort could be made in the coming session. This being the twenty-first year of the guild, she hoped it would be made a record year

of work done for the guild and the movement, and that all would do their very best to make the coming-of-age memorial one that would be worthy of the Scottish Co-operative Women's Guild.

All the sections reported good work done last session, and that they were looking forward to a busy session, when they hoped a number of new branches would be formed.

Next business was suggestions for the winter's work. It was unanimously agreed to hold propaganda meetings in Ayrshire, Dumbarton, Lanark, Jedburgh, and Dundee.

Mrs. M'Lean (president of Section IV.) suggested that a great demonstration be held to celebrate the coming-of-age of the guild, and this was unanimously agreed to.

The coming-of-age fund was then discussed, and all the sections gave hopeful reports of what was to be done for the fund in the coming session.

Visitation of the branches was then discussed, and it was agreed that the sectional committees should attend at the opening and closing socials; the central council to visit on the usual guild nights when requested.

A vote of thanks to Mrs. Buchan for presiding concluded the business. Tea was provided by the Scottish Co-operative Wholesale Society in their dining-rooms, Morrison Street. The General Secretary moved a vote of thanks to the directors for their kindness in entertaining the delegates. Mrs. M'Lean moved a vote of thanks to the central council for providing such an opportunity of meeting together as the conference had afforded. Mrs. Buchan (president) replied for the central council, and said that the conference had been one of the most interesting in the history of the guild, and she hoped that many more conferences of such a nature would be held. This terminated the proceedings.

The central council met in conference with the committees of the various sections in Kinning Park Hall, Coburg Street, on Tuesday afternoon, 11th February, 1913.

Mrs. Buchan (president of the council) presided, and in welcoming the delegates, said they were met to further a common cause, and, as leaders chosen by the popular vote, it was their duty to have constantly before them the wishes and the needs of the guildswomen who had elected them. With them lay the making or the marring of the association, and it behoved them to give their whole minds to the business, so that the rocks and shoals ahead might be avoided. Their business that day was to consider the work of the coming year, in which she had no doubt they were all deeply interested, and she would begin by asking Mrs. Hunter to read the excerpt of the minute calling the meeting.

Mrs. Hunter read the excerpt of the minute, and Mrs. M'Lean asked if anything had been done with regard to the suggestions made at the August conference, and was informed by the President that all had been done as suggested.

Tea was provided at the close by Kinning Park Society.

We congratulate St. Cuthbert's Eastern Branch on being the premier branch in Scotland, with a membership of 243; and we are also pleased to add to our number the following new branches, viz.:—Johnstone, Port Glasgow, Bridge of Weir, Saltcoats, Gourcock, Catrine, Barking, Greenock East End, Petershill Road (Parkhead, Shettleston), Lennoxtown, Duntocher, Carluke, Kincardine, Tullibody, High Bonnybridge, Dennyloanhead, Bo'ness, Calderbank, Ferniegair, Selkirk, Portobello, and Buckhaven. The number of branches now stands at 157, with a combined membership of 12,420, an increase of 990 over last year.

The central council tender their grateful thanks to the Co-operative Union, the Scottish Co-operative Wholesale Society, the United Co-operative Baking Society, the *Scottish Co-operator*, the Laundry Association, and the Hamilton Baking Society for their grants; the Dunfermline, Cowdenbeath, Kelty, Lochgelly, Burntisland, Pathhead and Sinclairtown, Dysart, Methil, and Leven societies for entertaining the delegates at the annual meeting; the Scottish Co-operative Wholesale Society and Kinning Park Society for entertaining the central council and section committees at their conferences; and the Scottish Section for the use of room for council meetings.

The following is the financial statement for the year 1912:—

### SCOTTISH CO-OPERATIVE WOMEN'S GUILD BALANCE SHEET.

23rd February till 31st May, 1912.

INCOME.			EXPENDITURE.		
	£	s. d.		£	s. d.
To Balance, as per last Report.....	77	11 1	By Auditors' Fees and Expenses....	1	1 8
„ Grant from S.C.W.S. Ltd. ....	5	0 0	„ Expenses of Annual Meeting ...	4	10 5
„ „ <i>Scottish Co-operator</i> ..	2	2 0	„ Special Conference—President and Secretary.....	2	9 7
„ „ Hamilton Bakery ..	1	0 0	„ Secretary's Salary .....	5	0 0
„ „ Scottish Co-operative Laundry .....	1	10 0	„ Treasurer's Salary .....	2	10 0
„ Subscriptions—Burnbank .....	0	3 4	„ Delegates—Ordinary .....	3	1 0
„ „ Glengarnock ...	0	5 0	„ Central Council Expenses .....	9	14 2
„ Song Books .....	0	18 2	„ Printing .....	38	6 1
„ Printing (Section III.) .....	0	4 0	„ Postages—Secretary .....	2	9 3
„ Interest on Bank Account .....	0	10 6	„ Shares—Co-op. Convalescent Homes Limited .....	3	0 0
			„ Shares—Co-op. Newspaper.....	1	2 4
			„ Cash on hand.....	15	19 7
	£89	4 1		£89	4 1

### SCOTTISH CO-OPERATIVE WOMEN'S GUILD BALANCE SHEET, 1912-13.

INCOME.			EXPENDITURE.		
	£	s. d.		£	s. d.
To Balance, as per last Report .....	15	19 7	By Grants to Sections .....	15	0 0
„ Grant from Co-operative Union.....	100	0 0	„ Conference Subscriptions—Ten at 2s. 6d. each .....	1	5 0
„ „ U.C.B.S. Ltd. ....	5	0 0	„ Auditors' Fees and Expenses....	1	12 11
„ Song Books .....	1	10 1	„ Special Conferenceswith Sections	10	5 1
„ Printing (Sections) .....	10	4 10	„ Donation—Veterans' Association.	1	1 0
„ Clydebank Branches .....	1	12 4	„ Donation—National Vigilance Association .....	0	5 0
„ Branch Subscriptions.....	46	2 7			
„ Interest on Co-op. Newspaper ..	0	1 0			
<i>Carried forward</i> .....	180	10 5	<i>Carried forward</i> .....	29	9 0



		£ s. d.			£ s. d.
Brought forward .....		180 10 5	Brought forward .....		29 9 0
Audited—			By Scottish Defence Association ...		1 1 0
JAMES TRAINER.			" International Alliance Affiliation		
HELEN CRIGHTON.			Fee .....		0 12 0
			" Secretary's Salary (three quarters)		7 10 0
			" Treasurer's .....		3 15 0
			" Postage—Secretary .....		4 0 0
			" " Treasurer .....		0 6 0
			" Council Expenses .....		32 19 9
			" " Delegations .....		11 17 0
			" Propaganda Meetings .....		8 17 2
			" Delegates' Expenses—Veterans'		
			Meetings .....		0 14 3
			" Printing .....		9 3 0
			" Scottish Central Committee on		
			Education .....		3 0 0
			" Song Books .....		6 0 0
			" International Congress Reception		
			Fund .....		2 2 0
			" Irish Delegation and Expenses ..		2 2 9
			" Two Delegates to English Con-		
			gress .....		7 0 6
			" Shares—Co-operative Convales-		
			cent Homes Ltd .....		3 0 0
			" Shares—Holiday Homes Associa-		
			tion .....		5 0 0
			" Shares—Co-operative Newspaper		
			Society Ltd. ....		1 3 4
			" Cash in Bank .....		40 0 0
			" Cash on hand .....		0 17 8
		£180 10 5			£180 10 5

M. HUNTER, General Secretary.

### III.—IRELAND.

We have to report a year of success in connection with the work of our guild. We continue to make steady progress, and while we have no great achievement to record we are satisfied that we have accomplished a good deal considering the hindrances to progress that we have occasionally encountered.

At the present time we have 10 branches, with a membership of 418, which shows an increase of one branch and 32 members over last year, which we consider very encouraging.

Financially, we are in a more fortunate position than in any previous year, as, in addition to the usual grant of £15 given us by the Co-operative Union, the Belfast Society and Lisburn Society very kindly assisted us in our funds by contributing £2. 2s. and £1 respectively, for which we are very grateful and which will prove of much benefit to us in our work.

Perhaps the most important event of the year was the opening of two new branches, one in York Road, Belfast, and one in Queenstown, in the South of Ireland. The York Road Branch, Belfast, had been in request for some time, but the difficulty of getting a meeting place stood in the way until the opening of the new hall in Frederick Street, in which the use of a room was kindly granted by the educational committee. The branch was opened by the General Secretary on the 13th February, and gave every promise of being a



## XIV.—THE INTERNATIONAL CO-OPERATIVE ALLIANCE.

(See Report 49, page 127.)

## SUBSCRIPTIONS AND DONATIONS FOR 1912.

Country.	Subscriptions and Donations for 1912.			Subscriptions and Donations for 1911.		
	£	s.	d.	£	s.	d.
Argentine .....	1	4	0	1	4	0
Austria.....	144	6	6	125	16	0
Hungary .....	64	12	9	65	11	0
Belgium .....	32	2	0	37	13	7
Bulgaria .....	0	11	9	0	12	0
Canada.....	6	4	4	1	12	3
Cyprus.....	1	0	0	1	0	0
Denmark.....	28	14	8	28	15	0
France.....	60	16	0	72	4	0
Germany.....	309	17	10	301	4	7
India .....	0	12	0	5	12	0
Italy.....	22	15	4	22	10	4
Japan .....	0	12	0	0	12	0
Netherlands .....	23	14	0	22	3	0
Norway .....	12	8	0	12	8	0
Roumania .....	16	9	10	10	10	0
Russia .....	21	7	7	22	18	7
Finland .....	34	4	1	28	16	0
Servia .....	10	0	0	10	10	0
Spain .....	2	6	6	1	16	0
Sweden .....	29	19	2	22	10	0
Switzerland..	85	16	3	75	14	0
United Kingdom .....	649	12	6	558	3	8
United States.....	3	17	5	3	4	0
Total.....	1562	4	6	1433	0	0



## BANKING ACCOUNT.

	£	s.	d.		£	s.	d.
To Balance in Bank, 1st January, 1912 .....	679	13	10	By Withdrawals, 31st December, 1912 .....	1056	17	10
„ Cash Deposits, 31st December, 1912 .....	1749	10	5	„ Balance in Bank—Current A/c ..	£1072	6	5
				„ „ „ Deposit A/c ..	300	0	0
					1372	6	5
					£2429	4	3

## LIABILITIES AND ASSETS.

	£	s.	d.		£	s.	d.
To Accounts owing:—				By Office Furniture—Estimated.....	30	0	0
Rent, Lighting, and Cleaning..	34	8	4	„ Sale of Publications through Messrs. King ..	3	8	0
Printing French <i>Bulletin</i> .....	26	4	6	„ Cash in Bank .....	1372	6	6
„ German „ .....	34	16	0	„ „ Hand .....	10	0	0
„ Balance of Assets over Liabilities .....							
					£1415	14	5

## REPORTS OF THE SECTIONS AND DISTRICT ASSOCIATIONS.



### (1) IRELAND.

#### ANNUAL REPORT OF THE EXECUTIVE OF THE CO-OPERATIVE UNION LIMITED IN IRELAND, AND OF THE IRISH CO- OPERATIVE CONFERENCE ASSOCIATION.

Since last Congress ten meetings have been held. The following is a statement of the attendances :—

	Present.	Absent.
Mr. H. Archer .....	7	3
Mr. H. A. Barbour .....	3	7
Mr. R. Fleming .....	9	1
Mr. W. Gray .....	10	—
Mr. W. M. Knox .....	10	—
Mr. W. J. McGuffin .....	10	—
Mr. J. Palmer .....	10	—
Mr. T. Horrocks (representing the United Board)	5	5

The following officers officiated during the year :—

<i>Chairman</i> (to end of 1912) .....	Mr. R. Fleming.
,, (from beginning of 1913) .....	Mr. J. Palmer.
<i>Treasurer</i> .....	Mr. H. Archer.
<i>Editor of "Wheatshaf" (Irish issue)</i> .....	Mr. W. M. Knox.
<i>Secretary</i> (to end of 1912).....	Mr. W. M. Knox.
,, (from beginning of 1913).....	Mr. R. Fleming.

Mr. Archer represented the Union at the Belgian Congress, held at Jolimont, Haine St. Paul, on 7th September.

Messrs. Archer and Fleming represented the Executive at the annual conference of the Irish Agricultural Organisation Society held in Dublin, on 18th and 19th November.

Messrs. Archer and Fleming were appointed to represent the Executive on the Central Board.

Reports of the propaganda work carried on by the secretary have been submitted monthly. Two societies have been registered during the year under the auspices of the executive, viz., Middletown (co. Armagh) and Whealt (co. Fermanagh). The former carries on a duplex trade, collecting eggs and butter from members and customers and retailing grocery and agricultural goods. Considerable opposition has been experienced, egg dealers on the one hand forcing up prices against the society, and private trades on the other reducing selling prices in many cases to cost. The first balance sheet, covering a period of ten months, has just been issued, and shows, after providing for all expenses, a net profit of £16, which, considering the strenuous opposition that has had to be faced, is very satisfactory.

The movements mentioned in the last report to form societies at Waterford and Ballyclare have proved abortive, and in both cases the provisional committees have been dissolved and the moneys collected returned to the subscribers. In the former place the trouble arose from discord amongst intending members arising out of the Irish railway strike; at the latter place religious and political animosities were deliberately stirred up, and, while the committee remained unaffected, it was deemed advisable to take no further action meantime. At Magherafelt and Castledawson (also as a result of political unrest) matters are hanging fire. In response to inquiries, visits have been paid and meetings held at Randalstown, Bangor, Londonderry, Dromara, Upperlands, Sligo, Dublin, Coleraine, and Dundalk. Provisional committees have been formed at the two last-named places; in Dundalk prospects of the immediate establishment of a society are good. The society at Keady (co. Armagh) has been causing some anxiety, and an endeavour made to amalgamate the society with the Armagh (City) Society failed to obtain sufficient support. This has had the effect of stirring some enthusiasm and determination on the part of the committee, and the prospects of the society are somewhat brighter.

The old-established society at Suffolk, situate between the territories of Belfast and Lisburn societies, has been amalgamated with the latter.

Visits have been paid to a number of agricultural societies, which either propose to open or have opened distributive departments. Visits have also been paid to a number of societies, non-members of the Union, with a view to securing their affiliation.

Numerous inquiries from all parts of the country, which surely presage progress in the future, have been dealt with by correspondence.

The Secretary having been appointed a Public Auditor under the Industrial and Provident Societies Act, has conducted in that capacity quarterly audits for the following societies, viz. :—Ballymena, Coalisland,

Cork, Drumaness, Enniskillen, Larne, Newtownards, Queenstown, and Rosslare Harbour.

The societies in the South—Cork, Queenstown, and Rosslare Harbour—continue to make fair headway. The more recently established societies at Drumaness and Enniskillen are making most satisfactory progress. A good deal of enthusiasm has been manifested of late by isolated parties desirous of establishing societies in the City of Dublin. The executive are making an endeavour to get these groups to join forces with the existing society, believing that such a policy, if carried into effect, would best tend to the consolidation and progress of the movement. Altogether, the outlook in Ireland is brighter than it has appeared for some years.

Subjoined is a statement of expenses paid by the Co-operative Union during the year 1912 :—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance in hand .....		0	14	1	By Meetings of Executive .....	30	6	1	
„ Cash from Central Office.....		57	6	0	„ Conferences and Deputations....	9	11	1	
					„ Postages and Printing .....	0	12	11	
					„ Special Propaganda—Dublin ..	7	10	0	
					„ Secretary's Salary .....	10	0	0	
		<hr/>							
		£58	0	1		<hr/>			£58 0 1

#### THE CONFERENCE ASSOCIATION.

Owing to the growth in the number of societies arrangements have been made for the holding of separate conferences in the Northern and Southern districts in the spring and autumn, and a joint annual conference in the summer.

The northern conferences were held at Ballymena and Portadown, where papers were read respectively by the Secretary on “Banking and Its Relation to Co-operation,” and by Mr. Howard on “The Development of Distributive Co-operation in Ireland.”

The southern conferences were both held in Dublin, where papers were read respectively by Mr. Knox and Mr. McMillan on “Co-operation in Ulster” and “Co-operation and Trade-unionism.”

The annual conference was held in Belfast.

A special conference of managers and secretaries was held in Belfast, at which a paper was read by Mr. G. W. Martin on “The Buying, Pricing, and Selling of Goods.”

A special meeting was held at Belfast, under the auspices of the association, to consider the working of the National Health Insurance Act.

It is with regret that the decease of Mr. A. C. Husband has to be recorded. The conference at Portadown expressed by resolution its deep sense of the loss incurred to the movement, and forwarded a message of condolence to Mrs. Husband and family. Mr. Husband was the first secretary of the association, and the founder of the Belfast Society, and, when Ireland constituted a section of the Union, he sat as its representative on the United Board.



The following is the cash statement of the Association for 1912:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Balance from 1911 .....	28	2 3	By Printing .....	4	6 4
„ Subscriptions—			„ Audit Expenses .....	44	2 7
Armagh .....	1	5 7	„ Conferences—		
A.U.C.E. (Belfast) .....	1	14 2	Dublin .....	7	9 0
Ballymena .....	1	12 11	Ballymena .....	9	19 4
Belfast .....	21	5 0	Belfast .....	28	17 6
Cork .....	2	6 9	Portadown .....	10	14 0
Coalisland .....	0	7 10	Dublin .....	5	15 0
Dublin Industrial .....	2	1 8	„ Lantern Slides and Repairs .....	2	14 0
Drumaness .....	0	8 4	„ Carriage on Books .....	0	5 0
Enniskillen .....	0	14 6	„ Postages .....	3	3 3
I.C.W. Guild .....	1	14 7	„ Cash in hand, December, 1912 ..	17	5 8
Larne .....	0	16 0			
Lisburn .....	4	8 4			
Lucan .....	0	13 0			
Portadown .....	1	2 6			
Queenstown .....	2	5 3			
Rosslare .....	0	4 1			
U.C.B.S. ....	2	0 0			
„ Bonus Investment Soc. ....	0	5 0			
Newtownards .....	1	6 6			
„ Advertisements—U.C.B.S. ....	3	5 0			
„ Composition late Dublin Society. ....	1	14 5			
„ Audit Fees .....	54	18 0			
	£134	11 8		£134	11 8

Audited—  
JOHN B. TAYLOR.

J. PALMER, Chairman.  
R. FLEMING, Secretary.

## (2) MIDLAND SECTION.

The attendances of the members of the Board have been as below :—

	Present.	Absent.	Possible.
Mr. D. Bailey	8	—	8
Mr. G. Bastard	10	—	10
Mr. J. Butcher	7	*3	10
Mr. S. Butler	10	—	10
Mr. W. J. Douse	10	—	10
Mr. G. Harris	10	—	10
Mr. J. Langley	10	—	10
Mr. W. Millerchip	10	—	10
Mr. J. Millington	9	1	10
Mr. F. Rankin	10	—	10
Mr. C. A. W. Saxton	10	—	10

\* Sick (2) and on Deputation (1).

*Honorary Members.*

Mr. E. L. Griffiths.      Mr. D. McInnes.      Mr. S. Redfern.  
Mr. W. W. Smith.      Mr. G. Woodhouse.

The following appointments were made at the first meeting, held at Portsmouth, 29th May, 1912:—

*Chairman* : Mr. G. Bastard.

*Treasurer* : Mr. D. Bailey. (Mr. W. J. Douse appointed on death of Mr. Bailey).

*Secretary* : Mr. Chas. A. W. Saxton.

Representatives—

*On the United Board*.....Messrs. Millerchip and Rankin.

„ *Educational Committee* ..... Mr. Saxton.

„ *Joint Propaganda Committee* ..... Mr. Bailey.

*For Production and matters relating thereto* ..... Mr. Bastard.

*On Sectional Choral Association Committee* ..... Mr. Butcher.

„ *Educational Association Committee* ..... Mr. Butler.

„ *Exhibitions and Demonstrations Com.* .... Mr. Douse.

*On Notts. District Arbitration Committee*..... Mr. Harris.

In commencing our report we wish to place on record the loss the Board and the movement has sustained through the death of our old colleague, Mr. Duncan Bailey, the oldest member of the Central Board, who died, suddenly, at Cannock Railway Station, on 11th January, 1913, when on his way to attend a conference. For upwards of forty years he had been a fearless advocate of the principles of co-operation, and he was looked upon as the father of the movement in the Midlands. He was esteemed and respected by all with whom he came in contact, and his work will be long and gratefully remembered by his colleagues and by the numerous societies to which his services were so often and ungrudgingly given.

Since our last report two members of the Board, viz., Messrs. D. Mc.Innes and S. Redfern, have retired, the former after 26 years' service, 21 of which he acted as secretary. On leaving the Board their colleagues expressed the regret they all felt on their retirement, and paid tribute to the valuable services both gentlemen had rendered during their membership, and expressed a hope that whenever possible they would attend the usual monthly meetings as honorary members.

#### SUBSCRIPTIONS TO THE CO-OPERATIVE UNION.

At the annual meeting of the Board and district secretaries this question came up for consideration, and all present promised to use their influence to induce societies to agree to the new conditions, the opinion being that the societies in the section would loyally support the Union. The confirmation of this will be found in the statistical return.

#### PROPAGANDA.

As usual, active propaganda work has been done in various parts of the section. The services of Mr. Griffiths have been given by the Joint Propaganda Committee, and he, together with members of the Board and the district associations, have canvassed and held public meetings at the following places, viz., Ringstead, Spalding, West Bromwich, Netherfield, Whitchurch, Cromford, Milford, Langley Green, Oldbury, and Craven Arms. The result of our efforts in this direction so far remain to be seen, but West Bromwich and Spalding have opened new branch shops, and Soho proposes taking a shop at Langley Green. Where assistance has been given to weak societies an improvement has taken place. We propose to continue and, if possible, to further develop our work in this direction with the assistance of the district associations. Our main policy is not to encourage the formation of new societies, but rather to extend the scope of those already in existence by endeavouring to persuade them to open branch shops or commence a van delivery with that end in view in districts not yet touched by co-operation. As a case in point, an application was recently made to the Board for assistance in the formation of a new society at Great Houghton, a village a few miles from Northampton, and we have advised the parties concerned to approach the Northampton Committee with a view to them opening a branch.

## GENERAL POSITION.

The movement generally shows marked improvement during the past year, and particularly is this so in the large centres of industry, sales and membership showing large increases. This is particularly gratifying, especially in the Birmingham area, where the movement appears at last to be taking a good hold, and we look forward to the future with confidence.

Two productive societies—one at Worcester, the Basket Makers Limited, and the other the Midland Sheet Metal Workers—have gone into liquidation, and are now numbered among those that have failed in their attempt to solve the labour problem by co-operation in production.

## OVERLAPPING.

The Board has been appealed to in several instances since their last report, and in each case suggested amalgamation, but, so far, the advice has not been acted on. It is pleasing, however, to be able to state that an agreement, *re* boundaries, has been signed by the Ripley and Lea and Holloway societies.

## CONFERENCES.

Sectional conferences have been held at Birmingham, Grantham, Wellingborough, Rugby, and Derby. At the first three places the conferences were held concurrently, and a paper prepared by Mr. D. McInnes, entitled "The International Co-operative Alliance," was read at each. The object in selecting the subject for discussion was with a view to obtaining greater support for the Alliance, more especially owing to the International Congress being held in Scotland in 1913. At the close of the discussion a resolution was passed pledging delegates to use their influence in the direction named, and we believe we have enhanced the interest of societies in the work of the Alliance.

The conference at Rugby was held in connection with the local society's jubilee celebrations, and was attended by a very large number of delegates. The subject discussed was a paper prepared and read by Mr. W. J. Douse on "Co-operation and Multiple Shops." Great interest was taken in the subject owing to the competition of the large syndicates and combines societies have to contend with.

The concluding conference was held at Derby. Here Mr. Mercer's paper, prepared by the request of the Minimum Wage Sub-committee, and entitled "The Co-operative Movement and a Minimum Wage for Co-operative Employés," was read and created a lively discussion.

The conferences have been well attended, and the discussions well maintained.

We cannot conclude our report without acknowledging the valuable assistance given by the district associations in supplementing our efforts to make the movement a real live means for improving the conditions of the masses.

GEO. BASTARD, Chairman.

CHAS. A. W. SAXTON, Secretary.

## REPORTS OF THE DISTRICT ASSOCIATIONS.

## No. 1.—NORTHAMPTON AND EARLS BARTON.

## Executive Committee.

Mr. W. Rogers (chairman), Northampton.	Mr. J. Packer, Long Buckby.
„ G. T. James (secretary), Moulton.	„ G. Faulkner, Moulton.
„ C. Richardson, Northampton.	„ C. Cooper, Earls Barton.
„ W. Mellows, Harpole.	„ R. York, Daventry.
„ A. C. Minney, Yardley Hastings.	„ G. Arthurs, Pitsford.

In submitting our annual report for the last year the movement in this district shows steady progress. Four conferences and five executive meetings have been held during the year.

The first conference was a united one at Wellingborough, held on 27th April, when Mr. H. J. May (secretary of the Southern Section) read a paper on "Co-operation and the National Insurance Act." Numerous questions were asked, and one which aroused a good deal of interest. Mr. May, in answer to this one, said that from 30 to 40 per cent of the members of co-operative societies were uninsured, and therefore there was good ground for such a society as that proposed.

The second conference was held at Daventry, on 11th May, 1912, when Mr. P. Simpson introduced the following subject for discussion:—"Loyalty to the Co-operative Society." Mr. S. Butler represented the Sectional Board. A good discussion followed.

The third conference was held at Little Brington, the home of the Washington family, the great American statesman. Mr. Rae's paper, "The Unification of the Co-operative Forces," was discussed, Mr. Rogers (Northampton) opening the discussion. A resolution was passed unanimously protesting against any alteration in the statutes and regulations of the London University, which would close it to external students or diminish the opportunities now afforded for attaining an external degree. A copy of the resolution was forwarded to the President of the Board of Education, the Secretary, and the Royal Commission on the London University. The Registrar of the University wrote saying that he observes with much satisfaction the interest taken in the question by societies and trusts the example may be widely followed. The Prime Minister and the Board of Education and the Commission sent acknowledgments to the resolution passed by the association.

The fourth conference was held at Hackleton, on 21st September, 1912, when a discussion took place on "The Co-operative Union and its importance to Societies." Mr. G. Bastard (Sectional Board) answered several questions as to the need of the Union's existence.

The Northampton Society has had a record year for trade, doing over £100,000, and has opened its new and up-to-date bakery, which contains every convenience for trade and the comfort of the operative bakery employes, and is run on trade union hours of labour and rate of wages. The opening ceremony took place on Saturday, 7th December, 1912, Mr. Will Rodgers

(president of the society) presiding. Mr. J. E. Johns represented the Co-operative Wholesale Society, and Mr. G. Bastard the Co-operative Union, and delegates were present from upwards of thirty societies. The bakery is the only one in the town which is working under trade union rate of pay and hours of labour. The Educational Committee of the society have got up a useful programme, and such well-known men as Philip Snowden, M.P., and G. N. Barnes, M.P., have given lectures. The Co-operative Wholesale Society lectures were ably given by Mr. G. F. Foxley.

The Women's Guild, which has upwards of 100 members, is valuable as a social medium through which members become better acquainted with each other.

The children's classes were a qualified success, and at the annual tea on 26th September the successful student, Master Coxford, received quite an ovation from his fellow-students on rising to receive his prize. Miss Smith and Mr. Coleman are the teachers of the children's classes. The society has also organised a choir, under the leadership of Mr. G. S. Clements, while Mr. J. O. Tootell is the acting secretary.

The manager (Mr. W. Metcalf) and the secretary (Mr. Hornsey) have again courteously assisted the district committee in the holding of their executive meetings, &c.

The drapery department of the society is still progressing under the management of Mr. S. Gerrard.

The Managers' Association holds its meetings at Northampton, and is increasing in its membership, and some useful papers have been read. Mr. Cure (Rushden Society) is the secretary. The objects of the association are to better fit its members for the positions they occupy, and to promote the best interests of the societies they represent.

The Co-operative Wholesale Society's depôt is still increasing in trade under the direction of Mr. A. Baker, and the drapery department under the direction of Mr. G. Pearson. The audit department has now a number of societies, and Mr. W. Kay acts as public auditor in the district.

The district executive have assisted at the meetings in the district and given information to societies making inquiries as far as was in their power.

The Daventry Society paid two claims during the June quarter in connection with the Collective Life Insurance Scheme, the society having adopted the scheme, as mentioned in our last report.

The Brixworth Society have launched out with their building scheme and erected several cottages; also opened a branch store at the other end of the village.

The attendance at our conferences has been well maintained.

The attention of the executive has been called by some inhabitants of Great Houghton to the fact that there are several persons desirous of starting a co-operative society at this village for the purchasing of feeding stuffs for their cattle, sale of groceries, and procuring small holdings of land, &c. The district committee have appointed Messrs. James and Minney, with two

representatives of the Northampton Society, to confer with the Houghton people on the matter.

The societies at Earls Barton, Long Buckby, Cogenhoe, Brafield, Yardley Hastings, and Harlestone are holding their own, and the district in general has done a good trade during the year.

There are several small holding societies in this district, but they have given us no returns. The Moulton one is still plodding along, and, with a little enthusiasm, might enter into other branches of intensive culture, but some of the members are well in the system of growing for market produce. That their credit bank may help along the other members to solve the land question is our earnest wish.

The following is the financial statement for the year 1912:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Cash in hand, 1st January, 1912..		0	1	6	By Attendances-Executive Meetings		2	15	4
„ Grant from Co-operative Union..		10	7	11	„ „ District Conferences..		5	15	9
„ Subscriptions from Societies ....		2	15	0	„ „ Sectional Conferences,				
„ Co-operative Insurance Society..		0	5	0	etc. ....		0	18	2
„ Cash due to Treasurer, 31st Dec.,					„ Deputations to Societies .....		0	2	6
1912 .....		0	4	6	„ General Printing and Stationery .		0	7	7
					„ Postages and Carriage .....		0	12	1
Audited—					„ Hire of Room .....		0	2	6
GEORGE FAULKNER.					„ Delegate to Congress .....		3	0	0
		£13	13	11			£13	13	11

G. T. JAMES, Secretary.

No. 2.—KETTERING AND WELLINGBOROUGH.

Executive Committee.

Mr. J. Catlin (president), Wollaston.	Mr. C. Stokes, Burton Latimer.
„ A. J. Foulds (secretary), Kettering.	„ G. Brigstock, Wellingborough.
„ T. Panther, Kettering.	„ C. Groom, Raunds.
„ G. Marlow, Desborough.	„ W. H. Richardson, Market Harbro'.

Although we regret the lack of interest shown by the bulk of our members to the far-reaching effect, both moral and economic, that could be accomplished by a more effective application of the principles that underlie our movement, yet there is much that has been accomplished during the past year that should fill us with renewed hope and inspiration as we look forward into the future. New developments, both productive and distributive, have been undertaken by some societies, and we trust they will be productive of much good to the movement. This end can only be accomplished by a judicious uniting of the forces that make for industrial emancipation and a nobler democracy. Then

shall we continue to march forward with increased vigour to that inheritance which, although it may not flow with milk and honey, yet it may be possible for men and women to live a decent and respectable life.

We have held four executive meetings, four conferences, and one special conference during the year. This special conference was held at Wellingborough, on Saturday, 27th April, when Mr. H. J. May (Southern Section) read his paper on "Co-operators and the Insurance Act."

The first conference was held at Kettering, on Saturday, 17th February, when a very interesting paper was read by Mr. S. York (chairman of Kettering Industrial Society's Educational Committee). Subject: "Co-operative Miscellany." Mr. G. Brigstock (president of the district) was elected to attend Congress.

The second conference was held at Thrapston, on Saturday, 11th May, when a very instructive paper was prepared and read by Mr. C. Stokes (secretary of the Burton Latimer Society). Subject: "Stocktaking and the Balance Sheet." Nominations for the district officers were made at this meeting.

The third conference was held at the village of Raunds, on Saturday, 31st August, when Messrs. Brigstock, Panther, and Groom gave an interesting account of the Portsmouth Congress.

The fourth conference was held at Higham Ferrers, on Saturday, 30th November, when Mr. W. J. Douse's paper on "Co-operators and the Multiple Shop" was read by Mr. Threadgill (Co-operative Wholesale Society) in the absence of Mr. Douse, who arrived later in the afternoon.

The attendance of delegates to all the conferences has been well maintained, and we trust that the subjects discussed will be helpful to the movement in the district.

We regret the trouble and inconvenience caused to the Wellingborough Society through the defalcations of its late secretary, at the same time we are pleased to know that the society had been wise enough to make provision against the want of honesty on the part of its servants, and we trust that the lesson to be gathered from the experience of the Wellingborough Society will not be lost upon other societies in the district. We are glad to note that the sales of this society for the year 1912 show an increase of £6,000 over 1911.

Kettering Society has opened a new bakery at their village store at Corby. Market Harborough are erecting a new bakery and extending their operations to the old town of Lutterworth; and Raunds Society to Catworth. Burton Latimer are building new central premises, and the Kettering Clothing Society has during the year purchased property to the value of £1,000 for yet further extensions to enable them to cope with their increasing trade.

The Women's Guild still continues to do good educational work in the district.

These are some of the activities which we trust will bear good results in the future.





The Morning Star Sundries Society also shows a large increase in its trade during the year.

Our first conference was a joint one with the Coventry District on 20th January, which took place on the premises of the Morning Star Sundries Society, when Mr. Turner, A.O.S., read a paper entitled "Co-operation and Small Holdings." As an outcome of this the district committee are working with the A.O.S. in the matter of placing the produce of the small holders and allottees on the market on a sound business basis.

Our second conference was held at Hinckley, on 20th April, when Mr. Leah (Co-operative Insurance Society) read a paper on "Co-operation and the National Insurance Act."

The third conference was held at Earl Shilton, on 20th July, when Mr. Kemp (the association delegate to the Portsmouth Congress) introduced several matters which had impressed him there. A good discussion took place on the same.

The fourth conference took place on 26th October, at the works of the Equity Boot Society, when a paper was read by Mr. Worley (Co-operative Productive Federation) on "Commercialism and Copartnership," which provoked a good discussion in favour of co-operative productions.

The following is the financial statement for the year 1912 :—

Receipts.	£ s. d.	Expenditure.	£ s. d.
To Cash in hand, 1st January, 1912..	7 11 5	By Attendances—Executive Meetings	4 13 7
„ Grant from Co-operative Union..	9 6 5	„ „ District Conferences	7 2 10
„ Subscriptions from Societies ....	15 14 6	„ General Printing and Stationery..	4 2 5
		„ Postages .....	1 12 6
		„ Secretary's Salary .....	2 0 0
		„ Duplicator .....	2 10 0
		„ Delegate to Congress .....	3 14 2
		„ Auditors .....	0 5 0
		„ Balance in hand of Treasurer,	
		31st December, 1912 .....	6 11 10
	£32 12 4		£32 12 4

Audited—  
T. COATES.

W. E. PEPPER. Hon. Secretary.

#### No. 4.—COVENTRY.

##### Executive Committee.

Mr. William Garner (chairman), Coventry.	Mr. J. Carter, Rugby.
„ James Clay (secretary), Coventry.	„ W. H. Dexter, Rugby.
„ A. Roberts, Nuneaton.	„ W. H. Cowley, Coventry.
„ J. Ingham, Atherstone.	„ E. Hilton, Coventry.
	„ A. T. Keene, Coventry.

We are pleased to chronicle a large measure of progress and success for the year 1912 in the Coventry District, more especially in the larger towns. The movement is making steady progress in the rural areas, although the difficulties attending such progress are intensified by the apathy of the labourer and the narrowness of interests involved.

During the year four conferences have been held in the district as follows:—On 11th May at Lockhurst Lane Society, when a paper on "National Health Insurance" was read by Mr. Leah (Co-operative Insurance Society). On 12th October at Coventry, when Mrs. Keene (president of the Women's Guild) read Mrs. Allen's paper on "What is a Good Dividend?" On 11th January, 1913, when "The Minimum Wage" was discussed and the Union paper read by Mr. C. A. W. Saxton (Worcester). A joint conference with the Leicester District on 22nd February, at Rugby, when Mr. Rae's Congress paper, on "The Unification of the Forces of the Co-operative Union," was read by Mr. Cockshott (Rugby).

There have also been four executive meetings held in addition.

The various reports from societies are very favourable and encouraging.

Atherstone Society is still flourishing. There is an increase in membership and trade, sufficient to again warrant the purchase of land for a branch store. We are also pleased to know that an effort is being made to again form an educational committee, for whom there is ample work waiting to be done. The drapery, as well as grocery, sales are increasing, and members are waking up to the fact that the society can provide them with most of the things they require.

Lockhurst Lane Society is still pushing ahead, having opened a new branch at Windmill Lane and purchased the New Inn Wharf to cope with their coal trade. They have also erected several cottages on modern lines, and are further extending their capacity for baking, laying down more ovens for the rapidly increasing sale of bread. More land has also been secured for further developments. Membership and sales are both on the increase. The educational committee has worked hard and had some very successful classes and lectures this winter.

Nuneaton Society has gallantly held its own, and is looking forward to a promising future. Several circumstances have acted adversely to progress, but these have passed and the last balance sheet issued shows good all-round improvement. The new drapery and millinery departments when completed will be a great addition to the shopping facilities of the town. Altogether, next year should show substantial progress in this society's undertakings.

Rugby Society has this year celebrated its jubilee, and did this in a style worthy of itself and making, without a doubt, a red-letter week in the history of a town whose name is familiar throughout the co-operative world. Its various ventures have proved remunerative and eminently satisfactory. We thoroughly congratulate its committee on the position that 50 years of unremitting effort has placed it in among English societies.

Coventry Society is still feeling the beneficial effects of a good boom in trade, and its record is one of continued success. Both its membership and trade have made great progress, and much building in stores and storehouses has had to take place to meet the demands of a most phenomenal growth in its citizenship. The erection of three branch stores, and the purchase of land for several others, the acquirement of large warehousing accommodation, and



and, in consequence, proposes to add an extra storey to its present building. The hours are eight per day, and the wages paid the best in the trade in Birmingham. We regret having to report the failure of the Worcester Basket Makers Limited and the Midland Sheet Metal Workers.

There has been the usual four conferences during the year and seven committee meetings.

Conference number one was held at Cape Hill, Birmingham, at the invitation of the Soho Society, on 20th January. The president of the local society (Mr. Bishton) occupied the chair, and the subject for discussion was "Flour Supply: Co-operative Wholesale Society and Outside Sources." Messrs. W. Bloor (Co-operative Wholesale Society) and B. Lloyd (manager, Soho Society) both read papers dealing with the subject from their own point of view. A spirited discussion followed, in which Co-operative Wholesale Society representatives as well as managers of societies took part.

The second conference took place at Stirchley on 27th April. Mr. W. Summers (chairman of the local society) presided, and Mr. J. Howell (Stirchley) read the paper issued by the Joint Anti-Credit Committee: "Suggestions for the Control and Limitation of Credit Trading in Co-operative Societies." Here, again, there was a good discussion on a subject which is exercising the minds of most co-operators and the officials of women's guilds in particular.

According to custom the summer meeting took place in the country, viz., at Bidford, on 27th July, with Mr. W. H. Watson (local president) in the chair, and, as was most fitting, the subject for discussion was Mr. J. Nugent Harris' paper, "Agricultural Co-operation and its Relation to Co-operative Distributive Societies," read by Mr. Turner (Agricultural Organisation Society). The delegates from the smoky towns had an opportunity of coming in contact with the grower of agricultural produce and to ventilate their opinions. The result, we hope, will be to the mutual advantage of grower and consumer. This being the annual meeting the officers and committee were elected. Mr. Major Mills (Kidderminster) not seeking re-election it was resolved to convey to him the thanks of the district for his many years' service.

Last, but not least, was the annual joint convention with the Stafford District in the Central Hall, Birmingham, on 28th September. Mr. H. W. James presided at the morning session, the reader of the paper being Mr. H. A. Wood (Oakengates), whose subject was "Co-operative Administrators." The Birmingham University as usual supplied the chairman for the afternoon session in the person of Professor Frank Roscoe. The address was given by the Dean of Worcester (Dr. Moore Ede) dealing with "Co-operation and the Housing Question." Good discussions took place at both sessions. During the afternoon the usual choir contest took place, five choirs competing. Mr. Rutland Boughton adjudicated. Stirchley were declared the winners of the Silver Challenge Shield, Worcester being second, beaten by one point only, and taking the new shield for the second choir. The combined choirs,

assisted by several professionals, provided the programme for the evening concert, at which there was a record attendance; in fact, all the meetings during the day were well attended and the interest in the subjects under discussion well maintained.

The following is the financial statement for the year, 1912:—

Receipts.			Expenditure.				
	£	s.	d.		£	s.	d.
To Cash in hand, 1st January, 1912..	5	15	4	By Attendances—Executive Meetings	11	9	7
„ Grant from Co-operative Union..	16	16	1	„ „ District Conferences	10	10	8
„ Subscriptions from Societies ....	14	3	6	„ „ General Printing and Stationery .	1	3	8
				„ Postages .....	0	18	0
				„ Secretary's Salary .....	2	0	0
				„ Delegate to Congress .....	2	18	0
				„ Balance in hand of Treasurer, 31st December, 1912 .....	7	15	5
Audited—							
JOHN GILES.							
£36 14 11					£36 14 11		

CHAS. A. W. SAXTON, Hon. Secretary.

#### No. 6.—STAFFORD.

##### Executive Committee.

Mr. Jos. Clewlow (chairman), Stafford.	Mr. James Grantham, Cannock.
„ H. Sanders (secretary), Tamworth.	„ H. Hilliard, Walsall.
„ J. G. Ward, Shrewsbury.	„ George Sanders, Burton-on-Trent.
„ W. J. Harris, Wednesbury.	„ A. Campbell, Rugeley.
„ John Pessel, Oakengates.	„ A. Fulwood, Wolverhampton.

Four quarterly conferences have been held and six committee meetings.

The first conference was at Stone, on 30th March, 1912, when Mr. T. P. Wright (Stone) read a useful paper on "Co-operative Education." A public meeting was held in the Town Hall after the conference. The secretary of the district gave an address.

The second conference was held at Ironbridge, on 29th June, when nine of the district committee and the district secretary were re-elected. Mr. W. Roberts (secretary and manager, Ironbridge Society) read a paper on "The Co-operative Society of the Future; Will it be Conducted on a National Basis?"

The third was a joint conference with Birmingham District on 28th September, when a paper was read at the morning session by Mr. H. A. Wood (manager of Oakengates Society) entitled "Co-operative Administrators." At the afternoon session Dr. Moore Ede (Worcester) gave an address on "Co-operative Housing."

The fourth conference was at Cannock on 11th January, 1913, but owing to the sudden death of our beloved comrade, Mr. Duncan Bailey, the conference was brought to a close before the paper was read.

We have much pleasure in reporting a year of progress in trade and membership.

The Burton-on-Trent Society report a steady increase in trade, member-

ship, and capital during the year, as follows :—Trade, £214,000, increase, £15,500; members, 7,979, increase, 475; capital, £76,000, increase, £6,000. Two new branches have been opened and are doing well. A sum of £60 was distributed to members in relief during the miners' strike in the early part of the year. They are still doing the whole of their trade on absolutely cash lines.

Walsall Society reports a good year's trade. They have just completed the first year since the introduction of the system of strict cash trading. Any ground lost on the introduction of the system is being steadily recovered, and great satisfaction is being expressed with the present conditions, all goods being paid for on order or delivery. We are able to report increases in membership and turnover, and, further, the dividend is going up, so that all round we are well pleased with the change.

Tamworth Society reports its twenty-sixth successive increase in trade. It has purchased a large building for £2,000 to make extensions. The farming operations of the year have resulted in a profit of £419. 3s. 11½d.

Cannock Society has now reached £1,000 per week sales. The new bakery has fulfilled all expectations.

Oakengates Society is progressing satisfactorily, and its Wellington Branch is showing favourable returns. A confectionery department has been opened in the property recently purchased for the St. George's Branch.

Stafford Society.—The past year has been a successful one, and we are pleased to report steady increases in sales, membership, and profits. Building operations have been commenced in Salter Street, and the new central premises will, we hope, be opened to celebrate the jubilee of the society. The present year gives every appearance of a further continuance of success.

The Wolverhampton Society has made splendid progress during the past twelve months. The sales have increased more than £8,000, and for the year are well over £50,000. The bakery department on the year has increased 30 sacks weekly, and the output now stands at 130 sacks weekly. All trade is being steadily maintained.

Shrewsbury Society is doing exceedingly well in its new branch.

Rugeley Society has built a new shop at Armitage at a cost of £1,000, and is doing a trade of £60 per week.

Ironbridge and Stone societies both report increases.

Wednesbury Society has opened another branch at West Bromwich.

The district has had a very satisfactory year.

The following is the financial statement for the year 1912 :—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Cash in hand, 1st January, 1912..		6	19	11	By Attendances Executive Meetings	6	4	5	
„ Grant from Co-operative Union..		20	7	4	„ „ District Conferences..	14	17	4	
„ Subscriptions from Societies ....		5	13	6	„ „ Sectional Conferences	1	3	3	
					„ Deputations to Societies .....	2	4	9	
					„ General Printing and Stationery.	1	8	9	
					„ Postages .....	1	5	6	
					„ Delegate to Congress .....	2	7	6	
					„ Balance in hand of Treasurer,				
					31st December, 1912 .....	3	9	3	

Andited—  
J. G. WARD

£83 0 9

£83 0 9

HENRY SANDERS, Hon. Secretary.

## No. 7.—DERBY.

## Executive Committee.

Mr. Jos. Swindell (chairman), Ilkeston.	Mr. T. H. Edinborough, Long Eaton
„ Thos. Leaman (secretary), Ripley.	Printers.
„ George Wilson, Derby.	„ J. W. Pugh, Clay Cross.
„ F. Levick, Derby Printers.	„ C. Purdy, Langley Mill.
„ W. Wyld, Tibshelf.	„ E. R. Newbery, Long Eaton.
„ James Ball, Bolsover.	„ A. Watherston, Ripley.
	„ A. Edwards, Codnor Park.

The movement in this district shows steady and substantial progress, and, with one or two exceptions, the societies have increased in trade, membership, capital, and profits.

Four conferences have been held during the year, the first being held at Derby, on 28th March, 1912. This was a joint conference with the District Women's Guild, called specially to hear Mrs. Barton give an explanation of the Health Insurance Act, which was done in a very able manner, dwelling more particularly on that part of the Act which will affect women workers, and strongly urging all insurable persons to join an approved society. Resolutions were passed calling on the Government to amend the Act in parts, particularly where it affects women.

The second conference was held at Codnor Park, on 2nd June, 1912. Mr. T. H. Edinborough (Long Eaton Printers) read an excellent paper, entitled "Our Motto: Each for All, and All for Each." The discussion was good, there being a very high tone of co-operative principles advocated by the speakers, especially those on the productive and educational sides of the movement.

The third conference was held at Long Eaton, on 19th October. Mr. Joshua Shaw (Long Eaton) read a paper entitled "Co-operation: A Comparison." The writer pointed out very clearly many improvements that had taken place in the social condition of the masses of the people since the spread of co-operation in this country.

The fourth conference took place at Ilkeston, on 25th January, 1913, when Mr. Manning (president, Ilkeston Society) read Mr. W. R. Rae's Congress paper, "The Co-operative Union and the Unification of its Forces," at this meeting. A vote of sympathy was passed with the friends of the late Mr. T. Hind and Mr. Duncan Bailey, who have been taken from us so recently, both the deceased gentlemen being present at our previous conference. Messrs. G. Woodhouse and S. Butler spoke in very feeling terms of the veteran co-operators and their great worth to the movement.

The Bolsover and Tibshelf societies are still doing very well. We regret to say that we have not heard much of our old friends at Clay Cross recently.

Codnor Park has made progress by increased membership and sales, and measures have been taken to limit credit trading. Under the management of the education committee, lantern lectures on co-operative production have been given, and an industrial exhibition has been held.



Langley Mill is still very prosperous, and during the year has started a laundry business, which is a success.

Ilkeston Society is still forging ahead and doing remarkably well.

Long Eaton Society's trade shows an increase of £9,589 over the previous year. It has abolished entrance fees, and membership has increased by 395. It is erecting at Shardlow, a small village about five miles from Central, its sixteenth branch. Last year's profit on the farms amounted to £262, and the committee have secured the sanction of their members for the purchase of another farm of 100 acres at Draycott, about four miles from Central premises.

Derby Society has had another prosperous year, the sales amounting to £690,355, being an increase of £45,500 over the previous year, and £101,000 over the year 1910. The membership has increased by 1,108, and the average dividend paid is 2s. 6½d. in the £. The trade at the Central premises having outgrown the accommodation, new shops are being erected for drapery and boot departments, with a large hall over, capable of seating 1,500 people. A new store is also being erected at Willington, seven miles from Derby, from where it is the intention to deliver goods to members residing in the adjoining villages who have hitherto been supplied from Derby. A tea and entertainment, given to senior members of over 40 years' continuous membership in January, was the first of its kind.

Ripley Society has had another very successful year, showing large increases in trade, membership, capital, and profits. Two new branches have been opened during the year. Credit trading is practically abolished. Some years since the society adopted the plan of striking off one department or branch shop every six months, and this has been carried out with the results mentioned. The educational committee continues doing splendid propaganda work with great success to the society.

The two printing societies—Derby and Long Eaton—are doing well, and again ask for a larger share of co-operative and trade union work. The committee of the latter have decided to reduce the working hours of the staff to 49 per week, which is a further evidence of their desire that the best possible conditions to their employés shall prevail.

The following is the financial statement for the year 1912:—

Receipts.			Expenditure.				
	£	s. d.		£	s. d.		
To Cash in hand, 1st January, 1912..	2	14	10	By Attendances—Executive Meetings	2	18	10
„ Grant from Co-operative Union..	9	16	10	„ „ District Conferences	8	19	5
„ Subscriptions from Societies ....	7	1	0	„ General Printing and Stationery.	0	16	3
				„ Postages .....	0	12	10
				„ Delegate to Congress .....	1	10	0
				„ Balance in hand of Treasurer,			
				31st December, 1912 .....	4	15	4
Audited—							
F. LEVICK.							
E. R. NEWBERG.							
	£19	12	8		£19	12	8

T. LEAMAN, Secretary.

## NO. 8.—NOTTINGHAM.

## Executive Committee.

Mr. J. G. Shacklock, J.P. (president), East Kirkby, Notts.	Mr. E. Hibbard, Mansfield and Sutton.
„ H. D. Neate (editor of <i>Record</i> ), Keyworth.	„ H. Jones, Netherfield.
„ S. H. Brown (secretary), Notts.	„ Robt. Ely, Pleasley and Pleasley Hill.
Mrs. E. Brown (treasurer), Netherfield.	„ T. Wagg, Nottingham Printers.
Mr. S. Godley, Annesley Woodhouse.	„ Wm. Blood, Ruddington.
„ C. Jackson, Bulwell.	„ John Coleman, Selston.
„ Dick Cave, Cinder Hill.	„ G. A. Arnold, Southwell.
„ Jas. A. Wright, Codnor Park.	„ J. F. Keetley, Stanton Hill.
„ Frank Hays, Codnor Park.	„ R. T. Corden, Stapleford and Sandi- acre.
„ Isaac Reeve, Hucknall Torkard.	„ John W. Sleight, Warsop Vale.
„ S. Allsop, Kirkby Manufacturers.	„ S. Desborough, Woodborough.
„ Alfred Wyld, Langley Mill.	„ G. J. Duke (secretary, first half-year).
„ C. W. Avins, Lowdham.	

During the past year this association has passed through some dislocation, in consequence of a physical failure of our late secretary, Mr. G. J. Duke, who for some 25 years earnestly and faithfully carried the honour of being secretary, and doing the work with exceptional ability and tact. A second stroke caused him to relinquish the office early in July last, when the new secretary was appointed to the post and started out with the intention of keeping the work up to that high standard set by his predecessor. The committee decided to separate the three offices, as heretofore indicated, and the arrangement appears to be giving complete satisfaction.

The *District Record*, our pioneer in educational work, has been much improved and the sale increased. Societies are supporting it more, purchasing more freely, and advertising more fully.

There has been little trouble in the district during the past year. The few difficulties that have occurred have been mainly in consequence of overlapping; these, whether apparent or real, have been amicably settled or smoothed over by working arrangements, and the harmony of all societies concerned thoroughly secured. Moreover, it is pleasing to learn from the increasing sale of goods to societies in this district from the Co-operative Wholesale Society's saleroom in Friar Lane, Nottingham, that all societies hereabout are making progress and the movement is getting a firmer footing.

The Nottingham Society, with 13,500 members, is doing a considerably increased trade. The farms are the only branch in which losses have to be accounted for, the adverse returns being altogether incidental and owing entirely to the wet season. Other departments are doing an increased trade, and we hope a few years hence to be holding a position in keeping with the size and importance of the city.

The two productive societies in the district (members of this association)



## "RECORD" ACCOUNT.

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Balance in hand .....	26	18 3½	By Printer for <i>Records</i> .....	21	0 0
„ Subscriptions .....	0	15 0	„ Women's Guild Fares .....	0	17 0
„ <i>Records</i> .....	13	10 9½	„ General Account .....	10	0 0
„ Printer's Dividend .....	0	2 6	„ Postage .....	0	5 1
„ Advertisements .....	3	12 0	„ Printing .....	0	2 0
			„ Balance .....	12	14 6
	£44	18 7		£44	18 7

S. H. BROWN, Secretary.

## No. 9.—LINCOLN.

## Executive Committee.

Mr. W. Coulson (chairman), Lincoln.

„ E. Hart (secretary), Grimsby.

„ S. Crowder, Peterborough.

„ C. Stow, Boston.

„ A. Cordines, Grimsby.

„ G. Sewell, Scunthorpe.

„ J. F. Foster, Gainsborough.

Mr. W. Burley, Spalding.

„ C. W. A. Proctor, King's Lynn.

„ W. F. Johnstone, Newark.

„ W. Bradshaw, Grantham.

„ C. J. Baguley, Retford.

„ D. McInnes, Lincoln.

In giving our report last year we remarked that when the year's trading results were published striking progress would be disclosed. The returns have proved this to be the case, as an increase of over £65,000 is tabulated for this district alone. We are also pleased to remark that while our profits are by no means the highest in the Midland Section, we can, however, claim the premier position for reserve funds and subscriptions to the Co-operative Union. This is a fair field for emulation.

The year 1912 opened somewhat disastrously, as the coal strike cast a shadow over all departments of trade, but, notwithstanding this drawback, the greater portion of the societies embraced within this district have continued their upward march, and, in spite of all obstacles, have proved to the satisfaction of their members that their system of trading is the best for each individual member, and that in united effort they are invincible.

Four conferences and two committee meetings have been held during the year, at which the attendances were very gratifying.

The first conference was held at Retford, in January, when the Secretary read the Central Board's paper on "Suggestions *re* Credit Trading." A very healthy discussion followed.

The second conference, held at Spalding in April, was held jointly with the Women's Guild, when an excellent paper was read by Mr. A. E. Palmer, on "Systematic Training for Committee Service." This paper was much appreciated by the delegates.

The Lincoln conference, held in July, was the third of the series. Mr. G. Harris (secretary of the society) read his paper on "High and Low Dividends," advocating a moderate return and a revision of prices instead of an inflated dividend.

The fourth conference was held at Skegness in October, at which Mr. W. J. Douse read his paper, "Multiple Shops v. Co-operation," the trust system being fully exposed.

Vigorous discussion ensued at the whole of these meetings, and many members have, as a result, become better equipped for their work.

The various societies report substantial progress. Lincoln's success is almost phenomenal; trade has achieved record figures. A new branch has been erected in High Street, with a room capable of seating 400 people; splendid new stables opened, boot repairing department, and new confectionery works arranged.

Peterborough Society has also made extensive alterations and additions to its splendid block of buildings in Park Road. Commodious new offices have been erected and some of the business departments rearranged. The trade continues to increase in a most satisfactory manner.

Grimsby Society has had a successful year, an increase of £2,000 being recorded. New premises at Cleethorpes are in course of erection at a cost of over £2,000, a most eligible site having been secured. The bread contract for H.M. Navy has been retained the whole year.

Boston Society has had a most encouraging progress, having taken on a new lease of life. Sales are rapidly increasing. New drapery and tailoring shops were opened by Mr. McInnes in December.

Grantham also reports a successful year and large increases in trade. A new branch has been opened at Bottesford, excellent propaganda work being done.

Scunthorpe Society is forging ahead in a wonderful manner, increases in the latter part of the year being at the rate of £200 per week. A new branch has been opened at Burringham. The membership is now over 3,000.

Gainsbrough Society has had a slight check in its advance. It has been suffering from adverse circumstances, but is, however, pulling itself together and is determined to regain its former prosperity. Land has been secured at Misterton for a new branch.

Newark, King's Lynn, and Retford societies each report continued success in all departments. The country districts are well looked after and much new trade gained.

Spalding Society reports having overcome its difficulties. Trade is



Holding district meetings is a good way of getting to the outside members, and educational committees would do well to co-operate with the women's guild to carry this out to good effect.

We are hoping and expecting that our conferences will in the future be more interesting and instructive, and we shall endeavour to send out papers and information beforehand.

Our first conference, which was the annual, was held at Tamworth. Mr. Rae (chairman, Central Education Committee) attended to read his paper on "The Educational Programme." His presence and conduct of the discussion was greatly appreciated.

Our second conference was held at Kirby-in-Ashfield. Here there were about 100 delegates present, and the salient features of the paper, "Co-operation and the Poor," by Mr. Arthur Davy, evoked some outspoken criticism. Mr. Davy is a miner, who was reared in an atmosphere of co-operation, and, whilst he can lay claim to only an ordinary school education, demonstrated the fact by his wide and comprehensive grasp of detail.

Our third conference was by the invitation of the Rushden Society, when Mr. Elsdon (chairman, Education Committee) read his paper on "Centralisation and other Forces." This paper caused a good deal of discussion, many delegates saying that trade-unionism was one of the other forces.

The fourth conference was held under the auspices of the Stamford Branch of the Peterborough Society, when Mr. J. P. Baker (secretary, Education Committee) read his paper on "Indifference, the Enemy." The writer referred to the early days when indifference was the exception, not the rule; now, the reverse was the case. The enemy within was the indifference of the rank and file, which constituted one of the greatest dangers to the movement. The method for overcoming this indifference was good propaganda work, and education committees, with the help of the women's guild, were the bodies which should carry on the work of fighting the indifference.

Mrs. Stein (Small Heath) was our representative to the Education Committee of the Union, and she has brought back excellent reports of work the Union are doing.

We have the greatest pleasure in presenting our thanks to the three societies for the printing of the papers read at their conferences; also to the *Co-operative News*, whose representative has attended every conference and recorded such good reports in its pages.

There is an increase of four educational committees and two guilds to our membership this year.

We do hope we shall have a successful meeting for the annual, when the presentation to Mr. W. Andrews, our late secretary, for past services will be made.

It is the intention of the committee at their next year's conferences to bring before their members the work and benefits of the Co-operative Union.

The committee earnestly appeal to all societies to join with them in their endeavour to promote co-operative education in the Midland Section, and thus help to consolidate all the forces at work in the best interests of the movement as a whole.

Any requests for assistance will be most gladly responded to.

The following is the financial statement for the year 1912:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To District No. 1—					By Committee Meetings—				
Daventry .....		0	5	0	1912—20th April—Leicester ..	2	6	0	
Northampton .....		0	5	0	17th Aug.—Ilkeston ....	2	8	10	
„ District No. 2—					26th Oct.—Market Har-				
Desborough .....		0	5	0	borough ..	2	12	0	
Kettering .....		0	10	6	1913—11th Jan.—Nottingham.	1	16	10	
„ Havelock .....		0	10	6	„ Conferences—				
„ Guild .....		0	2	6	1912—30th Mar.—Tamworth ..	2	18	9	
Market Harborough .....		0	5	0	22nd June—Kirkby .....	3	0	4	
Raunds .....		0	5	0	14th Sept.—Rushden....	2	10	0	
Rushden .....		0	5	0	14th Dec.—Stanford....	3	0	9	
„ Guild .....		0	2	6	„ Deputation .....	1	10	0	
Wellingborough .....		0	10	0	„ Co-op. Union Representative (fare)	1	13	2	
„ Joint Educational					„ Printing and Stationery .....	5	15	9	
Committee.....		0	7	6	„ Postage, Secretary .....	2	13	1	
„ Gordon Road Guild		0	5	0	„ Treasurer .....	0	8	4½	
„ Northampton Rd. „		0	5	0	„ Secretary—Rubber Stamp:				
„ Ideal .....		0	10	0	Leather Case .....	0	7	8	
„ District No. 3—									
Barwell .....		0	10	6	„ Expenditure for the year.....	33	1	6½	
Great Wigston .....		0	5	0	„ Balance .....	8	5	1	
Leicester Anchor .....		0	5	0					
„ Distributive .....		3	3	0					
„ Equity .....		0	5	0					
„ Guild .....		0	5	0					
„ Printers .....		0	10	6					
„ Self Help .....		0	5	0					
„ District No. 4—									
Andrews Watch .....		0	5	0					
Coventry Guild .....		0	2	6					
Nuneaton .....		0	10	6					
Rugby Guild.....		0	5	0					
„ District No. 5—									
Birmingham .....		1	1	0					
„ Small Heath Guild		0	5	0					
„ Sparkhill Guild ..		0	2	6					
Soho.....		0	5	0					
Ten Acres .....		0	7	6					
Worcester .....		0	10	6					
„ District No. 6—									
Oswestry .....		0	5	0					
Rugeley .....		0	5	0					
Shrewsbury .....		0	5	0					
Tamworth .....		1	1	0					
Walsall Padlock ..		0	5	0					
„ District No. 7—									
Codnor Park.....		0	5	0					
Derby .....		4	0	0					
„ Guild.....		0	5	0					
„ Printers .....		0	5	0					
Ilkeston .....		2	2	0					
„ Guild.....		0	2	6					
Langley Mill.....		1	1	0					
Long Eaton Guild ..		0	2	6					
Ripley.....		1	1	0					
„ District No. 8—									
Cinder Hill .....		0	5	0					
Hucknall Torkard ..		1	1	0					
Kirkby-in-Ashfield ..		0	10	0					
Carried forward .....		26	18	0					

## SUBSCRIPTIONS PAID IN ADVANCE.

	£	s.	d.
Lincoln .....	0	10	6
Hucknall Torkard .....	1	1	0
Birmingham—Sparkhill			
Guild .....	0	2	6
Midland A.U.C.E .....	0	5	0
Peterborough .....	0	10	6
	<u>£2</u>	<u>9</u>	<u>6</u>
Balance .....	£	s.	d.
	8	5	1
Paid in advance .....	2	9	6
	<u>£10</u>	<u>14</u>	<u>7</u>
Present balance with			
Treasurer .....	£10	14	7

Carried forward ..... 41 6 7½



	£	s.	d.
<i>Brought forward</i> .....	26	18	0
To District No. 8—			
Mansfield .....	1	1	0
"  Guild .....	0	2	6
Selston .....	0	5	0
Stapleford .....	0	7	6
„ District No. 9—			
Gainsborough .....	0	5	0
Grantham .....	0	5	0
"  Guild .....	0	2	6
Lincoln .....	0	10	6
"  Guild .....	0	2	6
Peterborough .....	0	10	6
"  Guild .....	0	5	0
Grimsby .....	0	5	0
Midland A.U.C.E. ....	0	5	0
Dividend—Derby Printers .....	0	1	0
Income for the year .....	31	6	0
Balance, March, 1912 .....	10	0	7½
	£41	6	7½

*Brought forward* ..... £ s. d.  
41 6 7½

Audited—  
JOHN COX.

The Testimonial Fund to the late Hon. Sec., Mr. W. Andrews, who resigned after 11 years' faithful service, realised £15. 14s.

£41 6 7½

Miss C. A. WOOLLEY, Hon. Secretary.

### (3) NORTHERN SECTION.

The attendance of the members at the ordinary meetings held during the past year has been as under :—

	Present.	Absent.	Possible.
Mr. W. Scott .....	12	—	12
„ S. Galbraith .....	11	1	12
„ W. R. Rae .....	12	—	12
„ J. Davison.....	11	1	12
„ T. Thompson .....	11	1	12
„ J. Murdoch .....	9	3	12
„ J. Smith.....	12	—	12

#### HON. MEMBERS.

Mr. H. R. Bailey.

Mr. W. Crooks.

Mr. T. Rule.

At the meeting held on 27th May, 1912, the following appointments were made :—

*Chairman of the Section* ..... Mr. W. R. Rae.

Representatives on the—

*United Board* ..... Messrs. Davison and Smith.

*Educational Committee* ..... Mr. W. R. Rae.

*Sectional Office Committee—*

Messrs. Rae, Scott, Thompson, and Galbraith.

We are represented on the Office Committee by Mr. J. Davison, and on the Joint Committee of Trade-unionists and Co-operators, Exhibition, and Defence Committee by Mr. J. Davison, and on the Parliamentary Committee by Mr. J. Smith.

#### GILSLAND CONVALESCENT HOME.

During the past year there has been a decrease in the amounts received from convalescents of £294. 5s. 6d., but an increase in the amount from visitors of £297. 3s. 4d., making a net increase of £5. 17s. 10d. The number of separate admissions this year has been as under :—

Convalescents .....	1483
Visitors .....	2355

—  
3838

This is a reduction of 46 on the year.

When the character of the summer—which was exceedingly wet—is taken account of, and the loss in wages due to the coal strike in the spring of the year, the result is very satisfactory. The doctor's report is an interesting one, and indicates that he has a high opinion of Gilsland as a health resort.

From the point of view of the visitor, it is, for those who desire a quiet holiday amongst beautiful surroundings and pure bracing air, an ideal place, and the charges are less than elsewhere for the same accommodation.

We should like to appeal to those societies which have not yet taken up shares to do so. In the future our movement will have to become more institutional; will have to bind the member to his society along additional lines; and in this institution and what it stands for we have one of the strongest ties that unite, namely, help and sympathy in time of sickness.

#### CHORAL COMPETITION.

This was held in the Co-operative Wholesale Society's Dining Room on Wednesday, 8th May, 1912, and the following choirs took part:—Birtley, Middlesbrough, Consett, Ryhope, West Hartlepool, Bishop Auckland, Sunderland, and West Stanley. The adjudicator was Mr. Thomas Henderson, of Darlington, and the test pieces were:—Mixed voice choirs, "The Merry Month;" quartette, mixed voices, "The Parting Kiss;" soprano solo, "She Wandered down the Mountain Side;" contralto solo, "Hame;" tenor, "The Message;" bass, "The Pipes of Pan." The prize winners in the mixed choirs were—First, Birtley, 95 marks; second, Middlesbrough, 93; Consett and West Hartlepool, 91 each; then followed Ryhope with 87, West Stanley and Sunderland with 83 each, and Bishop Auckland with 82. The first prize for the quartette went to West Hartlepool and the second to Birtley. Soprano solo, Birtley, with a second prize to Consett; contralto, Sunderland; tenor, Sunderland; bass, Birtley. The test piece for the mixed choirs was afterwards sung by the massed choirs under the conductorship of the adjudicator. He expressed himself highly pleased with the general excellence of most of the competitors, and indicated in each case what were the weak points, his friendly criticism being appreciated.

#### CONSETT CHAR-A-BANC DISASTER.

Last year we had to report on the calamity that befell the Consett Choir, when, out of thirty-two odd passengers, ten lost their lives, and a number were injured, some of them seriously. An appeal was issued, with the result that £1,315 was subscribed, most of it by co-operative societies. Lump sums, varying from £5 to £100, were given to thirty persons. In the case of Mrs. Barron, who lost her husband and who was herself seriously injured, the sum of £500 was invested, out of which in the meantime she is to receive 10s. per week for herself and 5s. for her child. Trustees were appointed—The secretary of the Consett Co-operative Society, the secretary of the Northern Sectional Board, and a representative of the Co-operative Wholesale Society are three, the others being the chairman and clerk to the Consett Urban District Council.

## NEW SOCIETIES.

Under ordinary conditions, the Board are seeking to amalgamate existing societies rather than encourage the formation of new ones, and at the present time there are attempts being made in two or three districts to bring about such amalgamations.

The Board has, however, during the past year agreed to and assisted in the formation of two new ones. One is at Easingwold, in Yorkshire, and the other in Otterburn, in Northumberland. At the former place there was a small branch of the Brandsby Agricultural Trading Association, but it was not making much headway, and, in fact, was to be closed. The trade at present is about £60 per week, and there is every likelihood of a strong society being formed.

In the other case, trading operations will, we expect, commence on 5th April, a portion of the rifle range having been secured for this purpose, there being no suitable building available. A very good site has, however, been secured from Sir Major Morrison Bell, and plans are being prepared by the Co-operative Wholesale Society's architect.

It is a scattered district, but one in which the advantages co-operation offers will, we feel sure, be appreciated. About 100 persons have signified their intention of joining, and a considerable amount of share capital has been subscribed. There has been a fairly strong opposition to the project, but this has probably done more good than harm.

## CO-OPERATION IN AGRICULTURE.

Whilst a good deal of propaganda work has been carried on under the auspices of the Agricultural Organisation Society, there is not much to report in the way of outstanding developments, though a number of small societies have been formed. Probably the one in which we have the greatest interest is the creamery which is being formed in Allendale.

It is, however, a form of co-operation that, as distributors, we ought to take a keen interest in. Co-operative societies use large quantities of milk, eggs, butter, hay, potatoes, and feeding stuffs generally, and we should encourage this form of co-operation, not only for the marketing of its produce, but for the purpose of economising, and in several other directions.

There is under consideration at this time the question of forming a Dairies Association for the Northern Section, a committee having been appointed to collect information and draft a scheme, which will shortly be submitted to those societies which are dealing in milk.

## SECTIONAL EXHIBITION AND DEMONSTRATION.

In recent years, with the exception of Sunderland, no exhibition has been so numerously attended, or has been followed by such beneficial results to the inviting society, as that of 1912, which was held at Middlesbrough. Ever since it was held, there has been a steady increase in the number of members and trade of the society.

It was opened by Mr. Penry Williams, M.P. for the borough, who has

for many years been a member of the society, and who in his address paid a high tribute to the work we were doing, our high ideals, and the hard task we had set ourselves.

The horse procession was an exceedingly large one, taking ten minutes to pass a given point, there being keen competition for the prizes offered.

On the Wednesday there was a largely-attended conference of employés, when Mr. R. J. Wilson read a paper on "Co-operaton and Labour Problems." On the Thursday Mrs. Blair, president of the Women's Co-operative Guild, read her paper on "Co-operation in the Guild Room." On the Saturday the usual all-day conference was held, when, amongst other subjects, those of "Federated Bakeries," "Agricultural Co-operation," "Propaganda Work," and the "Training of Employés" were dealt with.

The Board regret to report that there was a slight loss in connection with the exhibition, due to a decrease in the amount of the subscriptions received by the societies.

#### FEDERATED BAKERIES.

Whilst there are, perhaps, few departments that, carried on within certain definite limits, would give better results, it is one of the projects that are exceedingly difficult to carry out, because so many societies have small bakeries of their own which are still standing at fairly respectable sums in their balance sheets. Still, some progress has been made, and at a meeting of the committee held some time ago it was resolved to ask the committees of the following societies if they would be willing to recommend their members to hand over their bakeries to the federation:—Blaydon, North Shields, Wallsend, and Bedlington. In each case they have agreed, and it now remains to be seen how far the response from the societies immediately concerned for shares and trade is likely to ensure their success.

#### CO-OPERATORS AND TRADE-UNIONISTS.

The Sectional Board have felt for some time that it was desirable, in the interests of both organisations, that a joint conference should be held, which should have for its object the attempt to rediscover what it is they have in common in their needs, and the methods that might be adopted to meet them more effectively than is being done by separate action.

With this end in view a conference was held in December last, when Professor Macgregor (Leeds) gave an address on "Social Reformation in England." After a lengthy discussion, it was resolved—

That this conference of representatives of the co-operative and trade union movements, recognising their common purpose, is of opinion that the Northern Sectional Board (with power to add other representative co-operators) should invite the executives of trade union organisations in the district to join them by elected representatives in an attempt to draw up some scheme or plan outlining possible closer common action—this scheme or plan to be submitted to a similar conference at some future date.

This committee has not yet met, for the reason that about the same time an arrangement had been come to for a joint meeting between representatives of the United Board and the Labour and Trade Union parties, and it was thought desirable to await the decision arrived at before calling the representatives in this district together.

#### OBITUARY

##### *Mr. Joseph Warwick, North Shields.*

On 7th December, 1912, there passed away, in his 68th year, at North Shields, the subject of this sketch. He took a prominent part in the development of North Shields Co-operative Society, and in 1882 was elected on to the committee of management, and became chairman of that society in 1887.

He took an active part in conference association work, and in 1896 he was appointed a representative of the South Northumberland District on the Northern Sectional Board, remaining there till 1903, when he was elected a member of the Wholesale Board. During the year 1901 he occupied a prominent position in the movement, being appointed president at the Middlesbrough Congress.

For the last two or three years of his life his health was not good, and the fact that the society with which he had been so closely connected for so many years was not progressing caused him a good deal of anxiety. At the invitation of his colleagues on the committee, he agreed to serve them as president, and held that position at the time of his death. He was interred at Preston Cemetery on 10th December, a memorial service being held in the Wesleyan Church, of which he was not only a member, but a hard and strenuous worker.

##### *Mr. C. Smith, Walker.*

Mr. Smith, secretary and manager of the Walker Co-operative Society, died at his residence, Church Street, Walker, on 18th November, his death being the result of an accident sustained a week previous through falling off his bicycle. Though everything that skill could do was done, yet he never regained consciousness. He had seen the membership of the society grow from 200 to 2,000, and the business increase from £5,000 per annum to £60,000. For several years previous to accepting the dual office he was secretary. His books were a pattern of neatness, and he took the keenest interest in the welfare of the society. He was much respected by both the staff and the general body of members. Though brusque in manner, he was of a kindly disposition, and those who knew him best loved him most. The funeral was large and representative, and took place in Walker Churchyard.

##### *Death of Gateshead Society's Manager.*

The death took place, on 24th March, of Mr. James Johnson (general manager of the Gateshead Society), at the age of sixty-three years. The deceased gentleman, who had been ill during the past seven weeks, was widely known, and, being of the most genial and kindly disposition, had a great many friends.

He was a native of Blaydon district, and served his apprenticeship with the Blaydon Society. At the age of twenty years he was appointed manager of the Burnopfield Branch, and before being appointed manager of the Gateshead Society, thirty-two years ago, he was for a short time with the Wholesale Society. Deceased leaves a widow, one son (who is manager of the C.W.S. depôt in Sweden), and one daughter. The funeral, which was representative and largely attended, took place on Wednesday at Saltwell Cemetery.

## REPORTS OF THE DISTRICT ASSOCIATIONS.

### No. 1.—NORTH NORTHUMBERLAND.

#### Executive Committee.

Mr. J. Strong (chairman), Ashington.	Mr. T. Young, Broomhill.
„ G. Hardy (secretary), Bank Top, Bedlington.	„ T. Jackson, Pegswood.
„ J. Gillians, Ashington.	„ R. Lee, Bedlington.
	„ J. Herdman, Newbiggin.

Mr. J. Davison, Bedlington, Sectional Representative.

Five conferences have been held in this district during the year.

The first was held at Stakeford on 16th March, at which Mr. Thompson (Sectional Board) introduced "A Suggested Committee to deal with Overlapping," the conversation on which was mainly in opposition. Nominations for officers were then taken.

The second conference was held at Morpeth on Saturday, 11th May, when Mr. Smith (Hartlepool) read Mr. T. Tweddell's paper on the question of "Shall the Co-operative Movement form an Approved Society under the National Insurance Act?" The paper was well read, and quite a number of questions asked and answered.

A special conference was held at Bedlington Station on Saturday, 27th July, to consider the question of cash trading in the event of weekly pays being adopted by the miners. The subject was introduced by Mr. T. Young (Broomhill), who submitted the following resolution:—

That this conference, believing that cash trading will be to the advantage of each society represented, considers that the commencement of payment of wages weekly in place of fortnightly is a favourable opportunity for the societies to adopt cash trading, and that the delegates pledge themselves to endeavour to carry cash trading into effect in their societies.

This was unanimously adopted, and an honest attempt is being made to carry it into effect.

The third conference was held at Tweedmouth on Saturday, 17th August, at which there was a large attendance of delegates, who thoroughly enjoyed the visit to the border town. We were favoured with the presence

of Mr. W. R. Rae (Sunderland), who gave a forcible paper on "The Co-operative Union and the Unification of its Forces."

The last conference of the year was held under the auspices of the Central Society, at Blyth, on Saturday, 9th November, at which Mr. J. M. Gillian (Ashington) introduced the subject of "The Relationship between Societies and the District Conferences."

There has been a fair attendance at each conference and good discussions. Votes of thanks were accorded to the writers and readers of the papers, and to the societies for entertaining the conference and providing tea.

The following is the financial statement for the year 1912 :—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Cash received from Sectional Office .....		16	7	6	By Executive Meetings .....		5	1	2
					„ Conferences .....		11	6	4
		<hr/>					<hr/>		
		£16	7	6			£16	7	6

G. HARDY, Secretary.

#### No. 2.—SOUTH NORTHUMBERLAND.

##### Executive Committee.

Mr. J. Endean (chairman), Cramlington.	Mr. J. W. Lambton, North Shields.
„ J. Wight (secretary), Cramlington.	„ J. U. Barrow, Backworth.
„ T. Whitnell, Newcastle.	„ J. McKay, Walker-on-Tyne.
	„ T. G. Hunter, Wallsend.

Mr. T. Thompson, North Shields, Sectional Representative.

During the year three successful conferences have been held.

The first conference was held at the Dinnington Branch of the Cramlington Society, when Mr. W. Clayton read Mr. E. Jackson's paper, "Matters of Moment." A good discussion followed.

The next conference was held at Walker-on-Tyne. Mr. W. R. Rae read his conference paper, "The Unification of the Forces of the Co-operative Movement." The paper was much appreciated by those present and most favourably commented upon.

The last conference was held at Seaton Delaval, where addresses were delivered by Messrs. Clayton and Thompson on "The Need, Use, and Work of Conference Associations." The conference was of opinion that some changes were needed if the work had to be effective and permanent, but nothing definite was agreed to. The subject is under discussion by the executive, and no doubt at an early date suggestions will be put before another conference for consideration.

The following is the financial statement for the year 1912 :—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Cash received from Sectional Office .....		12	5	7	By Executive Meetings .....		4	8	2
					„ Conferences .....		7	17	5
		<hr/>					<hr/>		
		£12	5	7			£12	5	7

JOSEPH WIGHT, Secretary.



## No. 3.—CUMBERLAND AND WESTMORLAND.

## Executive Committee.

Mr. Irving Graham, J.P. (chairman), Carlisle,	Mr. William Hunt, Workington.
„ John Stephenson (secretary), Blenner- hasset, Brayton, Carlisle.	„ J. McLaughlan, Cleator Moor.
„ N. Ismay, Maryport.	„ J. Mitchell, Egremont.
	„ Saml. Culling, Keswick.

Mr. J. Murdoch, Workington, Sectional Representative.

During the year ended 31st December, 1912, four conferences and the same number of executive meetings have been held and fairly well attended.

The first conference met in the Co-operative Hall of the Maryport Society on 17th February, 1912, presided over by Mr. Graham. Mr. Nixon (Maryport) prepared and read a very good paper on "National Insurance and the Co-operative Movement," which dealt fully with many of the vital points affecting co-operators generally. The chairman drew attention to the need of this great scheme of legislation, and complimented the writer of the paper for his ability. Several delegates joined in the discussion, touching upon doubtful items in the Act. Some were not sure whether the Co-operative Wholesale Society, as constituted, could become a recognised society under the provisions of the Act, and, if so, would it be beneficial to other friendly societies, as many co-operators were already members of these? A few technical items in the Act, not clearly grasped, were elucidated in a very able manner by Mr. Oliver (Co-operative Insurance Society). The conference closed with a very hearty vote of thanks to Mr. Nixon for his excellent paper, and the delegates were entertained by the Maryport Society.

The second conference was at Egremont on Saturday, 11th May, 1912, Mr. Graham presiding. The chairman referred to the great loss sustained by their district and the movement generally by the demise of Mr. Ciappessoni (Co-operative Wholesale Society). As a mark of sympathy and respect, he suggested they all rise in their places, and that it be recorded in the minutes. Mr. Thomas (Egremont) was then asked to read a paper entitled "Matters of Moment," by Edward Jackson (Bristol). All agreed the paper was an excellent one and dealt with many aspects and matters vital to the movement, and that it embraced important points worthy of more consideration than was permissible that afternoon. It was generally thought some of the items separately furnished ample data to focus a discussion. The discussion seemed somewhat limited, possibly because the paper laid bare truths which could not be controverted. This conference was favoured with the presence of Mr. Clayton (secretary of the Northern Section) and Mr. Shotton (Co-operative Wholesale Society), both of whom rendered valuable aid in the discussion. A cordial vote of thanks to Mr. Thomas and the chairman terminated the conference, the delegates being hospitably received by the Egremont Society.



## No. 4.—WEST DURHAM AND SOUTH NORTHUMBERLAND.

## Executive Committee.

Mr. Wm. Hewison (chairman), West Stanley.	Mr. Geo. Greener, Prudhoe.
„ G. T. Egglestone (secretary), Hiselhope Terrace, Consett.	„ E. Hargreaves, Newburn.
„ J. N. Kerr, Throckley.	„ E. Y. Spencer, Swalwell.
	„ J. Harrison, Tantobie.

Mr. W. Scott, Blaydon, Sectional Representative.

In presenting the report of this district, it is somewhat gratifying to again be able to state that the conferences we have held during the year have been fairly well attended, and a fair amount of interest has been taken in the various subjects dealt with, such as "The Advisability of the Co-operative Movement Working the Insurance Act for the Benefit of its Members," "Co-operation and its Ideals," and "The Place that Co-operative Conference Associations ought to fill in the Movement."

Our first conference was held on 18th May, 1912, in the Co-operative Jubilee Hall, Tantobie, Mr. Hewison presiding, when Mr. T. Tweddell (Co-operative Wholesale Society) was expected to have been present to give an address on the question of "Shall the Co-operative Movement form an Approved Society under the National Insurance Act?" Mr. T. Tweddell, however, was not able to be present, but was ably represented by Mr. R. Smith (Hartlepool), who gave an interesting address on the subject. There were a great number of questions asked, which Mr. Smith dealt with exhaustively, and a varied discussion followed, in which the following took part:—Messrs. Carr and Mudd (Stanley), Vallans, Wilkinson, and Hargreaves (Blaydon), Phillipson (Tantobie), Spencer (Swalwell), Kerr, (Throckley), Greener (West Wylam), Curruthers and Mrs. Parker (Consett), and Mr. W. Scott (sectional board).

Our second conference was held in the Town Hall, Alston, on 31st August, 1912, Mr. Hewison presiding. One of the principal reasons for holding the conference at Alston was to endeavour to assist the Alston Society, which had for some time been faced with difficulties. Mr. Wm. Hill gave an excellent paper on "Co-operation and its Ideals," followed by a stirring address by Mr. Wilson Clayton, which gave rise to a hearty discussion in which the following took part:—Messrs. Oliver (Gateshead), Hargreaves (Newburn), Wilkinson (Blaydon), and Stubbs (Swalwell). Mr. Bowman (Alston) welcomed the delegates.

Our next conference was held in the Primitive Methodist Schoolroom, Esh Winning, on Saturday, 8th February, 1913. Mr. Hewison (Stanley), presided. The delegates met together to consider the subject of "Conference Associations: The Place they ought to fill in the Movement," instead of the usual paper. The subject was well introduced by two members of the sectional board, Messrs. W. Scott (Blaydon)

and T. Thompson (North Shields), in short addresses, and the suggestions, if acted upon, should cause a new phase in the movement to soon make itself felt. An intelligent discussion followed, in which the following gentlemen took part:—Messrs. Greener, Hargreaves, and Kerr (district committee), Turner (Prudhoe), and Holmes (Esh); all expressing the opinion that the district conferences should be used in the direction of getting societies to work together, so that the strong might help the weak. Mr. Hewison, the chairman, summarised the discussion, and said they, as a movement, should be up to date in their business methods, and be producers, merchants, and distributors combined, and he said that, in view of the special attempt to be made to get members to attend conferences, a resolution would probably be forthcoming at the next conference.

At each of the above conferences there has been a good attendance, and an eagerness for some effort for improvement to be put in force at once. The delegates have been hospitably entertained by the societies visited, to whom, and also to the writers and readers of papers and the gentlemen who have given addresses and the chairman, hearty votes of thanks were duly tendered and accepted.

The following is the financial statement for the year 1912:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Cash received from Sectional Board .....		16	19	1	By Conferences, &c. ....	11	6	8	
					„ Executive Meetings.....	5	10	6	
					„ Postage, &c. ....	0	2	4	
		<hr/>							
		£16	19	1			£16	19	1

G. T. EGGLESTONE, Secretary.

#### No. 5.—EAST DURHAM.

##### Executive Committee.

Mr. Thos. Wallace (chairman), Hebburn Colliery.	Mr. S. Bramley, Jarrow.
„ Thomas Ross (secretary), Felling.	„ A. D. Franks, Boldon Colliery.
„ W. Johnson, Birtley.	„ William Flynn, Gateshead.
	„ F. A. Christal, Sunderland.

Mr. W. R. Rae, Sunderland, Sectional Representative.

The first conference was held in the Co-operative Hall, Chester-le-Street, on 13th April, 1912, when Mr. W. R. Rae delivered an address on "Educational Classes for Apprentices." The subject was excellent, driving the points home in regard to the responsibilities of managers and committees, taking the responsibility of making those whom they undertook as apprentices efficient in their particular trade. The result has been that several classes for the training of apprentices have been commenced, with good results.

The second conference was held at Craghead on July 13th, 1912, when Mr. A. D. Franks (Boldon) gave an address on "The Minimum Wage for Female Employés." After a long and animated discussion, the following resolution was agreed to:—

Seeing that three Co-operative Congresses have endorsed the minimum wage scale for female employes, this Conference congratulates the 100 societies which are paying it, and, further, urges that the Co-operative Union should carry on an active campaign on behalf of its own resolutions, through the Education Committee working with the Women's Co-operative Guild, until the minimum wage scale has been adopted for distributive, wholesale, and productive female employes throughout the movement.

The third conference was held at Ryhope on 21st September, when Mr. W. Clayton gave an address on "A Paramount Need in the Co-operative Movement," in which he dealt with the apathy that existed within the movement, and its lack of influence as a social force, taking account of the character and number of its members, and its experience as a trading and social movement. Some very outspoken things were said, and the responsibility of leaders, and particularly of conference associations, was emphasised.

The last conference was held at Gateshead on 18th January, 1913, when Mr. T. Ross, the newly-appointed district secretary, read a paper he had prepared on "How to Control Credit in the Distributive Society," and in which he argued that loyalty, and not share capital, ought to be taken as a basis for the amount of credit allowed. There was a wide divergence of opinion in regard to the question of giving credit; the writer declared in favour of it to a limited degree, if suitably controlled.

The following is the financial statement for the year 1912 :—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Cash received from Sectional Office.....		15	11	5	By Conferences .....		9	7	7
					„ Executive Meetings .....		6	3	10
		£15	11	5			£15	11	5

T. Ross, Secretary.

No. 6.—SOUTH DURHAM.

Executive Committee.

Mr. M. Price (chairman), Coxhoe.  
 „ J. Craig (secretary), Durham.  
 „ Joseph Bell, Tow Law.  
 „ Jas. Davison, Newbottle.

Mr. T. Readshaw, Bishop Auckland.  
 „ S. Whiteley, Brandon.  
 „ T. C. Kilburn, Willington.

Mr. S. Galbraith, Durham, Sectional Representative.

Four conferences have been held in this district during the year 1912, which have been well attended. Much enthusiasm has been shown by the delegates attending them, and a system of having addresses given instead of papers read appears to give general satisfaction.

Our first conference was held at Durham on 17th February, 1912. Mr. W. Clayton (sectional secretary) read his splendid paper, "The Duty of a Member to a Society and a Society to the Movement," pointing out the relation there ought to exist between them in order that the full benefits to be derived by the co-operative movement might be taken advantage of, morally and institutionally. A good discussion followed, taken part in by many of the delegates.

Our second conference was held under the auspices of the Spennymoor Branch of Bishop Auckland Society, and was of a highly interesting character. Mr. W. R. Rae (Sectional Board) delivered a splendid and instructive address on "The Co-operative Union and the Unification of its Forces," pointing out the need there was for absolute unity in the movement at the present time, as well as in the earlier days of co-operation as established by the pioneers, and alluded to the many advantages obtained by societies through the action of the Co-operative Union, and the many hard fights for the rights of co-operative societies and their members that were still to be met and fought in the future. Victory could only be obtained by unity of our forces, and this he counselled his hearers to maintain in their ranks. Several delegates took part in a good discussion which followed.

Mr. T. Readshaw (executive) delivered a well-considered address on "Co-operation as a Factor in Social Reform," and pointed out that in any system of social reform co-operation must play a prominent part. An interesting discussion followed, all highly complimenting Mr. Readshaw on his address.

The third conference was held at Stanhope Society on 10th August, and proved one of the most enjoyable and interesting of the year. Mr. J. Maddison, in a masterly manner, read Mr. E. Jackson's paper, "Matters of Moment," which created a lively and instructive discussion, and Mr. Maddison was very heartily thanked for so ably reading the paper.

Mr. T. Readshaw gave a very lucid report of the Portsmouth Congress and certain criticisms on the proceedings thereof, and suggested some reforms which, in his opinion, would have a tendency to make the Congresses more enjoyable.

Our fourth conference was held at Hetton Downs on 9th November, and was an introduction to a series of interesting educational addresses at conferences in this district in the near future. Mr. Clayton (sectional secretary) delivered an address on "A Paramount Need in the Co-operative Movement," which was well received and highly appreciated by all present at the conference, the only regret being that the subject was not in the form of a paper, so that the information contained therein could be read and studied at leisure, and passed on to others for their edification. This Mr. Clayton promised to have done, if the delegates were very desirous of having it so. Very good and interesting discussions followed the reading of a paper or delivery of an address, and a higher tone appears to be entering into the discussions at conferences than formerly was the case. Let us hope the improvement will continue with the march of time.







We would especially emphasise the desirability of educational committees doing their best to promote classes for the study of Co-operation. This is the great need in the movement: a knowledge of its principles, the practice of the co-operative spirit, and an enthusiasm that will compel attention.

*Conferences.*—During the year four have been held. The first at Newcastle, when Professor Hearnshaw (Armstrong College) read an excellent paper on “Co-operation and Social Problems.”

The second was held at Walker-on-Tyne on 16th March, when Mr. W. Young read a very helpful paper on “Children’s Classes: Their Place in the Co-operative Movement.” Mr. W. Clayton also gave an address on “The Students’ Fellowship: Its Aims and Possibilities.”

The third conference was held at Shotley Bridge, at which Mr. Stoddart (chairman of Consett Society) gave an address on “What Co-operation can Accomplish,” and in which he argued that what we called evils in the co-operative movement, such as “overlapping,” “high dividends,” “credit trading,” and the like, were only symptoms; that the evil lay much deeper, and it was for the educationalists to give them a movement, and it could be done, that would sweeten the whole life of the labourer and humanise every relationship.

The fourth conference was held at Jarrow, at which Mr. W. Hogg read a helpful paper on “How best to Secure a Closer Relationship between General and Educational Committees,” and Mr. T. W. Scott one on “How to Secure a Closer Interest on the Part of the Employé in Educational Work.”

*Prizes.*—The usual prizes were given this year, but in the case of the girls, Miss D. Long and Miss G. Berriman tied, each obtaining 117 marks, and the committee decided to give each of them a bangle. The medal was won by Mr. J. Gibson with 109 marks. All the students were from Middlesbrough.

The trip to Belgium was a pronounced success. Fifty-one co-operators availed themselves of this opportunity, and a thoroughly pleasant and educative week was spent.

It has been suggested that this year an excursion on similar lines should be arranged, Paris being the place selected by the majority. Endeavours are being made to bring this about, the chief difficulty being that of expense, due chiefly to the fact that it costs over 30s. for train fare to and from London.

We would also like to draw special attention to the International Co-operative Congress, which this year will be held in Glasgow. This wider aspect of co-operation is one that appeals strongly to us as educationalists, and doubtless all of us who can will take the opportunity of visiting Glasgow during that week and make or renew the acquaintance of our co-operative friends from other countries.

During the year your committee have made a special effort to establish classes for Co-operation, and are gratified that the response has been so satisfactory. They hope the time will come, and that soon, when every



**(4) NORTH-WESTERN SECTION.**

Ten meetings of the Sectional Board have been held during the year at which the attendance has been as follows :—

	Present.	Sick.	On Deputation.
E. Booth .....	10	—	—
W. Dewhurst .....	10	—	—
J. Dickinson .....	9	—	—
S. Fairbrother .....	10	—	—
S. R. Foster .....	10	—	—
G. Goodenough .....	9	—	—
J. Greenwood .....	10	—	—
W. Gregory .....	10	—	—
S. C. Hughes .....	10	—	—
J. Johnston .....	10	—	—
J. E. Kilburn .....	10	—	—
J. C. Kenworthy .....	8	—	—
J. Lowe.....	10	—	—
J. Morrell .....	8	2	—
J. Pollitt .....	10	—	—
T. Redfearn .....	10	—	—
J. Shepherd .....	10	—	—
H. Stuttard .....	9	—	—
J. Thompson .....	10	—	—
B. Woolfenden.....	10	—	—

Hon. Members :—	Present.	Sick.	Absent.
C. J. Beckett.....	1	—	9
F. Hardern .....	—	—	10
G. Wheelhouse .....	1	—	9

At the first meeting held after Congress the following appointments were made, viz. :—

*Chairman* : Mr. W. Gregory.

*Vice-Chairman* : Mr. J. E. Kilburn.

*Boundaries Sub-Committee* : MESSRS. J. Dickinson, S. Fairbrother, G. Goodenough, J. Greenwood, S. C. Hughes, J. Johnston, J. C. Kenworthy, J. Morrell, J. Pollitt, J. Shepherd, J. Thompson, and B. Woolfenden.

*United Board* : MESSRS. W. Gregory, J. E. Kilburn, J. Lowe, and T. Redfearn.

*Office Committee*: Mr. W. Gregory.

*Education Committee*: Messrs. E. Booth and W. Dewhurst.

*Propaganda Committee*: Messrs. S. R. Foster and H. Stuttard.

*Anti-Credit Committee*: Mr. J. E. Kilburn.

*North-Western Educational Committees' Association*.—In view of the fact that the meetings of this association are held on the same day as our Sectional Board Meetings, no appointment was made.

#### PROGRESS IN THE SECTION.

The year 1912 has, in spite of wars abroad and acute industrial strife at home, been on the whole one of unprecedented economic activity.

The national coal strike, although even in its immediate effects was less disastrous to trade and industry than had been feared, did for five weeks throw enormous numbers of workers out of employment and interfere very seriously with the manufacture and transport of commodities; but directly it was over, business of every kind was resumed with renewed and increased energy.

Unfortunately, the year has not been free from labour difficulties in the cotton industry, and although some of them have been successfully overcome, one of the most awkward—that which is connected with the compensation of pieceworkers in the spinning mills for loss of wages due to the inferior quality of material—came to a head as the year closed.

As the development of co-operation in this section depends to a very large extent upon the condition of the cotton and woollen trades, we earnestly hope that the difficulties which have been surrounding these industries during the past twelve months have now been removed, and that peace and concord have once again been established.

Notwithstanding the unrest in the industrial field, we have to again report another big increase in the trading operations of societies in the section, as will be observed from the following figures:—

	1911.	1912.	Increase.	Percentage Increase.
Societies .....	465 ..	465 ..	—	—
Members .....	1,070,059 ..	1,113,171 ..	43,112	4·02
	£	£	£	
Share Capital .....	15,772,138 ..	16,500,319 ..	728,181	4·61
Sales .....	30,936,865 ..	32,691,720 ..	1,754,855	5·67
Profits.....	4,858,683 ..	5,038,425 ..	179,742	3·69
	<i>Number of Employés.</i>			
Distributive .....	23,222 ..	24,455 ..	1,233	5·3
Productive.....	11,444 ..	11,925 ..	481	4·2

\* Decrease.

The particulars relating to the Co-operative Wholesale Society are not included in the above

During the period under review three new societies have been registered, viz.: Manchester Laundries, Rhyl, and Rivals (Carnarvon); and the following have ceased to exist, viz.: Barrow-in-Furness Printing and Publishing (wound up), Hull General Builders (wound up), and Ringley and Kearsley (amalgamated with Farnworth and Kearsley Society).

#### SECTIONAL CONFERENCES.

Three sectional conferences have been held during the past year.

The first was held at York, under the auspices of the local society, on Saturday, 7th September, when Mr D. Mc.Innes read a paper on "The International Co-operative Alliance." In the course of his paper, Mr. Mc.Innes said that the existence and steady growth of the International Alliance and other similar agencies indicated that the masses were realising everywhere that the spirit of brotherhood must be made an actual element in the commingling of working men of all nations, not only to provide a check to militarism, but also to enable labour to control production so as to secure a richer reward and to attain greater leisure to live a higher and fuller life

Mr. Mc.Innes described in a very lucid manner the birth of the Alliance, and what had been done since the commencement of the international movement.

The conference was well attended, and a very interesting and useful discussion took place, after which the following resolution was passed, viz. :—

That this conference, realising the necessity of promoting the development of the International Co-operative Alliance commensurately with the growth of co-operation in this and other countries, and appreciating the work the Alliance is doing, recommends the societies to assist its objects by increasing their subscriptions to its funds, and to interest themselves in its work by appointing delegates to its Congresses. It also recommends societies to subscribe liberally to the Glasgow Congress Reception Fund, to enable the Reception Committee to entertain our friends from abroad in a suitable manner, and thus make the Congress worthy of the reputation of British co-operation.

The second conference was held under the auspices of the Birkenhead and District Co-operative Society, on Saturday, 18th January, 1913, in the Young Men's Christian Association rooms, Grange Road, when Mr. J Pollitt (a member of the Sectional Board) introduced Mr. T. W. Mercer's paper, entitled "The Co-operative Movement and a Minimum Wage for Co-operative Employés." Before proceeding to read the paper, Mr. Pollitt stated that in the North-Western Section there are 394 societies, and out of this number only 199 replied to the circular sent out by the Central Education Committee relative to the question of the "minimum wage;" 195 never stated whether they were paying or intended to pay the scale; only 79 reported the payment to men and women; while 37 stated that they were paying the full scale

to men only, and not to women. The subject being a controversial one, a keen and animated discussion took place, to which Mr. Pollitt suitably replied.

In addition to the above subject, the place for holding the next annual demonstration was decided. Both Nelson and Warrington societies had sent invitations, and on a vote being taken Warrington was the place selected for the demonstration of 1913.

The third conference was held at Keighley, under the auspices of the local society, on Saturday, 12th April, when the sectional and district reports were considered.

#### FUTURE CONFERENCES.

The Sectional Board, having received repeated complaints at the short time allowed for the discussion of subjects at sectional conferences, have decided that the duration of such conferences, and the time to be allowed to each speaker, shall in future be fixed by them, in order that opportunity may be given for a more adequate discussion of the subjects under consideration. We feel sure that this step will commend itself to all true co-operators.

#### SECRETARIES' CONFERENCE.

In pursuance of their policy, the Board have arranged, with the assistance of the Secretaries' Association, a special conference for co-operative secretaries.

The conference took place in the Mechanics' Hall, Bradford, under the auspices of the City of Bradford Society, and the subject for discussion was, "Nominations, as affected by the recent decision of the House of Lords," introduced by Mr. A. Varley (president of the Secretaries' Association). There was a record attendance, and great interest was taken in the subject, as was indicated by the tone of the discussion that ensued.

#### JOINT MEETING WITH DISTRICT REPRESENTATIVES.

On Saturday, 1st February, the Board met representatives from District Associations in the section, when Mr. J. Pollitt read a short paper entitled "An Appeal for more Concerted Action between the Sectional Board and District Executives." The paper was well received, and the interest taken in same was manifested by the discussion that followed. The meeting was of opinion that a closer working connection was necessary, and, with this object in view, it was suggested that the District Executives consider the question very carefully, and send any suggestions or recommendations they may desire to make to the Sectional Board, in order that they may formulate, if possible, some scheme by which more efficient local work can be done.

#### BOUNDARIES COMMITTEE.

We regret to report that overlapping and competition is still rife in the section, and the services of this committee have again been in great demand.

Many societies are so intermixed and interwoven in their operations that it seems hopeless to attempt any solution of the difficulties created by

competitive action by means of allotting areas to either one or another of them. The only solution in these cases is undoubtedly amalgamation, but progress in this direction is very slow.

The following is a brief report of the work of this committee for the past twelve months :—

- (1) *Leigh and Westhoughton United*.—Details of this case were given in our previous report. We are pleased to say that a satisfactory settlement has now been arrived at, and boundary agreements are now in course of preparation.
- (2) *Wigan and Hindley*.—The district in dispute, as was recorded in our previous report, is known as Belle Green Lane, where Hindley Society desire to open a branch. Wigan committee, however, object, as they consider the district is in their area. As a consequence of this, our representatives went over the district, and also interviewed both committees on several occasions. At one period of the negotiations we were hopeful of a satisfactory settlement, but circumstances developed that prevented this being accomplished. This case has been referred to the United Board for them to deal with
- (3) *Manchester and Salford, Pendleton, and Blackley*.—Full particulars of this case were also given in our previous report, it is therefore unnecessary to repeat the details here. Another effort has been made to bring about a settlement, but up to the present nothing satisfactory has been accomplished.
- (4) *Buckley and Hawarden*.—At the request of the Hawarden Society, another attempt has been made to settle the dispute between themselves and Buckley. Further interviews have taken place with both committees, and our representatives went over the ground and suggested a boundary which they considered fair and equitable. This, however, did not meet with the approval of both societies, consequently the negotiations came to an unsatisfactory termination.
- (5) *Ashton and Hurst Brook*.—Arising out of a complaint made by Hurst Brook against the proposal of Ashton to erect a branch in Henrietta Street, the Boundaries Committee met the committees of both societies with the object of trying to come to some amicable arrangement. Ashton Committee stated that they were compelled to open a branch, as their members in quarterly meeting had given them instructions to do so. Boundary lines were suggested, but this did not meet with favour, therefore the unsatisfactory position of affairs still continues.
- (6) *Leigh and Tyldesley*.—The district in dispute between these societies is known as Astley, where Leigh Society object to the extension of the Tyldesley Society's business, as they have

- been serving the district for over fifty years. Our representatives have had several meetings with the committees of both societies, and negotiations are still proceeding.
- (7) *Whitefield and Unsworth and Prestwich*.—A letter having been received from Prestwich Society complaining of the persistent overlapping of the Whitefield and Unsworth Society, a meeting was arranged with the committee of that society, to ascertain their views, and if possible to establish more cordial relations. Negotiations are proceeding between the two societies.
- (8) *Burslem and Silverdale*.—We regret to report that the members of the Burslem Society, in quarterly meeting, objected to the terms of the proposed agreement (referred to in our previous report) between the committee of their own and Silverdale Society regarding the districts of Penkull and Wolstanton. The Burslem committee have therefore been compelled to relinquish their efforts to fix suitable boundaries, &c., between their society and Silverdale. Since the decision of the Burslem members, the committee have been forced to consider the question of accommodation at their Penkull shop, as trade there has increased so rapidly that it is essential better provision should be made for the increased trade. However, before taking steps in this direction, they decided to notify the Silverdale committee, seeing that they have a branch in the same district. Negotiations are still proceeding.

#### SECTIONAL DEMONSTRATION.

The sectional demonstration was held at Halifax, under the auspices of the Halifax Industrial Society. The exhibition which is held in connection with the demonstration was opened by the Mayor of Halifax (Alderman G. T. Ramsden) on Saturday, 21st September, and remained open until the following Saturday, 28th September. The exhibiting societies made a splendid show of their productions, and the working exhibits proved very attractive. The attendance was very satisfactory, the building being crowded both in the afternoons and evenings.

The usual conference of employés was held in the Sion Schoolroom, Winding Road, on Thursday, 26th September, when Mr. J. Hallsworth (assistant secretary of the Amalgamated Union of Employés) read a paper entitled "Co-operative Employés: Their Wages in Health and Sickness." There were about two hundred delegates present, and a very interesting discussion took place.

On Saturday, 28th September, the choir contests for mixed and male voices took place. Mr. Harry Evans (Liverpool) was appointed adjudicator, and from the specimen copies of music submitted by him, the Choirs Committee selected the following as the test pieces, viz. :—(a) Mixed Voice Contest—(1) "O Happy Eyes" (*Elgar*), (2) "It was a Lover and his Lass"



(*Percy W. de Courcy Smale*). (b) Male Voice Contest—(1) "The Long Day Closes" (*Sullivan*), (2) "The Beleaguered" (*Sullivan*).

The prizes offered were as follows:—Mixed Voice Contest—First prize, holder of challenge shield for twelve months, and £10. 10s. in cash; second prize, £6. 6s.; Third prize, £3. 3s. Seeing that more than twelve choirs entered for the contest, a fourth prize of £2. 2s. was offered. Male Voice Contest.—First prize, £4. 4s.; second prize, £2. 2s.; and a third prize of £1. 1s. was offered, seeing that nine choirs entered for the contest.

The number of choirs which entered for the mixed voice contest was fourteen, an increase of two on the previous year. On the day of the contest, however, two of the choirs withdrew, consequently the number actually competing was similar to the contest held at Blackburn in September, 1911.

In the male voice contest, nine choirs entered, an increase of two on the previous year.

The contests took place in the Victoria Hall, a place splendidly adapted for the purpose—in fact, could not have been better; and all the arrangements made worked out very satisfactorily.

The results of the afternoon contest were announced at the concert held in the evening, when the adjudicator (Mr. Harry Evans) gave a detailed report amidst great excitement. He remarked at the outset that all the singing was first rate; it was as refined in tone as one might hope to be heard at any contest, and the interpretations of the pieces were as good as any judge might ever hope to find accomplished.

We give below particulars as to the number of marks obtained by each choir, viz.:—Accrington and Church, 143; Bolton, 141; Bingley, 140; York, 136; Huddersfield, 135; Radcliffe and Pilkington, 133; Blackley, 132; Hull, 131; Failsworth, 130; Brightside and Carbrook, 129; Preston, 128; Bradford, 120.

The evening meeting, which constituted a record in attendance, was presided over by Mr. Jas. Holden (president of Halifax Industrial Society), and the opening item was given by the Huddersfield Choir. After the announcement of the results of the afternoon contest, the male voice contest was proceeded with, and some splendid interpretations of the test pieces were given. The results of the contests were announced as follows:—Burnley, 144; Barrowford, 139; Co-operative Wholesale Society (Manchester), 138; Accrington and Church, 133; Haslingden, 129; Failsworth, 126; Blackley, 124; Delph, 124; York, 123.

After the contest, the following choirs gave several items, which were appreciated by the audience:—Huddersfield, Accrington and Church, Bingley, and Bradford.

The Demonstration committee have again to thank the committee of the local society for their assistance in carrying out the arrangements for the contests; they very willingly placed their services at our disposal, and it was largely owing to their efforts that everything passed off satisfactorily.

In addition to the adult contest, a demonstration of co-operative junior choirs was held in the Mitchell Memorial Hall, Balloon Street, Manchester, on Saturday, 9th November. The result was more than gratifying, it was inspiring, both as a spectacle and an achievement. The following choirs took part, viz. :—Blackley, Bury, Eccles, Nelson, Prestwich, Rochdale, Tyldesley, and Wigan. Each choir contributed two items to the evening's programme, after which the massed choirs (over 800 juniors in all) joined in singing the following, viz. :—"All for Each," "God Bless Our Fatherland," "Hand-in-Hand March," "God Save the People."

The demonstration was a huge success, the quality of the singing was excellent, and the committee are agreed that something should be done by the association to encourage choral music amongst the juveniles. This matter will receive the serious consideration of the Choirs Committee during the coming year.

In response to the appeal made to societies in the section for funds to meet the expenses of the demonstration, the sum of £276. 6s. 6d. was received.

#### SALESMEN'S CLASSES.

We are pleased to report an increase in the number of students and the number of classes formed for the study of "Salesmanship." Centres have been established at the following places, viz. :—Barnsley, Burslem, Colne, Fleetwood, Huddersfield, Leeds, Manchester (two classes), Preston, and Wigan, and 182 students have been enrolled. The attendance has been well maintained throughout the session.

Although there is an increase on the previous year in the number of centres and students, we feel that there is still much to be done in this direction. We therefore make another appeal to the committees of management to encourage their employes to attend these classes, and recognise in a practical manner the results of the employes' studies whenever opportunity occurs.

#### AGRICULTURAL ORGANISATION.

The executive of the North Wales Section of the Agricultural Organisation Society have been very active during the past twelve months. Several important matters relative to the welfare of the agricultural movement have received their serious attention, amongst them are the following :—Insurance of live stock, railway rates, sites for depôts on railway stations, intertrading between societies (especially in seeds), wholesale purchase of artificial manures, sale of produce, and sale of live stock, &c. New societies have been formed in various parts of the section, and the outlook generally for the agricultural movement seems very bright and encouraging.

The section is now represented on the executive of this body by the sectional secretary, Mr. J. Bradshaw.

#### AMALGAMATION.

On Saturday, 29th June, a conference of management committees, secretaries, and managers of societies in the Manchester area was held at

Holyoake House, Manchester, to discuss the question of "The Better Consolidation of Co-operative Enterprise in the City of Manchester," and after a full and free discussion, the resolution following was passed without opposition :—

That this meeting of committees, secretaries, and managers of the following societies, viz. :—Beswick, Blackley, Droylsden, Failsworth, Manchester and Salford, New Moston, and Pendleton, stand adjourned for at least one month, in order that each committee may have the opportunity of considering the question of amalgamation in their respective board-rooms, and, if favourable to a scheme being prepared, each society appoint three representatives to act along with a sub-committee of the North-Western Sectional Board of the Co-operative Union Limited to formulate such a scheme.

In due course the following societies replied, intimating that they were agreeable to going forward with the proposal, viz. :—Blackley, Droylsden, Failsworth, Manchester and Salford, and New Moston, and also appointed representatives to serve on the special committee to prepare a scheme. Pendleton, however, replied stating that, so far as their society was concerned, the time was not opportune to consider the question ; and Beswick Society intimated that they could not enter into any further conferences for the consideration of the project, but if the societies federated with the Union drew up a scheme, they would be willing to consider it, if submitted to them, and if deemed satisfactory, they would submit the same to their members.

A meeting of the representatives of the societies favourable to the preparation of a scheme was held on Saturday, 31st August, and after considering the replies received from the Pendleton and Beswick societies, the following resolution was passed :—

That, in view of the new position created by the refusal of the Beswick and Pendleton societies to be represented on the special committee to consider and prepare a scheme for amalgamation, the whole matter be referred back to the full committees of the societies which have appointed representatives, for their reconsideration.

As a result of the reconsideration of the matter, the five societies which had replied in favour of the proposal decided to go forward with the matter, and reappointed their representatives to act with the sub-committee of the North-Western Sectional Board.

Several meetings of the special committee have been held, and a scheme has been prepared, which we are pleased to report has the approval and support of the full committees of the societies represented.

In accordance with the promise of the Beswick Society, copies of the scheme were sent for the use of their committee, who, after considering same, intimated that they could not see their way to recommend their members to adopt it ; consequently, so far as this society is concerned, the matter is at an end.

In spite of the refusal of Beswick Society, however, we are glad to say that the Blackley, Droylsden, Failsworth, Manchester and Salford, and New Moston societies are determined to go forward, and use every effort to persuade their respective members to endorse the proposal.

The special committee having completed its work, a conference of the full committees of the societies concerned in the scheme was held on Wednesday, 5th March, 1913, to consider how best to bring the whole matter before their members.

We earnestly hope that the members of the societies involved in the scheme will bring to the discussion of its proposals an open mind, and that they will bring to bear on its consideration the true spirit of co-operation. If this is done, the scheme will not only be found practical in its nature, but will be made an accomplished fact, and result in great material and social advantage to co-operation in the City of Manchester.

#### CONVALESCENT HOMES.

*Blackpool Home.*—For some time past the question of extending the home at Blackpool has been under consideration by the committee of the association, and on two occasions this matter has been referred to the general meetings, which gave instructions for a definite proposal to be made. Having in view the fact that for several years the accommodation at the home has not been sufficient to meet the demand, and seeing that, especially during the past year, convalescents have had to wait four and five weeks before they could go into residence, the committee of the association felt they had no option but to take some practical step in order to meet the demand. On the report of a sub-committee, which was specially appointed to consider what should be done, the committee decided to immediately proceed with an extension of the premises, which would give increased bedroom accommodation for thirty-five people.

The attendance at the home during the past year has been satisfactory, as, notwithstanding that the home was closed at the beginning of November, in order that the alterations could be commenced, the number of recommends received is slightly in excess of the previous year.

*Otley Home.*—Whilst there is still plenty of room for improvement in the attendance at this home, we are pleased to report there is a satisfactory increase in the number of convalescents over the previous year, viz. :—

	1912.	1911.	Inc.	Dec.
Recommends received . . . . .	319	276	43	—
Extra weeks . . . . .	116	93	23	—

There has been a considerable reduction in the number of visitors, and consequently a falling off in the receipts, viz., £114. 6s., as compared with £177. 8s. 1d. for the previous year; but this is accounted for entirely by the fact that the home was full of visitors during the time Congress was held in Bradford in Whit-week, 1911.

We would again commend the work of the association to those societies which have not yet joined.

## GENERAL.

With the object of getting more in touch with the committees of societies, the Board have decided to hold their monthly meetings at different places in the section, and after the meetings they are prepared to meet the committees of the entertaining societies to talk over, or give advice on, any matter the committees may desire. The replies received to the circular letter which was issued have been very encouraging, and we take this opportunity to thank those societies which have responded to the proposal.

The following societies have been admitted to membership during the year, viz :—Brockholes, Dobra, Manchester and District Laundries, Mirfield Perseverance, Pant-y-Fownog, Sandbach, and Whittle-le-Woods.

In a section that is so well covered as this, we cannot expect new societies being formed to any great extent; however, in spite of this, we can point to some slight development in this direction, as the following societies have been established since the publication of our last report, viz :—Manchester Laundries, Rivals, and Rhyl (North Wales).

We are pleased to report an increase in the amount of subscriptions received from societies in the section for 1912, but this, to some extent, is accounted for by the revised rate of contribution embodied in the new rules which were passed at the Bradford Congress. The sum of £5,413. 18s. 8d. has been received, an increase of £1,184. 16s. over 1911.

W. GREGORY, Chairman.

J. BRADSHAW, Secretary.

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## REPORTS OF THE DISTRICT ASSOCIATIONS.

## No 1.—AIREDALE.

## Executive Committee.

Mr. J. Mitchell (chairman), Keighley.	Mr. J. C. Gration, Leeds.
„ M. Hopwood (secretary), Bradford.	„ H. Holden, Denholme.
„ G. Spencer, Great Horton.	„ John Baldwin, Bradford.
„ E. Hyde, Windhill.	

Representative on Sectional Board: Mr. S. R. Foster, Bingley.

In submitting our report for 1912, we beg to say that the societies in the district generally report progress, either by an extension of branches or reorganisation of existing ones; therefore we can say that the work done during the year gives us cause for satisfaction.

The executive arranged during the year for four conferences.

The first one was held at Keighley, under the auspices of the Keighley Industrial Society, when Mr. C. H. Brown read a paper on "The Lack of Interest amongst Members of Co-operative Societies and its Possible Dangers."

The second one was held at Denholme, when Mr. H. Parker read a paper entitled "Commercialism and Co-operation."

The third conference was held at Shipley, at the invitation of the Windhill Society, when Mr. E. Hyde read Mr. A. S. Huggan's paper on "The Rise of the Multiple Shop."

The fourth conference was held at Skipton, when Mr. H. Brigg read his paper on "A Plea for a Forward Policy."

The whole of the subjects chosen were of an important and interesting character, well presented, and in each case incited keen and pointed discussion of a high order.

Our conferences have been well attended by delegates from the whole of the sources embraced within the movement, and we beg to tender to the societies which entertained the conferences our heartiest thanks for enabling us to meet together in such large numbers and with such telling effect.

Our local productive societies—the Airedale Manufacturing Society and the Bradford Cabinet Makers' Society—continue to make steady progress, but we beg to urge upon societies and members generally the claims that co-operative production has upon them for more consistent support in a practical sense, as many conference speeches take too much time to materialise.

The following is the financial statement for the year 1912:—

Receipts.		£ s. d.	Expenditure.		£ s. d.
To Cash from North-Western Sectional Board.....		18 17 1	By Balance due Dec., 1911.....		8 16 7
„ Cash due to District .....		3 12 4	„ Executive Meetings.....		2 4 4
			„ Conferences and other Meetings.....		6 1 7
			„ Sectional Conferences .....		0 13 3
			„ Joint Meeting .....		1 5 8
			„ Postages .....		0 16 0
			„ Secretary's Salary .....		2 12 0
		<hr/>			<hr/>
		£22 9 5			£22 9 5

LOCAL FUND.

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance, 31st Dec., 1911	.....	15	16	2	By Conferences and other Meetings	.....	2	3	2
„ Cash from Societies	.....	3	14	6	„ Congress Delegation	.....	2	0	0
					„ Balance, 31st Dec., 1912	.....	15	7	6
		£19 10 8					£19 10 8		

M. HOPWOOD, Secretary.

No. 2.—BOLTON.

Executive Committee.

Mr. Thomas Barlow (chairman), Farnworth.	Mr. Herbert Hewins, Chorley.
„ Jas. Monks (secretary), 96, Pennington Road, Great Lever, Bolton.	„ Charles Aubrey, Leigh.
„ James Cooper, Radcliffe.	„ Hy. Jackson, Wigan.
	„ John Horrocks, Bolton.
	„ Peter Yates, Walkden.

Sectional Representative: Mr. S. Fairbrother, Bolton.

Representative of Educational Committees' Association:

Mr. John E. Connor, Bolton.

In submitting our report for the past year, it is pleasing to record steady progress throughout the district, and that societies are generally in a prosperous condition. Trade is in a flourishing condition, and we have a right to expect increases in the various societies' trading departments. What we would like to see, however, is a corresponding increase in the knowledge and principles of co-operation. We want more of the missionary spirit amongst us, to strengthen us in our ideals. We have a right to expect that those who take a leading part in the activities of co-operation should be imbued with the true spirit of the movement. We appeal to all societies to engender a spirit of unity. We cannot afford to be divided now we are on the threshold of success. The conferences held have been well attended, the discussions encouraging, and much useful work has been accomplished.

The first conference was held at Radcliffe on Saturday, 13th April, when Mr. D. Allen, of Radcliffe, read an interesting paper on "Dividends paid by Co-operative Societies." He strongly opposed high dividends, and was of the opinion that societies would be greatly strengthened by selling goods at a lower price.

The second conference was held at Little Hulton on Saturday, 13th July, when we were favoured by a visit from the General Secretary of the Co-operative Union. Mr. Whitehead gave a lucid explanation of the Industrial and Provident Societies Act, tracing the history of the Act, and pointed out the efforts that the Co-operative Union were making to get the Act amended.

The third conference was held at Wigan on Saturday, 12th October, when Mr. Jackson (Wigan) read Mr. Rae's Congress paper entitled

"The Co-operative Union and the Unification of its Forces." A splendid discussion followed, and the utility of district associations was emphasised.

The fourth conference was held at Westhoughton on Saturday, 11th January, 1913. Mr. Isaac Barrow read the pamphlet prepared by the Credit Committee, entitled "Suggestions for the Limitation and Control of Credit Trading." Expressions were given in favour of credit trading, whilst on the other hand a strong appeal was made to keep the movement free from this evil.

In addition to the conferences, the executive have held four meetings, discussions afterwards taking place with the committee and the officials of the entertaining societies on various topics affecting their own societies, much good work being done in this way. We want to foster a spirit of true brotherhood amongst our members, and are anxious that the association should maintain the splendid traditions of the past. This can only be done by every society recognising its responsibility to the movement as a whole. We want to get away from a narrow parochialism, which seems to be a danger that is spreading, and requires our immediate attention. We express the hope that the movement will still go on in the noble work that lies before it, and that we shall not rest content till we have placed co-operation on the pinnacle assigned to it by the stalwarts of the movement.

During the year the association has lost the services of a valued member of the executive. We desire to place on record the services rendered by the late Joshua Heywood, of Radcliffe, and trust that his work will be emulated by those who follow in carrying out the work of the association.

The following is the financial statement for the year 1912 :—

Receipts.	£ s. d.	Expenditure.	£ s. d.
To Cash from North-Western Sectional Board .....	15 0 10	By Balance due .....	2 4 11
„ Cash due to District .....	0 2 11	„ Executive Meetings .....	6 15 8
		„ Conferences and other Meetings .....	5 13 11
		„ Joint Meeting .....	0 9 3
	£15 3 9		£15 3 9

#### LOCAL FUND.

Receipts.	£ s. d.	Expenditure.	£ s. d.
To Cash in hand, 31st December, 1911 .....	7 12 7	By Attendance-Sectional Conference .....	0 9 2
„ Subscriptions from Societies .....	9 15 0	„ „ Educational Committee Conferences .....	2 13 3
		„ Deputations .....	0 9 10
		„ Postages .....	0 13 0
		„ Secretary's Salary .....	2 0 0
		„ Balance in Secretary's hand, 31st Dec., 1912 .....	11 2 4
	£17 7 7		£17 7 7

Audited—  
W. BENTLEY.

JAS. MONKS, Secretary.



## No. 3.—CALDERDALE.

## Executive Committee.

Mr. J. W. Crabtree (chairman), Todmorden.	Mr. J. Stansfield, Hebden Bridge.
„ A. Binns (secretary), 20, Dean Lane, Sowerby, Sowerby Bridge.	„ J. Thorp, Halifax.
	„ J. Waddington, Sowerby Bridge.
	„ Charles Wood, Rastrick.

Representative on Sectional Board: Mr. Jos. Greenwood, Hebden Bridge.

During the year just closed the above association has held three conferences, the first being at Hebden Bridge under the auspices of the Hebden Bridge Fustian Manufacturing Society

Prior to the subject under discussion, suitable reference was made to the death of the late secretary of the Co-operative Union, Mr. J. C. Gray. Mr. Joseph Greenwood, in a neat pathetic speech, bringing out the essential qualities, after which the delegates rose in their places as a mark of appreciation. A letter of condolence was also despatched to the family.

District rules were here under consideration, ultimately being finally adopted with the alterations necessary for the Calderdale needs.

A striking paper was read by Mr E. Booth (Huddersfield) upon "The lack of Interest among Members and Societies; its possible Dangers." Many were the reasons given for lack of interest in our rush of events, delegates eventually being particularly urged to use home influence with the young people who are to become the future co-operators.

The second paper was read at Sowerby Bridge under the auspices of the Flour Society, when Councillor J. E. Kilburn (Dewsbury) entertained the delegates upon the National Insurance Act. Here questions and answers came in quick succession, and were kept up till the appointed time of closing, all benefiting by the numerous and important phases which the discussion of the Act brought into prominence.

The third conference was held at Cragg Vale on 30th November, 1912, the subject under discussion on this occasion being "Suggestions for the Control and Limitation of Credit Trading." The subject caused, as one might imagine, a great diversity of argument for and against the proposal. The principal points may be summarised as follows, viz. :—(1) That credit may be carried on without bad debts; (2) That where carried on strict watch must be kept; (3) That the small margin of workers' wages is one of the causes of credit; (4) That societies would be well advised to create emergency funds to disburse to poor members and needy cases to keep them within the movement; (5) That delegates would be well advised to work for cash systems, as they are most productive, sure, and economic, and only worthy of our great movement.

The new rules are now in operation, and societies are specially requested to read, mark, and digest them thoroughly for the welfare of our District Association and its work.

The following is the financial statement for the year 1912 :—

Receipts.	£ s. d.	Expenditure.	£ s. d.
To Cash in hand, 1st January, 1912..	1 14 3	By Executive Meetings .....	4 2 6
„ Cash from North-Western Sec- tional Board .....	11 15 8	„ Conferences and other Meetings.	4 14 4
		„ Sectional Meetings .....	1 0 0
		„ Postages .....	0 6 1
		„ Secretary's Salary .....	2 0 0
		„ Cash in hand .....	1 7 0
	£13 9 11		£13 9 11

A. BINNS, Secretary.

#### No. 4.—CHESHIRE AND NORTH WALES.

##### Executive Committee.

Mr. C. Trench (chairman), Toxteth, Liverpool.	Mr. W. Cheetham, St. Helens.
„ R. Wright (secretary), Southport.	„ C. W. Fawcett, Ruabon.
„ H. J. Beeston, Liverpool.	„ J. Jarman, Warrington.
	„ W. Williams, Chester.

Representative from the Co-operative Union : Mr. S. C. Hughes, Brymbo.

The executive are very well satisfied with the general progress of the societies in regard to increases in membership, sales, reserve funds, &c., which in many cases are really phenomenal, especially when it is remembered that some of the districts were considered, until recently, “black spots,” so far as co-operation was concerned. One of these places is Rhyl, where, after previous failures, a society has been formed with every prospect of continued success. The increases above mentioned have, however, been obtained chiefly by branches being opened in surrounding districts. This closer proximity of the societies' operations in certain quarters at the present time is giving the executive great anxiety lest overlapping should become prevalent. By means of visitation and correspondence it is to be hoped that the committee of the society which is particularly guilty of the evil will see the error of their ways, and recommence to conduct their business on fair, just, and equitable principles.

During the year four conferences have been held, all of which have taken place in North Wales, to enable the delegates from the small societies in that district to take advantage of them.

The first conference took place at Oswestry on 13th May, 1912, when Mr. W. B. Bell (Oswestry) read his paper on “The Co-operative Movement of To-day and its Ideals.” Sincere regrets were expressed that delegates needed to be reminded of co-operative ideals.

The second conference was held at Chirk Green on 24th August, 1912. For the first time the proceedings were divided into two parts, the former meeting, for the election of officers and adoption of rules, consisting only of the two accredited delegates from each society ; while the latter, for general business, included these, together with representatives from the various guilds, educational committees, &c.

At the first meeting, Mr. Robert Wright was unanimously re-elected district secretary for the twenty-fourth time; and in the ballot for the executive, Messrs. Cheetham, Trench, Jarman, and Williams were re-elected, and Messrs. Beeston (Liverpool) and Fawcett (Cefn) elected in place of Messrs. Hughes (now the sectional representative) and Crowther (deceased). At this meeting also the old rules were adopted, with the exception that the voting for the executive and secretary was, in future, to take place "from nominations sent in in writing to the district secretary, from the committees of management, not later than twenty-one days prior to the annual conference. If insufficient nominations are received, the annual meeting shall proceed to nominate and elect."

At the general conference, a vote of condolence was passed to the widow and family of the late Mr. Crowther, for many years a member of the executive. Instead of a paper for discussion, the work of the year, as gleaned from the statistical report, was reviewed by the district secretary, and provided a most interesting, and at time excitable, debate; the difference in meaning between "owing for goods" and "hire purchase" not being amicably settled for lack of time.

Brymbo Society entertained the third conference on 23rd November, 1912, when votes of condolence were passed to the relatives of Mr. Thomas Charles (Brymbo), the founder of our movement in North Wales, and to Mr. Morrissey on his irreparable loss in the death of his wife, long associated with guild and other work in the district. "Question" time was employed in endeavouring to find a solution to the problem, "How best to change a credit-giving society into a strictly cash one."

Mr. Robert Wright (district secretary) read his paper on "Is it well with thy Store?" after which it was resolved—

To ask that the paper be reprinted, and that additional copies be sent to every society, to enable the committees and members to discuss it.

The fourth conference, held at Flint on 22nd February, 1913, was devoted to the paper written by Mr. Jarman (executive) on "Stocktaking and Auditing," which was most highly appreciated.

The executive have met five times, at each of which suggestions have been adopted, with a fair amount of success, to lower the 1 per cent of non-subscribing members of the Union in this association. Much valuable time was spent in considering the proposed uniform rules, and it is to be hoped that this district may be allowed to be governed by the present rules until the societies interested think a change is desirable.

The May meeting being the last Mr. Dudley was attending as sectional representative, the executive wished him every success in the high and honourable office to which he had just been elected, and in June Mr. S. C. Hughes (Brymbo) was congratulated upon being elected Mr. Dudley's successor.

Visitations to certain societies were agreed upon, to elucidate some knotty points in store management or to endeavour to bring them into closer



During the year four conferences have been held.

The first was held at Batley on Saturday, 23rd March, 1912, when Mr. J. E. Kilburn introduced the subject for discussion, "National Health Insurance as it affects Co-operators." The speaker imparted much valuable information to the conference, emphasising the importance of the movement being early in the field. A good discussion followed, and as a result, a large number of co-operators and members of their families have become members of the Co-operative Wholesale Society's section, most of the societies having taken up the scheme with enthusiasm.

The second conference was held at Wakefield on 18th May, 1912. Mr. J. Staynes (Wakefield) read Mr. A. S. Huggan's paper on "The Rise of the Multiple Shop." The discussion was well maintained and the necessity for loyalty to ourselves was emphasised as the greatest protection against the multiple danger.

The West Yorkshire Co-operative Coal Federation extended an invitation to the association for the August conference, and it was decided to meet at Dewsbury. On this occasion Mr. Arthur Wilson (Heckmondwike) read his paper, "The Workings of the Coal Trade and their Application by the Movement." In the course of his paper Mr. Wilson pointed out the many difficulties confronting us if an effort be made to secure control of our coal supplies, pointing out how these may be overcome and co-operative productive effort developed on the only true lines, viz., securing supplies of raw material at their source. A splendid discussion followed and a resolution was carried instructing the district executive to press the coal question on the Co-operative Wholesale Society through the divisional and general meetings. This instruction was carried out and the following resolution placed on the agenda in the names of a number of local societies: "That it be an instruction to the Board to consider and report on the advisability of the Co-operative Wholesale Board entering the coal business as colliery proprietors." This resolution was accepted by the Wholesale Board, and the result of their deliberations will be awaited with interest by co-operators in all parts of the country.

The fourth conference was held at Birstall on Saturday, 16th November, 1912. Mr. Kelsall (secretary of the society) read the paper issued by the Anti-Credit Committee, "Suggestions for the control of Credit." The general tone of the discussion was favourable to the suggestions of the writer, and several instances of efforts made by societies to limit this evil, in each case with good results, were named by delegates. The evil effects and dangers of credit are, we believe, fully realised by the Boards of societies, and every effort is being made to bring about a more satisfactory state of things. The outlook for the coming year is from a trading point most encouraging.

The progress of the various productive works is well maintained, one of these, the Heckmondwike Dyeing and Dry Cleaning Company, having reached a profit making point, having paid a dividend for the first



membership of the Union, we have endeavoured to meet them on the question, but we regret to report that we have failed to get them to meet our wishes, one society declining to join and the other two will not acknowledge our communications on the matter.

We have held four quarterly conferences during the year, the attendance being up to the average of previous years, but there is still room for improvement in this direction, and we hope every society in our district will endeavour to send representatives during the coming year, as the matters brought before the conferences are of great interest to our societies.

At Kippax on Saturday, 10th February, 1913, Mr. J. E. Kilburn (Dewsbury) introduced the subject of "The National Insurance Act as it affects Co-operators." It was expressed that this question should be further considered, and this was followed by a conference at Market Weighton on 18th May, when Mr. Geo. Goodenough, who represented the National Insurance Commissioners, introduced the "National Insurance Act, and its application by Co-operative Societies." At both conferences we had very profitable discussions, and useful information was gathered which would be of great benefit to the societies that were represented at the two conferences.

At Leeds on 13th July, 1912, we had another question of vital interest, when Mr. J. Cocker (Leeds) read Mr. Huggan's paper on "The Rise of the Multiple Shop," with special reference to the attitude of the Leeds Society on this question. The discussion that followed showed that societies were recognising that this question would have to be met in the very near future, and that our movement should prepare itself to tackle this great and growing evil.

On Saturday, 10th October, 1912, at the invitation of the Scarborough Society, we held our conference at Filey, where they had just opened a branch. Mr. John Hudson (president of the Scarborough Society) read his paper on "Which Way does the Pendulum of Co-operation Swing," which was very vigorously discussed by the delegates present, the two topics of district extension work and politics in the movement being prominently debated by those present.

The reports from societies in our district are of a very encouraging nature, all showing increases both in membership and sales, and several societies are considering extension work around their districts. Scarborough Society has opened out at Filey, and Hull is extending at Bridlington, and also giving attention to the Holderness district around Hull, where there is a large field of operation for propaganda work. The York committee also have the question of extension around their district before them, and have been in communication with one or two persons on the matter, and other societies are carefully considering the furthering of our movement in this district.

In conclusion, while we still report progress, we hope that the coming year will show still better results in bringing our movement before the great mass of the people, and this can be done by societies taking more practical interest in our district work.

The following is the financial statement for the year 1912:—

Receipts.	£ s. d.	Expenditure.	£ s. d.
To Cash from North-Western Sectional Board.....	39 13 4	By Balance due to District.....	2 14 7
		„ Executive Meetings .....	9 11 6
		„ Conferences and other Meetings	14 9 7
		„ Propaganda Meeting—Filey ...	1 6 7
		„ Joint Meeting—Manchester ....	2 11 9
		„ Sectional Conferences .....	1 8 4
		„ Stationery—Minute, Cash, and Memo. Book.....	0 1 9
		„ Postages .....	0 17 2
		„ Secretary's Salary .....	2 0 0
		„ Cash in hand, 31st December, 1912	4 12 1
	£39 13 4		£39 13 4

W. H. BAILEY, Secretary.

#### No. 7.—HUDDERSFIELD.

##### Executive Committee.

Mr. E. Booth (chairman), Wooldale.	Mr. Harry Tinker, Marsden.
„ L. Matthews (district secretary), 207, Leeds Road N., Huddersfield.	„ David England, Slaithwaite.
„ J. Pogson (statistical secretary), Netherton.	„ Joseph Bland, Huddersfield.
„ F. Ellis (treasurer), Crosland Moor.	„ J. Wilkinson, Meltham.
	„ A. Cartwright, Hepworth.

Representative on Sectional Board: Mr. E. Booth, Wooldale, near Huddersfield.

Representative on Educational Committees' Association: Mr. J. S. Armitage,  
Hindley, Huddersfield.

Four conferences and five executive meetings have been held during the year. The attendance at the conferences has been very good. Below is a summary of them.

Saturday, 13th April, 1912, in the Wooldale Wesleyan Schoolroom, Mr. I. Hindley (president of the Wooldale Society) in the chair. Mr. John Penny (Sheffield) read a paper on "Can a Co-operative Commonwealth be created by Voluntary Effort?" The discussion proved interesting and instructive.

20th July, 1912, in the Slaithwaite Society's lecture room, Mr. W. Walker (president of Slaithwaite Society) in the chair. Mr. Joel Crowther (secretary of the Slaithwaite Society) read a paper on "Secretaries and their Qualifications." This paper proved very interesting. The executive committee made a special appeal for the secretaries to be allowed to come to this conference, but only one quarter of the societies in the district gave the necessary permission. The secretary presented the return from societies regarding uniform dividend, which is as follows:—





## LOCAL ACCOUNT.

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Cash in hand, 1st January, 1912..		7	14	0	By Audit Meeting .....	0	5	6	
„ Received from Societies .....		6	13	0	„ Congress .....	1	18	4	
					„ Sub-committee <i>re</i> Insurance ....	2	3	4	
					„ Stationery .....	0	5	0	
Audited—					„ Postages .....	0	16	11	
J. S. ARMITAGE.					„ Executive Meeting ..	1	1	7	
					„ Cash in hand .....	7	16	4	
		£14	7	0			£14	7	0

LUCIEN MATTHEWS, Secretary.

## NO. 8.—MACCLESFIELD, CREWE, AND DISTRICT.

## Executive Committee.

Mr. F. Hayward (chairman), Burslem.	Mr. William Hassall, Leek.
„ George Harding (secretary), 82, Samuel Street, Crewe.	„ John Casson, Stockport.
„ G. H. Fletcher, Macclesfield.	„ Thomas Bennett, Poynton.
	„ William Smith, Congleton.

Representative of Co-operative Educational Committees' Association:  
Mr. S. F. Perry, J.P., Stockport.

Representative on Sectional Board: Mr. J. Lowe, Crewe.

In presenting the annual report of the work of our district association, we are pleased to say that all societies are still making progress. The idea of the co-operative spirit seems to be fairly maintained all over the district, and the value of co-operation fully appreciated. Greater interest is being taken in our conferences, inasmuch as the number of delegates attending is constantly increasing. Various subjects of interest have been discussed and well thrashed out. We are pleased to report that during the year the Sandbach Society has again joined our association, also the Union. Only three societies remain outside at present. The executive hope in the near future to be able to report that these also have become members of the Union. The executive are also glad to report that the branch opened at Alderley Edge by the Macclesfield Society still continues to make progress, the sales for the last half year being £2,909, which speaks well for co-operation at Alderley Edge. Co-operation in the Potteries District is still making rapid strides. A little of the overlapping difficulty is still with us, but we hope in the near future that this will be banished for ever. Lectures and co-operative concerts have been held during the year, also exhibitions. The executive have held four meetings, also four conferences.

The first conference was held at Silverdale on Saturday, 27th April, 1912, Mr. J. Symonds presided, and a large number of delegates were present from all parts of the district. The subject for discussion was Mr. A. S. Huggan's paper entitled "The Rise of the Multiple Shop," and was introduced by Mr. F. J. Turner (Silverdale). A lengthy and interesting discussion ensued, to which Mr. Turner suitably replied.

The second conference was held under the auspices of the Leek Silk Twist Society, the place chosen being Rudyard Lake. There was a large number of delegates and several visitors present. Mr. Hassall, J.P., presided, and Mr. S. Perry (Stockport) read the paper prepared by Mr. A. Lakeman Schofield, entitled "Efficiency within the Co-operative Movement." The discussion was opened by Mr. Yates (Droylsden), who congratulated both the reader and the writer of the paper. He agreed that directors were not alive to the need for efficiency. Without efficiency, he said, no business could succeed. Mr. Fletcher (executive) drew special attention to the statement in the paper as to the way multiple shops were managed. He thought classes for salesmen might be arranged in each district, and employes and others ought to be encouraged to attend. Mr. Littlewood (Crewe) wondered which were true, the statements in the paper, or the awful stories which were told about the conditions in multiple shops. He would like to see the ideals of the writer realised, but was afraid they never would be. Mr. Hayward (executive) said co-operation had a much wider outlook than buying and selling, which the writer of the paper had endeavoured to show them. Several other delegates spoke, after which Mr. Perry replied. The executive were all re-elected, with the addition of Mr. J. Casson; the district secretary was also re-elected. A vote of thanks to Mr. Hassall and Mr. Perry brought the second conference to a close.

The third conference was held at Burslem, under the auspices of the Burslem Society, on Saturday, 30th November. Mr. F. Hayward (chairman of the district executive) presided over a very good attendance of delegates. Mr. J. M. Travers (Burslem) read Mr. W. R. Rae's Congress paper on "The Co-operative Union and the Unification of its Forces." Mr. J. Casson (executive) opened the discussion, and referred to Mr. Rae's criticisms and suggestions relative to district conferences. He suggested that there should be a definite organised plan for conferences, which would ensure each subject being thoroughly discussed, and so obtain the best results for the benefit of the movement. There should also be a continuity of method in connection with the districts. Mr. Parkes (Co-operative Wholesale Society) described the paper as a splendid appeal for a greater co-operative enthusiasm. He was not a believer in the suggested alteration of the Union's committee; he believed the present system to be quite efficient. What was needed was co-operative life and vitality. Definite steps for the education of the members in co-operative principles was an urgent necessity. Mr. Travis (Stockport) welcomed the paper as an attempt to bring the movement back to the first principles. The movement was born amid the industrial unrest of the "Hungry Forties." A keen discussion took place, to which Mr. Travers suitably replied.

The fourth conference was held at Macclesfield on Saturday, 22nd February, 1913, at which there was a good attendance. Mr. Hayward (Burslem), president of the association, occupied the chair. Mr. J. Billington (president of the Macclesfield Society) gave the delegates a hearty welcome



The executive have arranged and carried out the following conferences :—

Date.	Place.	Subject.	Writer and Reader.
1912. April 29	Manchester.	Co-operators and the National Insurance Act.	Mr. J. Odgers.
July 20	Hadfield ....	The Co-operative Union and the Unification of its Forces.	Mr. J. Pollitt read Mr. Rae's Congress paper
Oct. 12	Buxton ....	The National Co-operative Men's Guild. ..	Mr. Watkin's paper, read by Mr. J. Bradshaw.
1913. Jan. 11	Pendleton ..	The Legal Position of Co-operative Societies with regard to Payment of Wages to Employés during Sickness, and their relation to the National Insurance Act, 1911.	Introduced by Mr. C. F. Entwistle, L.L.B., (partner with Mr. Harwood, solicitor to the Co-op. Union).

The first conference of the year was held at Downing Street, Manchester, when Mr. Odgers introduced the question of the National Insurance Act, and he was followed by Mr. Oliver and Mr. Leah, all of the Co-operative Insurance Society, who gave the different phases of the Act and showed the necessity of co-operators forming an approved society. Very many questions were asked by the delegates and answered by the above-named gentlemen, resulting in a very useful conference. At this conference the copy of a letter sent by the secretary to the relatives of the late Mr. Thomas Hayes was read by him, along with Miss Hayes' reply, both of which he was instructed to enter in the minutes. Mr. Hayes was the first chairman of the district association, and served it long and well, and his genial influence will long be remembered by his colleagues.

The second conference was held at Hadfield, when Mr. Rae's Congress paper was read by Mr. Pollitt. It was felt that the appointment of delegates by rota, by either societies or other bodies, was a weakness, as there was no continuity of policy. On the other hand, others held it was a means of educating a larger number of workers and preparing them for greater responsibilities in their own societies. It was also thought that papers of a consecutive kind on the work and principles of the movement should be prepared by some authority and read at all the conferences in the movement, to create a consensus of opinion, and that this should be tabulated for future guidance.

The third conference was held at Buxton under the auspices of the Whaley Bridge Society, when the question of National Co-operative Men's Guilds was discussed, Mr. Watkin's paper being read by Mr. J. Bradshaw (secretary, North-Western Section). It was felt we were in danger of forgetting the true meaning of co-operation, and remembering only that we were traders and dividend manufacturers. The guilds were intended to remind us that the making of men and character, and the fostering of brotherliness, was greater than dividend and profit, and that if we neglect this part of our work we do so at our peril.

At the fourth and last conference, Mr. C. F. Entwistle, L.L.B., introduced the practical question of "The Legal Position of Co-operative Societies with regard to Payment of Wages to Employés during sickness, and the relation of the National Insurance Act of 1911 to the Societies." He laid down the law very clearly on the question and advised societies that had not already done so to have a definite and fixed agreement with their employés on this matter, by which both employers and employés should be bound, and not trust to custom or practice. He was plied with questions from all parts of the hall, to which he replied *seriatim*, and every one agreed that Mr. Entwistle had acquitted himself exceedingly well, and that the conference had been most useful and helpful.

At the first conference Messrs. Thompson (Ashton) and Wood (Pendleton) were appointed as district and statistical secretaries, and the following societies asked to send one representative each to form the executive committee:—Droylsden, Eccles, Failsworth, Manchester and Salford, and Pendleton, and Mr. Walter Nield (Oldham) was appointed to represent the Educational Committees' Association.

The association has tried by writing again and again, and by deputation, to get the only distributive society outside the Union to become a member, but cannot even get a reply to our appeals either from the secretary, the chairman, or any other official. There is another society not in a position to pay its subscription as a member, but will do so as soon as it is able. Its prospects of improvement in overcoming some of its difficulties seem much brighter than they have been. Efforts were made some time ago by the executive to get a neighbouring society to consider amalgamation, but they were not successful.

The conferences have been well attended and the interest in the discussions well maintained, and the various societies and associations other than distributive have been represented at all our conferences, including the women's guilds.

We must not close without saying a word of the great loss the Pendleton Society has sustained in the death of Mr. Joseph Hill, J.P., their late manager and secretary. Much of the society's remarkable success was due to Mr. Hill's splendid powers of organisation and his great tact in dealing with difficulties. The secretary sent a letter of condolence to the widow and family on behalf of the association.

The Failsworth Society has also lost a very useful member of its Educational Committee in the death of Mr. James Ridyard, whose usefulness was not confined to his own society. He took a very prominent part in the formation and working of many associations which have been a great help to the movement, as well as representing his society for many years on the committee of the Working Men's Clubs Association, in connection with which his knowledge of botany and the naming of plants has given pleasure and delight to those taking part in rambles, as well as those in connection with his own and many other societies. He was always glad to be of service and he will be greatly missed.







The annual meeting was held at Ribchester on 24th August, 1912, when the annual report and statement of accounts were adopted.

Mr. E. Haworth (Blackpool) then read a paper on "Some Defects Within the Co-operative Movement." He thought those societies that dealt in perishable goods should leave the buying of those to the head shopman. Employés had a right to vote in the election of committee-men when they were members, but they should not influence other votes. The check sheets brought in by members should be checked and compared with the duplicates left in book. Women's guilds which devoted any portion of their grants to obtain women's rights were guilty of a breach of trust. When the Co-operative Wholesale Society is satisfied with a fair interest and depreciation and proportions to management expenses, and returned a higher percentage of net profits on purchases, they would get increased loyalty.

The conference also had under discussion the following motion from the Preston Society :—

That this Conference Association records its opinion that the present method of voting—namely, four votes for each society—is inequitable, and requests the Sectional Board to bring before the section proposals for placing the district, as regards voting, on the same basis as the Co-operative Union, namely, that each society shall be enabled to record votes proportionate to the members for which it is paying subscriptions to the Co-operative Union.

The motion was lost by a large majority, only six voting for it.

The last conference was held at Longridge on 30th November, 1912. when a letter was read from the Preston Society conveying a resolution of the committee to the effect that, in consequence of the attitude taken up by the district association at the last conference, they could not be represented at the present meeting, and felt that to absent themselves was the only effective way in which they could dissociate themselves from the principles laid down at the previous conference.

Mr. R. Nicholson afterwards read his paper on "Co-operative Table-Talk." He said they must at least be as efficient in the administration and working of their businesses as their opponents. They must train their employés and develop them into capable, interested, and enthusiastic servants. Their children could be educated in co-operation by means of co-operative plays; the practices were thoroughly enjoyed by the children. He favoured the idea of advertising their movement in some widely read paper, and thought it would be much better propaganda work than much they undertook at present. He thought they should join with other forces for the amelioration of the working classes, provided they did not trample on the conscientious convictions of any section of co-operators, although he recognised a difference between "conscientious convictions" and "party political prejudices."

The following is the financial statement for the year 1912 :—

Receipts.	£ s. d.	Expenditure.	£ s. d.
To Cash in hand, 1st January, 1912..	4 4 0	By Executive Meeting .....	6 11 10
„ Cash from North-Western Sectional Board .....	18 6 5	„ District Conferences and other Meetings .....	6 11 6
		„ Sectional Conference .....	1 4 9
		„ Joint Meeting .....	1 6 4
		„ General Printing .....	0 10 0
		„ Postages .....	0 7 6
		„ Secretary's Salary .....	2 0 0
		„ Cash in hand .....	3 18 6
	£22 10 5		£22 10 5

JOSEPH L. PARR, Secretary.

#### No. 12.—NORTH LONSDALE.

##### Executive Committee.

Mr. W. Swindlehurst (chairman), Barrow-in-Furness.	Mr. W. Lewney, J.P., Dalton-in-Furness.
„ G. Richardson (secretary), Barrow.	„ H. W. Hague, Carnforth.
„ J. Ireland, Ulverston.	„ J. H. Parr, Kendal.
	„ R. Cleasby, Millom.

Representative on Sectional Board: Mr. James Dickinson, Cark-in-Cartmel.

We have again the pleasure of submitting to you the annual report of the work of your association, and we are glad to note that the industrial improvement which was looked forward to when submitting our last report has enabled societies to maintain their upward trend of progress during the year. Increases of membership and sales are recorded, and we note that profits have been more satisfactory, thus enabling some of the societies to consolidate and strengthen their position. The upward tendency and growth of our societies must ultimately have the effect of causing those who are not connected with our movement to consider the advisability of becoming participators in the many advantages offered by co-operation.

Extensions of business premises to meet growing demands continue, and we note the erection of new confectionery premises by the Barrow Society, which has also under consideration the question of new warehouses and dairy for the supply of milk and dairy produce to its members.

The Carnforth Society is extending its central premises, and has also purchased land at Silverdale with a view to erecting a branch store.

The Lower Holker Society's store has been rebuilt throughout, additional property having been purchased for that purpose.

The Ulverston Society has purchased land, and is proceeding with the erection of what may be termed a co-operative suburb. Upwards of eighty-five semi-detached houses will be built, the Co-operative Wholesale Society being the architects.

The Leven Valley Society has almost completed a scheme for the erection of workmen's dwellings.

During the year the Kendal Society successfully celebrated its jubilee. We regret to record the resignation of Mr. J. J. Cain, J.P., who has been



## No. 13.—OLDHAM.

## Executive Committee.

Councillor F. Houghton, J.P. (president), Oldham.	Mr. J. W. Wroe, Oldham.
Mr. William Hall (district secretary), Ashton-under-Lyne.	„ A. E. Dicken, Stalybridge.
Councillor S. Kitchen, J.P., Ashton.	„ David Lawton, J.P., Greenfield.
	„ H. Whitehead, jun., Dobcross.

Representative from the Educational Committees' Association :

Mr. W. A. Lees, Oldham.

Representative on Sectional Board : Mr. H. Stuttard, Royton.

We have pleasure in recording the continued loyalty of societies to the association, which was reflected in the attendance at conferences and by instructive discussions.

Societies are in a prosperous condition generally, but certain departments have experienced great difficulties owing to the increase in cost price of goods. Committees, however, are looking forward to future developments by providing extra accommodation. There appears to be an earnest desire for united action to combat an ever-growing competition.

It is frequently necessary to remind members of first principles. Educational committees advertise the benefits of co-operation by providing lectures and interesting subjects for debate, by attractive smoking concerts for men, and miscellaneous concerts for women, and entertainments for children. The social element enters into their work and appears to be appreciated.

The first conference was held at Uppermill on 11th May, 1912. Mr. J. Wood (Uppermill) read a paper on "Co-operation and our Industrial System." He appealed for greater loyalty to co-operative productions and to guard against internal competition. The executive were re-elected at this conference.

The second conference was held at Diggle on 27th July, 1912. Mr. H. Hudson (Greenfield) read a paper on "Co-operation and its Difficulties." He said progress was hindered by want of loyalty, and the remedy for disloyalty was knowledge and education. He deplored competition between societies, and favoured amalgamation or combined buying.

The third conference was held at Royton on 26th October, 1912. Mr. W. A. Lees (Oldham) read a paper on "The Danger of the Success of the Co-operative Movement." He said : One great danger is the over emphasis of the commercial side of our work. The craze for high dividends must inevitably lead to the lowering of ideals. There is still a great need for education in first principles.

The fourth conference was held at Crompton on 25th January, 1913. Mr. R. Metcalf (Royton) read a paper on "Co-operative Ideals." He said there was more need for co-operation in industry. Co-operators ought to realise their responsibilities if they were to rise above the dead level of the

commonplace. He condemned the craving for cheapness without due regard to the lives of the producers.

A special conference of committees of management, managers, and secretaries was held at Oldham on 29th March, 1913, when Mr. G. F. Entwistle, LL.B. (partner to Mr. H. Harwood, solicitor to the Co-operative Union), introduced the following:—"The Legal Position of Co-operative Societies with regard to Payment of Wages to Employés during Sickness, and their Relation to the National Health Insurance Act, 1912." The conference was well attended, and a useful and interesting discussion took place.

The following is the financial statement for the year 1912:—

Receipts.	£ s. d.	Expenditure.	£ s. d.
To Cash from North-Western Sectional Board.....	11 9 10	By Balance due .....	0 10 2
		„ Executive Meetings .....	4 1 4
		„ Conferences and other Meetings ..	3 9 10
		„ Sectional Conference.....	0 9 1
		„ Joint Meeting .....	0 7 9
		„ Deputation to Dobcross .....	0 8 0
		„ Postages .....	0 3 3
		„ Secretary's Salary .....	2 0 0
		„ Cash in hand, 31st December, 1912	0 0 5
	£11 9 10		£11 9 10

WILLIAM HALL, Secretary.

NO. 14.—ROCHDALE.

Executive Committee.

- |   |  |
|---|--|
| Mr. R. Holt (chairman), Rochdale.<br>„ W. Booth (secretary), 40, Lytham Place, Bury New Road, Heywood.<br>„ David Farrow, J.P., Bury. | Mr. C. A. Cook, Wardle.<br>„ Wm. Holt, Milnrow.<br>„ A. Johnson, Heywood.<br>„ Jas. Hunting, Elton, near Bury. |
|---|--|

Representative on Sectional Board : Mr. Ben. Woolfenden, Rochdale.

Representative on Educational Committees' Association : Mr. J. C. Hill, Bury.

Our committee have held four conferences and four executive meetings during the year.

The first conference was held at Littleborough on 20th January, 1912, when Mr. Johnson (Heywood) read Mr. P. Duerden's paper, entitled "Salesmanship in a Co-operative Store." It was contended by various speakers that whilst branch managers must be courteous, civil, and obliging to customers, they ought also to be treated respectfully by the members, which did not always follow.

The second conference was held at Newhey on 30th April, 1912. At this conference Mr. Hargreaves (Rochdale) read Mr. H. J. May's paper, entitled "Co-operators and the Insurance Act." As there was at this time much feeling in the country concerning the measure, it was thought by the speakers to be very timely as an opportunity to elucidate the subject. There



During the year we have had four conferences and four executive meetings—all well attended.

The first conference was held at Helmshore on Saturday, 27th January, 1912. The secretary read the report and financial statement for the year 1911, which was confirmed.

The executive committee, secretary, and auditor were then elected for the year.

Mr. Leah (Co-operative Insurance Society) then read his paper on "Co-operators and the National Insurance Act, 1911." He said nearly one million co-operators were unprotected against sickness and disablement, while nearly thirteen million workers must be assured under the new Act. This should clearly show the necessity for a co-operative approved society, and the Co-operative Sickness Insurance Friendly Society was registered for such work, and co-operators would fail in their aims and objects if they did not take advantage of the Act and administer its benefits for co-operators. The discussion mainly consisted of questions, to which Mr. Leah replied.

The second conference was held at Bacup on Saturday, 27th April, 1912, when the National Insurance Act was again introduced by Mr. Sharples (Blackburn), who dealt chiefly with Section 47, pointing out the responsibility of committees with regard to the wages of their employes during sickness. He said some arrangement should be made between them to get the amount of their subscriptions reduced, also that prescriptions from the doctors should be administered by the societies' own chemists; women also would form a part of the commission. He trusted that the spirit of friendliness would be shown by trade-unionists, friendly societies, and co-operators by working hand in hand. A good and instructive discussion followed.

The third conference was held at Love Clough on Saturday, 13th July, 1912, when Mr. J. Shepherd read Mr. Bell's paper on "The Co-operative Movement of To-day and its Ideals," which dealt with a great many ideals that ought to be taken up, for he could not see any reason why co-operators should not purchase cotton plantations, cotton mills, and coal mines, &c., for the supplying of all the members' needs. A lively discussion followed.

The fourth conference was held at Haslingden on Saturday, 19th October, 1912, when Mr. J. W. Hargreaves (Haslingden) read his paper on "The Aims and Methods of Co-operation." Mr. Hargreaves said when the movement was at first started its aim was co-operation for social benefit and self-help more than for profit, but now we find that dividends have entered too largely into the minds of the members. Dividend was not all that co-operation stood for to-day. We ought to try and do away with the competitive system within the movement, and to do our best to create a deeper interest among our members in all that is going on in the movement. A good discussion followed.

During the year the trade of our district has been fairly good, and we are glad to say that our societies have got a share of that by increased sales, share capital, and membership. May they still go on.





Four executive meetings and four conferences have been held, a list of which is appended :—

Date.	Place.	Subject.	Introduced by
1912.			
17th Feb. ..	Clown .....	"Dividends." .....	Mr. D. Harding.
18th May ..	Workshop .....	"The lack of Interest among Co-operative Societies and its possible dangers." (Mr. Booth's Paper.)	Mr. C. Chapman.
24th Aug. ..	Masborough....	"District and Statistical Reports and Election of Officers."	Mr. Wm. Knowles.
16th Nov. ..	Chesterfield ....	"A few critical comments on the possibilities of Co-operation." New Rules with the suggestions of the District Executive. Statistical report of Credit Trading in South Yorkshire District.	Mr. S. A. Syddall. Mr. Wm. Knowles. Mr. J. C. Kenworthy.

At the Clown conference the paper was a very able one. The writer contended that dividend was a determining factor in the progress of the movement, but he believed that high dividends restricted trade and by inflating selling prices debarred poor people from taking advantage of the movement.

A good discussion followed, which there is no doubt will be of service in this outpost of our district.

The paper at our second conference was considered somewhat pessimistic and did not achieve the results that were expected.

Our third conference was devoted to the consideration of the annual and statistical reports and matters arising therefrom.

It was decided that the statistical secretary in future prepare and submit a more elaborate report of the district, and it be printed and circulated amongst the societies as was formerly done.

At our last conference we had quite an unique paper from one of the Chesterfield Committee. A lengthy and varied discussion took place.

At this conference the revised new rules were submitted and adopted subject to them being redrafted in accordance with the recommendations of the executive committee.

Mr. Kenworthy (District Member of Sectional Board) submitted an appeal on behalf of the Board on the question of credit trading, and moved the following resolution :—



our regrets to them for the disappointment they must have felt that the success of their efforts were marred by circumstances over which they had no control.

For many years we have arranged a special conference, chiefly for secretaries and librarians, when addresses have been given by educational experts. This year we made no exception to the rule, and we arranged for one at Morley on Saturday, 9th March, 1912, in the Co-operative Hall, Albion Street, under the auspices of the Morley Society, the speaker being a warm friend of this association, professor M. E. Sadler, M.A., Vice-Chancellor of the Leeds University, and the subject being "Changes in Educational Fashion." Considering the subject and the high reputation of Professor Sadler, we naturally looked forward to a splendid conference from the standpoint of attendance; but, unfortunately, trouble arose in the industrial world, caused by the great coal strike; traffic on the railways was disorganised, the result being that the attendance at the conference was very poor—indeed, about the worst we have had for some time.

It was most unfortunate, for Professor Sadler gave a magnificent address, dealing with his subject in such a way that only a great teacher can deal. The attention of those present was kept in such a way that marked intense interest. At the close of the meeting a strong desire was expressed for the address to be printed. We tried to prevail upon Professor Sadler to supply us with the MSS., but he was unable to comply with our request owing to the many calls upon his time. We take this opportunity of thanking him for his many services to the association and the cause of education.

The annual meeting was held under the auspices of the Stockport Society on Saturday, 23rd March, 1912, and was held in the Centenary Hall. There was a good attendance. The report and balance sheet were adopted after some discussion. The officers were re-elected, and the following societies were appointed to send representatives to the executive for two years:—Stockport, Leeds, Bury, and Oldham Equitable. Auditors: Messrs. Grindrod (Bolton) and Daniel (Huddersfield) were re-elected. The rest of the time was spent in revising the rules of the association, the principal alteration being that in future both officers and members of the executive must be members of the educational committee.

Mr. S. F. Perry (president of Stockport Society) should have addressed the meeting on "Co-operation and the Unrest in the Industrial World," but owing to the length of the meeting, it was postponed.

The first quarterly conference was held at Runcorn on Saturday, 22nd June, 1912, at the invitation of the Runcorn and Widnes Society, and was well attended. The Runcorn friends had arranged with the Rev. E. G. Miles to introduce the subject of "Education and Industry." Mr. Miles prepared a very thoughtful paper, which provided ample scope for a very profitable discussion, but its success was spoiled by the discussion of the thorny subject of the meaning of certain new rules. We hope our Runcorn friends will accept our regrets.

The second quarterly conference was held at Halifax on Saturday, 28th September, 1912, under the auspices of the Halifax Industrial Society. There was a large attendance. Mr. G. H. Wilson introduced the subject of "The Workers' Educational Association, and its Relation to the Co-operative Movement." The writer dealt with the subject in such a way that must have convinced anyone inclined to doubt that there was any relationship between the two organisations for the weal of the workers. The conference was a time of great profit. Our congratulations are due to the Halifax friends for inviting the conference on this particular day, as they already had a full list, seeing that they had on hand the same day the Sectional Demonstration and Choirs Contest. We are glad to say all went off as merrily as a marriage bell. The day will stand out as a red-letter one in the history of the Halifax Society.

The third conference was held at Heywood on Saturday, 7th December, 1912, under the auspices of the Heywood Society. There was a very large attendance. The subject for consideration by the conference was "Educational Aspects of Co-operation," and it was introduced by Mr. E. Collier, in a well-written paper. The feature of the paper was a restatement of old truths essential to the movement's well-being. The high tone of the writer provoked a good friendly discussion that must have left a good impression on all present.

Taken all round, we firmly believe that the conferences, if it is at all possible, get more popular, in view of the discussions that have followed the reading of the papers; still, the question arises, are we making the best possible use of them to further the interest of our cause by the taking of such a wide range of subjects in which, as a natural consequence, the same ground is repeatedly covered by the various writers? It has at times been suggested that a better course would be for the executive to find what are the difficulties and problems of the local committees, and then arrange a list of subjects to meet them, as well as give a lead to other activities. Then ask for writers for these topics. These are matters the executive may deal with in the future, with your co-operation and support.

We again offered gold and silver medals for competition amongst the junior classes in Co-operation, arranged under the Co-operative Union's rules and examinations. These prizes have a healthy influence upon the young people, and stimulate interest in class work. The names of the winners are as follows:—Girls, gold medal, Miss Olive Thomasson (Bolton); boys, gold medal, Mr. I. Goodyear (Huddersfield); girls, gold brooch, Miss Olive Griffith (Bradford); boys, silver medal, Mr. J. R. Wilmot (Birkenhead). The prizes were distributed at the gathering of young co-operators arranged at Bolton Street on 22nd June, 1912, by the Educational Committee of the Co-operative Union. Mr. J. S. Armitage made the presentation on behalf of the association.

Mr. Mackley represented the association at Portsmouth Congress; Messrs. Nield and Armitage on the Educational Committee of the Co-operative

Union; Messrs. Connor and Anderson on the Workers' Educational Association; Mr. Chapman on the Choral Association.

We have also been represented on the executives, and at the quarterly conferences of the following districts:—Bolton, Huddersfield, Manchester, Rochdale, Oldham, Macclesfield, Crewe, and East Yorkshire. Conferences only, Calderdale District.

The following societies have become members during the year:—Liverpool Equitable Women's Guild and Great Horton Men's Guild.

The revised rules have been registered and printed, and every society in membership should have received a copy.

The list of speakers issued by us has been found very useful and helpful to societies, and there has been a fair demand for the services of many on the list. We have again to express our regret that we cannot report a similar call for the services of the choirs.

The future is bright for the cause of education, both general and co-operative. The forces at work give a sign for the coming dawn of the workers of the country. We have the Workers' Educational Association doing a vast amount of solid work. Its classes are growing by leaps and bounds, attended by earnest men and women with a thirst for knowledge, and studying such subjects as Industrial History and Economics in three years' course. Such work is bound to tell in the near future.

Then we have leading statesmen advocating an educational ladder from the elementary school to the university. We shall all hail with pleasure such opportunities for our young people—a time when brains, not brass, shall tell. This day will only come when the people demand it, not as a privilege, but as the right of citizenship. Then let us keep our armour bright, so that we may wield our due influence as an educational force in the moulding of the educational policy of the nation.

But to come back to co-operative education. What are its future prospects? We answer they never were brighter. Efforts are being made to found a Co-operative College. Special classes for our women have been organised and have proved a great success. The Central Education Committee are endeavouring to obtain power from the Co-operative Union to appoint a permanent teacher at Holyoake House. We wish them all success. We welcome the advent of men's guilds amongst us, believing they will prove a source of power for good. Last, but not least, we are getting into closer touch with other forces—kindred organisations that make for the welfare of the people. There is an awakening that we have at heart—one common cause. The signs of the times are most hopeful, so hopeful that every idealist may thank God and take courage.

J. E. CONNOR, Secretary.

**(5) SCOTTISH SECTION.**

At the first meeting of the Scottish Sectional Board, held in Glasgow on 31st May, 1912, the following, among other appointments, were made for the Congress year :—

*Chairman* : Mr. James Allan.

*Sectional Executive Committee* . . . Messrs. J. Allan, J. Deans (secretary),  
D. McCulloch, A. Purdie, J. M. Wilkie, and G. Wilson.

*Representatives to the United Board* . . Messrs. J. Deans and J. Patterson.

*Representative to the Office Committee* . . . . . Mr. J. Deans.

*Representative to Anti-Credit Committee* . . . . . Mr. J. Patterson.

*Representative to Central Board Education Committee* . . . . Mr. J. Lucas.

*Representative to quarterly meetings of the Scottish Co-operative Wholesale Society Limited* . . . . . Mr. A. Purdie.

*Representatives on the Joint Board of Arbitration, consisting of Representatives from the Scottish Sectional Board and the Parliamentary Committee of the Scottish Trades Union Congress :*

Messrs. J. Allan, G. Bisset, J. Deans, and J. Lochhead.

*Representatives to the Scottish Central Committee on Education :*

Messrs. J. Deans, J. Lucas, and G. Wilson.

During the Congress year the Sectional Board has held eleven meetings, the attendances of members being as under :—

	Absent.	Present.
James Allan . . . . .	0	11
George Bisset . . . . .	0	11
James Deans . . . . .	0	11
James Lochhead . . . . .	0	11
James Lucas . . . . .	1	10
Duncan McCulloch . . . . .	1	10
John Patterson . . . . .	2	9
Andrew Purdie . . . . .	0	11
George Wilson . . . . .	1	10
James Wilkie . . . . .	2	9

In addition to the eleven meetings held by the Sectional Board, the Executive Committee has held numerous meetings during the Congress year, at each of which a summary of all the correspondence received by the secretary between the meetings of the Executive Committee, from co-opera-

tive organisations, conference associations, and from organisations and individuals other than co-operative, and the replies thereto, have been submitted and dealt with.

An interesting feature of the correspondence during the past year has been the large number of communications received from Scotsmen resident in the United States and in the British Colonies, requesting to be supplied with literature and any information calculated to assist them in the formation of co-operative societies in these parts of the world. It is satisfactory to know that in quite a number of instances societies have been established and others are in process of formation, thus promoting the spread of co-operation in many parts of the world where it hitherto has not existed.

Another important and constantly growing feature of the correspondence is that relating to legal matters. With the spread of the movement, the increasing dimensions of individual societies, and the passing of the Shops and the National Health Insurance Act, the number of legal points arising in the business affairs of the societies have naturally increased, and the services of the legal advisers to the section are more constantly in demand. The few cases which have gone to court, and the very small number of these which have gone against the societies, are convincing proofs of the soundness of the legal advice they have received, and its value to the movement.

#### THE THIRTEENTH ANNUAL SCOTTISH NATIONAL CONFERENCE.

This conference was held in the Co-operative Hall, Clarence Street, Glasgow, on Saturday, 27th April, 1912, at which there was an exceptionally large attendance of delegates, representing co-operative societies and other co-operative organisations from all parts of Scotland. Probably the cause of the exceptional attendance was the presence of Dr. Karpeles (Vienna), to read a paper on "Co-operation in Vienna"—a unique experience in the history of the national or other conference in Scotland. In the unavoidable absence of the Right Hon. Lord Provost Stevenson, of Glasgow (who had been unexpectedly called away from the city), Bailie Alston was present, and, in a cordial and sympathetic address, welcomed the delegates to the city of Glasgow. The principal business of the conference consisted in the consideration of the annual report and balance sheet of the Scottish Section, the annual reports, balance sheets, and statistical statements of the ten Scottish Conference Associations, the Scottish Co-operative Women's Guild, the Scottish Central Committee on Education, a number of resolutions prepared by the section for submission to the conference bearing upon matters of importance to the movement, and the Paper by Dr. Karpeles (Vienna) on "Co-operation in Vienna." The paper was of a highly interesting description, giving most interesting details of the extent and organisation of co-operation in Vienna, showing many distinct differences between the working of the co-operative movement in Vienna from that in Scotland. The paper was very highly appreciated, and gave rise to a most interesting discussion, and Dr. Karpeles received the cordial thanks of the conference.

## EDUCATIONAL AGENCIES.

The educational agencies of the movement were discussed at considerable length, and the following motion submitted by the education committee of Kinning Park Society, viz. :—

That the respective Conference District Councils in Scotland be the auxiliary committees for the Central Committee on Education.

This was passed, with the following addenda submitted by St. George Society :—

That the matter be remitted to the section, with a view to their preparing a scheme which will prevent overlapping in educational work, and reorganise the same in a manner which will tend to efficiency so far as Scotland is concerned; that a paper be prepared by the section on the whole subject, to be discussed by the ten conference associations, and submitted at a special conference in November.

The following further motion was submitted by the Education Committee of Kinning Park Society :—

That the Scottish Central Committee on Education make overtures to the ambulance and musical associations, with the view of taking over the work of these associations,

but after some discussion it was agreed that this matter be delayed until the scheme to be prepared by the section is before the conference.

## CO-OPERATION AND OTHER FORCES.

Mr. Wm. Maxwell, in proposing a vote of thanks to Dr. Karpeles for his paper, among other remarks gave expression to the following views :— He had talked about the emancipation of labour for forty years, and had painted pictures of what could be done through co-operation alone, but it did not seem to be much nearer yet; and since he had mixed with the Continental co-operators he had been forced to the conclusion that if we meant what we talked about we would have to go into line with the other forces outside. If this meant the emancipation of labour, it was not to be done by co-operation alone, but along with other forces driving to the same purpose. He held that our purpose would be attained by working in earnest, and joining hands with everybody willing to reach our goal.

At the Co-operative National Congress held in Portsmouth in the following month, Mr. Maxwell repeated these views, and, as was to be expected, such views, coming from a man of such prominence in the co-operative movement, gave rise to a keen and wide controversy. The Sectional Board approached Mr. Maxwell, intimating that if he would supply them with a more detailed statement of his views, they would afford him an opportunity of placing them before a conference of Scottish co-operators. Mr. Maxwell courteously declined this proposal, stating that the proper course to pursue was to have the question discussed at a joint conference of co-operators and trade-unionists. Ultimately the question was taken up by the United Board of the Co-operative Union, by whom a conference was



convened, consisting of representatives from the United Board, the Executive of the Trades Union Congress, and the Executive of the Parliamentary Labour party. This conference took place in Manchester on 8th February, and a future meeting has been agreed upon, the result of which will be awaited with interest.

#### CO-OPERATIVE AGRICULTURE.

Mr. Bisset, on behalf of the section, proposed the following resolution :—

This conference is of opinion that the passing of the Small Landholders (Scotland) Act provides facilities for bringing agriculture and agricultural workers within the scope of the co-operative movement, and the retaining of a large number of the rural population on the land.

The conference is further of opinion that it is essential to the attainment of this object that well-equipped co-operative societies or branches of existing societies be established in every agricultural district to supply the small holders with the goods they require, and to find a ready market for the goods they produce.

The conference, therefore, appeals to all existing societies to take every opportunity of extending their operations so as to embrace the rural districts, and to offer every possible assistance to organise the people in these districts and educate them in the principles of co-operation.

The resolution was seconded, and, without discussion, unanimously passed.

Mr. James Deans, on behalf of the section, proposed the following resolution :—

This conference directs attention to and deplors the serious industrial crises which recently have been passing over the country, and the consequent intense suffering inflicted on large sections of the people. The conference is of opinion that the time has arrived when a basis ought to be agreed upon for the settlement of industrial disputes, calculated to prevent the recurrence of such industrial crises as the country has recently passed through.

which was seconded. The resolution gave rise to a very animated and keen discussion, a section of the delegates making a strong attack upon its terms. On a vote being taken, it was carried by a large majority. It was agreed to hold the next year's conference in Edinburgh.

#### SPECIAL CONFERENCE ON EDUCATION.

In accordance with the remit from the last National Conference, the Sectional Board convened a conference consisting of members of the Scottish Sectional Board, the committees of the Scottish Central Committee on Education and the Scottish National Co-operative Defence Association, the committees of the ten conference associations, representatives from

the Directorate of the Scottish Co-operative Wholesale Society, and the executive of the Scottish Co-operative Women's Guild, to consider the question of the reorganisation of Co-operative Educational Work in Scotland. The conference was held on Saturday, 5th October, 1912, in the Co-operative Hall, Clarence Street, Glasgow. Mr. James Allan (chairman of the Scottish Sectional Board) presided, and there was a large attendance. Councillor A. M. Welsh read a very interesting paper, subject: "The Reorganisation of Co-operative Educational Work in Scotland," and at the close of his paper submitted the following resolution, which embodies the proposals contained in the paper, viz. :—

That, in the opinion of this conference, the Sectional Board of the Co-operative Union is the proper body to form the executive for the whole of the propaganda, educational, and defensive work of the co-operative movement in Scotland, and recommends that the work of the defence and educational associations be taken over by the section. Further, that, in the event of the foregoing resolution being adopted, it is proposed that the resolution be sent to the committees of the Scottish Central Committee on Education and the Scottish National Co-operative Defence Association for their consideration, and to the committees of the district conference associations for discussion at their first quarterly conferences; and that the findings of these bodies be communicated to the Scottish Sectional Board not later than 8th January, 1913; also that the resolution of this conference be placed upon the agenda of business for the Fourteenth Annual Scottish National Co-operative Conference for discussion.

The resolution was seconded, and, after discussion, was passed, but the date on which the returns from the conference were to be received by the section was changed from 8th January to 8th February, 1913. Accordingly the resolution was forwarded to the committees of the conference associations, the Scottish Central Committee on Education, and the Scottish National Co-operative Defence Association, with instructions to have it discussed at one of their meetings and the result returned by 8th February. The resolution has been before the ten conference associations, and passed, either unanimously or by large majorities. It has also been passed by majorities at the half-yearly meeting of the Scottish National Co-operative Defence Association, and at the annual meeting of the subscribers to the Scottish Central Committee on Education, and now awaits the decision of the National Conference.

#### SPECIAL SECTIONAL CONFERENCES.

The section convened during the year two special sectional conferences, consisting of representatives from co-operative societies, educational committees, conference associations, the executive of the Scottish Co-operative Women's Guild, and other co-operative organisations.

## AGRICULTURAL CO-OPERATION.

The first conference was held in the Co-operative Hall, Clarence Street, Glasgow, on Saturday, 7th December, 1912, at which there was a very large attendance, nearly 300 delegates being present, representing all parts of Scotland. Mr. James Allan (chairman of the Sectional Board) occupied the chair, and the subject of discussion was "Co-operative Agriculture," introduced in a very able paper by Mr. Duncan McInnes, director of the Co-operative Wholesale Society. A very instructive and valuable discussion took place upon the paper, and Mr. H. M. Connacher, Secretary to the Board of Agriculture for Scotland, was present and gave a very lucid and interesting explanation of the provisions and operations of the Small Landholders' (Scotland) Act. The following resolution was passed:—

Whereas great facilities for a long-desired development in Scottish agriculture are offered by the Small Landholders' (Scotland) Act, and whereas the small holders, prospective small holders, and the nation at large, can only derive the full advantages intended by the Act through the organising of small holders into co-operative societies, this conference, convened by the Scottish Section of the Co-operative Union—representing over 400,000 members of co-operative societies engaged in agriculture, production, distribution, banking, and insurance—recognises that it would be to the advantage of co-operative societies to enrol as members small holders engaged in the raising of farm produce, and that it would be to the advantage of small holders to become members of existing co-operative societies that are in a position to supply all the requirements of and to purchase the produce of small holders; urges the establishment of a co-operative society in every rural district where no co-operative store exists at present; and directs the Scottish Sectional Board of the Co-operative Union and the district conference associations, together or in association with the Scottish Agricultural Organisation Society, to institute vigorous propaganda with the object of securing a combination of agricultural, productive, and distributive interests in societies affiliated with the Co-operative Union.

## A MINIMUM WAGE FOR CO-OPERATIVE EMPLOYEES.

The second conference was held in the Co-operative Hall, Clarence Street, Glasgow, on Saturday, 25th January, 1913, at which there was also a very large attendance, close on 300 delegates being present. With the object of making the discussion as informative as possible, the Sectional Board suggested in a circular convening the meeting that the representatives from societies should consist of members of the committee, and, where there was a general manager, the manager of the society. Mr. James Allan, chairman to the section, presided, and the subject of discussion was "A Minimum Wage for Co-operative Employés," introduced by Mr. A. Purdie

(member of the Sectional Board), reading Mr. Mercer's paper on this subject, and at the close of the reading of the paper, Mr. Bisset, on behalf of the Sectional Board, submitted the following resolution:—

This conference desires to congratulate the employés of co-operative societies on the very definite increase of wages obtained by them since the passing of the minimum wage resolution at recent Congresses. In the opinion of the conference, the rate indicated in the Congress resolution is not too high. As, however, conditions differ greatly in various districts, co-operative employés should not be too impatient if it is difficult in certain districts to reach the minimum all at once. The conference appeals to societies to embrace every opportunity of bringing the wages as near the minimum as circumstances will permit. The conference further appeals to employés in co-operative societies to take a more direct interest in the condition of employés in private employment, and to lend their aid in securing them rises in wages, thereby making it easier to raise the wage standard in co-operative employment.

The whole question gave rise to a very interesting and animated discussion, and the resolution was passed with the omission of that part which asks co-operative employés not to be too impatient if found difficult in certain districts to reach the minimum wage at once. . . . It is satisfactory to note that since the conference the question has been before several of the societies with encouraging results.

#### PROPAGANDA AGENT FOR THE NORTH OF SCOTLAND.

Early in the year the committee of the Perth, Forfar, and Aberdeenshire Conference Association communicated with the Sectional Board and the directors of the Scottish Co-operative Wholesale Society referring to the backward condition of co-operation in parts of the north of Scotland, and suggesting that the Co-operative Union and the Wholesale Society should vote a sum of £200 each, and that a propaganda agent be appointed for one year, his services to be confined to the north, the £400 to constitute a fund to meet the expenses connected therewith. The proposal has been agreed to by the Co-operative Union and the Wholesale Society, and the necessary arrangements are in process for agreeing upon the nature and scope of his work, and the appointment of the agent. Possibly his services may, among other things, be the means of bringing the agricultural workers in the northern counties into closer touch with the industrial co-operative movement.

#### CONGESTION AND OVERLAPPING.

The Sectional Board extremely regret that they have again to report that there is no apparent improvement in the congestion and overlapping, which, for several years past, has been a prolific source of worry and discouragement in a number of districts of Scotland, but the amount of con-

gestion, competition, rivalry, and friction seems rather to increase than diminish, to the serious damage of the reputation and progress of co-operative trading in the several localities in which it exists.

The Sectional Board, co-operating with the committees of several of the district conference associations, have done their best to allay the feeling, and to formulate a working arrangement in cases of acute overlapping, but, they regret to report, with very little encouragement or success. The existence of this passion for overlapping is difficult to explain, as in many instances it must result in a loss rather than a gain to the offending societies. It is becoming quite common for two or three different societies to be keenly competing for trade in a small community consisting of not more than from 200 to 300 individuals. The continued growth of the evil of overlapping is a serious problem which, in the highest interests of the co-operative movement, demands immediate solution, and the members of the section are of opinion that the only practical or possible remedy is the amalgamation of the societies in the congested districts.

#### AMALGAMATION.

During nearly the entire Congress year efforts have been in operation with the object of accomplishing the amalgamation of the co-operative societies in the district of Falkirk where, within a car radius of a few miles there are ten co-operative societies. Numerous joint meetings, consisting of representatives from eight of the ten societies, the committee of the District Conference Association, and the section, have been held, the result being that the members of the majority of the eight societies have approved of the principle of amalgamation, and a scheme has been prepared and arrangements are in progress to place it before the members of the societies at special meetings convened for the purpose. It is sincerely to be hoped that the results will prove entirely satisfactory.

A joint committee, composed of representatives from the section, the directors of the Wholesale Society, and the Council of the Glasgow and Suburbs Conference Association was engaged for a considerable time in an effort to attain the amalgamation of Clydebank and Dalmuir societies, where competition and overlapping had assumed a very acute form. Ultimately a committee, consisting of representatives from the Clydebank and Dalmuir societies, with Mr. R. Macintosh (accountant to the Wholesale Society) as chairman, was appointed with this object in view, and, after much and careful consideration of the difficulties of the situation, succeeded in preparing a scheme for the amalgamation of the two societies; but it is very much to be regretted that when it was placed before the members of Dalmuir Society it was rejected by them, and the existing condition of affairs in the district is very far from satisfactory.

Prior to the extension of the City of Glasgow boundaries there were seven retail societies within the city; as a result of the extension of the boundaries there are now fourteen societies within the city—a position of affairs without a parallel in the co-operative movement in this or any other

country. The Sectional Board and the Council of the Glasgow and Suburbs Conference Association prepared and issued a circular to the committees of the societies, commenting upon such an extraordinary state of matters, and urging the amalgamation of all the societies into one society; or if this were found to be impracticable, submitting several alternative proposals, and inviting the comments of the committees upon the contents of the circular, but as yet there has been no response.

The only gleam of success in these efforts towards the consolidation of the movement by amalgamation has been the successful amalgamation of the two societies in Brechin, and the prosperity which had attended the United Society since the amalgamation adds another convincing proof of the soundness of the policy of amalgamation. It is to be hoped that the example of Brechin will be speedily followed by other societies in the numerous congested districts within the area of the Northern Counties Conference Association.

#### MEMBERSHIP OF THE UNION.

The Sectional Board are pleased to report that all the societies in Scotland members of the Union have complied with the provisions of the new rate of contribution to the funds of the Union which is now upon a uniform basis, 1¼d. per member per annum, and are of opinion that this basis having been fixed for all societies, the smaller societies, which have hitherto remained outside of the Union because of the unequal rate of subscription which previously prevailed, should now reconsider their position and ally themselves with the great majority of the societies which are members of the Union. The section would point out that many of the benefits conferred on the movement by the Union are shared by all societies alike, and the rate of subscription being reduced and put upon an equitable basis, there is no good reason why any society should remain outside of its membership.

#### JOINT ARBITRATION BOARD.

For a number of years past there has been in existence a Joint Board of Arbitration, composed of representatives from the Sectional Board and the Executive of the Scottish Trades Union Congress. The object of this Board is to facilitate the settlement of disputes which may arise between co-operative societies and their employés in an amicable manner. For a time the Board was fairly successful in doing so, but lately the results have not been so satisfactory. The Sectional Board are of opinion that the operations of the Arbitration Board are too protracted, and that the system is not satisfactory, and they, therefore, consider that the Board should be dissolved and replaced by the appointment of a thoroughly competent Arbitrator to whom all such disputes can be submitted, and whose award will be final and binding.

#### SCOTTISH NATIONAL CO-OPERATIVE DEFENCE ASSOCIATION.

The committee, as in previous years, took an active part in the municipal elections in Scotland in November last, and, all things considered, the results

have been of an encouraging nature.<sup>d</sup> There is no question but that the action of the committee during the past three years in connection with the representation of co-operators on public bodies is making itself felt among the societies, as the interest and action taken by the societies is steadily increasing, and, in consequence, the direct representation of co-operators on public bodies is correspondingly increased. Immediately preceding the November elections, two joint conferences were held, composed of representatives from the committees of the Defence Association, the Glasgow Trades Council, and the Central Labour Party, with the object of securing joint action in selecting and promoting the election of candidates, but constitutional difficulties in connection with some of the bodies made it impossible for such to be attained in the meantime, and the matter was adjourned for further consideration.

The committee have also taken an active part in promoting the progress through Parliament of the Amending Bill to the Industrial and Provident Societies Act, 1893, by interviewing and communicating with Scottish Members of Parliament. The committee regret to say, however, that although the Bill succeeded in passing through the House of Lords, through pressure of business in the House of Commons, it had to be dropped for the session, with the promise of its early introduction in the next session of Parliament, when it is hoped that it will be more successful.

#### INTERNATIONAL CO-OPERATIVE ALLIANCE CONGRESS.

The arrangements for the above Congress, which is to be held in Glasgow in the last week of August of this year, are now in a forward condition, and the programme of business to come before the Congress is probably the most practical and important that has yet been submitted to any previous Congress of the Alliance the decisions of which may prove of a very important and far-reaching description. The Reception Committee are making arrangements to give to the delegates attending the Congress a thoroughly co-operative and cordial reception, and also to entertain them in a manner worthy of the magnitude and reputation of the co-operative movement in the United Kingdom. Full particulars of the programme of business and the reception arrangements will be issued to societies members of the Alliance in due course.

#### SCOTTISH CO-OPERATIVE FRIENDLY SOCIETY

An event worthy of note which has taken place during the Congress year is the formation of the Scottish Co-operative Friendly Society, in connection with the formation of which, at the time, there existed an element of considerable opposition. It is very gratifying to report that the formation of the society has proved entirely successful, the membership at present being nearly 13,000, with a prospect of increase, and there can be no doubt that the society will prove a very valuable addition to the operations of the Co-operative Movement in Scotland, helping to keep the Movement in touch with the domestic and social life of its members.

## CO-OPERATIVE HOMES ASSOCIATION.

The homes at Abbotsview and Seamill have had a very successful year, the financial support of the societies and the number of patients in residence being fully maintained, and it is evident that the popularity of the homes as a means of rest and recuperation continues to increase. The proposal to erect an additional home to be devoted to mothers and children in celebration of the coming-of-age of the Scottish Co-operative Women's Guild, the Scottish Sectional Board are sure will meet with the approval of all true co-operators. It would be difficult to find a more appropriate method of celebrating such an important event as the coming-of-age of the Scottish Guild.

## THE SCOTTISH CO-OPERATIVE VETERANS' ASSOCIATION.

This association still continues to do excellent work, and commends itself to the generous support of the co-operators of Scotland. The association is giving very timely and much valued support to veterans of the co-operative movement who have not reached the age to entitle them to the old-age pension, and it is sincerely to be trusted that the financial support hitherto given will be in no way diminished, but rather increased.

## OTHER CO-OPERATIVE ASSOCIATIONS.

*The Scottish Co-operative Musical Association.*—This association still continues with success the cultivation of music among the co-operators of Scotland by the organising of choirs, both senior and junior, also organising competitions taken part in by the choirs. Several of the choirs have distinguished themselves by their success in important competitions outside of the co-operative movement.

*Scottish Co-operative Ambulance Association.*—This association also continues to develop the important work it has undertaken with much success. It will be admitted that in a movement employing so many operatives in bakeries and factories the training of the employés in ambulance work is not only important but absolutely necessary.

*The Scottish Co-operative Holidays Association.*—This association, notwithstanding the rather unfavourable weather, had a very successful camping season at Rothesay during last summer. It is pleasing to report that the United Co-operative Baking Society has invested £1,000 in the funds of the association, and is also represented on its management; and the response to the appeal issued for increased share capital has been very satisfactory, and the prospects of the association for the ensuing summer are encouraging and hopeful.

It is satisfactory to observe from the statistical statements of the societies that they have shared in the general prosperity of the country, and that the total trade of the societies in Scotland for 1912 is of such dimensions as must be very gratifying to all earnest co-operators.

JAMES ALLAN, Chairman.

JAMES DEANS, Secretary.



## SCOTTISH CENTRAL COMMITTEE ON EDUCATION.

## Executive Committee.

Mr. James Lucas (chairman), Shettleston.	Mr. J. Kelly, Hamilton.
„ Jas. Deans (secretary), Kilmarnock.	„ G. Gray, Edinburgh.
„ George Wilson (treasurer), Bannockburn.	„ J. Liddell, Falkirk.
„ James Allan, Ibrox.	„ P. M'Connell, Kirkcaldy.
„ George Bisset, Aberdeen.	„ W. Mason, Dalmuir.
„ James Lochhead, Edinburgh.	„ J. Armour, Paisley.
„ Duncan McCulloch, Glasgow.	„ W. M'Isaac, Tillicoultry.
„ John Patterson, Burntisland.	„ G. J. Matthews, Perth.
„ Andrew Purdie, Edinburgh.	„ A. M'Donald, Coatbridge.
„ James Wilkie, Langbank.	„ H. Binnie, Stenhousemuir.
„ George Thomson, Kilmarnock.	„ J. Bardner, Dunfermline.
„ A. B. Weir, Barrhead.	„ R. Newlands, Camelon.
Mrs. M'Fie, Newlands.	„ W. Johnston, Glasgow.
„ Slater, Partick.	„ J. B. Calder, Kelty.
Mr. W. Anderson, Kilbirnie.	„ J. Lindsay, Leith.
„ J. Dodds, Selkirk.	„ R. Ritchie, Kilbarchan.
	„ W. Simpson, Perth.
	„ J. Matthew, Stirling.

The third half-yearly meeting of the Scottish Central Committee on Education was held in the office of the Scottish Section, on 24th February, 1912. At that meeting Mr. James Allan (chairman), Mr. James Deans (secretary), and Mr. George Wilson (treasurer) all intimated their desire to be relieved of their respective duties. The delegates were of opinion that this was not desirable, and, after discussion, it was agreed to adjourn the meeting until 9th March. Mr. Allan's resignation was accepted, and it was agreed to wait upon Messrs. Deans and Wilson with the object of their reconsidering their decisions. Mr. James Lucas, M.A., was unanimously appointed chairman.

At the adjourned meeting, held in the Section Offices, on 9th March, it was reported that Messrs. Deans and Wilson had agreed to withdraw their resignations on the understanding that Mr. Johnston would act as assistant secretary. A scheme of work for the ensuing autumn and winter was discussed, and it was remitted to the Executive Committee to arrange details.

At the Scottish National Conference, held in Glasgow, on 27th April, a motion was put forward by Kinning Park Society that the conference associations act as auxiliary committees to the Scottish Central Committee on Education, and that the present auxiliary committees be disbanded; also that

the work of the Musical Association and the Ambulance Association be taken over by the Scottish Central Committee on Education. An amendment was put forward by St. George Society that the constitution of the Scottish Central Committee on Education be reconsidered. The motion by St. George Society was remitted to the Scottish Section, with the suggestion that a conference of the conference committees be convened for its consideration.

The annual meeting of the general committee was held in the office of the Scottish Section on 6th May, 1912. Mr. James Lucas presided, and there was a representative attendance. In accordance with the decision arrived at by the executive, the representatives from the conference associations met with the executive an hour before the general meeting to discuss the transfer of the work from the existing auxiliary committees to the conference associations. The conference associations agreed to take over the work of the auxiliary committees, with the exception of Renfrewshire, which would consider the matter later on. It was agreed that the auxiliary committees make out statements of accounts, to be audited and submitted to the Executive of the Central Committee, after which the auxiliary committees would be disbanded. A scheme was also considered and agreed to, detailing the method by which the relationship between the central committee and the conference committees would be maintained in the organising and carrying out of the educational work. A financial statement was submitted by the treasurer and adopted. The secretary gave a brief *résumé* of the results of the essay competition and the examination of the "management" classes, which was satisfactory. It was agreed that the gold medal in possession of the Executive Committee be sub-divided into two or more prizes to be given in connection with scholarships, the subjects to be "Co-operation," "Industrial History," "Citizenship," and "Economics."

The committee were of opinion that the formation of a Co-operative Institute in Glasgow, composed of individuals who were taking a deep and active interest in the promotion of co-operative principles and methods, would form a valuable asset to the co-operative movement, and called, through the co-operative press, a meeting which was held at the offices of the Scottish Section on 7th January. Mr. James Lucas occupied the chair, but the response was of a very meagre nature. After fully discussing the question and coming to the conclusion that such an institution would be of great value to the co-operative movement, it was resolved not to abandon the matter, but to convene a further meeting in due course.

A circular was issued appealing to education committees, conference associations, the executive of the Scottish Co-operative Women's Guild, and co-operative societies with no education committees for subscriptions to the Central Education Fund; and a second appeal was issued to societies which had not subscribed, the result of which appears on the balance sheet attached to this report.

During the year the Executive Committee held eleven meetings, and the Sub-executive held twelve meetings.

As in the previous year, the committee compiled a list of ladies and gentlemen who were willing to address public and social meetings, with their subjects and terms. Intimation of this list was communicated to education committees, and the list is available for their use. It had been agreed to organise a course of popular lectures in the conference districts, illustrated by kinematograph views; also for half-an-hour preceding the lecture, where possible, to be arranged that the children be addressed. It was also agreed that Mr. William Wright, who was then acting as propaganda agent for the Wholesale Society, deliver these lectures. Unfortunately, Mr. Wright's health failed him while the arrangements were in process, and they had to be departed from. The committee then arranged with each conference district to have the opportunity of selecting one of the lecturers or speakers on the list above referred to, to deliver a lecture in a central part in the conference district, the education committee paying the lecturer's fee and out-of-pocket expenses, and the conference association paying the hall rent and advertising of the lecture.

The committee succeeded in establishing classes for the training of co-operative employés in "co-operative management" at (1) Glasgow, (2) Hamilton, (3) Kilmarnock, (4) Kirkintilloch, (5) Leith, which are proceeding in a satisfactory manner. An attempt was made to establish a class at Dunfermline, but this failed. The committee agreed not to establish any book-keeping classes entirely under their auspices, but some of the conference associations and education committees have established book-keeping classes and the committee agreed to make grants towards the expenses of same at the close of the session in accordance with the condition of the funds.

With the object of supplying a much felt want, the committee prepared five one-page leaflets adapted for distribution at public and propaganda meetings. Samples of these leaflets were supplied to education committees, and a considerable quantity of them have been distributed at propaganda and social meetings.

A home-nursing demonstration, under the joint auspices of the Scottish Co-operative Ambulance Centre and the Scottish Central Committee on Education, and under the immediate supervision of Dr. John Allan (Dumbarton), was held in the St. Mungo Halls, on 5th May. Teams of ladies were present from Dunfermline, Paisley Provident, Dumbarton, St. George, and St. Rollox, and the demonstration was of a practical and helpful nature.

In accordance with the resolution passed at the national conference held in April, a conference, consisting of the committees of the conference associations, the committee of the Defence Association, and the Scottish Central Committee on Education, was held in Clarence Street Hall, Glasgow, on Saturday, 5th October. Mr. James Allan (chairman to the section) presided, and the above committees were largely represented. Councillor A. M. Welsh read an able and suggestive paper on "The Reorganisation of Educational Work in Scotland." After an interesting discussion Mr. Welsh moved the following resolution, which was seconded:—"That, in the opinion

of this conference, the Sectional Board of the Co-operative Union is the proper body to form the executive for the whole of the propaganda, educational, and defensive work of the co-operative movement in Scotland, and recommends that the work of the Defence Association and the Educational Association be taken over by the Section; and, further, that, in the event of the foregoing resolution being adopted, it is proposed that the resolution be sent to the committees of the Scottish Central Committee on Education and the Scottish National Co-operative Defence Association for their consideration, and to the committees of the district conference associations for discussion at their first quarterly conferences, and that the findings of these bodies be communicated to the Scottish Sectional Board not later than 8th January, 1913; also that the resolution of this conference be placed on the agenda of business for the fourteenth annual Scottish National Co-operative Conference for discussion." An amendment was moved by Mr. Johnston (Scottish Central Committee on Education) as follows:—"That the Central Committee take over the Ambulance Association and the Musical Association, and that the Scottish Section take over the work of the Defence Association." On being put to the vote the resolution was carried by a very large majority.

A remit from the special sectional conference, held in Edinburgh, on 27th January, 1912—the Scottish Central Committee on Education, in conjunction with the Scottish Section and the Co-operative Insurance Society, to consider the formation of an approved society under the National Insurance Act—received the consideration of the Executive Committee, but, after some negotiations with the Scottish Co-operative Wholesale Society directors, it was not considered advisable to take steps at that time, and the matter was allowed to drop when it became known that the directors of the Scottish Co-operative Wholesale Society had agreed to put the formation of a Co-operative Insurance Friendly Society before the delegates at a quarterly meeting.

The following is the financial statement for the year 1912:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Balance from last Report.....	213	8 3	By Auditors .....	1	0 0
„ Ayrshire Conference District....	14	10 0	„ Committee's Travelling .....	38	7 9
„ Border Counties Conference			„ „ Meetings .....	29	7 6
District .....	3	0 0	„ Printing, Literature, and		
„ Central Conference District .....	11	0 0	Stationery .....	6	10 6
„ East of Scotland District .....	10	0 0	„ Fees to Lecturers and Expenses.	8	12 0
„ Falkirk District .....	10	14 0	„ Fees to Teachers and Expenses..	84	8 7
„ Fife and Kinross District.....	15	0 0	„ Advertising Classes.....	2	10 0
„ Glasgow and Suburbs District ...	15	3 0	„ Hall Rents and Caretakers .....	11	17 6
„ Perth, Forfar, and Aberdeen Dist-			„ Expenses Sick Nursing Demon-		
rict .....	17	0 0	stration .....	6	7 0
„ Renfrewshire District .....	9	3 0	„ Repaid for Text Books .....	2	17 6
„ Stirling, West of Fife, and Clack-			„ Subscription to International		
mannan District .....	18	0 0	Co-operative Alliance .....	0	12 0
„ Federated Societies—			„ Gratuity to Secretary.....	5	0 0
Scottish Co-operative Whole-			„ Gratuity to Treasurer.....	5	0 0
sale Society .....	100	0 0	„ Gratuity to Typists.....	2	10 0
United Co-operative Baking			„ Gratuity to Caretaker, Section		
Society .....	13	3 0	Office .....	1	0 0
Scottish Co-operator Newspaper			„ Subscription to Ambulance		
Society .....	3	0 0	Association .....	1	1 0
Scottish Co-operative Women's			„ Remitted to Auxiliary Committees—		
Guild .....	3	0 0	Renfrewshire .....	2	5 0
Carried forward .....	456	1 3	Carried forward .....	209	6 4

	£	s.	d.
<i>Brought forward</i> .....	456	1	3
To Federated Societies—			
Scottish Co-operative Laundry Association .....	3	0	0
Drapery and Furnishing Society .....	3	0	0
Paisley Manufacturing Society .....	3	0	0
" 2 Extra Students' Fees, Hamilton Class (1911-12) .....	0	10	0
" 17 Students' Fees, Galashiels Bookkeeping Class (1911-12) .....	2	2	6
" 24 Students' Fees, Alloa Bookkeeping Class (1911-12) .....	3	0	0
" 23 Text Books, Alloa Class (1911-12) .....	2	17	6
" 17 Students' Fees, 5s. each, Glasgow Class (1912-13).....	4	5	0
" 27 Students' Fees, 5s. each, Kilmarnock Class (1912-13) .....	6	15	0
" 20 Students' Fees, 5s. each, Leith Class, (1912-13) .....	5	0	0
" Cash Balance received from District Auxiliary Committee—			
Central District .....	3	18	0
Falkirk District .....	0	11	3
Perth, Forfar, and Aberdeen District .....	2	12	7
Renfrewshire District .....	0	2	0
Border Counties District .....	0	10	8
" Interest from S.C.W.S.....	1	12	11
	£498	18	8

	£	s.	d.
<i>Brought forward</i> .....	209	6	4
By Remitted to Auxiliary Committees—			
Perth, Forfar, and Aberdeenshire.....	12	0	0
Ayrshire .....	0	18	7
Stirling, West of Fife, and Clackmannan .. .....	2	11	0
" Postages and Bank Commission ..	11	10	11
	236	6	10
" Cash lodged in Scottish Co-op. Wholesale Society Ltd. ....	249	12	11
" Cash in Treasurer's hands .....	12	18	11
	£498	18	8
Audited—			
J. HART.			
A. NORVAL.			

JAMES LUCAS, Chairman.

JAMES DEANS, }  
WILLIAM JOHNSTON, } Joint Secretaries.

## REPORTS OF THE DISTRICT ASSOCIATIONS.

## No. 1.—AYRSHIRE.

## Executive Committee.

Bailie Flinn (president), Ardrossan.	Mr. James Hopes (auditor), Dalmellington.
Mr. James Dunlop (treasurer), Galston.	„ Hugh Steward (auditor), Newmilns.
„ Wm. Anderson (secretary), Kilbirnie.	„ Thomas Imrie, Stevenston.
„ William M. Scott (statistical secretary), Kilbirnie.	„ Samuel Clark, Kilmarnock.
	„ John Cosgrove, Hurlford.
	„ William Dawson, Irvine.

We have again the pleasure of submitting for your approval the annual report, balance sheet, and statistical statement for 1912.

The year under review has been one that will long be remembered on account of the great amount of unrest and labour disputes that have taken place, and yet we are very pleased to be able to report, and it should give all of us great encouragement to note, that the movement as a whole has gone forward and made good progress in spite of same. Our own conference area has suffered along with the other parts of the country in the struggle that the workers have been evincing in their desire for a higher standard of comfort and a more equitable share of the profits from their labour.

Notwithstanding these checks to our progress, the societies under our jurisdiction are nearly all able to report substantial increases, and with more settled conditions prevailing and the good trade that is to be found all over our widely-scattered district, the outlook for the year that we have now entered upon is very bright.

We submit the following table, as usual, which gives the four principal items from the statistical statement, and you will see from the comparison with this and the previous year the substantial increases that have been made :—

	Members.	Sales.	Profits.	Capital.
1912 .....	29,624 ..	£1,068,159 ..	£175,114 ..	£582,274
1911 .....	28,530 ..	986,326 ..	151,039 ..	553,415
Increase for Year ..	1,094	£81,833	£24,075	£28,859

## MEETINGS.

The first or main duty that falls to us, as the executive of the association, is to arrange for the quarterly conferences, and in the four that were held we feel sure that the papers and subjects dealt with have had the effect of stimulating and strengthening the delegates who had the privilege of attending, and through them the rank and file of the co-operators who are members of the various societies united with us, and cannot but have an effect on the future of co-operation in our wide area, and also in giving a greater insight into the movement and its possibilities farther afield.

The attendance at our meetings continues to grow, and the interest that is manifested by delegates shows that the efforts we make to bring only subjects before them that are of a practical kind are appreciated and valued.

Our first, or annual meeting, was held at Maybole, under the auspices of the Carrick Provident Society, on 23rd March, and was attended by 121 delegates. At one time it was thought that the meeting would have to be postponed, owing to the great curtailment of train service consequent on the coal strike, but the executive were successful in getting the railway company to run a special train to Maybole, which helped to relieve the situation. A new feature was introduced by the local society in the form of an orchestra, which discoursed a programme of music while the delegates were assembling and also during the tea hour. The innovation was much enjoyed and highly appreciated by all. Mr. James Deans read his paper on "The Future Development of Co-operative Production by the Scottish Co-operative Wholesale Society." He showed that co-operative production must be grappled with in an earnest, methodical, and resolute manner, and if it was to be done successfully it must be done at once. He stated his firm conviction that the whole of production should be entrusted to the Wholesale Societies if it was to be a success and wield an influence in the reorganisation of the industrial system. A vigorous criticism followed, to which Mr. Deans replied in a telling manner, and he received the enthusiastic applause of the meeting. The annual report and balance sheet were approved of. Mr. Scott (statistical secretary) submitted a very full and lucid report on the statement for the year, and pointed out the weak spots that ought to receive attention.

The second meeting was held at New Cumnock on 22nd June, under the auspices of the New Cumnock Society, and was attended by 145 delegates. Mr. Peter Malcolm (Kilmarnock) gave an address on "Co-operation and its Possibilities to the Working Classes." He showed from figures the great disparity seen in the incomes of the various classes in the State, and that while prices had risen by 17½ per cent wages had practically remained stationary, and this had left the workers of the country in a position that was anything but satisfactory. The problems thus formed could only be solved by a process of evolution, of which the co-operative movement formed a part. Our movement had only touched a fringe of its possibilities, and its trade was an insignificant part of the trade of the kingdom. He appealed for loyalty to ourselves, which would assist very materially in bringing about a better order of things, and one day the great co-operative commonwealth. A good discussion followed, and many points were brought forward that we feel sure will have results. Mr. Malcolm was heartily thanked for his able address. It was agreed to subscribe £5 to the Reception Fund of the International Congress. Mr. Samuel Clark (Kilmarnock), who had been delegate to the Co-operative Congress at Portsmouth, returned his thanks for the appointment.

The third meeting was held at Dumfries on 28th September, under the auspices of the Dumfries and Maxwelltown Society, 156 delegates attending. Mr. James Deans gave a very racy and practical address on "The Necessity

for Propaganda Work in the County of Dumfries and Southern Ayrshire : Its Nature and Possibilities." Mr. Deans welcomed the invitation of the executive to deliver an address on the need of propaganda work in the South. It was a field where co-operation had not yet been planted to any extent, and he showed how that the larger societies might open up districts by motor service, which would ultimately bring good branches in the more populated districts. He appealed for greater efforts being made to link up, with existing societies, every hamlet and clachan. New societies were not easily started, but from past experience he could commend the linking-up process as being more easily done and much more satisfactory. He trusted that the societies and districts named by him would enter into a vigorous campaign, which he believed would have good results. An animated discussion followed, in which some of the difficulties in the way were pointed out. Mr. Deans replied to the points raised, and received the thanks of the meeting for his address. The sum of £3 was granted as a donation to the funds of the Scottish Central Committee on Education.

The fourth meeting was held at Kilmarnock on 28th December, under the auspices of the Kilmarnock Equitable Society, and was attended by 157 delegates. The paper of Mr. D. M'Innes, J.P. (director, Co-operative Wholesale Society), entitled "The International Co-operative Alliance," was the subject for consideration, and it was introduced in a short address by Mr. Anderson (secretary). He showed the great possibilities that lay in the international movement, and maintained it was the thing, or one of the things, which would bring peace among the nations and lead to the better times that we all look for. The subject gave rise to a spirited discussion, and cannot but have awakened an interest in international co-operation that was not to be found before. Mr. Anderson received the thanks of the meeting, and replied to the discussion. A resolution was passed unanimously that the Scottish Section was the proper body to form the executive of the propaganda, educational, and defence work of the movement in Scotland, and recommending that the whole of this work be taken over by them.

The year under review has been a year of many changes through the visitation of death—Mr. J. C. Gray (general secretary of the Union); Messrs. M'Donald, Murphy, and Nesbit (all directors of the Scottish Co-operative Wholesale Society); Mr. H. Robertson (United Co-operative Bakery Society); Mr. Young (manager, Troon Society); and Mr. M'Kinlay (director of Kilbirnie Society), all of whom were attenders more or less frequently at our quarterly meetings.

The societies under our care are nearly all healthy and prosperous. Kilmarnock is making great progress in Ayr and Annbank districts, and has opened drapery and boot departments in Ayr to meet the growing trade. Kilwinning and Kilbirnie have both added dairy departments, and are doing well in them. Chemist and drug departments have also been started in Kilbirnie (two shops) and Darvel. Dumfries and Maxwelltown have also opened a branch at Castle Douglas, which is showing good returns.



Your committee have again had a great amount of their time and energy taken up with complaints of overlapping in various districts. We have been able only, so far, to smooth matters, but the cure, no doubt, would be amalgamation. Where the societies are so closely bound up, it would consolidate the movement and make for progress, and would undoubtedly prevent friction.

We have been successful in getting Old Cumnock Society to renew their connection with the association, and we feel sure that they will, along with us, rejoice in the fact that same has been realised. "Unity is strength," let us never forget it. There as still one or two societies out of our fold, but we are using every legitimate measure to get them united in the good work.

We have had our share in propaganda work during the year, and are hopeful that good has been accomplished by the earnest endeavour that has been put forth. We would again point out to societies that we are at all times ready and willing to assist them in any way that may be possible—in propaganda effort, in giving advice, or by visitation.

The auxiliary committee which was formed for our district by the Central Committee on Education a year ago has now been disbanded, and the conference executive have had the work left with them to see it carried through. We hope that by another winter more active educational work will be undertaken.

We would take this opportunity of returning our thanks to the societies who have entertained the delegates at our various meetings during the year, and to the Kilmarnock Society for the use that their educational committee grants to us of their room for our regular committee meetings.

The following is the financial statement for the year 1912:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Cash from	Ardrossan .....	4	11	11	By Quarterly Meeting at—				
"	Auchinleck .. .. .	8	1	3	Maybole .....	14	13	5	
"	Beith .. .. .	2	19	9	New Cumnock .....	17	15	8	
"	Crosshouse .....	2	14	9	Dumfries .....	42	7	9	
"	Catrine .. .. .	2	14	6	Kilmarnock .....	9	16	9	
"	Co-operative News- paper Society Ltd.	0	10	6	Committee Meetings .....	8	9	2	
"	Darvel .. .. .	4	8	3	Special Committee Meetings .....	4	8	3	
"	Dalmellington .....	1	12	1	Attending other Conferences .....	11	1	8	
"	Dalry .. .. .	1	18	0	Visiting Societies—Propaganda .....	9	11	0	
"	Dreghorn .. .. .	2	14	0	Convalescent Homes Association .....	1	3	0	
"	Dumfries .. .. .	8	16	1	Central Committee on Education .....	3	0	0	
"	Fergushill .....	0	13	7	Defence Association .. .. .	1	1	0	
"	Glenbuck .. .. .	0	9	10	Co-operative Musical Association .....	1	0	0	
"	Galston .. .. .	4	15	5	Donation to Congress .. .. .	5	0	0	
"	Hurlford .. .. .	3	12	10	Printing Account .. .. .	7	7	9	
"	Irvine .. .. .	3	4	1	President's Salary .. .. .	1	0	0	
"	Insurance Society .....	1	0	0	Secretary's .. .. .	4	0	0	
"	Kilbirnie .. .. .	6	9	4	Statistical Secretary's Salary .....	1	0	0	
"	Kilmarnock .....	32	19	5	Treasurer's Salary .. .. .	2	0	0	
"	Kilwinning .. .. .	3	7	11	Delegate to Congress .. .. .	9	1	4	
"	Kirkeconnel .. .. .	0	8	2	Auditing Books .. .. .	0	10	6	
"	Muirkirk .. .. .	2	14	5	Janitor .. .. .	0	5	0	
"	Maybole .. .. .	2	12	11	Secretary's Postage .. .. .	3	8	5	
"	Mauchline .. .. .	2	9	7	Statistical Secretary's Postage .....	0	2	6	
"	New Cumnock .. .. .	2	5	2	Treasurer's Postage .. .. .	0	8	5½	
"	Newmilns .. .. .	4	12	0	Bank Charges .. .. .	0	11	4	
Carried forward .....		107	15	9	Carried forward .....		159	2	6½

		£	s.	d.			£	s.	d.	
		Brought forward .....			107	15	9	Brought forward .....		
To Cash from	Patna.....	1	12	3				159	2	6½
"	" Paisley M'nfacturing Society .....	0	10	0						
"	" Stevenston .....	4	7	6						
"	" Scottish Wholesale Society .....	5	0	0						
"	" Scottish Laundry Association .....	0	10	0						
"	" Scottish Section..	3	0	0						
"	" Scottish Co-operator ..	0	10	0						
"	" Scottish Women's Guild .....	0	2	6						
"	" Troon.....	3	15	0						
"	" United Baking Society	2	0	0						
"	" Wigtown and District	0	10	11						
"	" Scottish Co-operative National Defence Association .....	0	10	0						
"	" Insurance Soc.(Advts.)	0	10	0						
"	" Paisley Manufacturing Society (Advts.)..	1	0	0						
"	" Scottish Co-operator (Advertisements)..	0	10	0						
"	" United Baking Society (Advertisements)..	1	15	0						
"	Interest .....	1	8	3						
"	Balance at 31st December, 1911..	24	2	0½				0	6	8
		£159 9 2½						£159 9 2½		

Audited—  
HUGH STEWART.  
JAMES HOPES.

.. Balance at 31st December, 1912.. 0 6 8

WILLIAM ANDERSON, Secretary.

## No. 2.—BORDER COUNTIES.

### Executive Committee.

Mr. James Harvey (president), Hawick.	Mr. David Wright (auditor), Selkirk.
" Wm. Christy (treasurer), Walkerburn.	" David Cairns, Kelso.
" W. G. Goodbrand (secretary), Galashiels.	" George Grosart, Peebles.
	" William Aitchison, Jedburgh.

At the annual meeting in March, Mr. Neil O'Hara retired from the Secretaryship, a post which he had held for the last sixteen years. Your executive desire to place on record their appreciation and high regard for Mr. O'Hara, and for all the services which he had so kindly rendered to the movement in general and the Border district in particular.

A window-dressing competition was held on 18th May, 1912, for which the directors of the Scottish Co-operative Wholesale Society kindly presented a silver cup. The result of the competition had been to make a marked improvement in the appearance and tidiness of the various shops, and reflected great credit on all concerned.

Your committee have the honour to submit for your consideration the report, balance sheet, and statistical returns.

The following statement indicates the position of the movement in this district:—

	Members.	Capital.	Sales.	Profit.	Reserve Fund.
		£	£	£	£
1912....	10,564 ..	171,266 ..	430,054 ..	77,384 ..	15,187
1911....	10,238 ..	166,710 ..	407,646 ..	73,224 ..	13,983
Increase.	326 ..	4,556 ..	22,408 ..	4,160 ..	1204

The Convalescent Homes Association continues to extend its beneficent help to an ever-increasing number of co-operators. The membership is now 242, comprising 203 societies, eight co-operative conference associations, 13 women's guild branches, and 18 employés' associations. There is an increase of five members for the year. Share capital is £2,866. Nearly 50,000 have benefited since the Homes were opened, and have gone back to face life's hard duties with renewed strength and hope, and a knowledge that true co-operation stands for brotherhood, and the bearing of one another's burdens.

#### DEPRECIATION AND RESERVE.

Your committee would again take the opportunity of urging upon societies the absolute necessity of making ample provision for depreciation and reserve, and to see to it that their financial position generally is in a sound condition, as it is only by consolidation that the movement can hope to come out of the coming fight with the wealthy "combine" and "multiple shops" successfully, be the fight short and sharp or a long drawn out contest.

#### SYNOPSIS OF MINUTES.

The annual meeting was held under the auspices of the Walkerburn Society in the Public Hall, on 16th March. Mr. James Harvey (president) presided. Mr. Scott (president, Walkerburn Society) gave the delegates a cordial welcome. Mr. George Goodbrand (Galashiels) was elected secretary in room of Mr. O'Hara, who had retired. Mr. Thos. Little (Scottish Co-operative Wholesale Society) proposed a vote of thanks to Mr. O'Hara for his services as secretary during the last sixteen years. Mr. James Allan (Scottish Section) seconded the motion, which was agreed to. Mr. David Fisher, who had been appointed manager of the Tranent Society, retired from the auditorship, and Mr. David Wright (manager, Selkirk Society) was appointed in his place. Mr. James Harvey was nominated for re-election as president, and Mr. O'Hara was appointed delegate to the Congress at Portsmouth. The annual report, balance, sheet, and statistical returns were considered and adopted. The next business was the consideration of Mr. T. Tweddell's paper, subject: "Shall the Co-operative Movement form an Approved Society under the National Insurance Act?" Mr. Little (Scottish Co-operative Wholesale Society) said that in view of the fact that all the delegates had been supplied with a printed copy of the paper he proposed that it be held as read, which was agreed to. Mr. Little opened the discussion by giving an account of the action of his society in connection with the question, and was followed by Mr. Gray (Co-operative Insurance Society), who disapproved of the action of the Scottish Co-operative Wholesale Society. Mr. Murray (*The Scottish Co-operator*) and Mr. Mason (Glasgow and Suburbs Conference) also took part in the discussion.

The second quarterly meeting was held under the auspices of Selkirk Society, on Saturday, 29th June. Mr. James Harvey (president) in the chair. There were 93 delegates present. Mr. Bolster (president, Selkirk Society) extended a hearty welcome to the delegates. The chairman made sympathetic

reference to the death of Mr. Henry Murphy (director, Scottish Co-operative Wholesale Society), the delegates, as a mark of respect, rising in their places. Mr. James Harvey was re-elected president, and Mr. William Christison was nominated for treasurer. Mr. David Cairns (Kelso Society) was nominated by that society as a member of the committee. Mr. James Dodds (Selkirk Society) gave a very full and comprehensive report on behalf of the Auxiliary Committee on Education, and was thanked for same. Mr. Neil O'Hara gave a very interesting report on the proceedings at Congress, and was heartily thanked for his report. The Chairman presented the silver cup for window-dressing competition to Mr. Thomas Storie (manager, Galashiels Society), the winning society, and also medals to the assistants of Galashiels, Jedburgh, and Peebles societies respectively. Mr. James Bayne (Alloa) then read his paper, entitled "The Lack of Interest among the Members of Co-operative Societies and Its Possible Dangers." An interesting discussion followed, and on the motion of Mr. Ellis (Hawick) Mr. Bayne was thanked for his paper. Mr. Harkness, on behalf of the Langholm Society, invited the conference to hold its next meeting under the auspices of his society. It was unanimously agreed to accept the invitation, and to send as strong a representation as possible.

The third quarterly meeting was held under the auspices of the Langholm Society, in the Temperance Hall, Langholm, on 20th September, and there were 58 delegates present. Mr. James Dodds (Selkirk), in the absence of Mr. Harvey on holiday, presided. Mr. Copland (president, Langholm Society) extended a kindly welcome to the delegates. The Chairman paid a fitting tribute to the death of Mr. Isaac McDonald, the delegates rising in their places as a mark of respect. Mr. Christison (Walkerburn) was elected treasurer, and Mr. David Cairns (Kelso) a member of the committee. Mr. Gilbert Grossart (Peebles) was nominated by that society as a member of the committee, and Mr. W. Aitchison (Jedburgh), who was eligible for re-election, was nominated for the other vacancy on the committee. Mr. McInnes' paper, "The Co-operative Alliance," was read by Mr. Harkness (secretary, Langholm Society). An interesting and useful discussion followed the reading of the paper, and Mr. Harkness was thanked for his reading.

The fourth quarterly meeting was held under the auspices of the Galashiels Society in the Society's Hall, on 7th December, there being 107 delegates present. Mr. James Harvey (president) in the chair. Mr. James Smith (president, Galashiels Society) extended a hearty welcome to the delegates. Messrs. W. Aitchison (Jedburgh) and Grossart (Peebles) were elected members of the committee. Mr. W. G. Goodbrand (Galashiels) was nominated for secretary. Mr. M. Laidlaw (Galashiels) then read his paper, entitled "Co-operative Education," and a very useful discussion followed. The resolution sent down to conferences, viz. : "That the Scottish Sectional Board of the Co-operative Union is the proper body to form the executive for the whole of the propaganda, educational, and defensive work of the co-operative movement in Scotland," &c., was put from the chair and unanimously carried.

Special meeting of societies in the conference held in the Hall of Galashiels Society, on 21st September. The following societies were represented :

Galashiels, Innerleithen, Jedburgh, Selkirk, and Walkerburn. Mr. James Dodds was in the chair. The Chairman explained that the meeting had been called for the purpose of considering the best proposals to be laid before the special meeting in Glasgow on 5th October, towards the reorganisation of co-operative education. He invited the delegates to state their views fully and frankly. Mr. John Wood (Galashiels) opened the discussion, and advocated the institution of educational committees and women's guilds where these do not at present exist, the holding of propaganda meetings and open-air meetings to be held at the close of each conference meeting. The following delegates took part in the discussion, viz. :—Messrs. Bolster (Selkirk), Swan (Walkerburn), Fisher (Innerleithen), Leithead (Selkirk), Smith (Galashiels), Lees (Walkerburn), Aitchison (Jedburgh), and Goodbrand (Galashiels). Mr. Christison, treasurer, said that they must keep in view that their finances were limited, and that they were only allowed sufficient to meet the ordinary expenses of the conference. If the executive were to be allowed to do what they desired to do, then more money must be put at their disposal. Mr. Wood moved that our delegate be asked to move at the meeting on 5th October as follows :—“ That it be an instruction to the Scottish Central Committee to see to it that educational committees and women's guilds be instituted where these do not exist, and if societies failed, to know the reason why.” The motion was carried. Mr. Dodds was thanked for presiding.

The thanks of the committee are again due, and most cordially given to all societies under whose auspices the conference met during the year, and for the kindness which they extended to all those who attended its meetings.

The following is the financial statement for the year 1912 :—

Receipts.		£	s.	d.	Expenditure		£	s.	d.
To Balance from 1911	.....	1	4	0	By Committee's Expenses	.....	10	8	7
„ Contributions from Societies—					„ Delegates' & Travelling Expenses	.....	2	18	8
Hawick	.....	8	17	0	„ Printing	.....	8	14	1
Galashiels United	.....	4	14	8	„ Stamps and Stationery	.....	1	18	8
Selkirk	.....	2	8	2	„ Delegates' Expenses to Ports-				
Peebles	.....	1	15	9	mouth Congress	.....	6	15	5
Innerleithen	.....	1	0	0	„ Expenses of Propaganda Meeting				
Walkerburn	.....	1	0	0	at Jedburgh (including hire of				
Kelso	.....	0	15	0	Hall, Travelling Expenses, &c.	.....	3	12	2
Jedburgh	.....	0	10	6	„ Expenses of Window Dressing				
Earlston	.....	0	10	0	Competition (including Travel-				
Scottish Co-op. Wholesale Ltd.	.....	5	0	0	ling Expenses of Judges,				
Scottish Section Co-op. Union.	.....	3	0	0	Prizes, &c.	.....	6	13	3
United Co-op. Baking Society.	.....	2	0	0	„ Commission on Cheques	.....	0	3	0
Co-operative Insurance Society	.....	1	0	0	„ Secretary's Salary	.....	3	0	0
Paisley Manufacturing Society	.....	0	10	0					
Co-operative Newspaper Ltd.	.....	0	10	6					
Scottish Co-operator	.....	0	10	0					
Scottish Co-operative Women's									
Guild	.....	0	2	6					
Scottish Co-operative National									
Defence Association	.....	0	10	0					
„ Advertisements—									
St. Cuthbert's Co-operative									
Association Ltd.	.....	2	0	0					
United Co-op. Baking Society.	.....	2	0	0					
Paisley Co-op. Manuf. Society	.....	1	0	0					
Co-operative Insurance Society	.....	1	0	0					
To Debit Balance	.....	2	0	10					

Audited—  
DAVID WRIGHT.

£43 18 11

£43 18 11

W. G. GOODBRAND, Secretary.

## No. 3.—CENTRAL.

## Executive Committee.

Mr. John Brown (president), Wishaw.	Mr. John C. Kelly (secretary), Hamilton.
„ Joseph Kay (vice-president), Carlisle.	„ Maxwell Bryce (statistical secretary), Burnbank.
„ Archibald M'Lean (treasurer), Coatbridge.	„ John Weir, Bellshill.
„ David R. Lockhart (auditor), Motherwell.	„ William Lamond, High Blantyre.
	„ William Gallacher, Larkhall.
	„ Archibald Muir, Motherwell.

We have pleasure in presenting for your consideration and approval our annual report, balance sheet, and statistical statement for the past year.

	Members.	Capital.	Sales.	Profit.	Reserve Fund.
1912	41,261	£819,462	£2,013,041	£337,576	£54,185
1911	39,068	769,380	1,919,833	316,075	50,235
Increase . . . .	2,193	£50,082	£93,208	£21,501	£3,950

Notwithstanding that the year through which we have passed has been one which will stand out vividly in the annals of the industrial history of this country, a year in which the democracy asserted their rights in an unprecedented manner, when the capitalistic press was proclaiming that the workers would bring desolation upon the nation by their uncalled-for agitation, which resulted in a cessation of labour in many of our principal industries, and which called for the intervention of the Board of Trade in not a few of the so-called revolutions. The outstanding strike of the year was the miners' national strike, which practically brought industry to a stoppage for about four weeks, and which deprived the wage earners of the country of their less than rightful share of their earnings for the one-twelfth portion of the period under review. This has had a detrimental effect upon our movement, which we all regret. The intervention of Parliament and the passing into law of the Miners' Minimum Wage Act is, however, a triumph far surpassing even the great sacrifices made, the result of which no one as yet can fully foresee. It will give us a better citizen with a robust manhood; it will thereby add greatness to our great nation. It will tend to bring peace between labour and capital, where once was chaotic confusion. It will stimulate other workers to a sense of their duty and privilege when rightly directed, that will result in a reconstruction of humanity on a pleasing and humane as well as business-like basis. When the maintenance of the citizen in the lap of comfort will be the first consideration of all, then will a bellicose press lose its power to poison the minds of men; then will co-operation flourish, and strikes, with all their attendant horrors, will be looked back upon as loathsome and grim spectres of the past, and the individual greed of gold an intolerable monster. Unity can bring this and more.

## MEETINGS OF DELEGATES.

During the year that has passed away four quarterly conferences have been held, and the attendances at all the meetings were exceptionally good and again showed a marked increase over any one year. The papers submitted and discussed were of a very helpful and practical nature, and the discussions upon them reached a level of excellence never before equalled. New interests have been awakened, new ideas propounded, and security of expression imparted to many which will be useful as the days go by. Thought-inspiration was kept well in view, which we submit is a matter of first importance to the nation, our movement, and the individual.

## PAPERS DISCUSSED AT THE REGULAR CONFERENCES.

The first meeting was held under the auspices of the Newmains and Cambusnethan Society, Mr. John Brown presiding and 186 delegates being present. Mr. Brown, in his opening remarks, expressed pleasure at the good relations which existed between the local societies, and eulogised them for the same. Fitting reference was made to the size of the gathering, and loyalty proclaimed to all. Mr. Roy (president of Newmains and Cambusnethan Society), in very felicitous terms, welcomed the delegates and submitted figures showing the grand success achieved. Mr. J. C. Kelly (conference secretary) read a paper entitled "Our Inconsistencies," which portrayed in a minute manner from an economic standpoint our inconsistencies. A good discussion ensued, and many were made to think of energies expended in a ruthless fashion.

The second meeting was held under the auspices of Carluke Society, Mr. John Brown presiding, and 180 delegates were present. Mr. Brown, in his opening remarks, expressed his pleasure at the large gathering. He expressed regret at the death of the much-revered secretary of the Co-operative Union, Mr. J. C. Gray, of world-wide fame, and paid a high tribute to his labours in the interests of humanity; also fitting reference was made to the death of Mr. Nesbitt (director, Scottish Co-operative Wholesale Society). The awful calamity which befel the "Titanic," and which caused the deaths of 1,635 persons, was also feelingly dealt with. Mr. Joseph Kay (president, Carluke Society) extended a warm welcome to the delegates, and submitted a statement which showed marked progress. Our veteran co-operator, Mr. James Deans, submitted his paper, "Co-operative Productions by the Scottish Co-operative Wholesale Society." The paper was of a very high order and brought forth a discussion which lasted over an hour. The education imparted cannot be described here, but the paper has borne fruit in many and varied directions.

The third meeting was held under the auspices of the Lanark Co-operative Society, 170 delegates being present. Mr. John Brown presided, and in his opening remarks said that we felt highly honoured to meet in the Royal and Historic Burgh of Lanark. He regretted that his first duty was a sad one. Since we last met death had removed many, it had also removed Bailie Henry Murphy, J.P., whose name was a household word throughout the whole district. He was a man with a kind heart and a great mind, and many were

the chairs left vacant by his death which few could fill with so much acceptance as he did. Mr. James Brown (president, Lanark Society) warmly welcomed the delegates, and in a feeling and telling speech also made beautiful references to the life and death of Bailie Murphy. He submitted a statement showing the very satisfactory progress which the Lanark Society had made. Mr. Matheison (Lanark) read a paper entitled "Signs of the Times," which was a scholarly production treated from an historic and economic standpoint, and in the latter part it was also prophetic. The paper was of a very high order indeed. A good discussion ensued, and much valuable information was imparted to many.

The fourth meeting was held under the auspices of the Dalziel Society in Motherwell, Mr. John Brown presiding, and there were 184 delegates present. Mr. Brown, on rising, said it was again his painful duty to make reference to the death of Bailie McDonald (director, Scottish Co-operative Wholesale Society) and Mr. Homer Robertson (director, United Co-operative Bakery Society). In a sympathetic manner both sad and painful events were referred to. He was glad to meet under the auspices of the Dalziel Society. Motherwell had a rapid increase in population, but he was pleased to say that co-operation in the town was keeping pace with it. Ex-Bailie Jack (president, Dalziel Society), in his own gentlemanly manner, extended a hearty welcome to all, and showed, from a statement submitted, the gratifying position of the society. Mr. W. H. Lamond (conference committee) submitted a very interesting paper entitled "International Co-operation." The paper was well reasoned and elicited a first-class discussion, which abounded with new and useful ideas.

#### OVERLAPPING.

Your committee during the past year, as in former years, devoted a good deal of time on overlapping, but, we regret to say, with indifferent results. We, however, trust a better state of things will soon prevail and that the day is near when competition in our movement, which is the antithesis of co-operation, will have vanished.

#### EDUCATION.

During the past year the educational side of the movement has been fairly well maintained, although it was nearing a transition period when, matured and defined, let us hope a great improvement will take place.

#### OBITUARY.

With our hearts filled to overflowing with emotion we would remind all "That in the midst of life we are in death." The time seems but of one day's duration since our esteemed and revered brother Bailie H. Murphy (director, Scottish Co-operative Wholesale Society) directed the destinies of this association in a manner unequalled. Alas, his pleasant face we miss; his clarion voice, with joy-bell tones, is stilled, and will never more be heard by us while here. He gave his life ungrudgingly in the interests of the poor and oppressed of this land. His was a high ideal, and, as the ideal, so was



his life. We miss him much, and his memory we revere, may many emulate and follow in his train, not to death, but to victory, and when death does come may we all hear the Master's "Well done," &c. Bailie McDonald (director, Scottish Co-operative Wholesale Society), another of the old brigade, whose heart was as tender as that of a woman's, was also claimed by the grim monster called death, and for him we also mourn. Many others are gone from our midst and movement, but with warm feelings we remember all, and in hallowed memory we kindly remember them for glorious victories achieved in the midst of circumstances very often the most trying.

FUNDS.

As will be seen from the treasurer's statement, our funds are in a fair condition, with a balance on the right side. Needless to remind our patrons, our esteemed treasurer is quite capable of looking after a far greater fund than our balance shows.

CONCLUSION.

In conclusion, we again desire to sincerely thank all the societies who have entertained us during the past year; also all who gave of their time and talent by preparing and reading papers at our quarterly meetings, thereby adding to our education. The large number of ladies and gentlemen who acted as stewards at our meetings we also thank. We thank all for labours bestowed upon us, and in fullest measure we thank the directors of the Dalziel Society, Motherwell, who kindly allowed us the use of their boardroom for our committee and other meetings. With kind regards to all, and wishing every success to our movement.

The following is the financial statement for the year 1912:—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Balance from 1911 .....	47	3	10	By Printing, &c. ....	7	1	1
„ Contributions from Societies—				„ Postage .....	3	11	8
Scottish Co-op. Wholesale Soc. ....	5	0	0	„ Committee and Travelling Ex-			
Dykehead and Shotts .....	3	5	5	penses .....	14	3	2
Coalburn and District, 1911-12. ....	3	5	0	„ Conference and Travelling Ex-			
Hamilton Central, 1911-12 .....	8	6	8	penses .....	2	16	7
Co-operative Insurance .....	1	0	0	„ Co-operative Union .....	1	0	0
Dalziel .....	10	0	0	„ Musical Association .....	2	2	0
Greengairs .....	0	5	0	„ Convalescent Homes Association. ....	1	3	0
Crofthead .....	1	16	0	„ Propaganda .....	7	5	4
Co-operative Union .....	3	0	0	„ International Alliance .....	1	0	0
Law .....	0	10	0	„ Secretary's Salary .....	3	0	0
Strathaven .....	0	18	0	„ Treasurer's Salary .....	2	0	0
Newmains and Cambusnethan .....	2	1	8	„ Statistical Secretary .....	2	0	0
Larkhall Victualling .....	2	18	4	„ Auditor .....	0	10	0
Scottish Co-operator .....	0	10	0	„ Cash in Bank .....	25	0	0
Lanark .....	2	1	8	„ Balance in hand .....	40	4	1
Laundry Association .....	0	10	0				
Co-operative News .....	0	10	6				
Bellshill and Mossend .....	3	14	4				
Wishaw .....	5	9	7				
Burnbank .....	3	0	5				
Defence Association .....	0	10	0				
Levensat .....	0	4	0				
Drapery and Furnishing .....	0	10	0				
Blantyre, 1911-12 .....	5	16	0				
United Baking .....	2	0	0				
Coatbridge .....	14	0	0				
	128	6	5		130	16	11
Carried forward .....				Carried forward .....			

	£ s. d.		£ s. d.
<i>Brought forward</i> .....	128 6 5	<i>Brought forward</i> .....	130 16 11
To Contributions from Societies—			
Paisley Manufacturing.....	1 10 0		
Hamilton Central Women's Guild .....	0 2 0		
Cadzow Women's Guild .....	0 2 0		
Dalziel Women's Guild .....	0 4 0		
Wishaw Women's Guild... ..	0 2 0		
Larkhall Victualling Women's Guild .....	0 2 0	Audited—	
Craigneuk Women's Guild... ..	0 2 6	DAVID R. LOCKHART.	
Windmill Hill Women's Guild	0 2 0		
Carluke Women's Guild ....	0 2 0		
Newmains and Cambusnethan Women's Guild .....	0 2 0		
	£130 16 11		£130 16 11

JOHN C. KELLY, Secretary.

#### NO. 4.—EAST OF SCOTLAND.

##### Executive Committee.

Mr. Archibald Johnstone (president), Musselburgh and Fisherrow.	Mr. Edward Young, Leith Provident.
„ George Peddie (sec.), Leith.	„ George Gray, St. Cuthbert's.
„ William Scott (treasurer), St. Cuth- bert's.	„ William T. Laing, St. Cuthbert's.
	„ Wm. Nimmo, Armadale.

Your committee have great pleasure in submitting for your kind consideration and approval the annual report and balance sheet for 1912.

It should afford us all great encouragement to observe the remarkable advance the movement has made throughout the conference area. The year has been marked by a great amount of industrial unrest. Labour troubles have been very prevalent, evidencing a sincere desire on the part of the workers for a higher standard of comfort. The rational demand by the underground workers for a minimum wage—now recognised—caused a great dislocation in our trade and militated against the progress of most of our societies. However, despite these untoward circumstances, there has been a buoyancy and expansion throughout the whole movement that should not only give us great present satisfaction, but should fill us with enthusiasm for future developments and a lively expectation that new avenues will be opened up for the application of co-operative principles.

The following table, giving the four principal extracts from the returns, shows at once the substantial increases over last year.

	Members.	Sales. £	Profit. £	Capital. £
1912.....	77,764	3,273,253	711,727	1,267,582
1911.....	75,919	3,062,725	670,687	1,222,300
Increase for year.....	1,845	£210,528	£41,040	£45,282

The profits have been distributed to the members in dividends ranging from 3s. 2d. to 4s. 4½d., giving an average dividend for the conference area of 3s. 11·6d. per pound.

## QUARTERLY MEETINGS.

During the year the four statutory meetings have been held, at which papers have been read and discussed. The attendances have been large, the debates well sustained, and the influence for progress, we trust, will permeate all the societies represented.

Mr. A. Young presided at the first meeting, and Mr. A. Johnstone occupied the chair at the second, third, and fourth meetings with much acceptance.

The first meeting was held under the auspices of the Scottish Co-operative Wholesale Society, and was attended by 260 delegates. Mr. Thomas Little (director) gave the delegates a cordial welcome. He recalled earlier days, and regretted the absence of many of the old veterans and pioneers who were formerly to be seen at the meeting. He was glad to see so many young men present, and he hoped as the mantles of the older men fell upon their shoulders they would wear them with honour.

The Chairman, in opening, remarked there was nothing lasting in this world but change, and nothing certain but death, and asked the delegates to assent, standing, to a vote of regret occasioned by the deaths of Mr. Robert Nesbit, of the Wholesale, and Mr. James Law, of St. Cuthbert's. Proceeding, he delivered a valedictory address, and referred to the great expansion of the movement. He said the growth of co-operation was phenomenal; in no other way could you express its growth than by figures, and, unfortunately, figures were not easily understood. The House Letting Act, the Shops Act, and the Small Holding Act would all affect co-operators. The future has immense duties, and he hoped it would bring about social justice and peace on earth.

A discussion took place on the House Letting Act, and ultimately a motion was carried, practically unanimously, that a small committee be appointed to act along with the trades council and other bodies to protect the interests of the tenants against the claims put forward by the house factors.

The annual report, statistical tables, and treasurer's statement were submitted and approved.

Mr. Archibald Johnstone (Musselburgh) was elected president, Mr. William Scott, treasurer; Messrs. E. Young and C. W. M'Pherson, members of committee; Messrs. Wm. Crawford and Wm. Colville, auditors. Mr. Andrew Young was unanimously appointed delegate to the annual Co-operative Congress.

Mr. Huggan's paper on the "Rise of the Multiple Shop, and what Co-operation should do to meet its Competition," carried over from last quarterly meeting, was discussed.

Mr. J. W. Thompson was convinced the co-operative movement had a deeper root in the country than the multiple shop. Mr. Wilkie deprecated the wastage caused by the duplication of their educational agencies. Mr. Bennet took exception to the statement that retail societies had to increase the prices of goods in order to meet depreciation and interest on capital. Some

members were in favour of a uniform dividend, and Mr. Bertram contended for a Napoleon of production.

Mr. Wright replied to the discussion on behalf of Mr. Huggan, who was unavoidably absent.

Agreed to invite the National Scottish Co-operative Conference to hold their meeting in Edinburgh in 1913.

The second meeting was held at Broxburn, when 180 delegates were present.

Mr. Bertram, chairman of the society, welcomed the delegates to the great centre of the "Shale" industry, the history of which reads like a romance. It had its ups and downs, and so had their society, but he thought they had now weathered the storm.

The President, in his opening remarks, referred to the loss the movement had sustained by the death of Messrs. J. C. Gray, Stewart Falconer, and Robert Watson, and the delegates upstanding expressed their sympathy with surviving relatives. Continuing, he said they were all pleased to hear of the condition of Broxburn Society, and know that they had men on the management who had been able to surmount their difficulties. He also congratulated Mr. C. W. M'Pherson on his appointment to the Wholesale Board.

Mr. James Deans read his paper on "The Future Development of Co-operative Production by the Scottish Co-operative Wholesale Society."

A vigorous criticism followed, and the principal points raised were: The competition of the productive societies with the Wholesale; co-operation had its boundaries which should be marked; co-operation and Socialism should be kept apart. The Wholesale was urged to get hold of the "raw material" — "the open market." Credit and bad debts were also dealt with.

Mr. Deans replied in a telling manner, and received the enthusiastic applause of the meeting.

Mr. G. D. Taylor voiced the feelings of the delegates in his denunciation of the continuation of the Sugar Tax.

The third meeting took place at Bathgate, 150 delegates attending.

Mr. Turner, chairman of the society, welcomed the delegates, and said the society was still upholding the flag of co-operation, and was still treading the path of progress.

The President referred to the vacancies on the Wholesale Board caused by the deaths of Mr. Henry Murphy and Mr. Isaac M'Donald, and moved that an expression of regret be recorded and messages of sympathy be sent to the surviving relatives. The delegates upstanding silently assented.

Mr. Johnstone said they would have observed the Government had resolved to withdraw in the near future from the Sugar Convention. This would be a great benefit to the nation. He paid a high tribute to Mr. Thos. Telfer, the retiring secretary of the conference, for the faithful service he had rendered to the conference association during the long period of twenty-five years.

Mr. Telfer having feelingly replied, the meeting resolved that the

executive be empowered to take what action they thought necessary to present a fitting testimonial to Mr. Telfer in recognition of his unique service to the movement.

Mr. Geo. Peddie was elected secretary. Messrs. G. Gray, Wm. Nimmo, and W. T. Laing were elected members of the committee.

Mr. William Wright's (Propagandist Agent) paper on "Some Aspects of Co-operation" was read by his son. Mr. Wright was unable to be present through illness.

An interesting discussion followed, dealing with the "land question," overlapping, and the credit evil; urging the societies to keep down working expenses; deprecating the tendency to pay too high dividends, and enjoining upon delegates to aim at raising the people to a higher level.

The reader and writer of the paper were cordially thanked.

The fourth meeting was held in Edinburgh, under the auspices of the St. Cuthbert's Co-operative Association, 250 delegates being present.

Mr. G. D. Taylor, chairman of the society, welcomed the delegates, and spoke of the marvellous growth of their society in such an exclusive place as the city of Edinburgh. Their turnover now gave them the leading place amongst co-operative societies. He believed the influence they were wielding in the community was for good, both morally and intellectually.

The President, in returning thanks for the welcome, referred to the expansion going on in the movement, and laid great emphasis upon the valuable educational work being done at this season of the year by individual societies and the conference executive.

Mr. Lothead feelingly referred to the death of Mr. John Cuthill, an ex-president of St. Cuthbert's, and expressed the mind of the meeting that a letter of sympathy be forwarded to his widow and son.

After considerable discussion the conference almost unanimously resolved that the work of the Central Educational Committee and the Defence Association be taken over by the Scottish Section.

Mr. Andrew Young, the delegate to Congress at Portsmouth, delivered an address on "Congress: Its merits and Demerits," in a most interesting and trenchant manner, and, in closing, said Congress should feel its great power, should know what it was about, and have a definite programme in front of it.

In concluding, the President called attention to the strike in progress at Cradley Heath, and suggested that a collection might be taken up, when a generous response was made by the delegates.

#### EDUCATIONAL WORK.

The executive have displayed the utmost energy in carrying out their programme of propagandist activities. Meetings have taken place at Addiewell, Oakbank, Portobello, Bathgate, Prestonpans, Juniper Green, Loanhead, Winchburgh, and Armadale. The attendances have been large, and in some cases overcrowding has taken place. For this we are to a large extent indebted to our splendid musical party, the fame of which has got "noised

abroad" this season. Every member of the executive has given of his best when addressing these audiences, all of which have been well reported in the co-operative press, and we doubt not but that the seed sown will bring forth fruit, either by an accession of strength to the societies, or by a greater loyalty and keener interest in the movement generally. A further pleasing feature of these meetings is the fellowship that is engendered between the executive and the various committees they have had intercourse with; many useful hints and some sage advice has been interchanged. Our leading societies have, in most cases, increased their educational functions. We record with pleasure that St. Cuthbert's, Leith Provident, and Broxburn have classes for the study of Economics, Industrial History, and Book-keeping, believing that more permanent results can be obtained from this system of education than from any other. It is also satisfactory to note that under the control of the Central Educational Committee Mr. Adamson is conducting a most successful class in co-operative management.

From the syllabuses of the Women's Guilds we can discern a steady upward tendency. The industrial element seems now to have become subservient to the more intellectual. The keenest co-operators and most enthusiastic workers are to be found amongst the women of the movement. The freshness of their minds, with their undoubted intuitive powers, when brought to bear upon the great co-operative problems, will, we trust, engender the spirit of emulation, which in turn will infuse fresh vigour into our ranks. This is bound to advance our cause and bring further triumphs in its train.

#### CO-OPERATIVE CONVALESCENT HOMES.

These two homes have been well described as the crowning glory of the movement. During the year the number of admissions was 4,528, and the average residence nearly fourteen days. Societies are cordially invited to take advantage of the many facilities that are provided at the homes to encourage their members to go as visitors, or secure "lines" that will entitle them to have a fortnight's rest when recovering from any ailment that may overtake them. The guilds are busy prosecuting a scheme whereby a new Home will be erected for mothers and children. Surely this beneficent object is worthy of the assistance of all our societies.

#### EXTENSION OF PREMISES DURING 1912.

The year 1912 has been one of constant development on the part of St. Cuthbert's Co-operative Association Limited. The trade having outgrown the grocery premises at Piershill, a new branch has been opened at Craigen-tinny. The transformation of the Norton Park shops has been almost accomplished, and in line with the grocery and the drapery two new shops have been acquired, one of which is occupied as a bread shop, and the other, after the alterations have been completed, will be a fleshing branch. The reconstruction of the drapery has been on an extended scale, and when occupied it will be far and away the most imposing shop in Easter Road. On the south side a new bakery shop has been opened at 1, Grange Loan. In

Leith Walk four shops, grocery, bakery, drug, and fleshing, with three flats of houses above, are being erected at Haddington Place. Extensive ground and buildings have been acquired at Upper Grove Place, where a stick factory and additional stabling are being provided. More ground has been bought at High Riggs, and there a cake bakery and a new biscuit factory are in course of being built. The laundry, which was started only last March, has developed with great rapidity, and already the premises are taxed almost to their full capacity.

The new drapery premises of the Leith Provident Co-operative Society are now nearly completed, and will be opened for business early in March.

The dairy depôt still continues to be a source of attraction to many societies, as during the year it has been visited by delegates from all parts of Scotland, also from Belfast. It is gratifying to note that in consequence of these visits since the opening of the dairy, many societies have started the milk trade, and others are also seriously contemplating doing so. The output of this department has increased during the year from 4,200 to 5,600 gallons per week. The quality of the milk, and the profit, has been most satisfactory.

*A Pure Milk Supply.*—Penicuik and Prestonpans societies are now supplying their members with reliable sweet milk, treated in the most scientific manner, thereby doing a great service to the community. These new ventures, we learn, are meeting with pronounced success.

Portobello is now proceeding with considerable extensions, and West Barns has opened a branch at Dunbar which is doing well.

The following is the financial statement for the year 1912:—

Receipts.	£ s. d.	Expenditure.	£ s. d.
To Balance from 1911 .....	4 3 5½	By Committee's Expenses .....	15 14 9
„ Bank Interest .....	0 13 10	„ Delegations .....	18 13 4
„ Advertisements .....	7 0 0	„ Delegates to Portsmouth Congress .....	9 11 5
„ Contributions from Societies—		„ Propagandist Meetings .....	32 19 10
Armadale .....	2 7 11	„ Purveying Tea for Conference	
Bathgate .....	4 15 0	Delegates at Bathgate .....	7 0 0
Bonnyrigg .....	1 0 0	„ Printing Account and Stationery .....	16 0 2
Broxburn .....	2 15 0	„ Subscriptions—	
Broxburn Women's Guild .....	0 2 6	Scottish Central Committee	
Co-operative Insurance .....	1 0 0	on Education .....	3 0 0
Co-operative News .....	0 10 6	Scottish Council for Women's	
Dalkeith .....	2 0 0	Trades .....	2 0 0
Gorebridge .....	2 11 5	Convalescent Homes .....	1 3 0
Gavieside .....		Co-operative Union .....	0 10 0
Haddington .....	2 9 2	International Alliance .....	1 10 0
Hillwood .....	2 10 0	House-Letting Act .....	1 0 6
Juniper Green .....	1 12 4	„ Secretary's Salary .....	7 0 0
Leith Provident .....	8 10 0	„ „ Postal Charges .....	2 0 0
Leith Provident Women's		„ Treasurer's Salary .....	3 0 0
Guild .....	0 2 6	„ „ Postal Charges .....	0 11 0
Musselburgh and Fisherrow .....	7 8 6	„ Commission on Cheques .....	0 4 9
Musselburgh Women's Guild .....	0 2 6	„ Auditors' Fees .....	0 11 0
Paisley Manufacturing .....	0 10 0	„ Cash in People's Bank .....	5 5 5
Penicuik .....	4 0 0	„ „ Treasurer's hands .....	6 1 3½
Penicuik Women's Guild .....	0 2 6		
People's Bank .....	0 15 0		
Portobello .....	1 17 6		
Prestonpans .....	1 11 8		
Printing Co., Edinburgh .....	1 0 0		
Scottish Section .....	3 0 0		
Scottish Co-operator .....	1 0 0		
<i>Carried forward</i> .....	65 11 3½	<i>Carried forward</i> .....	133 16 ½

	£ s. d.		£ s. d.
<i>Brought forward</i> .....	65 11 3½	<i>Brought forward</i> .....	133 16 5½
To Contributions from Societies—			
S.C.W.S .....	5 0 0		
Scottish Women's Guild .....	0 2 6		
S.C.W.S. Employés' Assoc. ..	0 10 0		
Scottish Defence Association..	0 10 0		
St. Cuthbert's .....	45 11 6		
St. Cuthbert's Women's Guild—			
Central .....	0 3 0		
Northern Branch .....	0 2 6		
Eastern Branch .....	0 3 0	Auditors—	
Norton Park Branch.....	0 2 6	W.M. CRAWFORD.	
Southern Branch .....	0 2 6	W.M. COLVILLE.	
Broughton Branch.....	0 2 6		
Tranent .....	5 0 9		
United Co-operative Baking..	2 0 0		
West Calder .....	7 15 0		
West Barns .....	0 19 5		
	£133 16 5½		£133 16 5½

GEORGE PEDDIE, Secretary.

#### No. 5.—FALKIRK.

##### Executive Committee.

Ex-Bailie Loney, J.P. (president), Denny.	Mr. G. Walker, Grahamston; Mr. Jas. M. Burns, Camelon (auditors).
Mr. John Liddell (treasurer), Falkirk.	„ Alex. Thomson, Redding.
„ Thomas Johnston (secretary), Falkirk.	„ H. Brock, Grangemouth.
	„ G. Downie, Bo'ness.
	„ G. M'Nair, Stenhousemuir

We have again pleasure in submitting for your approval and consideration the annual report, statistical statement, and balance sheet for the year ending December, 1912. Whilst local influences to a certain extent have affected some of the societies, still, as a whole, we have reason to congratulate ourselves on the steady progress the movement is making in the district. This must be gratifying to all co-operators in our area, showing as it does their loyalty to the cause. For comparison we submit the following figures, which, at a glance, show the progress commercially made during the year :—

	Members.	Capital.	Sales.	Profit.	Reserve Fund.
1912..	23,037 ..	£412,825 ..	£951,992 ..	£160,091 ..	£19,733
1911..	22,184 ..	403,576 ..	926,668 ..	162,120 ..	19,281
Increase.	853	£9,249	£25,324	..	£492
Decrease.	..	..	..	£2,029	..

Although nothing of an outstanding nature has occupied the attention of the council, still a large amount of routine work has been taken up. On the invitation of the committee of the Bonnybridge Co-operative Society, the council endeavoured to smooth away the difficulties that had arisen in connection with the bakers' dispute. Whilst their actions might not have been all that was desired, still their only object was to try by every amicable



means to arrive at a settlement. Although taking no credit to themselves, they believe the means they adopted paved the way for the settlement which was finally arrived at.

The council regret the step taken by the members of the Bonnybridge Co-operative Society in withdrawing from the association, in which they had such a long and honourable connection. The council have been in communication with the committee of the society, and it is hoped that the Bonnybridge Society will see their way to rejoin our association.

The council would also like to draw the attention of the societies to the window-dressing competition. Unfortunately, this is not meeting with the success it deserves. Perhaps the conditions governing the competition require revising, and the council would be glad to receive any suggestions that would make the competition more attractive. The judges at our last competition suggested some improvements, which are having our attention and will be submitted to you shortly, but we should also like suggestions from societies. Let us here offer our congratulations to the Camelon Society, who have won the cup three years in succession. It is an achievement to be proud of.

In educational matters no prominent part has been taken by the council. They have confined themselves practically and financially to the book-keeping classes, which are being held in Falkirk. The success of the classes during session 1910-1911 was phenomenal. Over all, the percentage of passes was close on 100, which reflected great credit on the teachers and students alike. These classes were conducted under the auspices of the Scottish Central Committee on Education and the local auxiliary committee. With the passing away of the latter body, the work has devolved this year on the council. To enable the students to continue their studies two classes were formed, viz., second and third stage classes. We were fortunate in securing the same teachers, practically the same students, and we are hopeful of obtaining the same success this year. We are promised, if their funds permit, a grant from the Scottish Central Committee on Education, but if this is not sufficient to cover the expenses, the balance will come out of the funds of the association.

It is recognised that no society organisation is complete without having its Women's Guild. That the societies in our own area are recognising this is seen in the number of guilds that have been formed this year. They do a large amount of useful work, and the society that has an energetic Women's Guild knows the benefit derived thereby. Those societies who have not this adjunct to their organisation should see to this being rectified at once. We have still only the two educational associations—Grahamston and Camelon. This is not as it should be. Why is not a leaf taken out of the Women's Guild book? Surely there is sufficient enthusiasm in our members to have an educational association in each society.

The question of the amalgamation of the eight societies in the car radius has been having the attention of a special committee during the year. Many meetings have been held, and a pamphlet, prepared by Mr. Deans, showing the advantages of amalgamation, has been issued to each member of each

society. Nothing definite has been arrived at, but the special committee are hopeful that some of the societies, if not all, will see their way to amalgamate.

The usual quarterly conferences were held during the year. The first of these was held at Bonnybridge, on Saturday, 10th February, under the auspices of the local society. At this meeting, Mr. John Liddell was appointed treasurer, and Mr. George M'Nair member of council for twelve months. Mr. Hugh Binnie (Stenhousemuir Equitable) was recommended as a suitable candidate for election to the Scottish Section. The appointment of a delegate to Congress was left in the hands of the council. The paper down for discussion was "The Future Development of Co-operative Production by the Scottish Co-operative Wholesale Society." Mr. Deans was present and read his paper, and a good discussion followed. A guinea was subscribed to the Women's Guild, in connection with the coming-of-age scheme.

The second conference was held in the beautiful grounds of Calderwood, on the invitation of the directors of the Scottish Co-operative Wholesale Society, on Saturday, 11th May. Messrs. Downie and Thomson were elected members of council for twelve months. The annual report, statistical statement, and balance sheet were adopted. Mr. Stewart (chairman, Wholesale Society) gave an interesting address, urging upon those present the necessity of continued loyalty to the Wholesale. He also analysed the statistical statement, and brought out a very satisfactory review of the position of the societies in the conference district. A guinea was subscribed to the International Co-operative Alliance reception fund.

The third conference was held at Kilsyth, on Saturday, 10th August, under the auspices of the local society. The committee of the Kilsyth Society took the opportunity of formally opening their new premises. A large number of delegates were present when Mr. Edward Hardie (chairman of the society) traced the steps taken to secure the premises which they had seen. From almost slum property they had converted the building into up-to-date business premises, and he had much pleasure in declaring the premises open. The conference was held in the Masonic Hall. Mr. Thomas Johnston was elected secretary, and Mr. H. Brock member of council for twelve months. Mr. William Wright was prevented by illness from being present to read his paper, "The Possibilities of Co-operation," but a good substitute was provided in the person of Mr. Wright's son. A good discussion followed the reading of the paper. It was agreed to subscribe three guineas to the funds of the Scottish Central Committee on Education.

The fourth, and last, conference was held at Stenhousemuir, under the auspices of the Stenhousemuir Equitable Society, on Saturday, 10th November. Ex-Bailie Loney referred to the remarkable success that had attended the book-keeping classes, which, he believed, established a record for Scotland. Ex-Bailie Loney was elected president, and Messrs. Burns and Walker auditors for twelve months. Mr. Bayne (Alloa) read his paper, which created a good discussion. The cup and badges won at the recent window-dressing competition were then presented—the cup going to Camelon, and

second and third place badges to the Grahamston and Bainsford Central and Newmarket Street shops. The discussion on Wholesale representation, raised by Grahamston and Bainsford Society, was referred back to the council to prepare a circular bearing on the question and send out to the societies for confirmation.

At all these conferences the attendance has been steadily increasing, the discussions have been well maintained, and a general tendency of increased interest in the meetings is observable.

We have again to express our warmest thanks to the societies under whose auspices we have met during the year for the cordial welcome and generous hospitality they have extended to all those attending the conference.

The following is the financial statement for the year 1912 :—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Balance from previous year	44	5 4	By Committee's Expenses	11	19 0
" Redding	11	5 0	" Delegate's	8	19 0
" Laurieston	1	15 0	" Travelling	16	1 7
" Cumbernauld	1	4 0	" Purveying for Quarterly Meetings	13	10 0
" Camelon	6	0 8	" Bainsford and Grahamston Baking Society	1	3 6
" Carronshore Baking	0	12 6	" Central Council of Women's Guild (Coming-of-Age)	1	0 0
" Denny and Dunipace	4	3 4	" Grahamston and Bainsford Co-operative Society	4	3 0
" Slamannan	4	2 8	" Co-operative Alliance	1	1 0
" Stenhousemuir Baking	4	2 10	" Cup Competition (Judges, Badges and Competition)	4	5 9
" Longcroft	3	7 6	" Insurance of Cup	0	2 6
" Condorrat	1	0 9	" Delegate to Congress	7	4 0
" Bonnybridge	2	4 7	" Mr. Wright, for reading Paper	0	10 0
" Stenhousemuir Equitable	3	14 0	" Mr. Bayne	0	10 0
" Grahamston and Bainsford	12	2 0	" Scottish Central Committee on Education	3	3 0
" Kilsyth	4	16 0	" Co-operative Union	0	10 0
" Bainsford and Grahamston Baking	5	9 0	" Telfer Testimonial	1	1 0
" Grangemouth	5	18 3	" Hires	0	17 6
" Carronhall and Kinnaird	0	10 1	" Printing and Stationery	6	1 6
" Bo'nes	5	0 0	" Postages and Carriages	4	10 9
" Scottish Co-op. Wholesale Soc.	5	0 0	" Auditors	0	14 9
" Co-operative Insurance Society	1	10 0	" Secretary	5	0 0
" Scottish Section	3	0 0	" Treasurer	2	0 0
" Co-operative Newspaper Society	0	10 6	" Cash in Hand and in Bank	53	4 4
" Scottish Co-operator	1	0 0			
" Scottish National Defence Assoc.	0	10 0			
" Laundry Association	1	0 0			
" Fees—Book-keeping Classes	5	7 6			
" United Co-operative Baking Society	3	10 0			
" Paisley Manufacturing Society	1	10 0			
" Camelon Educational	0	10 0			
" Grahamston and Bainsford and Bainsford and Grahamston Educational	0	10 0			
" Camelon Women's Guild	0	5 0			
" G. & B. and B. & G. Women's Guild	0	5 0			
" Stenhousemuir Women's Guild	0	5 0			
" Carron Women's Guild	0	5 0			
" Grangemouth Women's Guild	0	5 0			
" Discount from N.B. Railway Co.	0	11 6			
" Interest from Bank	0	4 2			

£147 12 2

£147 12 2

Audited—  
JAMES M. BURNS.  
GEORGE WALKER.

THOMAS JOHNSTON, Secretary.

## NO. 6.—FIFE AND KINROSS.

## Executive Committee :

Mr. Peter McConnell, J.P. (president), Kirkcaldy.	Mr. John Balfour, Pathhead
„ George Spalding, J.P. (treasurer), Dysart.	„ Alex. Burt, Kelty.
„ John Patterson (secretary), Burnt- island.	„ John King, Cowdenbeath.
	„ Wm. M. Watson, Cupar.
	„ George Wright, Dunfermline.
	„ D. Peebles (auditor), Dunfermline.

In again submitting for your consideration the annual report of the association, we are pleased to be able to record that, as a whole, the movement in the district is in a very encouraging and sound financial position. The greater number of our societies show increases in nearly all their various particulars, and those who are not so fortunate are very few, local circumstances accounting for their somewhat lack of expansion, which is no doubt of a paying nature. A very laudable desire by those employed in the staple trade of the county (mining) to share in the prosperity of that industry led to a prolonged stoppage of work and consequent depression in all trades, reducing the sales of not a few of our larger societies, but it is pleasing to note the ready and satisfactory recovery made by the societies affected, after matter had been adjusted and work resumed, which is evidence of that great buoyancy and power of recovery in co-operative trading.

## EDUCATIONAL WORK.

As in previous years, opportunity has been taken to visit societies by your executive to press the need for educational propaganda; also visitation to the Women's Guild. Such visits were greatly appreciated, as evidenced by the invariable cordial reception given and the increased attendance of those interested in educational effort.

During the year, as the result of the resolution passed by the Scottish National Conference, it was agreed that the administration and centre of educational work should revert to the Scottish Section, with Conference Executive as auxiliary committee. We trust this will lead to a more extended and systematic method of husbanding the time and effort of those willing to help on this work.

A few of our larger societies, by themselves, have arranged and carried on lectures and public meetings for the discussion of questions considered to be of interest to their members. Such efforts we venture to commend for the favourable consideration of all societies as a means of spreading an intelligent knowledge of the saving and economic power of the co-operative movement.

## AMALGAMATION OF SOCIETIES.

As a means of meeting the increasing and inevitable expansion of the societies towards each other, and the overshadowing of smaller societies by those with a great command of capital, and means of meeting the wider and varied requirements of members, your committee are not without hope of this

being accomplished in a greater degree in the near future with the more pressing cases. They, however, regret that in too many instances the advances towards such a consummation are not made till it is almost impossible to arrange such with a fair measure of success. We are pleased to be able to congratulate Cupar Society on its broad and public spirit in taking over and carrying on the affairs of Edenvale Society, and we are not without hope that work of a like nature at present under consideration by another of our societies will be brought to a successful result during the coming year.

#### NEW BUILDINGS AND EXTENSIONS.

Some of our societies might be characterised as the "mortar tubs" of the district, as no sooner is an extension finished than need is shown for still another addition. Markinch Society, which recently erected central premises, found it necessary to erect new and extended premises for the requirements of its branch at Thornlea. Dysart Society during the year has been building and expects shortly to open a handsome and up-to-date bakery, with an extension of grocery and drapery premises. Leven Reform has again been in the property market and intend to erect and equip new drapery premises on the acquired site. Methil has finished and entered during the year its large and commodious new premises for grocery and drapery departments. West Wemyss has also seen the need for addition to its former accommodation. Dunfermline Society is, we understand, favourably considering the erecting of an up-to-date bakery, with the nearest railway facilities and newest economic appliances.

#### BUSINESS ENTERPRISE.

Buckhaven Society has added a dairy for the supplying of its members with pure milk, which is proving a valuable addition to its expanding trade. Several societies have adopted the Collective Life Assurance scheme, and experience is proving it a valuable advertisement for their societies and the benefit of the movement. Penny savings banks are being introduced in some societies, with good results, as an addition to the encouragement of thrift amongst the younger generation.

#### WINDOW-DRESSING COMPETITION.

The second competition was arranged and carried through on lines almost similar to the previous year, the interest in same being fairly maintained. Buckhaven Society won the first place, which entitles it to the custody of the cup for the year; Dunfermline and Leven Reform were second and third place respectively. Messrs. Anderson and Blackwood (Scottish Co-operative Wholesale Society) again favoured the district with their valuable and able services as judges in the competition. We venture to hope that the result of these competitions will be seen in the permanent improved appearance of the windows of those societies taking part, and we would commend for encouragement the efforts put forth by the employés to display to advantage the productions of the movement.

## REPRESENTATION ON PUBLIC BOARDS.

The published reports of municipal, parish council, and school board elections, we are pleased to note, show continued and additional representations by co-operators on such public boards in our district, and we note at this time that on the recently constituted insurance committees leading co-operators of our societies are being requested to share in such laudable work.

## QUARTERLY MEETINGS.

The first meeting was held in February, in the Co-operative Hall, Lochgelly, under the auspices of that society. Mr. Deans (secretary, Scottish Section) read his paper, entitled "The Development of Co-operative Production," which brought out a very interesting and instructive discussion. Mr. Deans' reply to the comments on his paper were an outstanding feature of the meeting.

The second meeting was held in the Town Hall, Markinch, in May. Mr. McConnell, delegate to Congress at Portsmouth, submitted his very full and interesting report of the proceedings and his personal impression of such gathering. The secretary's statistical statement and annual report and the treasurer's statement were submitted at this meeting. Mr. McConnell was re-elected president, and Mr. Spalding was again appointed treasurer. Messrs. Balfour and Burt were re-elected members of the committee, and Mr. Wm. Watson (Cupar) was elected to fill the vacancy caused by the death of Mr. White (Leven).

The third meeting was held in August, in the Good Templar Hall, St. Andrews. Mr. William Wright's paper, on "The Possibilities of Co-operation," was read by his son, Mr. Wright being unable to attend through illness. The executive were instructed to convene a meeting to consider the question of a co-operative laundry.

The fourth meeting was held in November, in the Co-operative Hall, Methil. The subject for discussion at this meeting was Mr. Duncan McInnes' paper entitled "The International Co-operative Alliance," which was read by Mr. Geo. Wilson (Scottish Section). The comments made on the question all expressed the desire that the discussion of the matter would popularise the Alliance and increase the interest in its meetings to be held in Glasgow in August this year.

Special conferences have also been convened during the year. The first was held at Buckhaven in February, when representatives were present from Leven Reform, Methil, East Wemyss, and Buckhaven societies. Mr. Purdie (Scottish Section) addressed the meeting on the question of "Overlapping and Amalgamation."

The second was held at Pathhead in June, 19 societies being represented. "The Position and Relationship of Societies and their Employés under the Health Insurance Act" was introduced by Mr. McConnell. A general discussion ensued, which brought out the arrangements by which the societies represented were carrying out the Act.

The third was held at Dunfermline in August. The business before this meeting was the educational arrangements and work during the winter. The executive was empowered at this meeting to arrange for four lectures by the lecturers under the Central Educational Committee scheme.

OBITUARY.

During the past year we have had from time to time to record the passing from amongst us of active workers in the movement. The following, by their long and ungrudging service, we think, deserve to be remembered :—Mr. Robert White (Leven), for years the honoured and respected president of the Reform Society, and serving eleven years on the executive of this association. Of an independent and yet obliging disposition, he was typical in many ways of what is lovable. Mr. James Richardson (Dunfermline), who filled the presidential chair of that important society for a long time, and also for a considerable number of years represented Dunfermline on the executive of the association. His shrewd, kind, and homely way made him many friends. Mr. James Galloway (Dysart), who for over thirty years was connected with that society, serving for many years on the committee. Of a genial disposition, his kindly face and form will be sadly missed at our conferences, which he delighted to attend. Mr. John Stuart (East Wemyss), who filled the office of secretary of that society for over twenty years. His manly bearing and straightforward character, as worker and friend of causes for the uplifting of his class, were highly appreciated, and his presence will be greatly missed amongst those who enjoyed his association and assistance.

We cannot close this report of our conference work without acknowledging the influence of the women's guild in our midst, and to say that we note with pleasure the additions made to the number of their branches in our district. To those societies that have not already branches we would urge them to make an effort to this end, as the guild has been proved again and again to be a splendid propagandist in connection with our movement.

Besides attending the foregoing meetings the committee has also met from time to time to arrange for these meetings, and, when opportunity offered, advised and consulted with the various committees on matters of interest to the movement.

We again thank those societies under whose auspices we have met for their uniform kindness in providing us with a meeting place and liberal hospitality to the delegates attending the meetings.

The following is the financial statement for the year 1912:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
Subscriptions—			By Committee's Fees	18	10 7
To Auchtermuchty Society	1	0 5	„ Delegation	7	1 3
„ Buckhaven Society	3	15 5	„ Railway Fares	14	15 8
„ Burntisland Society	1	5 9	„ Postages and Commission	4	14 8
„ Coaltown of Wemyss Society	0	9 2	„ Carriage	0	5 7
„ Co-operative Insurance Society	1	0 0	„ Hires	0	14 0
„ Co-operative Defence Association	0	10 0	„ Hall	0	12 6
„ Co-op. Veterans' Association	0	10 0	„ Congress Delegate	8	12 6
„ Cowdenbeath Society	3	4 10	„ Convalescent Homes	1	3 0
Carried forward	11	15 7	Carried forward	56	9 9

	£	s.	d.		£	s.	d.
				<i>Brought forward</i>	56	9	9
To Cupar and District Society	0	15	4	By Central Educational Committee..	3	0	0
„ Dunfermline Society	8	0	0	„ Co-op. Defence Association.....	2	0	0
„ Dysart Society	2	14	8	„ International Co-op. Congress ..	1	0	0
„ East Wemyss Society	1	3	8	„ Co-op. International Alliance..	2	0	0
„ Gallatown Society	1	0	1	„ Window Dressing Competition			
„ Guardbridge Society	1	4	2	and Judging .....	7	13	0
„ Keltly Society	4	0	5	„ Co-op. Veterans' Association....	1	0	0
„ Kettle Society	0	10	2	„ Telfer Testimonial .....	1	0	0
„ King's Kettle Baking Society ....	1	2	7	„ Proportion Central Council			
„ Kingseat Society	0	7	9	Charges .....	1	4	0
„ Kinross and Vicinity Society ....	0	12	8	„ Reading of Papers .....	1	7	6
„ Lassodie Society	0	9	0	„ Printing .....	8	5	1
„ Leslie Society	0	10	6	„ Secretary's Salary .....	3	0	0
„ Leslie and District Society . . . .	2	5	0	„ Treasurer's „ .....	1	0	0
„ Leven Reform Society	3	10	0	„ Cash on Deposit .....	£20	0	0
„ Lochgelly Society	6	0	0	„ Cash in hand.....	5	4	3½
„ Markinch Society	3	7	0				
„ Methil Society	1	13	4				
„ Newburgh and District Society ..	0	9	0				
„ Newspaper Society	0	10	6				
„ Paisley Manufacturing Society ..	0	10	0				
„ Pathhead & Sinclairtown Society	5	0	0				
„ <i>Scottish Co-operator</i> .....	0	10	0				
„ Scottish Section .....	3	0	0				
„ Scottish Women's Guild .....	0	2	6				
„ Scottish Wholesale Society.....	5	0	0				
„ St. Andrew's Society	0	14	3				
„ Townhill Industrial Society	1	4	7				
„ United Baking Society .....	2	0	0				
„ West Wemyss Society	0	8	4				
„ Advertising—							
Co-operative Insurance Society	1	0	0				
Paisley Manufacturing Society	1	0	0				
St. Cuthbert's Association ....	2	0	0				
United Baking Society .....	1	17	0				
„ Cash commencing the year.....	37	3	0				
„ Interest on Deposit Receipt ....	0	12	6				
	£114	3	7½		£114	3	7½

Audited—  
DAVID PEEBLES.

JOHN PATTERSON, Secretary.

No. 7.—FORFARSHIRE, PERTHSHIRE, AND ABERDEENSHIRE.

Executive Committee.

Mr. G. J. Mathews (president), Perth.  
 „ Alfred O'Neil (secretary), Brechin.  
 „ John Muir (treasurer), Dundee.  
 „ James M. Duncan (statistical secretary), Arbroath.  
 „ David Small (auditor), Dundee.  
 „ James Wilkie (auditor), Dundee.

Mr. D. F. Gloak, Dundee.  
 „ D. McCulloch, Carnoustie.  
 „ James Bruce, Brechin.  
 „ Alexander Sinclair, Muthill.  
 „ D. Littlejohn, Arbroath.  
 „ W. D. McNeill, Perth.

Those who have been appointed to carry on the work of the Forfarshire, Perthshire, and Aberdeenshire Conference Association have again pleasure in giving some account of their stewardship and of the trend of co-operative affairs in the district since last annual report.



## CONFERENCES.

In pursuance of the jubilee celebrations of the Paisley Co-operative Manufacturing Society, the oldest existing Scottish productive society, an invitation from its directors to hold our April meeting at their works, Colinslee, was accepted. This was the first occasion on which we had held a conference outside the bounds of our own district. From 1 to 2-30 p.m. the machinery and a number of employés were specially kept at work for the benefit of the delegates, who had a first-hand, ocular demonstration of co-operative production on a large scale under the best of modern, scientific, hygienic, and labour conditions, and of loom products which can find an outlet anywhere by sheer merit. After a thorough inspection of the works the delegates transacted the usual business of the annual meeting, and listened to a brief address from Mr. John Gemmell (president, Paisley Co-operative Manufacturing Society) on "Co-operation as a Brotherhood." The whole visit was full of instruction and pleasure, and an education and inspiration for greater efforts for development of and loyalty to co-operative productions. The courtesy, attention, and hospitality of the society's directors and officials were in the best spirit of what Mr. Gemmell spoke, and, altogether, the good effects of such an event cannot readily be forgotten by those who were privileged to be present.

The july conference was held in Dundee, under the auspices of the City of Dundee Society and the Dundee Coal Supply Association. Arrangements were made for the delivery of a paper calculated to arouse the co-operators of Dundee and district to better and nobler things. Circumstances, over which we had no control, prevented the fulfilment of that arrangement, and in that respect the conference was disappointing to the large attendance which met. Several interesting items of business were dealt with, however. Mr. John Barrowman intimated his retiral as auditor, and Mr. James Wilkie, his successor as manager of the Scottish Co-operative Wholesale Society, Dundee Branch, was elected to succeed him in his conference office also. Instructions were given to record in the association minute book an expression of the high regard of the co-operators of the district for Mr. Barrowman. A discussion took place regarding the merits and demerits of the rotation system of societies' representation on council of management, which has been in vogue for the last four years, and it resulted in several notices of amendments of rules. Arbroath West Port Association, after a lapse of several years, applied for reaffiliation, which was gladly granted.

There was another large muster of delegates at Auchterarder, where the October conference was entertained by the three societies in that town. A lively debate took place on two proposals of change of method in electing the council of management—one that the old way of open election of societies be reverted to, and another that two individuals be elected and four be sent by rotation from the societies. The latter, a compromise between recent and former ways, was agreed to by a narrow majority. We would draw your attention to the rules of the association, as these contain all the latest amend-

ments. Mr. D. McInnes' paper on "The International Co-operative Alliance" was submitted at this conference, with the special object of creating an interest amongst the societies in the district in the constitution and aims of the International Alliance and the International Congress which is to be held in Glasgow in August, 1913. A resolution was moved by Mr. John Muir (treasurer of the association) and unanimously carried, after a sympathetic discussion. Mr. George Napier did not seek re-election as statistical secretary, and Mr. James M. Duncan (Arbroath Equitable Society) was appointed at this meeting in his stead.

The last conference, held at Arbroath in January, was a record one in point of numbers, 148 delegates being present. The subjects considered related to the educational work of the movement, nationally and as a district. A resolution, similar to what has been passed by the other nine Scottish Conference Associations, was agreed to, calling upon the Scottish Section to become the executive for the whole of the propaganda, educational, and defensive work of the movement in Scotland, and to take over the work of the Defence and Educational Associations. Our association has held this opinion emphatically all along, and it is gratifying to find at last that such unnecessary multiplication of agencies is to be abolished at the Scottish National Conference. Mr. John Muir submitted a paper entitled "Co-operative Education: District Organisation," which was a masterly examination of the movements, methods of educating its members, adherents and employés, and the relation of those methods to the provisions of the State, showing their too often lack of co-ordination and interadaptability, and outlining a scheme suitable for adoption by conference associations to stimulate definite and systematic co-operative education in every society. The opinion of the conference was that Mr. Muir's contribution to the proper solution of this problem was worthy of more serious attention, and with that in view the council are arranging to have the paper printed and circulated and the scheme thoroughly discussed at a future meeting.

#### PROPAGANDA.

During the year the executive have given even more anxious thought and study than before to the best means whereby the movement may become stronger and more consolidated in the immediate conference district, as well as in the area north thereof in which we have taken an interest and extended help in recent years, but which, on account of financial and geographical obstacles, we, of ourselves, can only influence to a very small extent. Peterhead Society succumbed three years ago, this past year Huntly, Banchory, and Montrose Baking and Trading societies went into liquidation, while signs of decline are visible in other places. We considered that these circumstances, while damaging co-operation in small towns, adversely affected the whole movement and were a distinct call upon us to make every possible effort to put new life into languishing societies. A good deal had been done in the past, in the days of the propaganda agents, and also by this association; a more determined campaign was now required, however, and we boldly asked

the Scottish Section and Scottish Co-operative Wholesale Society to finance and organise a thorough system of propaganda in this district and the North of Scotland for at least a year. Our request was most sympathetically and handsomely dealt with, the Co-operative Union and the Scottish Co-operative Wholesale Society deciding to grant £200 each for the purpose. We have tabulated and submitted our suggestions to a joint committee, on which we are represented, and which has been appointed to proceed in the matter, and we hope to be able to report its decisions at the April conference. We most gratefully thank the Union and the Scottish Co-operative Wholesale Society for the exceptional arrangements come to in the interests of the movement in the north, and devoutly trust our united efforts will ultimately produce good results.

#### AMALGAMATIONS.

Matters have not all been of a depressing nature, however, during the past year. There is one place in our midst which is brighter and happier, co-operatively, to-day than ever it was, and where the future holds rich promise of progress. We refer to Brechin, where the two societies which have pursued separate existences for over fifty years became amalgamated in September. This is the most encouraging event which has occurred in the recent history of the district, and we heartily congratulate our Brechin friends on their notable achievement and on the equitable and harmonious manner in which the whole negotiations were carried through. It is an example which must have a good influence on other parts of the district, which are notoriously over supplied with societies, and the progress and saving which are sure to result in Brechin must tell even more in the future in favour of such wise consolidations. Negotiations are proceeding between the City of Dundee and the two Carnoustie societies with a view to amalgamation. Such a consummation would be an immense impetus to co-operation in a large area, and we trust it will be realised.

#### PROGRESS.

Aberdeen Northern Company continues to beat all records, besides leading in the regulation of selling prices beneficially to all consumers in that city. Most of the societies in Forfarshire and Perthshire have also been active. The City of Dundee Society recently opened a large, attractive new branch in the heart of the city, and its year old branch at Broughty Ferry is a growing success. Brechin opened a branch at Bervie in September, which is also justifying expectations. Kirriemuir's drapery and tailoring department, opened a year ago, has exceeded all expectations of success, and dressmaking and millinery have just been added. In guild and educational affairs Perth, Dundee, Brechin, and Arbroath continue to do excellent work. Aberdeen has specialised in the business of education of its employes in a manner which redounds to its credit as well as that of the Aberdeen School Board.

#### CONGRESS

The district is to be favoured for the second time by a visit of the

National Congress, the place of meeting at Whitsuntide this year being Aberdeen. The Reception Committee and directors of the Northern Co-operative Company are leaving nothing undone to make the annual co-operative parliament a success in every way. It is not creditable that only nine societies in this district are affiliated with the Union. Every society depends upon its protective care, and lives under the legislative benefits it has brought to the movement. What the local society is to the individual member the Co-operative Union is to the society. It is the defender and promoter of the interests of every society, and every society in its own best interests ought to be under its direct influence and guidance.

## PRESENTATIONS.

The two officials who retired during the year, viz., Messrs. John Barrowman and George Napier, were made the recipients of small gifts in appreciation of their worth and work. In the case of the former the gift was Tennyson's and Longfellow's works, and in the latter a violin bow.

## OBITUARY.

We record with regret the death of Mr. Samuel Mollison, president of Arbroath West Port Association, and chairman of Arbroath School Board; also the deaths of Messrs. Henry Murphy and Isaac McDonald, directors of the Scottish Co-operative Wholesale Society.

## THANKS.

To the societies which entertained the conferences throughout the year and granted the use of their rooms to the council, and to all others who assisted our efforts on behalf of the spread of co-operative practice, we return grateful thanks. We shall be glad to be of further service to our fellows in every way possible.

The following is the financial statement for the year 1912:—

Receipts.		£	s.	d.	Expenditure		£	s.	d.	£	s.	d.
To Balance from 1911		9	2	9	By Railway Fares	16	6	5				
„ Investment—Co-operative Convalescent Homes		1	0	0	„ Lost Time	6	7	3				
„ Subscriptions—	£ s. d.				„ Allowances	6	10	0				
Aberdeen Northern Co.	7 7 0				„ Council Meetings—Tea	2	13	6				
Arbroath Equitable	2 0 0				„ Postage, Carriage, Bank Commission, &c.	3	17	9				
„ High Street	4 0 0				„ Printing and Stationery	10	12	0				
„ West Port	4 7 6				„ Hall Rents, &c.	1	13	9				
„ Fr'ndly Coal	1 1 0				„ Presentation to Mr. John Barrowman	1	1	9				
Auchterarder Baking	0 15 0								49	2	5	
„ Pens	0 10 0											
„ Provid't.	0 7 6				„ Subscriptions—							
Brechin Equitable	5 0 0				Central Committee on Education	3	0	0				
Carnoustie Association	2 1 8				Co-op. Defence Assoc.	1	1	0				
„ Equitable	1 1 0				Co-operative Convalescent Homes	1	3	0				
Crieff	0 9 1				International Congress Reception Fund	1	0	0				
Dundee, City of	4 0 11				Scot'sh Women's Guild	0	10	0				
Dundee Coal Supply	2 0 0				"Coming-of-Age Fund"	0	10	0				
Kirriemuir	2 11 0								6	14	0	
Monifeth Coal	0 6 6											
Perth, City of	10 0 0											
Perth Coal Society	2 10 0											
Co-op. Defence Assoc.	0 10 0											
<i>Carried forward</i>		10	2	9	<i>Carried forward</i>				55	16	5	

	£	s.	d.		£	s.	d.
				<i>Brought forward</i> .....	10	2	9
<b>To Subscriptions—</b>				<b>By Salaries—</b>			
Co-op. Insurance Soc. 1 0 0				Secretary .....	2	0	0
Co-op. Newspaper Soc. 0 10 6				Statistical Secretary ..	1	0	0
Co-operative Union .. 3 0 0				Treasurer .....	1	0	0
Paisley M'turing Soc. 0 10 0				—————	4	0	0
Scottish Co-op. Wholesale Society .....	5	0	0	„ Balance—			
Scottish Co-operator Soc. 0 10 0				Cash on hand .....	3	11	8
United Baking Society 2 0 0				Cash in Bank .....	13	2	11
—————	63	8	8	—————	16	14	7
„ Advertising—				„ Investment—Co-operative Convalescent Homes.....	1	0	0
Co-op. Insurance Soc. 0 15 0							
Paisley M'turing Soc. 1 0 0				<b>Audited—</b>			
Scottish Co-operator Soc. 0 13 6				DAVID SMALL.			
United Baking Society 1 3 6				JAMES WILKIE.			
—————	3	12	0				
„ Bank Interest and Dividend ....	0	7	7				
				—————	£77	11	0
				—————	£77	11	0

ALFRED O'NEIL, Secretary.

No. 8.—GLASGOW AND SUBURBS.

Executive Committee.

Mr. James Lucas, M.A. (president), Shettleston.	Mr. James Bowie, St. George, Glasgow.
„ Walter Weir (secretary), Cowlairst, Glasgow.	„ James Parlane, Vale of Leven.
„ Allan M'Pherson (treas.), Glasgow Eastern.	„ William Mason, Dalmuir.
„ A. R. Chaddock (statistical secretary), Kinning Park, Glasgow.	Mrs. Murie, Kinning Park, Glasgow.
„ Wm. Anderson (auditor), Glasgow Eastern.	Mr. Robert Fraser, Glasgow Eastern.
	„ Alex. Strang, Cowlairst, Glasgow.
	„ John Richardson, Dumbarton.
	„ John M. Biggar, Milngavie.
	„ James Russell, St. Rollox, Glasgow.

We have the utmost pleasure in again submitting our annual report for your consideration and approval, in which is also included the balance sheet. Trade during the year has been on the boom, and is still good, and co-operative societies in our area have participated to a large degree in the prosperity which has prevailed throughout the country. There is still, however, an amount of discontent among the workers with wages and conditions—the miners' strike in the early months of the year affording a notable example—and there is something seriously wrong in our social relations which permits of such a dislocation of trade in the country as then took place. If co-operators, of whom there is a very large number in the country, would think and act co-operatively at the proper time, such a condition of affairs could not exist, and we believe their influence for sound and equitable legislation could be very much wider than it presently is. The trade of our societies got a temporary set-back by the great dispute, but it is gratifying to be able to report that the members affected were able to draw upon their accumulated capital; and in very many cases societies made special grants in aid, and several reduced the necessities of life to wholesale rate, thereby

allowing members to maintain their connection with co-operation. Such methods in times of stress are striking examples of the power and independence taught by our great movement, as all assistance received was given from reserve and other funds which every co-operator helps to build up.

We would again press upon management committees and others concerned in the beneficent work of co-operation to keep loyal to their own institutions, as by so doing, and by bringing their influence to bear upon them from within, can good government be advanced and maintained at the high standard taught by our leaders. Let us therefore push forward, by all the legitimate means at our command, the claims of the great movement of which we form a part, so that it may at no very distant date embrace the whole community.

#### AMALGAMATION.

We have been engaged during the year in an attempt to bring about the amalgamation of Clydebank and Dalmuir societies, a district which we believe is ready for being linked up. We were acting jointly with the Scottish Section and the Scottish Co-operative Wholesale Society; and, notwithstanding the fair terms of amalgamation which we were able to arrange, we regret that our efforts, so far, have been unavailing.

At the conclusion of the extension of the boundaries of the City of Glasgow we took part in the preparation of a circular which has been now issued to the societies included in the new area, and we hope some progress in the direction of amalgamation will follow from the serious consideration of the circular by the societies concerned.

#### OVERLAPPING.

We have been comparatively free from complaints on this question during the year, although it is still a common experience to see the vehicles of three or four societies delivering goods in the same street. This waste could be easily obviated by an easy transfer of capital and uniform dividends, or, alternatively, by amalgamation. In the meantime, however, we trust that when committees receive applications for membership from people outwith their area, they will advise them to join the society in their district, and thereby practise one of the true principles of co-operation.

#### REPRESENTATION ON INFIRMARY BOARDS.

It will be seen from the balance sheet that this account has been closed. The joint committee of the three city infirmaries has decided that subscribers to their funds cannot delegate their powers to any other body, but must exercise one vote for every five pounds, in accordance with their constitution. This question was remitted to the Council as far back as November, 1910, and has given us a good deal of thought and work. While we do not grudge to work, it is regrettable that societies remit questions to the Council without due consideration, and afterwards become apathetic, failing in their support, while we are doing our utmost to promote their interests.

## CREDIT TRADING.

A special conference on this question was held on 13th January, at which our report was considered. The concensus of opinion was that credit trading was bad and tended to counteract the principles of thrift which co-operation set out to teach. The system of credit trading has been handed down to us, begotten by long intervals in the receipt of wages by the workers, and the feeling was that it would take a long time to stamp it out. It was agreed, however, that we could improve the present position by instituting methods of regulating it, and thereby lessen the evil. Several safeguards were suggested, and Mr. Chaddock, in replying to the discussion, stated that if committees would put their suggestions into practice credit would be minimised and the purpose of the report would have been served.

## WINDOW-DRESSING COMPETITION.

We reported an almost total failure in this competition last year, and, with the purpose of rearranging the conditions under which it was held, we convened a meeting of committees, managers, and salesmen. The minute of this meeting was submitted to the August conference, where the continuation of the new competition under the new conditions was carried by a very large majority. We got the necessary circulars and entry forms issued, but on the date specified for their return there was only one entry for the first class and two for the second class. In the face of such a poor response we deemed it inadvisable to proceed further with it, and, consequently, we reluctantly abandoned it. Societies in our area have evidently got tired of this competition, feeling that the former ones have accomplished the desired object, but it would only have been fair to the Council if they had said so in August, when the question was before them for consideration.

## CO-OPERATIVE HOLIDAY ASSOCIATION.

This organisation has been very successful during the past season, and we believe it is doing everything that is claimed for it in promoting healthful recreation and holidays for many of our rising co-operators. As we are one of the largest shareholders, we feel deeply interested in its success, and we trust that societies will not allow the scheme to fail for want of the necessary capital and support. We hope that all literature and advertising posters sent to them will be given a prominent place in their distributive departments.

## EDUCATIONAL.

This side of co-operative work is being more or less actively carried out by societies, but several, we regret to report, have not yet seen their way to appoint educational committees. We are pleased to say that some have commenced women's guilds, which form of propaganda, if properly organised, can be of much service to societies.

We held a special conference of educational committees to consider our relationship to the Scottish Central Committee on Education. Mr. Johnston (Kinning Park) read a paper, the title of which was "The Organisation of

Scottish Co-operative Education." In it he outlined a scheme of consolidation and amalgamation of many of our educational agencies, as it was evident that there was overlapping in that as well as the commercial side of our movement. As the outcome of this conference, we believe the scheme of consolidation presently before the movement is the result, and it is gratifying to the Council to note the hearty manner in which it is being taken up over the whole of Scotland. We hope to be able to intimate the accomplishment of our object in our next report.

We held a meeting of educational committees in our area for the purpose of considering schemes of work for the winter. There were many suggestions bearing on the success and otherwise of the work accomplished, and the Council hope that committees will profit by such an interchange of opinion when they come to compile their programmes for the ensuing winter. We also organised a propaganda meeting at Aberfoyle, where we got the use of the school. Mr. Lucas delivered a stirring address on the benefit of co-operation, as did also Mrs. Murie, who specially addressed herself to the women present, of whom there was a large number. We took a concert party with us, who entertained them to a good musical programme, and we believe that such meetings do much to awaken interest in the principles of co-operation in the outlying districts.

#### EXTENSION OF PREMISES.

This has been a year during which very little extension has taken place, societies in the years immediately preceding having made ample provision for the expansion of trade for some time to come. Clydebank Society is the only society recording any extension. The committee have bought ground to the extent of £3,250. It is satisfactory to note, however, that past extensions have been warranted, as all societies, with the exception of three, report increased sales. The most notable increases are: Kinning Park, £37,890; Cowlairs, £21,062; St. George, £20,163; Dumbarton, £13,224; Vale of Leven, £12,114; Avonbank, £6,388; Clydebank, £7,095; Dalmuir, £6,371; Cambuslang, £4,312; and Uddingston, £3,855. The membership has not increased in the same proportion as sales, which indicates increased loyalty on the part of members to their societies. Kinning Park shows an increase of 774; Clydebank, 591; St. George, 418; and Vale of Leven, 253.

#### CONFERENCES OF EMPLOYEES.

It has for some time been the opinion of the Council that the employé part of the movement has been somewhat neglected so far as co-operative propaganda is concerned. With the object of increasing their interest in co-operation we organised a series of conferences for them, and the Co-operative Managers' Association got Mr. W. M. Scott (Kilbirnie) to prepare a paper, the title of which is "The Employé's Present Position in the Co-operative Movement, and how they can best further its Interests." The first of these meetings was held in Glasgow, on Tuesday, 26th November, and it was pleasing to note the hearty response to our invitation. The paper is an excellent one, and the discussion was well maintained in an intelligent



manner by those present. We think the time has arrived when committees might consider the question of giving the employés in their turn some facilities for attending our regular conferences.

#### QUARTERLY MEETINGS.

The February meeting was held at Clydebank under the auspices of the local society, and there was a total attendance of 226 delegates and 126 visitors. The President of Clydebank extended the usual welcome, and sketched the progress of his society. The secretary and treasurer were re-elected, as were also the retiring members of the Council. The balance sheet for 1911 was adopted, and, on consideration of the emoluments of the Council, it was agreed to fix a salary of £2 for president, the others remaining as formerly. The Chairman, in a short address, put the claims of the Co-operative Holiday Association before the delegates. The window-dressing cups were handed over to the winning societies, viz., St. George and Milngavie. The reading of Mr. Maclean's paper was postponed till the May meeting.

The May meeting was held at Alexandria, on the invitation of the Vale of Leven Society. Mr. M'Laren, on behalf of his society, extended a cordial welcome to the delegates, and gave some comparative figures showing the progress up to date. The annual report and statistical statement were considered and adopted. The following donations were granted :—£2. 2s. to the Scottish Women's Guild for their coming-of-age fund ; £2. 2s. to the Scottish Council for Women's Trades ; and £5 to the reception fund of the International Co-operative Congress. Instructions were given to our delegate to the Portsmouth Congress. Mr. John Maclean, M.A., read his paper on "Co-operation and the Rise in the Price of Foodstuffs." Several reasons were given for the great rise, and a good discussion took place on a subject which is of supreme interest to co-operators.

The August meeting was held under the auspices of the Lennoxtown Society, and was the concluding event in the celebration of their centenary. Mr. Galt, in welcoming the delegates, gave an interesting sketch of his society's career. Mr. James Lucas, M.A., was elected president for another term, as were also Mr. A. R. Chaddock and Mr. W. Anderson, statistical secretary and auditor respectively. The retiring societies were re-elected to send representatives to the Council. Mr. William Gallacher read a paper, the subject being "Should there be a time limit for service on Co-operative Committees?" There was a fair discussion, and the prevailing opinion was that there should be no time limit, as co-operators cannot have a good servant too long. Mr. Parlane's Congress report was held as read, and he thanked the delegates for the privilege he had enjoyed. Mr. Robert Rae (St. George), who retired at this time, was thanked by the delegates for the many years' service he had given to the work of the association.

The last meeting of the year was held at Tollcross in November. The Chairman, in his opening address, referred to the extension of the boundaries of the City of Glasgow, which now included Tollcross. It was an object

lesson in amalgamation to co-operators. Mr. Anderson, president of the society, extended a cordial welcome to the delegates, and gave a number of figures which indicated that Tollcross Society was in a sound financial position. £2. 2s. was granted to the funds of the Scottish National Co-operative Defence Association. Mr. Duncan M'Innes's paper on "International Co-operative Alliance" was read by Mr. James Deans. It was largely historical, and did not lend itself to much discussion. The resolution which has for its object the linking up of our educational and defensive work was moved and unanimously agreed to.

#### APPRECIATION.

We desire to thank those societies that so heartily invited the quarterly meetings and hospitably entertained them during 1912. We look forward with hope that societies will loyally take the quarterly meeting in turn, as they have done in the past. We also desire to record our thanks to the various gentlemen who have prepared and read papers to us during the year.

The following is the financial statement for the year 1912:—

Receipts.		£	s.	d.	Expenditure		£	s.	d.
To Balance brought forward	.....	103	8	3	By Postage	.....	4	3	11
„ Subscriptions from—					„ Lost Time	.....	7	6	11
Aberfoyle	.....	0	3	4	„ Committee Allowance	.....	28	14	0
Ainiesland	.....	0	8	2	„ Travelling Expenses	.....	29	10	„
Avonbank	.....	2	11	8	„ Printing and Stationery	.....	24	6	5
A.U.C.E.—Scottish District	.....	0	10	0	„ President's Salary	.....	2	0	0
Blairdardie	.....	0	2	5	„ Secretary's	.....	8	13	4
Cadder	.....	0	12	8	„ Treasurer's	.....	2	0	0
Cambuslang	.....	2	9	4	„ Statistical Secretary's Salary and Expenses	.....	4	0	1
Clydebank	.....	8	17	4	„ Auditor's Salary and Expenses	.....	0	19	6
Dalmuir	.....	1	0	8	„ Speakers' Expenses at Conferences	.....	3	1	0
Dumbarton Equitable	.....	4	16	2	„ Expenses, Special Conferences, Glasgow	.....	9	15	0
Duntocher and Hardgate	.....	0	8	6	„ Expenses, Employés' Conference, Glasgow	.....	2	18	0
Drapery and Furnishing	.....	2	0	0	„ Share of Expenses, Lennoxtown Conference	.....	1	13	8
East Kilbride	.....	0	5	8	„ Expenses, Propaganda Meeting, Aberfoyle	.....	6	9	6
Gilbertfield	.....	0	19	6	„ Subscription to—				
Glasgow—Cowlairs	.....	12	14	4	Co-op. Convalescent Homes Maintenance Fund	.....	1	3	0
„ Eastern	.....	12	11	8	Ninth International Co-operative Congress, Glasgow, 1913— Reception Fund	.....	2	10	0
„ Kinning Park	.....	26	1	6	Scottish Co-op. Ambulance Centre	.....	1	1	0
„ London Road	.....	1	15	5	Scottish Co-operative Musical Association	.....	2	2	0
„ St. Rollox	.....	5	6	2	Scottish National Co-operative Defence Association	.....	2	2	0
„ St. George	.....	22	16	2	Scottish Co-operative Women's Guild "Coming-of-Age" Fund	.....	2	2	0
Hallside	.....	0	6	10	Scottish Co-operative Central Committee on Education	.....	3	0	0
Insurance Society, Manchester	.....	1	0	0	Scottish Council for Women's Trades	.....	2	2	0
Kirkintilloch Equitable	.....	2	12	2	„ Delegate to Congress	.....	7	1	5
Lennoxtown	.....	0	12	4	„ Window - Dressing Competition Expenses	.....	4	0	0
Milngavie	.....	0	16	4	„ Copies Co-operative News	.....	3	5	6
Newton	.....	0	8	6					
Newspaper Society, Manchester	.....	0	10	6					
Paisley Manufacturing	.....	0	10	0					
Shettleston	.....	7	19	10					
Stonefield Independent	.....	0	12	10					
Scottish Wholesale	.....	5	0	0					
Scottish Laundry Association	.....	0	10	0					
„ Section, Co-op Union	.....	3	0	0					
„ Women's Guild	.....	0	5	0					
„ National Defence Association	.....	0	10	0					
Scottish Co-operator Newspaper	.....	0	10	0					
S.C.W.S. Employés' Shareholding Association	.....	0	10	0					
Tollcross	.....	1	18	6					
Carried forward	.....	237	11	9	Carried forward	.....	166	0	9

	£	s.	d.
<i>Brought forward</i> .....	237	11	9
To Subscriptions from—			
Uddingston .....	2	13	4
United Baking .....	2	0	0
U.C.B.S. Employés' Bonus			
Investment Society .....	0	10	0
Vale of Leven .....	6	7	6
Veterans' Association .....	0	10	"
Advertisements in Agenda .....	5	0	0
Interest from U.C.B.S. Limited..	1	4	4

£255 16 11

	£	s.	d.
<i>Brought forward</i> .....	166	0	9
By Copies <i>Scottish Co-operator</i> .....	1	14	8
Rent of Boardroom .....	2	7	6
Income Tax Assessed on U.C.B.S.			
Interest .....	0	2	4
Share in <i>Scottish Co-operator</i>			
Newspaper Society .....	1	0	0
Share in Co-op. Convalescent			
Homes Ltd. ....	1	0	0
Share in Co-operative Veterans'			
Association .....	1	0	0
20 Shares in <i>Scottish Co-operative</i>			
Holiday Association Ltd. ....	20	0	0
Cash with U.C.B.S. Ltd. and in			
Treasurer's hand .....	62	11	8

£255 16 11

Audited—  
WM. ANDERSON.

WALTER WEIR, Secretary.

No. 9.—RENFREWSHIRE.

Executive Committee.

- |   |                                       |
|---|---------------------------------------|
| Mr. John Dewar (president), Cathcart.   | Mr. John Armour, Paisley Provident.   |
| , John Muir (treasurer), Elderslie.     | , Malcolm Lauder, Johnstone.          |
| , William Ritchie (secretary), Paisley. | , John Ritchie, Underwood Coal        |
| , John Paton (statistical secretary),   | Society.                              |
| Paisley.                                | , George Blair, Hurllet and Nitshill. |
| , Alexander Fraser (auditor), Paisley.  |                                       |

The duty of submitting to you the annual report and statistical statement again falls upon us. The year just ended has been one of exceptional commercial prosperity, and the societies in our area have all shared in the good times, the increase in sales being the highest recorded since statistical statements were instituted.

For the sake of comparison we show the four principal items of statistical return, also those of previous year:—

	Members.	Capital.	Sales.	Profit.
		£	£	£
1912	34,976	672,579	1,262,094	156,842
1911	32,456	628,708	1,145,344	144,754
Increase	2,520	43,871	116,750	12,088

During the year four ordinary meetings were held. The attendance at all was very encouraging, representatives from every society in the association's area being present at each meeting, and, whenever possible, delegates from affiliated conferences and other bodies were pleased to accept our invitation. The subjects submitted for consideration have been useful, and were discussed in an intelligent and thoughtful manner.

The first, or annual, meeting was held at Cathcart. The treasurer's cash statement was submitted and agreed to. It showed the association to be in a

sound condition financially. Mr. Paton was re-elected statistical secretary; Mr. Muir, treasurer; and Paisley Underwood Co-operative Coal Society was appointed to committee. Mr. Reginald Stalker (Cathcart) read a paper on "Should Co-operative Societies pay Interest on Share Capital?" The paper was thoughtful, and was the cause of a spirited discussion.

The second meeting was held at Paisley, when the conference were the guests of the Paisley Co-operative Manufacturing Society, and was the beginning of a very successful series of jubilee celebrations. The meeting was held in the George A. Clark Town Hall, and in the absence of Mr. Dewar, who was at Congress, Mr. Armour presided. Mr. Gemmell (president, Paisley Co-operative Manufacturing Society) welcomed the delegates and visitors. Being their "year of jubilee," they thought a fitting way was to ask the conference to be their guests for that afternoon. They had every reason to be proud of their past attainments, present position, and future prospects. Their society might justly claim to be one of the monuments of the movement. He submitted a number of figures which spoke eloquently of progress. The chairman thanked Mr. Gemmell for his cordial welcome, and expressed the hope that the Paisley Co-operative Manufacturing Society would become a household word throughout Scotland. The annual report and statistical statement were considered. The outstanding fact in the report was that sales for the year were over one million pounds sterling. Being Mr. Paton's sixteenth report, he submitted several interesting comparisons. In 1896 the average purchase per member per year was £35. 7s. 3d., and in 1911 £37. 11s. 9d., an advance certainly, but not proportionate to the increasing interests of the distributive societies. One thing, however, was satisfactory, viz., the purchases of distributive societies from co-operative sources, which had risen from 82 to 89 per cent of the whole. Mr. J. R. Souden (director, Paisley Co-operative Manufacturing Society) read a paper, entitled "Co-operative Productive Enterprise: A Glance at Past Efforts and a Forward Look." Dealing with the future prospects of productive co-operation, he said now was the time for a forward movement in production. New industries might be started in the districts most suited to their development, and much good could be accomplished through the instrumentality of the International Co-operative Alliance.

The autumn meeting was held at Yoker, on the invitation of the Renfrew Co-operative Society. Mr. John Dewar (Cathcart) was re-elected president, and Mr. William Ritchie (Paisley), secretary of Paisley Provident Society was appointed to committee. Ten additional shares were taken up in the Holidays Association. Mr. Donaldson (Renfrew) delivered an eloquent address on "Co-operative Education." He said it was evident a new spirit was abroad among co-operators. The question of education was receiving a great deal more attention than it did formerly. This was as it should be, for the co-operative movement as a whole could only progress in proportion to the number of thinking men and women which it contained within its ranks. He advocated the training of children in a "co-operative atmosphere." He

believed in junior choirs, social evenings, and essay competitions. The building of a co-operative college, which would form a centre of thought on co-operative lines, had his support; and he was a strong believer in direct representation in Parliament and on local public bodies, though the task is often very thankless. It means big sacrifices of time and thought, submission to the suffrage and criticism of a public whose temper is frequently short, whose memory of service is often fickle. Nothing behoves us more, against all the amazing indifference of the people to their local government, than the endeavour to create a strong and enlightened public spirit which shall have its own ideal of the welfare of the community, and know what it has the right to expect of its representatives.

The winter meeting was held, as usual, at Paisley, under the auspices of the local societies, in the hall of the Paisley Provident Society. Mr. Morrison (president, Paisley Equitable Society) assured all present that the Paisley societies considered it a privilege to receive and entertain the Renfrewshire conference at its winter meeting. Mr. Alexander M. Fraser was reappointed auditor, and Mr. James Wilkie nominated for re-election to Scottish Section, Co-operative Union. It was agreed to approve of the resolution passed at special conference held in Glasgow, on 5th October, 1912, viz., "That the Scottish Sectional Board of the Co-operative Union is the proper body to form the executive for the whole of the propaganda, educational, and defensive work of the co-operative movement in Scotland." Mr. James Deans (Glasgow) read Mr. Duncan McInnes paper on "The International Co-operative Alliance." He had been a member of the International Alliance practically since its inception. There were great difficulties at the beginning; prejudices and animosities of race and difficulties of language had to be encountered and overcome. The Alliance met once or twice a year, and, now that most of their difficulties and prejudices had been overcome, they were discovering that the aspirations and longings of the industrial classes were the same in all countries, and that the same remedies were required. He spoke also of the Congress to be held in Glasgow in 1913, believing it would pass off well; and he was looking forward to the time—though he might not see it, the younger men would—when this international union would have become a power which the Governments of Europe would have to take into account.

A pleasing feature of the past year has been the activity of the educational departments of many of our societies. We give them all encouragement for the work they have done, and trust they may be rewarded by seeing satisfactory results.

We again desire to remind you of the ninth International Congress, which meets at Glasgow in August, and trust you will consider it a duty, as well as a privilege, to contribute to its funds.

Continued good feeling exists between the executive and all the societies. We also thank those societies under whose auspices we have met during the year. The hospitality shown us has added much to the comfort of our gatherings.

The following is the financial statement for the year 1912:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Balance brought forward .....	148	0 4	By Cash—Committee, Travelling.....	11	13 1
„ Cash—Paisley Equitable .....	3	5 11	„ „ „ Meetings .....	6	15 0
„ „ „ Hurllet and Nitshill .....	0	10 2	„ „ „ Delegations .....	6	12 6
„ „ „ Greenock Central .....	9	4 4	„ „ „ Time Allow'nce .....	0	3 9
„ „ „ Port Glasgow .....	2	8 0	„ „ Secretary's Postage and		
„ „ „ Johnstone .....	3	0 9	„ „ Carriage .....	3	19 5
„ „ „ Barrhead .....	6	7 1	„ „ Statistical Secretary .....	3	0 0
„ „ „ Thorniebank .....	1	1 6	„ „ „ Postage .....	0	2 1
„ „ „ Howwood .....	0	5 5	„ „ „ Printing .....	7	0 5
„ „ „ Renfrew .....	2	8 2	„ „ „ Congress Delegate .....	8	3 10
„ „ „ Greenock East End .....	1	1 8	„ „ „ Reading Papers .....	1	0 0
„ „ „ Paisley Manufacturing .....	7	6 1	„ „ „ Reporting Meetings .....	0	15 0
„ „ „ „ (Advt.) .....	1	0 0	„ „ „ Paisley Workshop for the		
„ „ „ Killbarchan .....	1	1 0	„ „ „ „ Blind .....	1	0 0
„ „ „ Paisley Provident .....	16	11 0	„ „ „ Scottish Co-op. Musical		
„ „ „ Port Glasgow Provident .....	2	16 3	„ „ „ Association .....	1	0 0
„ „ „ Underwood Coal .....	0	15 9	„ „ „ Co-operative Union .....	0	10 0
„ „ „ Linwood .....	0	11 1	„ „ „ Scottish Co-op. Women's		
„ „ „ Busby .....	0	10 5	„ „ „ Guild Coming-of-Age Fund	1	0 0
„ „ „ Scottish Wholesale Society .....	5	0 0	„ „ „ International Co-operative		
„ „ „ Newton Mearns .....	0	8 4	„ „ „ Alliance .....	2	0 0
„ „ „ Bridge of Weir .....	0	10 5	„ „ „ Scottish Central Com-		
„ „ „ Cathcart .....	1	0 10	„ „ „ mittee on Education .....	3	0 0
„ „ „ Pollokshaws .....	2	12 9	„ „ „ Scottish Co-operative Holi-		
„ „ „ Scottish Laundry Assoc. .....	0	10 0	„ „ „ day Association .....	10	0 0
„ „ „ Insurance Society .....	1	0 0	„ „ „ Scottish Council for Wom-		
„ „ „ „ (Advt.) .....	0	10 0	„ „ „ en's Trades .....	2	2 0
„ „ „ Amalgamated Union of			„ „ „ Co operative Homes .....	1	3 0
„ „ „ Co-operative Employés—			„ „ „ Veterans' Association .....	1	0 0
„ „ „ Paisley Branch .....	0	10 0	„ „ „ Mr. Thomas Telfer Testi-		
„ „ „ Benefit Society .....	0	10 0	„ „ „ monial .....	0	10 0
„ „ „ Scottish Section .....	3	0 0	„ „ „ Treasurer's Postages, &c... ..	0	5 8
„ „ „ Co-operative Newspaper			„ „ „ Shares in Laundry Assoc. .....	5	0 0
„ „ „ Society .....	0	10 6	„ „ „ Loan in Laundry Assoc. ....	63	17 1
„ „ „ <i>Scottish Co-operator</i> .....	0	10 0	„ „ „ Share in <i>Co-operator</i> News-		
„ „ „ Scottish National Co-op.			„ „ „ paper .....	1	0 0
„ „ „ Defence Association .....	0	10 0	„ „ „ Loan in <i>Co-operator</i> News-		
„ „ „ Drapery & Furnishing C.S. ....	0	10 0	„ „ „ paper .....	0	9 8
„ „ „ United C. Baking Society .....	2	0 0	„ „ „ Shares in Holiday Camp .....	20	0 0
„ „ „ „ (Advt.) .....	1	0 0	„ „ „ Share in Co-operative Con-		
„ „ „ „ „ „ „ .....	0	10 0	„ „ „ valescent Homes .....	1	0 0
„ „ „ Scottish Veterans' Assoc. ....	0	10 0	„ „ „ Share in Veterans' Associa-		
„ „ „ Interest from Laundry Assoc. ....	2	16 3	„ „ „ tion .....	1	0 0
„ „ „ <i>Scottish Co-operator</i> .....	0	1 0	„ „ „ Loan in Johnstone Society .....	70	10 2½
„ „ „ Johnstone Society .....	3	7 8½			

Audited—

ALEXANDER FRASER.

£235 12 8½

£235 12 8½

WILLIAM RITCHIE, Secretary.

NO. 10.—STIRLING, WEST OF FIFE, AND CLACKMANNAN.

Executive Committee.

Mr. J. Dunley (president), Alloa.

Mr. J. Wallace, Newtonshaw.

„ G. Wilson (treas.), Bannockburn.

„ A. Knox, Menstrie.

„ W. M'Isaac (secretary), Tillicoultry.

„ R. Mitchell, Coalsnaughton.

„ T. Jinks (auditor), Newtonshaw.

„ F. Williamson, Alva.

Honorary Member:—Mr. J. Kirk, Dunfermline.

We have the greatest pleasure in again presenting to you the important details that have come before us during the past year. We do so with the

feeling that a greater interest is being manifested in the affairs of our association as the years pass by. In many respects the year 1912 will have great cause to be remembered, and more especially from a national and industrial aspect. In connection with our movement many notable, as well as sad, events have taken place since our last report was submitted. Touching more closely on our own district, and in taking a look back over the past twelve months, we have reason to say that, on the whole, the trade of our district has been above the average of past years. The wage-bill of the district must inevitably be an economic factor in the commercial prosperity of that district. It must be gratifying to those who are more closely connected with the management of our societies, as well as those of us who are interested in the welfare of our respective stores, to be able to report that the progress of the association is phenomenal when all things are considered, and appearances point to prosperity in the future. The success achieved on our commercial side during the past years has resulted in many of our societies making large alterations and extensions to their premises, and others are, meantime, contemplating the same. This development attained on the commercial side of our movement in this conference area must of a surety encourage more members into the movement, after which it is the duty of those interested to see that they are made co-operators.

In connection with the educative phase of the movement, we have, as an association, no reason to feel downhearted. Within a very few years most of our societies have developed a very systematic method of providing, each winter, for its members lectures and other social gatherings of an interesting and educative nature, the result of which must, in the long run, improve the intelligence of our membership, and ennoble the principles and ideals of our movement so warmly cherished by the pioneers of our societies.

Under the auspices of the Central Committee on Education, a most successful class for co-operative book-keeping was held in Alloa last winter. The examination returns of which reflected credit to both students and teacher. It is with pleasure we report the continuance of the said class this session, from which good results are again expected.

During the year we have again had four quarterly conferences, the average attendance of which constituted a record as far as our district was concerned. It is, however, the enthusiastic interest that was displayed at all our meetings and the intelligent discussions that arose from the various subjects brought forward that we have most reason to feel proud of, for here is the surest indication that the delegates attending are thinking for themselves, and giving every consideration to many interesting questions that appear, from time to time, in connection with the educative and commercial activities of the co-operative movement.

Our last annual meeting was held in the New Public Hall, Sauchie, on the 17th February, 1912, under the auspices of Newtonshaw Society, where Mr. Gallacher (Larkhall) submitted a most efficient paper, the subject being "Should there be a Time Limit of Service on Co-operative Committees?"

The paper proved appropriate and instructive, the reader, after carefully considering both sides of the question, being of the opinion that it was more advantageous for our societies and other organisations to have "no time limit of service" for committee-men, an opinion that was fearlessly given. The subject produced a lengthy discussion, which was pretty equally balanced, as far as many points in the paper were concerned. The annual report, balance sheet, and statistical statement were submitted to the consideration of this meeting, but, further than a slight recommendation on the statistical statement, any discussion was avoided, and the reports were adopted.

Our second meeting was held on the 18th May, in the Royal Burgh of Stirling, under the superintendence of the local society. Mr. J. Dewar (Co-operative Insurance Society) read a paper which was very applicable to the time, the subject being "Co-operators and the National Insurance Scheme." Mr. Dewar, in an able manner, detailed the many benefits that would come into existence by the Act, and urged upon co-operators the necessity of them taking a fair share in the working of the scheme. He considered the Act was intended to benefit the workers of the country, and as the co-operative movement was practically a working-class institution he felt that we, as co-operators, would be compelled to take a large share in the administration of the Insurance Act. The discussion on the paper, while of a complimentary nature, brought into prominence many interesting points in connection with the scheme. Mr. Dunley, in his opening remarks at this conference, made very special reference to the great industrial crisis the country had passed through, since we last met together, by the national strike of miners, and he hoped that the legislation that had been enforced would save a repetition of such a crisis.

Our third conference was held under the auspices of Tillicoultry Society, in the Town Hall there, on 24th August, and may be described as the largest and most representative gathering held in connection with the association. The strong feature of this meeting was the individuality of Mr. W. Rae (Sunderland) who appeared personally to read his Congress paper entitled "The Co-operative Union and the Unification of its Forces." The manner in which the reader handled the subject must have appealed to all present; the many illustrations and comments given to emphasise the subject were thoroughly relished. The most observant point in the paper was the urgent necessity that there should be in our movement some authority which our societies could obey, and some more rapid treatment of the differences that existed in our movement. The discussion was, with one or two exceptions, not so animated as might have been expected, but the reply given by Mr. Rae to the criticism made on the subject proved as interesting as the paper submitted. It was moved and agreed at this meeting that the report of the delegate to Congress be held as read, a decision that did not meet with the approval of some of the delegates. It was also agreed to continue our subscription to the funds of the Central Committee on Education for another year



Our last quarterly conference for the year was held on 15th November, in the Co-operative Hall, Alloa, when there was again a large turnout of delegates as guests of the local co-operative society. The President, in opening the meeting, made suitable reference to the sudden death of Mr. John Jack, Alva, who for many years was a most enthusiastic member of the conference committee. On behalf of the association he moved that a letter of sympathy be sent to the widow and relatives of the late Mr. Jack, a motion that met with unanimous acceptance by all present. The subject brought forward for discussion to this meeting was the paper prepared by Mr. D. McInnes (Lincoln), director of the Co-operative Wholesale Society, viz., "The International Co-operative Alliance." The paper, which gave interesting details of the many benefits and advantages of having such an Alliance, was read in a very able manner by Mr. John Patterson (Scottish Section) after which he moved a resolution in support of the aims and objects of the Alliance, which was duly seconded and agreed to. An interesting discussion followed, the various points being replied to by the reader. A printed resolution in support of the Scottish Section taking over the whole of the educational, propaganda, and defence work of the movement in Scotland was submitted. After a discussion on the same, the resolution was agreed to. The sum of £1 was voted towards the funds of the Co-operative Defence Association, as also 10s. towards the testimonial to Mr. T. Telfer, late secretary of the East of Scotland Conference Association.

The conference committee have met on eight occasions during the year, at which various items have been noted and reported on. The committee have endeavoured to provide subjects for all our conferences that would be interesting, instructive, and elevating to those attending our meetings, and from the attendance at our quarterly conferences, we have reason to feel that our meetings are of an educative nature and the standard aimed at has not diminished during the year.

Our women's guilds are still satisfactory propaganda agents in our midst, and it is pleasing to report that during the year two new branches have been formed in our district, surely a justification of the good work that is expected of such an organisation, and an appeal to those societies who have as yet no women's guild in their district.

We have again to tender our warmest thanks to the various societies under whose auspices we have met during the year. The kindness and hospitality extended at all our meetings leaves nothing to be desired, and special reference might be made to the splendid manner in which our societies tackle much larger audiences than they are expected to do, although at a sacrifice to the societies. We have no hesitation in saying the hospitality meted out has added greatly to the pleasure of our meetings.

To those societies that have favoured the committee with the use of their boardrooms for committee meetings we are, as a committee and as an association, greatly indebted, for the friendly manner in which we are received should help to bring us into closer touch with one another; and to those societies

which have favoured the conference committee with invitations to social meetings or lectures we return our sincere thanks. Our desire is that the year 1913 may more than fulfil the expectations that are hoped of it, with a large share of prosperity to all the societies in the association.

The following is the financial statement for the year 1912:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance from last Report.....		55	7	5	By Secretary.....		3	0	0
„ Wholesale Society .....		5	0	0	„ Treasurer .....		3	0	0
„ Co-operative Union .....		3	0	0	„ Committee's Allowances and Ex-				
„ Co-operative Insurance Society..		1	0	0	penses .....	11	13	7	
„ Co-operative Newspaper Society..		0	10	6	„ Delegates and Deputations .....	8	3	10	
<i>Scottish Co-operator</i> Newspaper					„ Delegate to Portsmouth Congress	8	0	0	
Society .....		0	10	0	„ Readers of Papers .....	5	5	0	
„ United Co operative Baking					„ Central Committee on Education	3	0	0	
Society .....		2	0	0	„ Printing Annual Reports .....	3	12	6	
„ Paisley Manufacturing Society ..		0	10	0	„ Printing and Advertising .....	2	15	0	
„ Scottish National Defence					„ Scottish National Defence				
Association .....		0	10	0	Association .....	1	0	0	
„ Alloa Society .....		13	16	10	„ Scottish Council for Women's				
„ Alva Bazaar Society .....		3	13	5	Trades.....	0	10	0	
„ Bannockburn Society.....		5	9	3	„ International Congress Reception				
„ Tillicoultry Society .....		4	2	0	Fund .....	1	0	0	
„ Stirling Society .....		12	0	0	„ Telfer Testimonial .....	0	10	0	
„ Coalsnaughton Society .....		0	15	10	„ Purveying Teas at Conferences..	16	0	0	
„ Menstrie Society .....		0	10	8	„ Secretary's Postages .....	1	12	0	
„ Dunblane Society.....		1	5	4	„ Treasurer's Postages and Bank				
„ Newtonshaw Society .....		2	2	10	Commission .....	0	17	2	
„ Clackmannan Society.....		1	0	8	„ Cash in Bannockburn Co-opera-				
„ Deanston Society.....		0	5	5	tive Society .....	37	10	7	
„ Dunfermline Society .....		8	0	0	„ Cash in Treasurer's hands .....	19	5	6	
„ Dunfermline Women's Guild .....		0	2	6					
„ Kincardine Women's Guild .....		0	5	0					
„ Tullibody Women's Guild.....		0	5	0					
„ Tillicoultry Women's Guild.....		0	5	0					
„ Alva Women's Guild .....		0	5	0					
„ Alloa Women's Guild.....		0	5	0					
„ Advertising—									
Co-operative Insurance Society		0	11	0					
<i>Scottish Co-operator</i> .....		0	10	0					
United Baking Society.....		1	0	0					
Paisley Manufacturing Society		0	11	0					
„ Interest from Bannockburn									
Society .....		1	5	6					
		£126	15	2					

Audited—  
THOMAS JINKS.

£126 15 2

WILLIAM M'ISAAC, Secretary.

(6) SOUTHERN SECTION.

The Board has held fourteen meetings during the year, of which twelve have been ordinary meetings and two special.

The sectional executive has met eight times and the boundaries sub-committee four times.

The attendances of the members of the Board have been as follows:—

	Possible.	Actual.	Absent.
Mr. W. H. Berry .....	14	4	10
Mr. W. T. Charter .....	14	13	1
Mr. M. H. Clear .....	14	14	—
Mr. S. Foulger .....	14	14	—
Mrs. M. A. Gasson .....	14	13	1
Mr. A. W. Golightly .....	14	13	1
Mr. A. Hainsworth.....	14	13	1
Mr. R. Rowsell.....	14	14	—
Mr. B. Williams .....	14	14	—

The following appointments were made at the first meeting of the Board, held 19th June, 1912.:—

*Chairman*.....Mr. R. Rowsell.

*Sectional Executive*..Messrs. R. Rowsell, A. W. Golightly, B. Williams, and W. T. Charter.

*Boundaries Committee*..Mrs. M. A. Gasson, Messrs. M. H. Clear, and S. Foulger.

*To Deal with Production* .....

Mr. B. Williams.

Representatives to the—

*United Board* .....

*Office Committee* .....

*Education Committee* .....

*Southern Education Association* .....

*Anti-Credit Committee* .....

GENERAL PROGRESS.

There is good ground for congratulation in the progress which the movement is making in the Southern Section. In every district there are signs of life and movement. Applications are being received almost continuously for information as to the best means of establishing co-operation in particular districts, and although we are unable to advise the starting of societies in many cases, there is no doubt that these inquiries indicate an interest in the principles of co-operation which is a spreading influence.

In London the growth in membership and trade is especially gratifying

All the societies which form the co-operative belt of the metropolis have made considerable advances since our last report, and the prospect is that they will shortly encircle London so completely as to provide a thoroughly efficient service for every part.

The policy of joining the forces within the movement has been steadily pursued as of yore, and while we can chronicle satisfactory increases in membership, and here and there new societies, others are being united by amalgamation, and the net result is to keep the total number of societies nearly stationary.

This is regarded by some of our critics as a disadvantage, but as the days go by it becomes increasingly evident that success in modern commerce and industrialism is with the big battalions. We are therefore forced along those lines to attain efficiency and success, and there is no doubt that it is the best means of dealing with a huge population and conditions of life such as obtain in London.

But in the country districts also we have found that the amalgamation of societies tends quite as definitely to an intensive as well as an extensive cultivation of co-operative principles. This has been demonstrated in four cases during the past year, viz., Bromley and Sevenoaks, Watford and Wealdstone, Stratford and Southend, Luton and Toddington, Enfield Highway and Hoddesdon. All of these instances have shown immediate good results from the combination. Other cases are receiving the attention and advice of the Board with a view to equally happy consummations.

#### PROPAGANDA.

The following are the chief particulars of the sectional conferences held during the year:—

Date.	Place.	Subject.	Introduced by
1912. 11th May..	London ....	Co-operative Productive Societies in Foreign Countries.	Mr. Aneurin Williams.
30th Nov..	Stratford ..	Constructive Co-operation as a Labour Force.	Mr. A. W. Golightly.
1913. 22nd Feb...	London ....	The Development of Co-operative Effort: Some ways and means.	Mr. George Barnes, M.P.
2nd April..	London ....	The Aims and Responsibilities of Co-operative Employees	Mr. W. T. Charter.

The conference on "Foreign Productive Societies" was an exceedingly interesting gathering, and it goes without saying that Mr. Aneurin Williams' paper was very interesting and thoroughly well informed.

Arising out of the suggestions of Mr. Maxwell, at the Portsmouth Congress, on the fusion of the forces of labour, the Board decided to arrange a series of three conferences in London, and to invite representative men to read papers on various aspects of the subject, so as to form opinion amongst the members of our societies and the labour movement generally. With that object in view, invitations were issued to trade union and labour organisations, with the result that two excellent conferences have been held at which there has been a frank and friendly discussion of the problem, which will undoubtedly pave the way for any practical proposals of union in the future.

At the time of writing, the third conference has yet to be held, but we are anticipating that Mr. Sidney Webb, in his paper on "The Place of Co-operation in the State of To-morrow," will carry us a good step further on the road to a solution of the problem, and will provide us with an exceptionally good conference.

The work of special canvassing in connection with weak societies and in new districts has been well maintained during the year, and operations have been carried out at Amesbury, Bognor, Epsom, Ripley, Tiptree, and Alton.

New societies have been registered at Bramshaw and London, the latter being the Motor Cab Co-operators Limited, which is a very promising productive society formed amongst the taxi-cab drivers of the West End. This society has made good progress, and has now several taxi-cabs running on the streets of London bearing its own distinctive badge. Such societies as this will do much to prevent lamentable and costly disputes, like the one which the taxi-drivers of London have been engaged in for the past three months.

#### THE METROPOLITAN CO-OPERATIVE SOCIETIES AND THE BAKERS' DISPUTE.

One of the most notable pieces of work which we have to record is that in connection with the threatened strike of the bakers in London.

The men's union decided in February that they would organise a strike in favour of better wages and shorter hours. It was generally admitted that they had need of considerable improvement in the conditions of their employment, but the announcement that they intended to strike the co-operative bakeries—which had not only conceded practically all the demands of the union, but many of whom had already provided the conditions which formed the basis of the agitation—was received with surprise and indignation by the societies concerned.

A meeting was called of representatives of Metropolitan societies to discuss the situation, and a deputation appointed to meet the union leaders for the purpose of inducing them to recognise the good conditions provided by co-operative societies, and to withdraw the notices already lodged on behalf of the men in co-operative employ.

Our secretary, as the London representative of the Co-operative Union, was invited to join the deputation and to lay the position before the union

leaders. It was, however, arranged that a conference should be held at the Board of Trade under the presidency of Mr. G. S. Barnes (Comptroller-General of the Labour Department), and after two conferences it was agreed that the notices to co-operative societies should be withdrawn, and a special agreement drawn between the co-operators and the trade-unionists. This dispute, and its settlement, mark for us a definite and valuable step in advance in the matter of labour conciliation.

In the first place, we were, for the first time, voluntarily given audience by the Board of Trade as one of the parties to an industrial dispute and agreement. Then we secured a separate agreement with the trade union quite independent of that with the general body of employers. This is in itself an official recognition of the practical unity of the two movements, and is in the direction of increasing the solidarity of the labour forces.

Further than this, we can claim that the separate conference with the union leaders, at which their utmost demands were freely conceded, was itself a powerful influence in bringing the general employers to a satisfactory compromise with the men's union.

Finally, we secured in the agreement a clause which substitutes the Joint Committee of Trade-unionists and Co-operators for the joint committee of private employers and members of the union as the arbiters in matters of dispute, retaining the Board of Trade as a Court of Appeal.

The whole of the negotiations were most harmoniously conducted, and mark an important step forward for co-operators on matters of this sort.

#### DISTRICT AREAS.

Three years ago, when the districts were rearranged, it was agreed that the new plan should be regarded as experimental for two years. That period having expired, the Board has again taken the matter in hand during the past year, and has made certain modifications in the light of the experience gained by themselves and the societies. This has involved the formation of another district, and the transference of several societies to different areas; but the net result, we hope, will be that a better allocation of boundaries has been arrived at than for some years past. The altered areas will form the basis of the district work in the new Congress year.

#### GENERAL EDUCATIONAL AND LANTERN WORK.

The report of the Southern Co-operative Educational Association, which follows this report, records the particular educational work of the section; but we cannot help expressing again our regret that the societies, and especially the employees, take so little interest in the opportunities which are offered to them for systematic study and self-improvement. Some of the facilities provided by the arrangements of the Union would not only tend to improve the general knowledge of the students, but would even equip them for their daily work in such a way as to make them more valuable commercially and industrially. Yet we have to record the regrettable fact that not a single class in management or business training has been held in

the section during the past year. The Teachers' Training Class, too, has been abandoned because no suitable students have been forthcoming. Such a condition of things not only makes commentary on our lack of enthusiasm for education in things which vitally affect our movement, but promises, in time, to dry up at its source the stream of trained teachers by which alone the classes in the elementary stages can be maintained.

The lantern work, too, has suffered during the past year, only 5,000 slides being issued in response to about fifty applications. The reasons for this decline are not far to seek. In the first place, we need a greater variety of subjects, and even more variety in the make-up of the sets of slides.

But, perhaps, the chief reason is that in these days of universal picture palaces there is a demand for the more up-to-date form of lantern display. Cinematograph pictures of co-operative productions and co-operative activities of every sort, are constantly asked for and there is no doubt that along this line lies our practical course of development, as well as one of the best advertisements of the movement.

Everybody's doing it, except co-operators, and we, who have the best conditions to show, are farthest behind in demonstrating to the world the power and success of the democracy in working out their own salvation.

We can only hope that this condition of things may be remedied in the near future, and that we may become as eager and as proud to demonstrate our successes as we are to proclaim our ideals.

#### SOUTHERN CONVALESCENT FUND.

The Convalescent Fund has had another successful year, and one of increasing usefulness. There are now no less than ninety societies in the section which are joined in membership of the fund. The subscriptions for the year show a gratifying advance, totalling £844. 8s. 3d., being an increase of £135. 0s. 3d.

This increase is due to the action of the committees themselves, who, recognising the valuable work which the fund is doing, and the direct benefit which accrues to their members, have induced their societies to pay on a more generous scale.

This has enabled the committee to assist 364 applicants from fifty-nine societies, at a total cost of £847. 13s. 7d., showing the notable increases of seven societies, seventy-two cases, and £213. 5s. 9d. in grants.

Cases of tuberculosis have been dealt with on the same lines as formerly, and although the fund has been relieved of some cases by the operation of the National Health Insurance Scheme, yet the total number of cases under the fund has increased, due doubtless to the compulsory notification of this disease, which came into force at the beginning of the year.

The Paisley Manufacturing Society has set a fine example to societies, both inside and outside the section, which are holding their jubilee celebrations and desire to mark the occasion by generosity towards a deserving and truly co-operative object. This society has passed through such an experience in 1912, and signified its appreciation of a work from

which it cannot directly benefit, by presenting a donation of £25 to the fund. Surely the injunction "Go thou, and do likewise" could have no better application than such a case!

Increased donations from the Co-operative Wholesale Society, and a gift of £30 for the purchase of two open-air shelters from the Reception Committee of Portsmouth Congress, also formed welcome additions to the fund.

The secretary, Miss Catherine Webb, has rendered splendid service to co-operators, not only in the ordinary work of administration, but in personally charging herself with the duty of inquiring into, and making the best possible provision for, the individual needs of participants.

#### CONCLUSION

The Board have again to acknowledge the cordial co-operation of the other co-operative organisations in the section which have, in their respective spheres, materially helped the general advance of the movement, and have at all times conduced to the harmonious and effective development of our work.

The future is full of hope and promise of better things. The movement for the union of the forces of labour has nowhere received greater impetus than in the Southern Section, a result for which the combined work of the sectional organisations is mainly responsible. We hope that before long we shall be able to chronicle a remarkable advance in all that makes for the solidarity of the democratic forces and the well-being of our common humanity.

R. ROWSELL, Chairman.

H. J. MAY, Secretary.



REPORTS OF THE DISTRICT ASSOCIATIONS.

No. 1.—NORTH METROPOLITAN.

Executive Committee.

Mr. C. Rudall (chairman), West London.	Mr. J. Maton, Edmonton.
„ W. H. Barton, Luton.	„ W. J. Payne, Chesham.
„ J. Day, Berkhamstead.	„ A. Higgins, Watford.
„ C. J. Farrow, Grays.	

Conferences have been held as follows:—

Society.	Subject.	Introduced by
Epping .....	Co-operation v. Private Trading ..	Mr. J. H. Bate.
Watford .....	Mr. Openshaw's Congress Address.	Mr. W. H. Barton.
Grays .....	Poverty and Progress in the Co-operative Movement.	Mr. L. W. Law.
Willesden Green ....	Co-operative Constructional Effort a Labour Force.	Mr. C. Rudall.

We have again to record that all our conferences have been well attended, there being on an average 90 delegates present at each, and the subjects and discussions have been of a very profitable character.

Societies still continue to report good progress, and are spreading out, gradually covering the co-operative desert of London. West London has opened a new branch at Battersea; Edmonton at Highgate, also a new bakery at Stoke Newington; and the Stratford Society has opened out at Southend. Watford has taken over the Wealdstone Society, and in addition, owing to great increase of trade has built a model bakery, and other societies report similar successes. It is also gratifying to learn that the London Perseverance is about to purchase its premises. This is no small achievement after its great struggle for existence.

We were again represented at Congress.

The following is the expenditure for the year:—

	£	s.	d.
Committee Meetings .....	14	1	6
Deputations .....	1	4	8
Printing.....	1	2	0
Postage .....	1	12	5
	<hr/>		
	£18	0	7

## SPECIAL DISTRICT FUND

Receipts.		£	s	d.	Expenditure.		£	s	d.
To Balance brought forward	.....	4	11	4	By Grant towards Delegate's Ex-				
„ Donations—					penses to Congress	2	0	0	
Edmonton	.....	1	1	0	„ Postal Order	0	0	3	
Chesham Equitable	.....	0	5	0	„ Printing Papers	2	2	0	
Luton	.....	0	10	0	„ Balance in hand	6	19	1	
Watford	.....	0	10	6					
Brentford	.....	0	10	0					
Grays	.....	1	1	0					
West London	.....	0	10	6					
Stratford	.....	2	2	0					
		£11	1	4					£11 1 4

F. P. HAYWOOD, Hon. Secretary.

## No. 2.—SOUTH METROPOLITAN.

## Executive Committee.

Mr. J. Stevenson (chairman), Croydon.	Mr. R. R. Wale, Woolwich.
„ C. J. Beese, Staines.	„ S. Whitbourne, Woking.
„ D. W. Cooper, Sutton.	„ W. Barnes, Bromley.
„ W. Harding, Penge.	

Conferences have been held as follows :—

Society.	Subject.	Introduced by
Epsom .....	Small Societies : Their Weaknesses and Difficulties.	Mr. C. W. Newbold.
Staines and Egham.	Industrial Unrest and the Co-operative Commonwealth.	Mr. H. W. Hobart.
Bromley and Crays.	Obstacles to the Application of a Minimum Wage.	Mr. W. Barnes.
Sutton .....	Paper on Mr. Openshaw's Inaugural Address to the Portsmouth Congress.	Mr. Brunton.

The conferences have been well attended and some very good discussions have taken place.

The growth of opinion in favour of further amalgamation of societies has been very evident during some of the discussions, and we are hoping to keep this idea to the front in this district where we have continual evidence of the struggles which small societies have in holding their own against the competition of the multiple shops.

During the year the Bromley and Crays Society has taken over Sevenoaks Society.

Co-operation has languished for a long time in the latter town and it is hoped that, in endeavouring to make it a living force, the Bromley and Crays Society will meet with the success to which its courage entitles it.

Several societies in the country districts report increases of trade and membership.

Staines and Egham is about rebuilding its Central premises. Woking has opened a new branch, and is also developing a garden suburb scheme in connection with the society.

Propaganda work has been done at Richmond with encouraging results.

With those societies operating in London, the increases in trade and membership have been very noticeable.

The Woolwich Society reports an increase of over £100,000 in trade and 2,500 in membership. The fact that this result has been obtained without any special efforts being put forth seems to point to the fact that what the co-operative movement stands for is being more and more realised by the workers in London.

During the year the matters in dispute *re* overlapping between the Bromley and Crays and Woolwich societies have been amicably settled.

The two management committees came together and arrived at an agreement, which it is believed, will be of mutual advantage to the two societies and to the benefit of co-operation in South-East London generally.

Educational work is being carried out in a very satisfactory manner by several societies and, taking the district as a whole, the movement seems to have gained considerably. Gains in membership, trade, and capital are excellent results in themselves, but a far greater gain is the fact that the co-operative movement appears to be better understood, and its possibilities realised more than has ever been the case before

The following is the expenditure for the year :—

	£	s.	d.
Committee Meetings .....	12	2	4
Printing and Stationery .....	1	5	8
Postage .....	1	9	4
Deputations .....	0	14	8
	<hr/>		
	£15	12	0

J. DICKINSON, Hon. Secretary.

## No. 3.—KENT.

## Executive Committee.

Mr. D. Flemming (chairman), Chatham.	Mrs. H. Waters, Gravesend.
„ W. Rayner, Dover.	Mr. G. Lukehurst, Sittingbourne.
„ G. Wood, Sheerness Co-operative.	„ H. A. Carpenter, Faversham.
„ W. Underhill, Canterbury.	„ W. White, Greenstreet.
„ W. Angear, Sheerness Economical.	„ G. Whibley, Cliffe-at-Hoo.
„ E. J. Davies, Rochester.	„ J. Norris, Ramsgate.
„ A. D. Banks, Ashford.	„ H. W. Black, Rainham.
„ W. Collins, Maidstone.	„ R. Werren, Tonbridge.
„ J. Scrace, Tunbridge Wells.	„ A. J. Curling, Barge Builders.
„ H. Riches, Dartford.	„ E. Flood, Walmer.
„ J. Gill, New Brompton.	

Four meetings of the full committee have been held during the Congress year, three hours at each meeting being devoted to the business and work of the district. Several sub-committee meetings have also been held, dealing with contentious and special matters.

## Conferences held during the year as tabulated:—

Society.	Subject.	Introduced by
Ramsgate .....	Co-operators and the National Health Insurance Act.	Mr. Leah, Manchester.
New Brompton .....	Special for Committees of Management only:—	
	Nominations; Employers' Sickness Agreements.	Mr. H. J. May.
	National Insurance; Time Limit for Committees.	Mr F. J. Rugen.
Dover .....	New Ventures in which Co-operative Societies might embark.	Rev. C. A. Ginever, B.A., London.
Faversham .....	Special for Educational Committees only:—	
	“The News,” “Millgate Monthly” “Our Circle,” &c., circulation and sales in Kent—steps to increase same.	Mr. Mark H. Clear
	Work of an Educational Committee ..	Miss J. Madams
	London University and External Students.	Mr. T. J. Hall.
Maidstone .....	Should Co-operators ally themselves with any political party.	Mr. W. Barnes.
Folkestone .....	Co-operation and Labour: some thoughts on the present outlook.	Mr. H. J. May.

The two solitary distributive societies that were outside the membership of the Union consented to receive personal deputations, with the result that they have since come into line. District unification is now complete.

The vexed problem of overlapping has again had to be handled, the transgressor, strange to say, claimed the services of the specially-constituted sub-committee. After several hours of arbitration the offending society accepted extended safeguards and proposals whereby their weaker neighbour will be shielded and protected. The spirit evinced was real anxiety that harmony and concord should reign. Pushful policy, giving rise to expansion and developments alone, gave rise to the overlapping.

A society, through indifferent management, had dwindled in trade and membership, paying no dividend or interest on share capital. Special expert supervision was offered and accepted, and in less than two quarters the society was resuscitated and is now paying a 1s. dividend, with every prospect that the high-water mark of past experiences will be exceeded.

Village societies which are hampered for hall and school accommodation wherein to hold propaganda meetings are encouraged to hold and try *al fresco* concerts, talent and help being given them. Marked successes have attended this phase of work, audiences of four figures having thus been got together.

The only truly co-operative productive society in this district is the Medway Barge Builders and Carriers. It is able to report and record progress, and is full of orders. The one essential, however, is lacking—it is hampered for want of more share capital. The vast possibilities of the carrying side of this society are patent to any business-minded co-operator. By land or water a great volume of trade can be conducted. It is touchingly pathetic to know of co-operative money being invested outside the movement, whilst here is an enterprise that has weathered the storms and troubles of youth literally being starved for want of necessary funds to carry on and develop. The talk of the fusion of labour and co-operative forces could be practically tackled here in this society. It provides employment for mechanics, seamen, and labourers; it encourages trade-unionism, embracing all the needs that go for the emancipation and employment of labour, yet it has to make great sacrifices because of the want of faith of the workers in their own concerns.

An attempt has been made to set up a new piece of machinery. This was to establish a district conciliatory board, whose functions would have been to deal with labour pay and conditions as far as they pertained to the operations of the Amalgamated Union of Co-operative Employees. Societies were circularised, nine were agreeable, four neutral, and eight against the scheme; for want of a larger measure of favour, the idea has been placed on one side for the time being.

The district will be represented at Aberdeen Congress by a delegate from Ramsgate Society whose turn it is.

It is with deep and sincere regret that we have to record the death of the late president of Dartford Society, Mr. H. Whately, who held this office for fifteen years continuously, and the society grew and prospered under his guidance during the whole of this period. He was an honoured and respected member of the district executive. He was the incarnation of common sense. His work lives after him.

## SPECIAL DISTRICT FUND.

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance brought forward from last year ..	.....	2	14	11	By Committee Meetings—3rd Class				
„ Ashford .....	.....	2	2	0	Railway Fares only .....	7	9	7	
„ Chatham .....	.....	7	0	0	„ Printing and Typing, &c. ....	3	1	1	
„ Dartford .....	.....	3	11	7	„ Postage, Wires, Cyclo Pen, &c. .	4	10	11	
„ Faversham .....	.....	3	12	5	„ Advisory Work .....	5	4	7	
„ Gravesend .....	.....	4	3	8	„ Special Propaganda .....	18	4	8	
„ Greenstreet .....	.....	0	14	2	„ Conferences, Public Meetings ..	19	2	11	
„ New Brompton .....	.....	10	0	0	„ Balance .....	9	11	5	
„ Rainham .....	.....	1	1	0					
„ Ramsgate .....	.....	1	4	5					
„ Dover (River and District) .....	.....	9	3	0					
„ Rochester .....	.....	2	1	8					
„ Sheerness Co-operative .....	.....	4	5	0					
„ Sheerness Economical .....	.....	3	17	5					
„ Sittingbourne .....	.....	6	10	2					
„ Tonbridge .....	.....	0	17	9					
„ Tunbridge Wells .....	.....	2	11	2					
„ Walmer .....	.....	1	7	4					
„ Medway Barge Builders and Carriers .....	.....	0	7	6					
		£67	5	2					£67 5 2

Audited—  
W. R. ANGEAR.

MARK H. CLEAR, Hon. Secretary.

## No. 4.—SUSSEX.

## Executive Committee.

Mr. B. H. Baker (chairman), Newhaven.	Mr. T. Hussey, Brighton.
Mrs. J. Green, Crawley and Ifield.	„ G. Prevett, Haywards Heath.
Miss E. E. M. Allen, Reigate.	„ C. W. Sier, Lewes.
Mr. H. Colpus, Godalming.	

The following conferences have been held during the year:—

Society.	Subject.	Introduced by
Eastbourne .....	The Benefits of Co-operation .....	Mr. Baker.
East Grinstead ..	The National Insurance Act .....	Mr. Ansell.
Brighton .....	Fusion of the Labour Forces .....	Mr. Hur.

During the year three conferences have been held and they have been well attended and the subjects well discussed.

The whole of the societies in this district report good progress, their trade and membership being well maintained.

Bognor is gradually picking up, being now under the supervision of the Co-operative Wholesale Society, and last quarter paying a small dividend. East Grinstead, which is now a branch of the Haywards Heath Society, is doing well ; also Worthing, which is a branch of Brighton, is going strong. Brighton has opened a branch at Shoreham-by-the-Sea, which is doing well.

The expenditure during the year is as follows :—

	£	s.	d.
Committee Meetings.....	6	17	1½
Deputations .....	2	4	8
Printing and Stationery .....	0	8	0
Postage .....	0	10	3
	£10	0	0½

H. C. KILLE, Hon. Secretary

No. 5.—HANTS.

Executive Committee.

Mr R. Hibberd (chairman), Parkstone.	Mr. A. Price, Shanklin.
„ R. S. Pearce, Southampton.	„ E. Ruddock, Eastleigh
„ S. Bowerman, Portsmouth.	„ H. Sanders, Farnham.
„ W. Hutchings, Winchester.	

Conferences and Subjects discussed during 1912 :—

Society.	Subject.	Read by
27th January. Ringwood .....	The Duty of Members to the Store and the Store to the Members. (Mr. A. Scotton's Paper.)	Mr. Rogers.
17th April. Camberley .....	Mr. Scotton's Paper as above .....	Mr. R. Hibberd
20th July. Romsey .....	What did Mr. Maxwell mean? An echo of the Portsmouth Congress. (Paper by Mr. R. Hibberd.)	Mr. R. Hibberd
26th October. Southampton ....	The Co-operative Union .....	Mr. Olney.
	(Mr. Rae's Congress Paper.)	

During the year four conferences have been held as above. They were well attended and the discussions were of a very satisfactory character. Mr. Scotton's paper was repeated because of its special suitability to the societies under whose auspices the conferences were held. Mr. Hibberd's paper, which was prepared at the request of the committee, was a careful examination of the great question raised by Mr. Maxwell, and Mr. Rae's paper, although taking the discussion over a wider field, raised many points of great interest to the delegates present.

It is with pleasure that we report the general prosperity of societies in the district. Alton, Camberley, and Petersfield, which are at present supervised by the Co-operative Wholesale Society, are fast emerging from their difficulties, and bid fair to become prosperous independent societies. We are, however, of opinion that the formation of societies in small towns should not be encouraged in future. The larger societies in the district have done well, some especially so. Portsea Island, Southampton, Winchester, Eastleigh, Parkstone, Shanklin, and Farnham each report great increases in trade, and the necessity of extending their business premises. The youngest society—Ringwood—is making good progress, and the remainder are more than holding their own.

We are pleased to note the increased activity of educational committees, and that in some societies their work has included a persevering attack on the outlying districts, resulting in the formation of new branches, which is, we believe, the true line of progress.

Expenditure for the year 1912 —

	£	s.	d.
Committee Meetings .....	18	10	8
Hire of Room for Conference .....	0	10	6
Printing, Stationery, and Postage .....	2	8	6
Deputations to Societies .....	5	3	3
	<hr/>		
	26	12	11
Less Donation from Co-operative Insurance Society,	0	5	0
	<hr/>		
	£26	7	11

J. L. WELCH, Hon. Secretary.

#### NO. 6.—WILTS AND DORSET.

##### Executive Committee.

Mr. W. H. Ashby, Chippenham.	Mr. A. H. Oakley, Weymouth.
„ C. J. Cane, Salisbury.	„ D. G. Sloacombe, Devizes.
„ E. W. Symes, Warminster.	„ M. Stirling, Bradford-on-Avon.
„ G. E. Lewis, Trowbridge.	

The district report this year is very favourable. The conferences have been very well attended; the papers and the discussions thereon have been very bright and must have been helpful and instructive.



The following conferences have been held during the year:—

Society.	Subject.	Introduced by
Trowbridge ..	Why am I a Co-operator? .....	Rev. W. B. Richards.
Salisbury ....	Should Trade-unionists be Co-operators?.... (Rev. E. F. Forest's Paper.)	Mr. Hall.
Mere .....	Co-operation among Nations .....	Miss Rutter.
Bradford.....	Co-operation and Labour .....	Mr. Stirling.

During the year the committee have been very busy keeping in touch with all the societies, and doing what they could to help in all ways. There is a very good feeling existing between the district committee and the societies; they have also been looking about to see where they can plant the co-operative flag. We have not reached Gillingham yet, but the Mere Society has got half the distance and is doing a fair amount of trade in the village, and we are in hopes it will shortly establish a branch.

Amesbury is still occupying the attention of the committee. Things there are looking brighter, and with good management the society will pull through.

Trowbridge Society is still going ahead. A commencement was made in the milk trade on the first of April, and by the close of the year the sale reached eighty-six gallons per day.

Weymouth is still forging ahead, the trade having now reached nearly £40,000 per annum. Portland Branch, which was taken over in 1909 to save it from going into liquidation, is now doing a trade of nearly £5,000 per annum. This society has also opened a new branch at Westham, and a branch at Dorchester will be opened shortly. Plans for a new bakery and three stables are being prepared, the cost of which will be about £5,000.

Devizes Society is still moving forward, branching out in the villages, and in this way spreading the co-operative principles.

Salisbury Society has had the misfortune to lose by death its esteemed secretary, Mr. J. Dicks. He held the position for some years before being appointed permanently, and then he gave full time until his death. Mr. Dicks was formerly a member of the district committee, and was earnest and energetic in all that pertained to co-operation. The Salisbury Society has lost in Mr. Dicks a real worker, and the sympathy of the district committee is extended to those left behind.

Chippenham Society is progressing, and is evidently determined not to be behind the times, having lately installed an electric motor for driving and pumping purposes.

The expenditure for the year is as follows:—

	£	s.	d.
Committee Meetings .....	11	14	2
Deputations .....	1	9	1
Printing and Stationery .....	0	12	0
Postage .....	1	3	5
	<hr/>		
	£14	18	8

SPECIAL DISTRICT FUND ACCOUNTS FOR THE YEAR 1912.

Receipts			Expenditure.				
	£	s.	d.		£	s.	d.
In Treasurer's hands .....	5	15	7	By Delegates' Expenses to Amesbury	0	3	0
„ Secretary's „ .....	0	13	2	„ Committee's Expenses to Gilling-			
To Subscriptions—				ham .....	3	4	6
Warminster .....	0	10	6	„ Delegates Expenses to Congress.	3	10	0
Bradford .....	1	1	0	„ Brake hire to Mere .....	1	16	0
Mere .....	0	10	0	„ Treasurer—Postage, &c. ....	0	1	2
Salisbury .....	0	10	0	„ Incidentals .....	0	3	0
Devizies .....	0	10	0	In Treasurer's hands .....	2	14	11
Wilton .....	0	5	0	In Secretary's „ .....	0	10	2
Weymouth .....	1	0	0				
Trowbridge .....	1	0	0				
Chippenham .....	0	7	6				
	<hr/>				<hr/>		
	£12	2	9		£12	2	9

E. R. Box, Hon. Secretary

No. 7.—OXFORD AND BUCKS.

Executive Committee.

Mr. A. E. Perkins (chairman), Windsor.	Mr. C. E. Taylor, Swindon.
„ J. Webb, Banbury.	„ J. Hillyer, Stony Stratford.
„ T. Ramsey, Oxford.	„ H. Dolling, Wolverton.
„ A. J. Mayers, Reading.	

The record of the progress of the societies in this district has been one of steady advance. The disturbing conditions in the labour world which prevailed at the commencement of the year had an adverse effect upon the trade and profits of several of the societies, but at the close of the year any reduction in volume of trade caused thereby appears to have been more than recovered.

Swindon Industrial continues to make most satisfactory advance, the existence of two other societies in the town (which deal only in one article, and that a profitable one) tending to retard its development into the premier society in the district.

Reading is maintaining its high level of efficiency, although the ground left to be covered does not admit of phenomenal increases.

The same remark might apply also to Windsor and Oxford, although at the latter place the year just closed has witnessed the opening of two branches—one at the market town of Abingdon (Berks), and one at the important railway junction of Didcot. Their work has also extended into the district around, and they have been fortunate enough to secure the countenance of His Grace the Duke of Marlborough, who has generously given a site in

Handborough for the purpose of enabling his tenantry to enjoy the benefits flowing from co-operation.

The activity in the local railway carriage works has enabled Wolverton to make record progress. This society has opened two new branches, and its prospects are exceedingly bright.

Banbury and Chipping Norton have held their own, and Aylesbury is making satisfactory progress.

Newport Pagnell is doing well, showing increases both in trade and membership.

Slough is experiencing an expansion in trade which has necessitated enlargement of premises. A motor vehicle has also been secured to enable the committee to cope with the extra work.

Additional motors have also been found necessary by Banbury and Chipping Norton.

Sunningdale's progress has been most encouraging; a real live interest in the society being taken by the members, with the result that they are fast regaining the high-water mark in their history.

The trade at Stony Stratford is practically stationary, while High Wycombe has not had sufficient time to feel the beneficial effect on trade of opening new branches, although the effect of the increased expenses has been obvious.

The following conferences have been held during the year:—

Society.	Subject.	Introduced by
High Wycombe ..	The lack of interest among Members of Co-operative Societies and possible dangers.	Mr. Werry.
Swindon .....	Co-operation and the Agricultural Movement.	Mr. E. G. Lewis.
Wolverton .....	The National Insurance Act .....	Mr. H. J. May.
Chipping Norton..	The Cost of Living .....	Mr. W. E. Jackson.
Maidenhead ....	Strict Cash or Limited Credit? ....	Mr. E. King.
Banbury .....	Small Holdings and their relation to the Co-operative Movement.	Mr. W. Hyde.

These conferences have been well attended, and the subjects for the most part keenly discussed.

Swindon, as is usual, provided the best attendance and the most lively discussion. The presence in the town of various forward political organisations, to whom an invitation is always extended, affords an unique opportunity of exchanging views upon social topics, which at times are widely divergent.

At Wolverton a most instructive meeting was held, and the provisions of the National Insurance Act were made additionally clear.

At Chipping Norton Mr. Jackson displayed a most comprehensive grasp of his subject, and the discussion showed that the matter had received the previous careful consideration of the delegates.

The much-discussed topic of cash trading was taken at Maidenhead, when the necessity of adapting old and unchanging principles to new and ever-changing conditions of trade was fully recognised.

At the Banbury Conference the services of Lord Saye and Sele (a descendant of an old Oxfordshire family, in whose house the rebellion of 1640 was matured) were requisitioned in the chair. After a good discussion on "Small Holdings," his Lordship offered to let a farm for small holdings at the same rent as paid by the farmer, or, failing agreement, at a price to be fixed by a competent valuer.

The value of these discussions in bringing to the knowledge of our members and others the possibilities of collective action must be very considerable, and are proving to sceptics the earnestness with which social problems are being approached.

The following is an account of expenditure:—

	£	s.	d.
Committee Meetings .....	5	7	8
Deputations .....	3	2	2
General Printing .....	1	18	6
Postage, Stationery, &c. ....	1	15	3
	<hr/>		
	£12	3	7

The special district fund has been found especially useful this year in assisting with the expenses of conferences at those smaller centres which otherwise would have been compelled to decline the opportunity of entertaining the delegates. This course has resulted in a drawing together and cementing the bonds of unity which should exist between the larger and the smaller societies, [and must make for the greater solidarity of our movement.

#### SPECIAL DISTRICT FUND.

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Balance, 31st December, 1912..	17	6	10	By Printing Conference Papers ....	5	18	9
" Subscriptions—				" Delegates to District Conference			
Oxford Builders.....	0	5	0	Meetings (fares only).....	2	11	2
Oxford .....	3	3	0	" Expenses - High Wycombe and			
Windsor .....	0	10	6	Maidenhead Conferences ....	4	6	11
Reading .....	2	10	0	" Postage .....	0	8	6
Chipping Norton .....	1	1	0	" Balance, 31st Dec., 1912 .....	14	13	6
Swindon .....	1	1	0				
Banbury .....	1	1	0				
Stony Stratford .....	0	5	0				
Newport Pagnell .....	0	5	0				
Wolverton .....	0	10	6				
	<hr/>						
	£27	18	10		£27	18	10

EDWARD KING, Hon. Secretary.

No. 8.—CAMBRIDGE AND BEDFORD.

Executive Committee.

Mr. C. T. Goldsmith, Bedford.	Mr. C. Martin, Bishop's Stortford.
„ G. B. Poppy, Newmarket.	„ A. Andrews, Hitchen.
„ H. Sayer, Ely.	„ F. B. Barlus, Cambridge.
„ F. G. P. Radcliffe, Garden City.	

Conferences have been held during the year as follows :—

Society.	Subject.	Introduced by
Biggleswade ....	Insurance generally as it affects Co-operative Societies.	Mr. W. T. Charter.
Letchworth ....	The Future of Co-operative Production ..	Mr. R. Halstead.
Potton .....	Mr. Openshaw's Presidential Address at Portsmouth Congress.	Mr. Foulger.
Saffron Waldon..	Constructive Co-operation as a Labour Force.	Mr. Golightly.

The average number of delegates attending these conferences was forty-eight.

The executive has met for special business on two occasions, once to confer with the committee of a weak society with a view to its improvement. It has also met at each conference, and once to arrange work for the winter.

The question of rearranging the district areas has been considered and approved, the new district proposed being more compact and workable.

Although no new societies have been formed, existing societies have widened their sphere of work, and the returns show increased trade and stability.

The committee adopted a system of watching over the weak societies, as follows :—The member of our committee who lives nearest pays periodical visits to one of these societies and reports at the next committee meeting. We are thus kept in touch with small societies, and are able to help them before it is too late.

The expenditure for the year is as follows :—

	£ s. d.
Committee Meetings .....	20 3 9
Deputations .....	2 7 7
Printing and Stationery .....	1 13 6
Postage .....	0 15 1

£24 19 11



Three conferences have been held during the year as follows:—

Society.	Subject.	Introduced by
Wyndhamham . . . . .	Mr. H. Whalley's Paper: Some Problems Confronting Co-operators.	Mr. F. J. Newman.
Norwich . . . . .	Co-operative Conscience in Modern Business.	Mr. A. Mansbridge.
Lowestoft . . . . .	Why are we Co-operators? . . . . .	Mr. D. Money.

All these conferences were well attended.

The discussions that followed the papers were, in most cases, of a much higher tone than those previously held.

The first was held on 27th January, 1912. This was in connection with the coming-of-age celebration, and it was a well represented conference, upwards of 70 delegates and friends being present. The subject created a diversity of ideas. A public tea and meeting was held in the evening, when the largest building in the town was overcrowded.

The second one was held on 17th August, jointly with the educational committee of the Norwich Society. This was an open-air meeting, being held in the grounds of H. A. Day, Esq. It was exceedingly interesting and was much appreciated, every society in the district, with the exception of one, being represented. The address given by the speaker was of a very high character and well received.

The third was held on 26th September, and, considering that this district had not recovered from a disastrous flood, which very much dislocated our very moderate railway facilities, was well attended. This conference was held in connection with the opening celebrations of the fourth branch at Lowestoft, and a public meeting was held in the evening.

We have not confined our work to conferences. Several visits have been made to committees of societies, when questions of extension were considered with them, also other matters affecting the best interests of the societies.

Special lectures have been held, and other public meetings when societies have rejoiced over their record sales, which were once under a cloud. So that whilst there is much to be thankful for, we fully recognise there is still much to do, and we trust in the coming year the hearty co-operation of all societies in the district will be in the true spirit of brotherhood, so that we may record extensions on all hands.

The expenditure for the year is as follows:—

Committee Meetings . . . . .	£	s.	d.
Deputations . . . . .	8	7	4
Printing . . . . .	5	19	2
Postage and Stationery . . . . .	1	6	0
	2	1	7

£17 14 1

## SPECIAL DISTRICT FUND:—

Receipts.	£ s. d.	Expenditure.	£ s. d.
To Balance last year.....	1 10 9	By Hire of Room at East Dereham..	0 2 0
„ Swaffham Society .....	0 17 7	„ Subscription—Workers' Educa-	0 2 6
„ Mr. F. J. Newman .....	0 2 6	„ tional Association .....	0 2 0
„ Swaffham Society .....	0 18 7	„ Delegations Fees .....	0 13 6
		„ Rail Fares—Lakenheath to Nor-	0 2 6
		„ wick Conference.....	0 5 5
		„ Printing .....	0 6 11
		„ Rail Fares—Sub-Committee	1 14 7
		„ Meetings .....	
		„ Postage and Stationery .....	
		„ Cash in hand .....	
	£3 9 5		£3 9 5

Audited—  
JOSEPH T. GEE.

W. TIDD, Hon. Secretary.

## No. 10.—ESSEX AND SUFFOLK.

## Executive Committee.

Mr. A. W. Kibble (chairman), Halstead.	Mr. B. S. Wood, Braintree.
„ S. Foulger, Ipswich.	„ G. Young, Chelmsford.
„ G. Ryder, Colchester.	„ W. Hubbard, Witham.
„ G. Barker, Wickham Market.	

The following conferences have been held during the year:—

Society.	Subject.	Introduced by
Harwich ....	National Insurance .....	Mr. Gasson.
	(Mr. H. J. May's Paper.)	
Braintree ....	Commercialism and Co-operative Ideal ....	Mr. B. S. Wood.
Ipswich .....	Mr. Rae's Congress Paper .....	Mr. W. J. Salmon.

The three conferences held during the year were very helpful and interesting, the subjects being of general interest. Useful discussions were provoked and information disseminated.

Referring to the general work of the year, we have nothing startling to report. A considerable amount of committee work has been done in connection with societies that have felt the stress of the commercial unrest and adverse wholesale markets. Profits in the district have ruled lower than in previous years, and it has been found necessary to hold a number of propaganda meetings with a view to stimulating loyalty and maintaining trade. In the aggregate we have pleasure in reporting that the movement in the district is steadily gaining ground.



The expenditure for the year is as follows:—

	£	s.	d.
Committee Meetings .....	11	9	9
Deputations .....	8	15	4
Printing and Stationery .....	0	5	9
Postage .....	1	9	0
	<hr/>		
	£21	19	10

SPECIAL DISTRICT FUND.

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Balance forward .....	3	13	2	By Printing Conference Papers.....	0	17	6
„ Colchester Society .....	2	2	0	„ Propaganda Meetings .....	4	19	4
„ Ipswich Society .....	2	2	0	„ Delegate - Portsmouth Congress.	1	12	6
„ Chelmsford Society .....	1	1	0	„ Hire of Hall and Printing.....	0	15	0
„ Haverhill Society .....	1	1	0	„ Deputations .....	2	1	6
„ Halstead Society .....	1	1	0	„ General Expenses .....	0	6	9
„ Harwich Society .....	1	0	0	„ Balance in hand .....	2	18	7
„ Braintree Society .....	0	10	6				
„ Maldon Society .....	0	10	6				
„ Wickham Market Society .....	0	10	0				
	<hr/>				<hr/>		
	£13	11	2		£13	11	2

Audited—  
W. RIGG.

W. J. SALMON, Hon. Secretary.

SOUTHERN CO-OPERATIVE EDUCATION ASSOCIATION.

Executive Council.

Mr. E. J. Bull (Southern District Council A.U.C.E. President).

Mr. W. J. Foster (hon. sec.), Bass Dressers.	Mr. L. W. Law, Grays.
Miss E. E. M. Allen, Reigate.	Miss J. P. Madams, Co-operative Brotherhood Trust.
Mrs. Barnes, Woolwich.	Mrs. Holyoake Marsh, Edmonton.
Mr. G. Carter, Oxford.	Miss C. Webb, Wembleton.
„ J. J. Dent, Working-Men's College.	Mr. J. Taylor, Ashford.
„ S. E. Elliott, Anchor.	

Mr. M. Clear and Mr. S. Foulger, representing the Southern Sectional Board.

Mrs. Wimhurst, representing the Co-operative Women's Guild.

Mr. W. Barnes, representing the South Metropolitan District.

In our report of last year we said " Our efforts have not been attended with as direct and immediate response as we could wish, but evidences are not lacking to show that there is an awakening," and we are pleased to say that this view has been justified by an increase of class work this year.

Eleven council meetings and three conferences have been held during the year.

The first—the annual meeting of the association—was held at Hampstead Garden Suburb, 29th June, 1912. At this meeting the following

resolutions were submitted, and, after a useful discussion, were passed *nem. con.* :—

- (1) This conference welcomes the awakening of democracy to its powers, and realises the importance of the democracy being educated in the highest and fullest sense. Believing that the co-operative movement can exercise a right influence in this direction, this conference urges all educational committees in the Southern Section to leave no stone unturned to educate all their members in the ethical and economic meaning of co-operative principles.
- (2) This meeting notes with regret the decrease in the number of classes held under the Co-operative Union's scheme in the Southern Section. It strongly urges all societies to establish classes in co-operation and allied subjects, and to provide facilities for the training of their employés.
- (3) That it is of the utmost importance to the best interests of the movement in the Southern Section that the work of the Southern Education Association should be developed to its fullest extent; that to enable this to be done, every society or educational committee, branches of the women's guild, men's guild, and Amalgamated Union of Co-operative Employés, should subscribe at least the minimum scale as per Rule 3, viz. :—

Societies having less than 200 members, 5s. per annum.

Societies having above 200 and less than 500 members,  
10s. 6d. per annum.

Societies having more than 500 members, 21s. per annum.

Branches of women's guild, men's guild, and Amalgamated  
Union of Co-operative Employés, 5s. each per annum ;  
and that the delegates here assembled undertake to bring  
this resolution before their respective organisations.

(Since the above resolutions were passed, the council have decided to recommend to the next annual meeting that the subscription for branches of men's guild, women's guild, and the Amalgamated Union of Co-operative Employés be reduced to 2s. 6d.)

The second conference was held 28th September, 1912, when Mr. W. R. Rae (chairman of the Central Education Committee) gave a stirring address on "The Responsibility of Societies for Establishing Classes for their Junior Employés." Mr. Rae said that when we were boasting of our success we very frequently forgot the responsibility that success placed upon us; but the future of co-operation would require the cunningest skill that could be placed at the disposal of the committees, and it was our duty to see that the lads in the stores to-day got the training necessary to qualify them to carry on the work. If we did not realise the responsibility, then we should be false to the present members and false to the future; but if we faced the

position like men, then, when the end should come, we should be able to say to ourselves, "We took our part in the movement; we gained by the possibilities; we faced the responsibilities; and there was no more cheering thought than that."

The third conference—the annual gathering arranged in conjunction with the Southern District Council of the Amalgamated Union of Co-operative Employés—was held on 22nd January, 1913, when Mr. B. Williams gave an address on "Co-operation and Trade-unionism," in which he urged the duties of the employés to the co-operative movement, and also to the trade union movement. In the course of his remarks, Mr. Williams said, "Let us be loyal to co-operation; let us be loyal to trade-unionism; let us be loyal to *duty*; and we shall improve ourselves and our position from hour to hour. Opportunities for good are constantly presenting themselves to the earnest worker."

Following the conference, a social evening was held, at which Mr. R. Tawney gave an address on "Educational Work," and pointed out the part that co-operative educational committees might take in extending the facilities afforded by local educational authorities.

The discussions at each of the above conferences have been well maintained, and we feel confident that they will bear fruit in due time.

Four students were successful in passing the examination in connection with the Teachers' Training Class held at Woolwich, and we now have thirty-seven teachers in this section qualified to take co-operative classes.

Miss Madams has continued to represent this association on the Central Education Committee, and Messrs. Clear and Foulger have represented the Southern Sectional Board on the executive council of this association, and we feel that the work done by the interchange of opinions between these bodies is of a most useful character.

The Co-operative Student's Fellowship continues to prosper, and is doing much good work in this section.

Following on the series of lectures arranged for Willesden Men's Guild last year, the council have arranged similar courses this year in connection with Willesden and Stratford men's guilds.

It is again our pleasure to record that the most friendly relations exist between the council and the Southern Sectional Board, the women's guild, the district associations, and the Amalgamated Union of Co-operative Employés, without which our work would have been much more arduous.

In conclusion, the council desire to record their high appreciation of the services rendered to the association by our late president, Mr. J. T. Harris, and their regret that other calls prevented his continuing to be a member of the council.

E. J. BULL, President,  
W. J. FOSTER, Hon. Secretary.

## (7) SOUTH-WESTERN SECTION.

In submitting our report to Congress, we are able to record a year's work of great activity and to report substantial progress generally in respect of the several societies within the section. The result of the election to the Sectional Board having left us constitutionally unchanged, we have proceeded with the year's work pretty much on the old lines. We have, as a rule, held our Board meetings in those places that afforded an opportunity for doing some useful work. As often as possible, and where practicable, we have held conferences with the local committees before or after our Board meetings, and have been assured on many occasions that the discussions on matters of local interest at these conferences have been helpful to all concerned.

At the first Board meeting, held on 1st June, at Ottery St. Mary (Devon), the following officers were appointed for the ensuing year:—

*Chairman* : Mr. W. J. Gilbert.      *Treasurer* : Mr. H. Westbury.

*Secretary* : Mr. A. Bullock.

Representatives to the—

*United Board and Office and Credit Committees—*

Mr. H. Westbury.

*Education Committee and Educational Association—*

Mr. W. J. Gilbert.

As Representatives to the District Associations—

*Bristol and Somerset*.....Mr. A. Bullock.

*Devon*.....Mr. R. R. Prynne.

*Cornwall*.....Mr. C. Vaughan.

By this means the sectional members have been in close touch with the work of these associations, thus making for one common aim in all sectional work, which has, in consequence, been done more effectively. Our conferences and public meetings have been so arranged as to admit of joint action, as far as possible, with these associations.

During the year 12 ordinary Board meetings have been held, at which the attendance of the members are as follows:—

	Possible.	Actual.
Mr. W. J. Gilbert (chairman) ..	12	12
Mr. C. Vaughan .....	12	12
Mr. R. R. Prynne .....	12	12
Mr. H. Westbury.....	12	*11
Mr. A. Bullock (secretary) .....	12	12
Mr. T. Gidley (hon. member)....	12	0

\* On delegation.

Acting upon the invitation received from the Central Office to appoint a delegate to attend the Danish Congress at Odense, on 4th June, Mr. H. Westbury was appointed.

As early as possible after the first Board meeting it was resolved to invite the district associations to submit names of places where special propaganda could be undertaken with some prospect of success, and the following places were named:—Devon: Appledore, Coombe Martin, Braunton, Ivybridge, Brent, and Budleigh; Cornwall: St. Stephen's, Charlestown, Pentewan, Camelford, and Port Isaac. Meetings have been held at some of these places and others are being arranged. As a result of the meeting at Budleigh Salterton, a provisional committee has been formed and a new society will be registered there in the near future. In the case of Brent and Ivybridge an effort has been made to link these places up with societies in the district, but if this is found impracticable a society will probably be formed at Brent. It was also decided to render assistance, as far as possible, to the weak societies in the section.

A joint meeting of the Board and the Devon District Executive was held in August, at which many matters of interest were discussed and certain lines proposed in respect to future work.

An application from the Radstock Small Holdings Society to become affiliated with the Union was received, as was also a very strong protest from the Radstock Distributive Society complaining of overlapping between the two societies. After due consideration it was decided that in the interest of the distributive society consent of the Board to the affiliation of the Small Holdings Society be withheld.

A new society has been registered at Wells (Somerset). This was formerly a branch of the Shepton Mallet Society, but it was thought best, both by Shepton Mallet Society and the members residing in Wells, to sever the connection in consequence of distance, cost of delivery, and general working expenses. It is hoped the change will prove beneficial to both societies.

A society has also been formed at St. Breward, Cornwall. This society, which has been trading for the last six months, is now established in its own premises.

An attempt has been made to introduce co-operation in the Teign Valley, where a number of men are employed in the granite quarry. After due consideration it was decided not to form a separate society here, but to leave it in the hands of the nearest societies to extend in this direction.

Three sectional conferences have been held, the first in conjunction with the Somerset and Devon District Associations at Wellington, in July. Mr. H. Westbury introduced Mr. Rae's Congress paper, "The Co-operative Union and the Unification of its Forces."

The second was held at St. Columb Road, Cornwall, and was a joint conference with the Cornwall District Association, being held in September. The subjects taken were: "International Co-operative Alliance," introduced by Mr. H. Westbury, and "Credit Trading," by the Secretary (Mr. A. Bullock).

The third sectional conference was held at Newton Abbot in February, to give further opportunity in another part of the section to discuss the foregoing subjects, and were introduced again by Messrs. Westbury and Bullock. The following resolution was unanimously passed in relation to international co-operation :—

That this conference, realising the necessity of promoting the development of international co-operation and appreciating the work of the International Co-operative Alliance, recommends societies in the South-Western Section to assist its objects by affiliation and by liberal subscriptions to its funds.

In reference to credit trading, the general feeling expressed in the discussion was that societies should seriously consider ways for reducing this evil on the lines laid down in the Anti-Credit Committee's Report. Each of these conferences was highly successful, both in point of attendances and interesting discussions.

The district associations have fully maintained their reputation for vitality and useful work. The usual number of district conferences have been held in each district, and the following subjects, each of which we think has been of the greatest interest to co-operators, discussed :—In the Somerset district the subjects were : “ National Health Insurance,” “ The Co-operative Union and the Unification of its Forces,” and “ Stocks : Depreciation and Reserves.” The latter meeting was held in Bristol in October, and was of special interest and of a more representative character than usual, the coming of age of the association being celebrated on this occasion. In the Devon district the subjects taken were : “ Annual Meeting : Report and Balance Sheet,” “ District Representation of the South-Western Section,” “ The Co-operative Movement in Devon,” and “ Mr. Openshaw's Congress Address.” In Cornwall : “ District Representation in the South-Western Section,” “ The Co-operative Union and the Unification of its Forces,” “ International Co-operative Alliance,” “ Credit Trading,” and “ The Wholesale and the Carriage on Goods.” The attendance at all these conferences was quite up to the average and the discussion well maintained.

In so far as co-operative production is concerned, we are pleased to report that the Bristol and Plymouth printing societies are making steady progress and deserve larger support.

The Educational Association has been working pretty much on the old lines, maintaining its position and doing useful work. We again regret that funds do not permit of greater activity in this direction, but feel sure that members are becoming alive to the fact that the future success of our movement will depend largely upon an educated membership. It is pleasing to note that in this connection more attention than ever has been given to the formation of children's classes.

It can be truly said of all the organisations—the District Associations, the Educational Association, and the Women's Guild—that all have co-operated most heartily in assisting the Sectional Board to carry out the work

of the year. We take this opportunity of thanking one and all for their sympathy and support.

At the commencement of the year we set out to endeavour to strengthen the weak societies in the section, and in this work, which has been done by joint action with the Co-operative Wholesale Society, valuable advice and assistance has been rendered, the results being highly satisfactory both to ourselves and the Co-operative Wholesale Society. Nearly the whole of these societies are now in prosperous conditions, and special attention is being paid to those weaker societies which are still in need of help.

In conclusion, we submit that the foregoing represents but part of the work done. Much useful advice and information has been imparted by correspondence as well as by members of the Board when attending public functions arranged by the societies. We believe that the past year stands well in comparison with any previous year in the amount of work done and the pleasing results arising therefrom, yet there remains much more to be done in order to maintain the enthusiasm of the members in the true spirit of co-operation.

W. J. GILBERT, Chairman.

ALBERT BULLOCK, Secretary.

### REPORTS OF THE DISTRICT ASSOCIATIONS.

#### No. 1.—BRISTOL AND SOMERSET.

##### Executive Committee.

Mr. H. Westbury (president).	Mr. G. Brice, Stoke.
„ G. C. Kingscott (treasurer).	„ A. Hill, Taunton.
„ C. A. Connolly (secretary).	„ W. Hayward, Taunton.
„ J. Marks, Bristol.	„ E. Hayes, Templecombe.
„ W. J. Petherick, Bristol.	„ C. Powell, Twerton.
„ W. Griffin, Bristol.	„ A. V. Treasure, Weston.
Mrs. Found, Bristol.	„ A. Stroud, Yeovil.
Mr. W. J. Shephard, Beehive.	„ H. Edwards, Twerton Educational.
„ A. H. Atwell, Bridgwater.	„ F. Trott, Bristol Educational.
„ T. W. Hill, Bristol Printers.	„ A. Hobbs, Weston Educational.
„ C. Bielby, Bruton.	Mrs. Blackmore, Bridgwater Educational
„ W. Plummer, Coleford.	„ Clothier, Bedminster Guild.
„ F. Ackland, Frome.	„ Hillman, Central Guild.
„ J. Rowland, Frampton.	„ Hunt, Bishopston Guild.
„ G. Brown, Oakhill.	„ Atwell, Bridgwater Guild.
„ W. Gillingham, Portishead.	„ Edwards, Greenbank Guild.
„ J. White, Radstock.	„ Martin, Totterdown Guild.
„ G. Grist, Radstock.	

Mr. A. Bullock, Sectional Board Representative.

Sub-Executive Committee: MESSRS. A. Bullock, J. Marks, A. V. Treasure, J. White, A. Stroud, A. Hill, and Officers.

Your committee have great pleasure in submitting for your consideration and approval the report and balance sheet for the year 1912.

The result of the year's work shows good all-round increases, the latest returns showing our membership to be 39,748; our capital, £292,560; sales, £738,936; reserves, £16,171; and profits, £75,262.

Many societies in the district have taken important steps in the development of their business during the past year: Bristol has erected a large and fully-equipped laundry; Twerton, a very fine steam bakery; Radstock, a splendid branch at Midsomer Norton; Bruton, a new branch at Wincanton; and the Bristol Printers have removed to larger and more commodious premises. We are pleased to say that in every instance these ventures have proved successful.

At the request of societies the association has supplied speakers for several propaganda meetings, and in each case large and successful gatherings were reported.

The members of the Shepton Mallet Society resident at Wells have decided to withdraw from the parent body and to set up a separate society at Wells. The matter has been amicably arranged, and we trust the new society will soon affiliate with the association.

In educational work the district is showing some slight improvement. Bristol, Bridgwater, Twerton, and Yeovil are running successful children's classes, and it is to be hoped that other societies will take up this form of work. The sales of co-operative literature are still far below what they should be, and societies are urged to do all they can to increase the circulation of our co-operative publications, especially the *News*.

The usual number of executive and sub-executive meetings have been held, and, amongst other important matters, have considered and put into operation a system for the transfer of members from one society to another.

The subjects dealt with at our conferences have all been of the greatest interest to co-operators, viz., "National Health Insurance," introduced by Mr. Sykes; "The Co-operative Union and the Unification of Its Forces," introduced by Mr. Westbury; and "Stocks, Depreciation, and Reserves," introduced by Mr. Gait. This meeting was held at Bristol in October to celebrate the coming of age of the association, and was of a larger and more representative character than usual. At the close of the conference a hearty vote of thanks was accorded Mr. Westbury for his able services as chairman of the association during the past twelve years.

At a crowded evening meeting Mr. Westbury was made the recipient of a marble clock and ornaments, the presentation being made on behalf of the association by Mr. Bullock.

In this connection it may be well to recall that the association was brought into existence 21 years ago as the result of a meeting convened at Bristol by the Western Sectional Board. The section then consisted of eleven English



and Welsh counties, and apparently all societies in those counties were invited. The Somerset societies (about ten in number) were not represented except by the two Bristol societies, so the work of forming an association devolved upon them. Mr. F. B. Foxley was appointed secretary, in which position he was shortly afterwards followed by Mr. J. F. Hopkins, and there can be no doubt but what much of the success of the association was due to the energy and ability of these two gentlemen.

For the first few years the work was almost exclusively confined to bringing societies into line and inducing them to join the association. Occasional conferences were held at irregular periods, and at these functions fifteen was considered a very large attendance. Eventually Radstock, Twerton, Taunton, and Crewkerne became members of the association, and propaganda work proper was vigorously undertaken.

Altogether the association has assisted in the formation of over twenty societies. Some of these have ceased to exist as separate entities, having amalgamated with neighbouring societies, while others, through adverse circumstances, have been dissolved, but, on the whole, the record of failures is remarkably low, a fact probably due in no small measure to the help received from the Sectional Board and the district association.

Apart from work of a purely propagandist character the conferences of the association have been of great educational value, and the opportunities thus afforded delegates of exchanging views on matters other than the subject under consideration have in some instances proved even more helpful than the actual conference.

The association has also rendered splendid service in pressing for better trading facilities with the Co-operative Wholesale Society, several conferences having been held for the purpose of inducing the directors to carry larger and more varied stocks at the Bristol depôt, particularly in the drapery and boot and shoe departments, and to make other concessions to societies.

Since the establishment of the association in 1891 the district has grown enormously. Reliable figures are not available for the complete period, but, taking from 1893 to 1911, we get the following results :—

	Members.		Sales.
1893 .....	17,681	.....	£318,541
1911 .....	39,748	.....	738,936
	<hr/>		<hr/>
Increase.....	22,067	.....	£420,395

The activities of the association has kept pace with the growth of the district, and it is at all times ready to assist its members to the utmost limit of its powers as an advisory and propagandist organisation.

In conclusion, we desire to thank those societies under whose auspices our conferences were held, and we appeal to all societies for their support during the coming year.

The following is the financial statement for the year 1912 :—

Receipts.	£ s. d.	Expenditure.	£ s. d.
To Balance brought forward .....	12 9 10½	By Conferences—	
„ Subscriptions from Societies :—		Bristol.....	14 11 4
Bristol.....	37 3 4	Bruton.....	15 4 3
Bridgwater.....	6 16 4	Wellington.....	20 11 3
Beehive.....	0 10 6	Bristol.....	12 17 9
Bruton.....	1 3 0	„ Delegations—	
Coleford.....	1 14 0	Wincanton.....	0 11 0
Crewkerne.....	0 13 10	Bristol.....	0 8 3
Frome.....	2 5 0	„ Labour Co-partnership.....	0 2 6
Frampton.....	2 10 0	Keynsham.....	0 3 2
Oakhill.....	0 16 8	Greenbank.....	0 2 6
Portishead.....	1 10 6	Creech St. Michael.....	0 12 5
Radstock.....	11 17 8	Twerton.....	0 7 7
Stoke.....	0 14 7	Bristol.....	0 2 6
Taunton.....	8 16 8	Bruton.....	0 8 1
Templecombe.....	0 15 0	Totterdown.....	0 4 6
Twerton.....	9 8 4	Bridgwater.....	0 8 7
Weston.....	2 13 0	Radstock.....	0 7 1
Yeovil.....	7 19 0	Avonmouth.....	0 3 5
Bristol Printers Ltd.....	0 10 6	Twerton.....	0 7 8
„ Educational Committees —		„ Hire of Halls (Bristol).....	0 18 9
Bristol.....	0 10 6	„ „ (Bruton).....	1 3 6
Bridgwater.....	0 10 6	„ Congress Delegate.....	2 18 3
Twerton.....	1 1 0	„ S.-W. E. Association Meetings ..	1 19 5
Weston.....	0 10 6	„ „ Subscription.....	0 10 0
„ Women's Guilds —		„ Secretary's Remuneration.....	5 0 0
Bedminster.....	0 10 6	„ Treasurer's Remuneration.....	2 0 0
Bishopston.....	0 10 6	„ Printing, Postages and Carriage..	7 5 10
Bristol Central.....	0 10 6	„ Special Printing (Conference	
Bridgwater.....	0 10 6	Papers and Transfer Forms)..	3 13 6
Greenbank.....	1 1 0	„ Sub-Executive Meetings.....	26 0 1
Totterdown.....	0 10 6	„ Treasurer's Expenses re Banking	0 4 5
„ Co-operative Union.....	26 0 1	„ President's Presentation.....	4 14 0
„ Trade Dividend.....	0 0 6	„ Audit.....	1 3 3
„ Bank Interest.....	0 2 7	„ Balance in Bank.....	16 10 9½
		„ Cash in Treasurer's hands.....	1 1 4
		Audited—	
		W. S. BIGGS,	
		J. EWING.	
£142 16 11½		£142 16 11½	

C. A. CONNOLLY, Secretary.

## NO. 2.—DEVON.

### Executive Committee.

Mr. E. R. S. Mundy (chairman), Exeter.	Mr. M. Hoare, Buckfastleigh.
„ W. Stone (treasurer), Teignmouth.	„ L. G. Williams, Plymouth Printers.
„ E. Truscott (secretary), Plymouth.	„ R. Andrews, Newton Abbot.
„ J. Searle, Tiverton.	„ J. Marks, Plymouth.
„ T. Dunn, Exmouth.	

Central Board Representative: Mr. R. R. Prynne.

Representative on the South-Western Section Educational Association:

Mr. E. R. S. Mundy.

It is with great pleasure we present for your approval and adoption the twenty-fifth annual report and balance sheet of the association. From the Congress returns, we find much to give us encouragement, and they form a

sound basis on which to place our views when considering the progress of the movement in the district. We feel, however, that no set of figures can indicate to the full extent the solid progress that is taking place amongst us. We take this opportunity to congratulate the societies which are making such advancement, and express the hope that the activity displayed will stimulate a few others to greater efforts.

	Members.	Sales.	Capital.	Reserves.	Profits.
1912	58,416 ..	1,049,616 ..	623,689 ..	106,125 ..	156,807
1911	56,932 ..	1,028,580 ..	578,053 ..	97,710 ..	148,608
Increase	1,484	21,036	45,636	8,415	8,199

The past year has been one of loss to us as an association. The almost sudden death of our late president, Mr. H. W. Loram, has left a shadow upon the district. His fearless stand for the co-operative principle, his earnest endeavour to advance the cause, his manly bearing, and his gentle and at the same time firm ruling ever won the respect of all; and it was no formal expression when the association placed on record its great appreciation of his work to the movement. To follow in the work of one so splendidly equipped will be no easy task for our new chairman, but in Mr. E. R. S. Mundy we have a man of strong personality and a wide knowledge of the movement. We desire for him the cordial support of every member of the association.

Four conferences have taken place during the year.

Date.	Where held.	Subject Discussed.	Introduced by
1912 16th March ....	Paignton ....	Annual Report and Balance Sheet ..	District Secretary.
22nd June .....	Torrington....	District Representation of the South-Western Sectional Board.	Mr. R. R. Prynne.
21st September.	Honiton .....	The Co-operative Movement in Devon	Mr. A. E. Aggett.
30th November..	Ottery St. Mary	Mr. W. Openshaw's Congress Address	Mr. R. Andrews.

Our annual meeting at Paignton, on 16th March, came at the time of the coal strike, and the delegates experienced much difficulty in keeping their appointments. The attendance, however, was very gratifying, and an exceedingly interesting and spirited discussion took place upon the report and balance sheet. The position of many societies in the district was reviewed, and it was resolved that the best thanks of the association be tendered to the committee of the Co-operative Wholesale Society for the splendid efforts put forward to maintain the societies under their supervision. It was also decided to invite the Co-operative Union to undertake the duty of scrutineer for the association. The paper prepared by Mr. R. R. Prynne, on the question of "District Representation on the South-Western Sectional Board," was deferred for further consideration.

The 22nd June found the delegates at Torrington for the second conference, when Mr. R. R. Prynne's paper on "District Representation on the South-Western Sectional Board" was introduced for consideration and

discussion. The writer pointed out that the effect of the new rules upon the voting strength of societies was that most of the smaller societies in the section had lost one or two votes, while the two larger societies had so increased in voting strength that a very great disproportion existed. Resolved—

That this conference of societies in the Devon District expresses its opinion that the representation of the section should be by districts, and requests the South-Western Sectional Board to draw up a scheme to that effect for discussion by each district during 1912.

A useful discussion followed. Many points were raised for and against any alterations in the present method of representation, and, on being put to the meeting, Mr. Prynne's motion was defeated, 17 voting for and 24 against.

"The Co-operative Movement in Devon: Its Achievement and Outlook" was debated at our third conference at Honiton, on 21st September, 1912, and our thanks are due to Mr. A. E. Aggett for the excellent manner in which he introduced the subject. Many interesting points were raised, and the position carefully reviewed. The general feeling was that much more progress ought to be reported, and it was urged that if the Co-operative Wholesale Society could bring itself into line upon the great question of paying the carriage on all goods, it would give the movement an impetus and largely increase the trade in the district. It was resolved to send the following resolution to the directors of the Wholesale Society:—

That the delegates of the co-operative societies in Devon, sitting at Honiton, consider that the time has arrived for the Co-operative Wholesale Society to pay all railway rates upon goods sent to the local societies, and respectfully asks the directors to give the matter their serious and early consideration.

We are now pleased to report that the directors are giving the matter their most serious consideration, and we also note with great pleasure that the matter is being freely discussed at all Co-operative Wholesale Society meetings. If the question is kept to the front good results will follow.

The fourth conference of the year was held at Ottery St. Mary, on 30th November, when Mr. R. Andrews provided excellent topics for discussion by taking extracts from Mr. W. Openshaw's Congress address, briefly touching upon the complex questions of credit trading, overlapping, minimum wage, education, and the power of Congress to enforce its resolutions. He revealed a clear grasp of the difficulties before the movement, and reminded the delegates of their responsibilities with respect to the many duties they were called upon to discharge in their own societies. A good discussion followed, but we feel that one note of regret ought to be sounded, and that because of the very unusual way many delegates left the meeting and disturbed what might have been one of the very best conferences of the year.

During the year the committee met on twelve occasions, when, in addition to making the arrangements for the conferences, their attention was concentrated on the many questions affecting the practical working of the various

societies. The suggestions advanced at our conferences have been acted upon, and no efforts have been spared to make the association a living force and a power for progress in the district.

As a propagandist body we have great pleasure to report that the demand for speakers at district and society meetings has been very gratifying. Many of the outlying parts have been reached, and highly successful meetings held. We urge upon societies the desirability of having at every public meeting a member of this committee and a representative of the Sectional Board to assist them in the propaganda of the movement, and thus leave no stone unturned to advance our principles on every opportunity.

New ground has been broken at Budleigh Salterton and Brent. At Budleigh Salterton, in conjunction with the Sectional Board, a very large amount of spade work has been accomplished and highly satisfactory results shown. A provisional committee has been appointed, steps have been taken to canvass the whole of the town and villages to collect share capital, and a banking account has been opened with the Co-operative Wholesale Society. We are looking forward to the establishment of a healthy and vigorous society during the year. At Brent a canvass of the town was carried out by members of the committee, whilst a public meeting was held late in the year. The prospects here are good, and we have assurances of help from our friends already so successfully working at Buckfastleigh.

Owing to the continual growth of the movement in the district, many extensions and additions have been carried out. Our friends at Bideford have opened a new bakery. The Brixham Society has taken over new premises and opened several new departments. At Buckfastleigh, dairy and confectionery departments have been introduced, and the new premises are valuable additions. The Exeter Society's new grocery and provision branch at South Street amply justify the removal from Sun Street, adding considerably to the bulk of their trade. Exmouth continues to advance; the new bakery opened during the year is a decided success. At Honiton a strong forward policy has been carried into effect, and new premises secured which will do much to establish the movement in that part of the country. The Moretonhampstead premises have been transformed into the most up-to-date stores in the town. At Ottery St. Mary and Okehampton new bakeries have been opened, resulting in substantial increase in trade. At Plymouth the success of the laundry has been so marked that a very large addition of plant and extension of premises has been necessitated, and at Torquay dairy farming has been inaugurated.

We recommend these evidences of success to our delegates, congratulate the various societies on their achievements, and trust that their progressive policy may prove an unqualified success.

The societies working under the Co-operative Wholesale Society continue to receive our most careful attention. In some cases there are signs of improvement, and, generally speaking, the district is in a very healthy condition. There is a very keen desire to go ahead. As members of the committee,

we have to thank the societies for the great help so willingly given upon all occasions, and express the hope that all the forces that go to make success may unite in one complete force and still further strengthen the Devon co-operative life.

The work of the Educational Association deserves our most hearty support, as does also that of the co-operative guilds. To the Amalgamated Union of Co-operative Employés we tender our thanks for the efforts of their association to further the movement, and, with the consistent advocacy of our principles by the *Co-operative News*, nothing can daunt the efforts of every earnest worker.

The following is the financial statement for the year 1912:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance in hand and bank last		51	8	11	By Conferences at—				
Report .....					Paignton .....	24	10	2	
„ Subscriptions from—					Torrington .....	36	9	10	
Ashburton .....	1	3	8		Honiton .....	28	1	4	
Axminster .....	0	8	4		Ottery St. Mary .....	24	15	7	
Barnstaple .....	1	3	3		„ Committee Meetings .....	38	3	1	
Bideford .....	1	9	3		„ Propaganda .....	55	7	0½	
Bovey Tracey .....	2	6	11		„ Delegate to Congress .....	6	7	2	
Brixham .....	3	0	0		„ Grants to—				
Buckfastleigh .....	3	2	1		Cornwall District Association..	5	5	0	
Chudleigh .....	0	15	3		Women's Guild .....	4	4	0	
Colyton .....	0	8	0		South-Western Educational				
Cornwood .....	0	15	6		Association .....	2	2	0	
Cullompton .....	0	15	9		Secretary .....	5	5	0	
Exeter .....	12	0	10		Treasurer .....	2	2	0	
Exmouth .....	3	5	8		„ Printing, Postage, &c. ....	12	19	11	
Honiton .....	0	8	4		„ Bank Commission .....	0	3	6	
Ilfracombe .....	0	15	11		„ Cash in Bank .....	25	15	8	
Kingswear .....	0	10	0		„ „ Hand .....	0	15	0½	
Lee Moor .....	0	11	0						
Moretonhampstead .....	0	17	0						
Newton Abbot .....	6	13	4						
North Tawton .....	0	6	10						
Ottery St. Mary .....	0	11	5						
Okehampton .....	1	2	2						
Paignton .....	7	7	3						
Plymouth Mutual .....	137	16	6						
Plymouth Printers .....	0	16	10						
Plympton .....	2	2	4						
Princetown .....	1	6	7						
Sidmouth .....	2	6	8						
South Molton .....	1	11	0						
Tavistock .....	2	0	0						
Teignmouth .....	2	12	10						
Tiverton .....	4	0	0						
Torquay .....	8	16	2						
Torrington .....	0	18	11						
„ Co-operative Union .....	5	0	0						
„ Bank Interest and Dividend .....	1	11	10						
		£272	6	4					

Auditor—  
C. W. UGLOW.

E. TRUSCOTT, Secretary.

## No. 3.—CORNWALL.

## Executive Committee.

Mr. Jas. Tucker (chairman), St. Austell.	Mr. W. J. Laphorn, Plymouth.
„ R. R. Prynne (secretary), Darite.	„ J. Laundry, Menheniot.
„ Jos. R. Toms (treasurer), Liskeard.	„ R. Pearce, Delabole.
„ A. Davey, Pensilva.	„ S. Richards, St. Columb Road.

Representative of the Central Board: Mr. C. Vaughan.

Four conferences of the association have been held, and have been attended by representatives of nearly every society in the district except those few which are not in membership.

The first conference was held at Wadebridge on the 18th of May, 1912. This was the annual meeting of the association, and was presided over by Mr. James Tucker (chairman of the executive). It was explained to the delegates that the meeting due in March had to be postponed owing to the railway facilities to Wadebridge being withdrawn during the miners' strike. The annual report was read and adopted. Mr. Williams (Truro) reported on the improvement in his society, and Mr. Tyler (St. Breward) was welcomed as the representative and prime mover in founding a new society. The Co-operative Wholesale Society was thanked for services rendered to the societies at Truro and Penzance. The result of the election for executive was that the same members were re-elected. Mr. R. R. Pryme read his paper on "An Argument for District Representation in the South-Western Section." The writer pointed out that the effect of the new rules was that the disproportion between the smaller societies and the few larger societies in the section was so much greater that the smaller societies were practically disfranchised. He thought if each district voted for their own representative the distribution of the seats would be secured, whereas now two societies had practically the predominant voice over the whole section. He moved—

That this conference of societies in the Cornwall District expresses its opinion that the representation of the section should be by districts, and requests the South-Western Sectional Board to draw up a scheme to that effect for discussion by each district during 1912.

This was carried by 13 votes to 3. An appeal was also made to delegates to send representatives to the Co-operative Wholesale Society's quarterly meeting at Newton Abbot.

The second conference was held at Penzance on 17th August, Mr. A. S. Bartlett being in the chair. After a report on the question of district representation and attendance at the Co-operative Wholesale Society's quarterly meeting, Mr. J. Marks (Devon District) read Mr. Rae's paper on "The Co-operative Union and the Unification of its Forces." The discussion centered mainly on the question of the position of co-operators in regard to political action. Opinion seemed fairly evenly divided, but no resolution was submitted.

The third conference of the association was a sectional conference, and held at St. Columb Road on 19th October, Mr. R. R. Prynne (Sectional Board) in the chair. Mr. H. Westbury opened the subject of "The International Co-operative Alliance," and Mr. A. Bullock read an exhaustive paper on "Credit Trading." The discussion was all too short, owing to the limited time allowed, but all felt that these important subjects had been dealt with by able hands.

The fourth conference was held at St. Austell on 28th December, Mr. James Tucker (chairman of executive and of the local society) in the chair. Mr. R. R. Prynne read a specially prepared paper on "The Wholesale and the Carriage of Goods." The paper called attention to some lack of touch between the Co-operative Wholesale Society and the societies. He thought the Co-operative Wholesale Society could make better terms with the railway companies than could societies, therefore the former should pay carriage of goods. The practice of sending goods from various quarters and at various times was a great hindrance to small societies which had taken trouble to make up an order to get lowest rates. The number of articles reported on by the depôt as being out of stock at time of order was remarkable. The post ought to be the medium of conveyance wherever possible for small parcels, being much more convenient than the railway. But the chief feature of the paper was the suggestion of the writer that the Co-operative Wholesale Society should supply co-operators direct by post, issuing price lists and catalogues like those of the great advertising houses. He considered that every society that stocked only Co-operative Wholesale productions should have a claim on the Co-operative Wholesale Society to advertise in its district the articles it stocked side by side with the advertisements of the proprietary articles they had displaced. General regret was felt that no representative of the Co-operative Wholesale Society was present, and it was unanimously resolved—

That the societies in the Cornwall District request the Co-operative Wholesale Society to pay carriage charges when consigning goods to societies.

The executive have held five meetings, besides the attendances at conferences, the extra meeting being caused by the railway troubles at the beginning of the year. Besides routine work, several special efforts have been made in other directions. An interview with the committee of Plymouth Society resulted in the latter agreeing to a much higher subscription to our funds. It may be added that the conference at Penzance could not have been arranged unless this additional revenue had been forthcoming. Endeavours have been made to keep in touch with the societies at Falmouth and Bodmin, and we are pleased to report a great improvement in the management of the latter society. The committee are to be congratulated on the earnest manner in which they have laboured, and the remarkable way in which they have brought their affairs on the high road to prosperity.

In the beginning of the year some propaganda work was attempted at



St. Day, but little interest was evinced, and no result can be recorded. The effort at St. Breward, however, assumed definite shape, and a new society is registered there this year. It has commenced trading on the orthodox lines in a cottage, and at present is completing the building of a store, with prospects of a good society. Arrangements were also made for propaganda work in the St. Austell and Delabole districts, but this properly belongs to the report for 1913. Much propaganda work remains to be done in the county, and, as in former years, we recommend the Sectional Board to adopt a more forward policy in this direction. We shall be pleased to draw up a scheme of such work whenever required, and to co-operate heartily with them in making such an effort a success.

The following is the financial statement for the year 1912—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance	.....	0	5	5	By Conferences—				
„ Societies' Subscriptions—					Wadebridge	8	4	10	
Bodmin	.....	0	10	0	Penzance	14	2	3	
Darite	.....	0	12	6	St. Columb Road	9	0	1	
Delabole	.....	3	0	0	St. Austell	7	3	11	
Liskeard, St. Cleer and District	.....	4	3	0	„ Executive Meetings	16	1	6	
Menheniot	.....	1	0	10	„ Delegations	4	1	2	
Pensilva	.....	0	12	6	„ Postage and Telegrams	2	7	6	
Penzance	.....	1	14	4	„ Printing	2	13	6	
Plymouth	.....	25	0	0	„ Secretary	3	3	0	
Roche	.....	0	12	6	„ Treasurer	2	2	0	
St. Austell	.....	2	13	4	„ Cash in hand	12	3	3	
St. Blazey	.....	1	4	2					
St. Columb Road	.....	1	12	0					
Truro	.....	1	2	4					
Wadebridge	.....	1	15	4					
„ South-Western Section	.....	27	17	9					
„ Devon District Association	.....	5	5	0					
„ Plymouth Educational Committee	.....	2	2	0					
		<hr/>							
		£81	3	0					£81 3 0

Audited—  
J. PRYOR, P.A.

R. R. PRYNNE, Secretary.

SOUTH-WESTERN SECTION EDUCATIONAL ASSOCIATION.

Executive Committee.

- |  |                                      |
|--|--------------------------------------|
| Mr. B. Mundy (chairman), Exeter.               | Mr. H. Tozer, Exmouth.               |
| „ W. Page (hon. treasurer), Weston-super-Mare. | „ F. Martin, Tiverton.               |
| „ W. White (hon. secretary), Torquay.          | „ W. G. Petherbridge, Buckfastleigh. |
| „ W. Sargent, Plymouth.                        | „ H. Edwards, Twerton-on-Avon.       |
|  | „ S. C. Pope, Bristol.               |

Representative of the Sectional Board: Mr. W. J. Gilbert.

Representative of the Devon Conference Association: Mr. E. R. S. Mundy.

Representative of the Bristol and Somerset Conference Association:  
Mr. J. Petherick.

During the past year we have been pleased to notice a revival of interest in educational matters. Two Somerset societies have become affiliated to this association through the educational committee.

The conference held at Bridgwater in March was a success. The paper introduced on "The Insurance Question" was keenly discussed, whilst the attendance was good, although the railway service at the time was limited owing to the strike.

The annual meeting in July, at Paignton, was of the usual character, and a large number of delegates attended and closely questioned the various items contained in the reports.

The subject discussed at the Plymouth conference in October was Mr. Rae's paper, read at the Portsmouth Congress, and introduced by Mr. W. J. Gilbert. There was an average number of delegates present from various parts of the section, and the discussion following the reading of the paper was instructive.

The fourth conference, held at Bristol, was a great success, a paper, prepared by Mr. S. C. Pope, being the subject for discussion bearing on the "Unification of our Forces." There was a large attendance, and the discussion was keen and of a high standard.

We have been represented at all the important conferences arranged by the Sectional Board, the Devon and Somerset Conference Associations, and Women's Guild. Our honorary secretary, as in the previous year, attended a meeting of the Central Education Committee, being the appointed representative. Owing to the lack of funds this association's representation at these conferences must necessarily be limited, which is to be regretted.

The most cordial relations continue to exist between this association and the co-operative bodies in the section, and our special thanks are due to the Devon Conference Association and the Somerset Conference Association for continued financial assistance.

Our chairman, Mr. B. S. Mundy, found business pressure compelled him to resign after years of faithful service, and Mr. W. Sargent (Plymouth) has been elected to that position.

We are grateful to those societies which by their kindness have subscribed to the fund that enabled us to supplement the prizes of the Union in the re-examination of children's papers. On the whole, there is an upward tendency in educational matters which is encouraging.

WM. WHITE, Hon. Secretary.

W. SARGENT, Chairman.

**(8) WESTERN SECTION.**

The Board has held ten meetings since last Congress, and the attendances have been as under :—

Mr. E. R. Wood .....	10
Mr. R. R. Chappell.....	10
Mr. J. R. Davies .....	9*
Mr. D. Evans .....	9†
Mr. L. W. Richards .....	10
Mr. W. H. Bryant .....	10

\* Absent lecturing in place of Mr. Rainsey, who was ill.

† Absent through important meeting in connection with colliery rescue work.

This being the first meeting of the Board since Congress granted us a sixth member, the first business was to welcome the new member, Mr. D. Evans. Mr. Evans suitably responded, and as the work during the past winter has often taxed our capacity through numerous calls to public meetings, &c., we have found the services of an extra member most beneficial in enabling us to meet all demands.

The following appointments were made at our first meeting :—

*Chairman* : Mr. E. R. Wood.      *Treasurer* : Mr. J. R. Davies.  
*Secretary* : Mr. W. H. Bryant.

Representatives to the—

*United Board*.....Mr. L. W. Richards.  
*Central Educational Committee*.....Mr. W. H. Bryant.

District Associations' Executive—

*Gloucester and Hereford*.....Mr. R. R. Chappell.  
*Brecon, Monmouth, & E. Glamorgan*....Mr. J. R. Davies.  
*Mid-Glamorgan* .....

Mr. E. R. Wood.

*West Wales* .....

Mr. D. Evans.

Following our second Board meeting, on 6th July, we held a joint meeting with representatives of each district executive and the Sectional Educational Association to consider, as far as possible, the programme of work to be attempted, to fix dates and subjects for conferences, &c. This meeting, early in the Congress year, we find of considerable value, and think does a great deal to focus attention upon the subjects most desirable to be dealt with; also avoiding as far as possible any clashing of dates with other important meetings.

ORGANISATION.

We are pleased to observe the sustained activities of our four district associations. They have in each district held their regular executive meetings

and conferences, as well as a large number of public propagandist meetings, with a view to strengthening and developing already existing societies. Further particulars of this phase of our work will be found in the district reports.

#### TRADE AND EXTENSIONS.

Generally speaking, all districts show remarkable increases in membership and trade. Just a few societies are demanding special efforts to recover lost ground, and, as a Board, we are doing all we possibly can to render assistance to Ynyshir, Caerau and Maesteg, and Cardiff. Lack of confidence and over-building are hard matters to fight, but we are distinctly hopeful in every case that the ultimate result will be all right.

Many societies show great expansion, either by new buildings to meet increased trade, or by the addition of new departments.

Blaina has opened a magnificent new range of shops on a splendid site at Risca; also sales depôt at Bournville, Blaina. Senghenydd has also done likewise at Abertridwr, Tredegar Society at Rhymney, and Briton Ferry a new branch at Melyncrythan.

Newport Society has added a butchery department. Swansea and Blaenavon societies have opened sales depôts in outlying districts. Abersychan, Cinderford, and many other societies have also shown marked signs of growing trade and necessary additions to buildings.

Cainscross Society is this year celebrating its jubilee, and will shortly open a fine new central premises.

The continuous growth above referred to has accentuated the cry of the societies for greater facilities by the Co-operative Wholesale Society, and impatience has been shown at the non-development of the Old Town Hall site in Cardiff. This culminated in a stormy outburst at the September quarterly meeting in Cardiff, when the directors intimated a further delay, which, upon reconsideration, we are pleased to learn the directors have reversed and promised that the matter shall at once go forward. We are pleased, because it has become a somewhat burning question and one which we feared might have a retarding and damping influence upon our progress as a movement, especially perhaps in Cardiff itself.

#### CONFERENCES.

Three conferences have been held since last Congress. The first was held at Neath, on Saturday, 31st August, and was devoted to (a) "Educational Programme," (b) "International Alliance," (c) "Co-operative College."

The matter of the educational work of the Central Committee was fully introduced by Mr. W. Bryant, and was followed by numerous questions and remarks by other members of the Board, and the keen interest of the delegates was maintained throughout. The chief aim, of course, was to stimulate the societies to a much greater activity in the matters of separate educational committees, classes, &c. The claims of the International Co-operative Alliance were put forward by Mr. L. W. Richards, and received a very sympathetic

hearing. The third subject was, unfortunately, crowded out by time and train service and had perforce to be postponed.

The second conference was held at Newport on 23rd November, when a paper was read on "Some Aspects of the Industrial Unrest from a Co-operative Point of View," written by Mr. D. Lleufer Thomas (Stipendiary Magistrate, Pontypridd). We were all deeply disappointed that Mr. Thomas' ill-health prevented his attendance in person, but he had written and handed his paper to Mr. J. C. Sykes (secretary, Sectional Educational Association) who read same. The discussion on this most important subject that followed was earnest but somewhat discursive, and many of the phases were scarcely touched, which perhaps cannot be wondered at seeing the multitude of thoughts and novel suggestions offered by Mr. Thomas in his paper. Adequate consideration of a paper of this calibre needs much study and accurate knowledge.

The third conference was devoted to the earnest consideration of Mr. Rae's Congress paper, and was held at Barry on Saturday, 1st March, 1913. An attempt had been made, through the United Board, to get the services of Mr. Rae himself. Unfortunately, we think, this request was refused, as our societies had specially desired on these important topics to come in touch with the author personally. However, the task of reading was deputed to Mr. J. R. Davies, whose style and elocution was most excellent. The ensuing discussion was animated and somewhat critical of several points, but animated throughout with the desire to do anything and everything to improve and strengthen our Union.

The attendance at all the conferences was good, but we much regret to note the absence of delegates from several large societies that are at least able, financially, to be well represented. As was said at the third conference, it is easy to cast a gibe at the weak points of conferences, but we have yet to hear a suggestion as to what is to take their places if abandoned, and if they are to be powers for more and more good, we, as a Board, think it is the duty of every prosperous society to meet and extend the assistance of their experience to weaker or less informed co-operative brethren.

#### OVERLAPPING.

We regret that, following the visit of Messrs. Gilbert, Langley, and Wood, no definite decision was come to in the cases of Blaenavon, Garndiffaith, and Abersychan. Correspondence with the two last-named societies showed a disinclination on the part of both to traverse the same ground again, Abersychan stating they thought the matter dead, and Garndiffaith that they had no fresh information to furnish and that they considered it would be a waste of time to go over the same ground again. These letters were considered by the United Board, which thought them quite unsatisfactory. Meanwhile, the unco-operative conditions continue to exist at Victoria Village and also at Pontnewynydd.

Complaints were also received from some societies in the West Wales

district, and also from Treharris against Cwmbach. Mr. J. R. Davies was deputed to see the parties mentioned, and he has used his efforts very successfully in allaying the little friction that existed.

#### CHORAL FESTIVAL.

This was held in the Great Central Hall, Newport, on Saturday, 11th May, and proved the most successful in point of numbers of any of the series held. The competitions were as follows:—

Class 1. Mixed Voices (90 to 120).—(a) Chorus, “Be not afraid” (*Mendelssohn*). (b) Part Song, “O, Peaceful Night” (*German*).

Class 2. Male Voices (40 to 60).—“Martyrs of the Arena” (*De Kille*).

Class 3. Juvenile Choir (40 to 60).—“Whispering Winds” (*Labbett*).

Class 4. Quartette.—“Good Night, Beloved” (*Pinsuti*).

The adjudicator was Dr. Coleridge Taylor, whose premature decease since we deeply deplore. Mr. J. R. Davies acted as conductor of the proceedings.

No less than seven choirs competed in Class 1 for the Union Shield: Blaina, Abertillery, Ton, Gloucester, Newport, Abersychan, and Blaenavon. Gloucester was again placed first and so retains the shield for the year, Abersychan gaining second place. A very small difference separated all the choirs from each other. The singing of all was of a high order, and drew very favourable comparisons from the adjudicator in relation to other competitive festivals.

The male voice contest was for a small money prize and the Section Shield. Four parties sang and a keen competition ensued. Skewen was placed first, and Ton second, Abertillery and Blaenavon being placed third and fourth.

There was a falling off in the number of juvenile competing choirs, only two singing, the first prize going to Senghenydd.

The attendance and interest shown was certainly a record; and we hope the development of this side of our movement will continue to the great advantage of the societies and choristers alike.

#### GENERAL.

We have to regret that some societies show an increased amount owing for goods by their members, but no doubt this has been partially the effect of the coal trade stoppage.

We have to thank most sincerely those societies that have entertained our conferences so hospitably, and all who have worked during the year to supplement our efforts.

E. R. WOOD, Chairman.

W. H. BRYANT, Secretary.

## REPORTS OF THE DISTRICT ASSOCIATIONS.

## No. 1.—GLOUCESTER AND HEREFORD.

## Executive Committee.

Mr. A. E. Price (chairman), Stroud.	Mr. J. Blackwell, Gloucester.
„ G. Gooding (treasurer), Hereford.	„ M. Perkins, Cinderford.
„ R. R. Chappell (sec.), Gloucester.	„ Jones, Kemble.
„ T. Miles, Cainscross.	„ A. Merrett, Lydney.
„ A. B. Beverstock, Bream.	

In again presenting to you the annual report of our district association we have great satisfaction in knowing that through the prosperity in trade throughout this district, as a consequence, our various societies have, in a large measure showed a large increase in trade, which is very gratifying and encouraging to those who have the interests of co-operation at heart.

We cannot report the starting of any new society; our aim is to consolidate and, if possible, induce societies to open up branches. We are pleased to say Cinderford has opened a new branch at Littledean, and the result has been very successful. Cainscross this year is celebrating its jubilee, and is building new premises which will be a landmark in the district in favour of co-operation. One thing we commend in them—they are always anxious and ready to push co-operation into districts in their immediate neighbourhood. Gloucester and Stroud are each extending their premises to meet increasing trade.

The co-operative classes in this district are not taken up as we should like to see them. Classes for the juniors are held at Gloucester and Kemble, and a salesman's class, under the direction of the Sectional Board, is held at Gloucester, and is the only one in the section. A junior guild has also been started at Gloucester.

Our quarterly conferences have been held as usual, and we have also had eight public meetings and entertainments in different parts of the district to strengthen the various societies.

Our first conference was held at Stroud, Mr. Perkins in the chair. The paper for discussion was Mr. E. Jackson's "Matters of Moment," which was read by Mr. Jackson. The writer, in his paper, deals with various reforms he thinks are necessary in the movement. The paper led to a very interesting discussion, such as the linking up of small societies and extension of the productive side of the movement; some thought we were too fashionable in our methods and forgot the ideals of the movement.

The second conference was held at Pillowell, Mr. A. E. Price (Stroud), the newly elected president of the association, in the chair. Mr. Rae's Congress paper, "The Co-operative Union and the Unification of its Forces," was read by Mr. R. R. Chappell (Western Section). A very interesting discussion ensued, and a resolution was carried to the effect that the conference welcomes Mr. Rae's paper as an able contribution to the present outlook of the movement, and asked that the Union be requested to let Mr. Rae come down to this district and give more information on the paper.

The third conference was held at Hereford, Mr. Price in the chair. The subject for discussion was Mr. Wood's paper on "Reserve Funds and Depreciation," which was introduced by Mr. Gooding (Hereford). The discussion was very instructive, most of the speakers agreeing that the two things are essential for the safe foundation of a society.

The fourth conference was held at Cinderford, Mr. Price in the chair. Mr. Openshaw's Inaugural Address was introduced by Mr. Chappell. The discussion was good; each of the speakers were able to take up a different point, and the general opinion was with Mr. Openshaw on many points, and they thought it was one of the best addresses that had been given at our Congresses. At our election of officers Mr. A. E. Price (Stroud) was elected president of the association.

We have held meetings at Newent, Kemble, Cirencester, Pillowell, South Cerney, Hereford, Lydbrook, and Bream.

At present there is no society at Newent, but we are in hopes that Gloucester will open a branch there.

One pleasing feature at our Cirencester meeting was the help we received from the Gloucester Women's Guild. They went there and gave a tableau representing co-operative productions. Mr. Blackwell, one of our committee, acted as showman. We give them our hearty thanks for their voluntary effort.

South Cerney is a place we had not visited before, and we are informed that our efforts were very successful in helping to strengthen the society.

We were represented at the opening of the new branch at Littledean, and took part in the evening meeting.

The Western Sectional meeting of the women's guild was held at Cheltenham, and we were represented by Messrs. Davies and Blackwell. The Women's Co-operative Guild also celebrated their coming of age, and Mr. Miles (Cainscross) represented us at the gathering.

We thank those societies which have so ably supported our association, as the testimony given by many societies show we are a great help to them in strengthening their position.

The Western Sectional Board has been represented at all our conferences and meetings by Mr. R. R. Chappell.

In conclusion, we wish to thank those societies under whose auspices our conferences have been held, and for providing the members and delegates with tea at the close of the meetings.

The following is the financial statement for the year 1912.

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance brought forward	.....	12	9	8	By Conferences, Committee, and	.....	36	17	9
„ Co-operative Union—for Pay-	ment of Executive to Confer-				„ Executive Meetings	.....	26	7	10
„ Subscriptions from Societies	....	44	5	10	„ Public and Propaganda Meetings	.....	1	3	0
					„ Delegations	.....	4	19	6
					„ Printing and Postage	.....	2	0	0
					„ Secretary	.....	1	0	0
					„ Treasurer	.....	0	5	0
					„ Auditor	.....	3	1	4
					„ Balance in Treasurer's hands	..			
Audited—									
S. T. DAVIES.									
		£75	14	5			£75	14	5

R. R. CHAPPELL, Secretary.



## NO. 2.—BRECON, MONMOUTH, AND EAST GLAMORGAN.

## Executive Committee.

Mr. G. Hopkins (chairman), Tredegar.	Mr. C. J. James (auditor), Treharris.
„ T. Protheroe (vice-chairman), Aberdare.	„ S. Godfrey, Blaenavon.
„ J. Cowling (treasurer), Newport.	„ T. P. Davies, Nantyglo.
„ Jno. Evans (secretary), Tredegar.	„ E. Williams, Ynysybwll.
	„ I. Dawson, Cardiff.

The executive committee have much pleasure in submitting for your consideration and approval the report and balance sheet for the year 1912.

At the commencement of the year a heavy cloud hung over the industrial world. The coal crisis had assumed tremendous proportions, the outcome of which was a national cessation of work in the coalfields. The effects of this on all industries were very far-reaching, and many social and industrial organisations were shaken to the foundations. Through it all, however, it is very gratifying to report that the co-operative movement in this district was unshaken, and the severe test that it was subjected to has only served to strengthen its roots and to prove, as perhaps in no other way it could do, the effectiveness of co-operation in such industrial upheavals. All societies have survived it without any appreciable ill-effects. They were able to supply members with food, and what is more, were able to do much to relieve the suffering and distress of those unprovided for. The strike has undoubtedly emphasised one fact—that co-operators, as a result of their almost unconscious thrift, are better able to stand the test when any untoward circumstance is thrust upon the community.

The financial state of our association continues to be most satisfactory. The association continues to receive the support and co-operation of well nigh all the societies in the district, and the conferences held were all excellently attended. The papers read at these conference were of an exceptionally high order, the subjects for discussion being wide in their range and dealing with many aspects of our movement.

All societies report satisfactory progress, in spite of the general set-back caused by the strike. The introduction of "weekly pays" caused a temporary diminution in the sales in some districts, but the loss was soon recovered. Branches have been opened by the Aberdare Society at Gadlys; Blaina Society at Bournville; Senghenydd Society at Abertridwr; and by the Blaenavon Society; also butchery and café at Newport.

Six executive meetings and four conferences were held during the year.

The annual conference was held on Saturday, 27th April, at the Co-operative Hall, Abersychan. The report and balance sheet of the year 1911 were submitted and eventually adopted. Satisfaction was expressed at the general progress made. The officers were elected for the ensuing year. In the evening a public meeting was held at the Co-operative Hall, under the presidency of Councillor W. Blackmore. Messrs. I. Davies (Blaenavon) and J. R. Davies (Swansea) gave excellent addresses on the advantages and

benefits to be derived from co-operation. During the evening the Abersychan Co-operative Choir gave some interesting selections under the able conductorship of Mr. W. H. Barry.

A second conference was held at Blackwood, on 20th July, 1912, under the auspices of the Tredegar Society. In addition to delegates from all societies in the district, the Co-operative Wholesale Society and Western Sectional Board were also represented. The Chairman (Mr. G. Hopkins) expressed his appreciation of the honour the association had conferred upon him in electing him as their chairman for the year. A vote of congratulation was passed to Mr. J. Cowling (treasurer of the association, and president of the Newport Society) on the honour that had been conferred upon him in being appointed a magistrate for the borough of Newport. Mr. T. P. Davies (Blaina) gave an excellent report of the Congress held at Portsmouth. A notable feature of this conference was a paper read by Mr. T. Gibbs (Blackwood) on "The Faith of the Workingman on the Committee." In the course of his address Mr. Gibbs laid down the following as being the fundamentals of the working faith of a committee-man:—He should hold a true conception of the meaning of life; he should be prepared to accept the wishes of the majority; he should possess a readiness to be guided by the expert in the expert's own sphere, and, as far as possible, he should test the pretensions of the system he has embraced by scientific methods. The paper was highly appreciated, and, judging from the discussion which followed, it succeeded in emphasizing a new conception of the duty of a committee-man and of the attitude he should take up in relation to the society on the committee of which he serves.

The third conference was held on Saturday, 12th October, at the Memorial Hall, Aberdare. Mr. G. Prothero (president, Aberdare Society) took the chair at the preliminary proceedings, when informal discussions on "Credit Trading" and "Co-operative Insurance" were introduced by Mr. J. R. Davies (Swansea) and Mr. Evans (Ebbw Vale) respectively. At the conference proper, Mr. G. Hopkins presided. Mr. D. Davies (Aberaman) read a paper on the subject "Should Co-operation be Competitive?" Mr. Davies remarked that the subject would seem to be utterly paradoxical, for the terms co-operation and competition could not possibly be reconciled from a theoretical point of view. In actual practice, however, in view of the increase of multiple shops, trading syndicates, trusts, and combines, there might be a danger of co-operative societies departing from the lofty ideal of the early pioneers and trying to emulate the whirlwind methods and questionable tactics of the above-mentioned trading organisations. The reader thought it would be a retrogression to embrace the principle of competition, because they were *ultra vires* to the spirit of the co-operative movement. Moreover, they would inevitably tend towards lowering the standard of morality in business. The eventual result would be that retail societies, in their struggle to maintain high dividends, would seek to support private firms that encouraged the sweating system at the expense of relaxing their loyalty to the Co-operative Wholesale Society and disregarding their moral obligations

to support the productive societies. The paper was highly appreciated, and led to a discussion in which a large number of delegates took part.

The fourth conference was held on Saturday, 25th January, 1913, at Ebbw Vale, under the auspices of the Ebbw Vale Co-operative Society. At this conference an excellent paper was read by Mr. Dd. Evans (Western Sectional Board) on "The Minimum Wage." The writer said the agitation for a living wage was as old as the world, and through the world's history there were records of the struggles of the poor to obtain adequate and reasonable means of subsistence in exchange for their labour. At different periods there were different methods. Back in the Middle Ages there were guilds, whose objects were undoubtedly to secure the workman payment commensurate with his labours. Trade unions were at present considered desirable and essential, and, as a result of the experience of the past century, the principle of a living wage had fructified and men of all shades of opinion agreed that a living wage was reasonable and just. A living wage was a line below which subsistence was impossible, and a minimum wage was the result of ascertained data as to what an industry could afford to pay. It was not fair to base wages on efficiency wholly; a standard of efficiency could only be arrived at by comparisons, and, in all cases, the staff would be judged and measured by the degree of efficiency displayed by the best and most capable of the firm. It would be admitted that all could not be best men, and to be judged in accordance with that standard was not fair. The minimum scale was far below that standard, and the measure of efficiency should have a fair relation to the minimum agreed. A minimum wage also should include minimum hours. Co-operation differed from ordinary commercialism in that the latter existed to make profits, while the former existed to serve the community. Possibly they might find it difficult at times to meet their members with a reduced dividend, but as leaders in the movement they should endeavour to educate their members in the principles of equity, justice, and humanity, and be prepared to sacrifice something for the principles which they professed to believe. The paper was an excellent one, in literary style and the manner in which it was delivered as much as in subject matter. Appreciatory remarks were made by a large number of the delegates present, and the discussion which followed was of an exceptionally high order. It revealed great intelligence on the part of the delegates and their keen interest in the question in its relation to co-operation. Co-operation, it was remarked, had not to compete with every form of sweated labour, but to produce a good article for fair value, and a standard wage should be the first charge upon industry. The co-operative appeal should be more on the ethical than the commercial side, and the acceptance by the co-operative movement of the principle of the minimum wage should meet with a hearty response by the nation.

The committee again extend their best thanks to all those societies that have entertained the delegates at the various conferences, and for their assistance in holding public meetings.

The following is the financial statement for the year 1912:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance—March, 1911	.....	52	7	9	By Executive Meeting at Newport	..	14	8	4
„ Societies' Contributions:—					„ Conference—				
Aberdare	.....	2	10	10	Abersychan	.....	8	11	7
Abergavenny	.....	0	9	3	Blackwood	.....	7	9	1
Blaenavon	.....	4	2	5	Aberdare	.....	8	11	2
Blaina	.....	12	19	2	Ebbw Vale	.....	6	15	5
Cwmbran and Pontnewydd	...	0	8	8	„ Delegate Expenses to Congress, &c		7	14	6
Cwmtillery	.....	2	15	5	„ Printing, Postage, &c.	.....	6	16	3
Dowlais	.....	2	3	9	„ Audit Expenses	.....	1	0	8
Ebbw Vale	.....	3	9	2	„ Sundry Payments	.....	0	2	5
Garndiffaith	.....	1	2	8	„ Officers' Salaries &c.	.....	13	5	0
Llanbradach	.....	0	16	0	„ Cash in hand, 13th March, 1913..		46	8	0
Merthyr	.....	0	14	0					
Newport	.....	7	7	11					
New Tredegar	.....	2	5	0					
Penarth	.....	2	0	7					
Sengennydd	.....	2	2	4					
Trecynon	.....	0	17	11					
Tredegar	.....	3	10	0					
Treharris	.....	1	13	8					
Troedyrhiw	.....	1	10	0					
Ynysybwl	.....	3	2	10					
Western Section	.....	12	13	1					
		£121	2	5					
									£121 2 5

Audited—  
C. J. JAMES.

JOHN EVANS, Secretary.

### No. 3.—WEST WALES.

#### Executive Committee.

Mr. Iestyn Williams (chairman), Ammanford.	Mr. Matt. Hy. Jones (auditor), Briton Ferry.
„ E. Hopkins (vice-chairman), Pontardulais.	„ D. Davies, Briton Ferry.
„ Sl. Rees (treasurer), Swansea.	„ Tom Stroud, Resolven.
„ Sl. Jones (secretary), Skewen.	„ John Eager, Burry Port.
	„ Thos. Harries, Pontardawe.

Representative from Western Sectional Board : Mr. David Evans, Tredegar.

During the year five conferences have been held as follows, and the executive committee met at intervals to deal with matters arising between the conferences which required immediate attention:—

Date.	Place.	Subject for Discussion.	Introduced by.
1912. 4th May....	Ammanford ..	Comparison of prices of commodities since 1898.	Mr. Allen, Manager of Ammanford Society.
15th June..	Swansea .....	Work and Functions of the Educational Association.	Mr. Theo. Evans, President of the Western Section Educational Association.
27th July ..	Swansea .....	To consider the advisability of approaching the C.W.S. as to opening a Depot at Swansea.	
21st Sept. ..	Cwmtwrch....	Credit .....	Mr. W. D. Owen, Secretary, Lower Cwmtwrch Society.
21st Dec. ..	Swansea .....	Minimum Wage .....	Mr. D. Evans, Western Sectional Board.

These conferences were well attended by representatives from societies within the district, and the subjects under discussion were closely followed, many taking part in the deliberations.

The annual meeting was held at Swansea on the 15th June, at which the executive officers and members were elected, the result being as above. An interesting report of the Plymouth Congress was submitted by Mr. Samuel Jones.

Special reference should be made to the conference held at Swansea on the 27th July, as the subject for consideration may appear rather unusual for an educational body to take up. This conference was specially called at the request of a number of societies in the district which considered the association the best medium for convening such a meeting. The question was fully discussed, and ultimately it was decided to defer the matter pending the decision of the Co-operative Wholesale Society directors, which was expected very shortly, as to the old Town Hall, Cardiff.

During the winter a good deal of propaganda work has been done by the various societies, assisted by the association, and a series of meetings were held at the following places, for which the services of the Rev. Herbert Dunnico (Liverpool) and the Rev. Geoffrey Ramsay (Bath) had been arranged :

Date.	Place.	Speaker.
7th September ....	Swansea .....	Mr. Thomas Goodwin, Manager C.W.S. Bank.
21st October .....	Pontardawe .....	Rev. H. Dunnico.
22nd October .....	Gwauncaegurwen .....	Rev. H. Dunnico.
23rd October .....	Skewen .....	Rev. H. Dunnico.
5th November.....	Resolven .....	Messrs. J. Rhys Davies and Sl. Rees.
6th November.....	Burry Port.....	Mr. David Williams, Mayor of Swansea.
7th November.....	Pontardulais.....	Mr. J. Rhys Davies.

As mentioned above, the Rev. Geoffrey Ramsay was to have addressed the last three meetings, but, unfortunately, he was at the last moment unable to do so, and, as an association, we are very much indebted to Messrs. Dd. Williams, J. Rhys Davies, and Sl. Rees for consenting to take these meetings at so short a notice. These meetings were very well attended and have had a very good effect.

The meeting held on the 7th September and which was addressed by Mr. Thomas Goodwin, was exceptionally well attended, and has been the direct means of influencing the remaining societies in the district to do their banking through the Co-operative Wholesale Society Bank.

In the autumn a class for employées was formed—Swansea being the locale—but unfortunately had to be disbanded. Next autumn it is hoped better success will follow.



During Congress year the following conferences have been held :—

Society.	Subject.	Introduced by.
Pontycymmer ..	The future of Co-operative Productions, and how to develop it.	Mr. J. Richards, Tondu.
Blaengwynfi ....	Nominations of Relatives .....	Mr. M. L. Thomas, Penygraig.
Nantymoel.....	The Co-operative Union and the Unification of its Forces.	Mr. E. R. Wood, Ton (Western Sectional Board Member).

The progress made by societies up to the present has been very satisfactory indeed. The Nantymoel Society has opened a branch store at Ogmores Vale. The building, which is erected on the main road, reflects great credit to the taste of the committee. The structure, from an architectural standpoint, is a magnificent monument for the co-operative movement in the Ogmores Valley. The Mid-Rhondda Society has opened a branch stores at Trealaw, and the Cymmer Society is building a central stores, at a cost of £3,500, to meet the demands of an increased trade. The building is almost completed, and much praise is due to the committee for putting up such a magnificent building. With those indications co-operation, from its commercial standpoint, is making rapid strides within the area of the above association.

The whole of the conferences have been well attended, and their educational and practical value cannot be adequately measured. The discussions on the various papers indicated that the delegates attending the conferences were devoted students of co-operation, from its ethical and practical standpoints.

The propaganda work for the year was very sound and inspiring. Mr. J. Pointer, M.P., and Mrs. Bruce Glasier, B.A., toured the area of the association and delivered excellent addresses. The fundamentals of co-operation were put so clearly to the people that many who had been antagonists to the movement were converted, and became members of the immediate neighbouring societies. The members of the Western Sectional Board have also done some good "spade" work for co-operation within our area.

Mr. J. T. Rees (Ton) and Mr. T. Ayton Jones (Mid-Rhondda) addressed a meeting at Pontrhydyfen. We are pleased to state that the seed sown there has borne fruit. We are also glad to report that there are book-keeping and children's classes connected with some societies, and many of the students have gained certificates.

The executive council would again like to emphasise that societies which have not up to date created educational committees should do so as soon as possible. A society without an educational committee to zealously guard the

educational work in co-operation cannot hope to be a permanent success. It may attain commercial success for a period in its history, but without strenuously keeping the ideals and aspirations of a noble movement continuously before the minds of the people, success of a real and permanent nature cannot be expected. A society without an educational committee is like a body without life.

The executive council again begs to thank the societies for their substantial support in the past, and hopes that the same spirit which welded us in years gone by will continue to band us with a stronger unity, that we may say in the words of the old proverb, "Unity is Strength."

The following is the financial statement for the year 1912 :—

Receipts.	£ s. d.	Expenditure.	£ s. d.
To Cash in hand, 1911 .....	33 10 10½	By Delegates' Train Fares to Con-	
„ Aberavon Society .....	0 15 0	ferences .....	3 18 4
„ Abergwynfi Society .....	1 0 0	„ Executive Members' Train Fares	
„ Blaengarw Society .....	1 6 8	and Fees .....	11 13 4
„ Bryn Society .....	0 8 9	„ Postage and Telegrams .....	1 13 0
„ Cymmer Society .....	1 13 1	„ Propaganda Speakers .....	14 14 1
„ Caerau Society .....	2 10 0	„ Printing and Hire of Halls .....	7 14 9
„ Glyncoirwg Society .....	0 12 6	„ Delegation to Western Education	
„ Mid-Rhondda Society .....	3 13 4	Sectional Conferences .....	3 4 9
„ Nantymoel Society .....	5 4 9	„ Secretary's Salary .....	3 0 0
„ Penygraig Society .....	3 10 0	„ Cash in hand, 1912 .....	40 8 3½
„ Pontycymmer Society .....	4 4 0		
„ Taibach Society .....	1 5 1		
„ Ton Society .....	6 5 4		
„ Ynyshir and Wattstown Society..	1 16 0		
Per Mr. J. R. Davies, Western			
Sectional Board .....	18 11 2		
	£86 6 6½		

Audited—  
J. T. REES.

£86 6 6½

D. J. JONES, Secretary.

## WESTERN SECTION EDUCATION ASSOCIATION.

### Executive Committee.

Mr. T. Evans (chairman), Blaina.  
 „ A. J. Brice (hon. treasurer), Llan-  
 bradach.  
 „ J. C. Sykes (hon. sec.), Cardiff.

Mr. H. Edwards, Treharris.  
 „ J. Jones, Ton.  
 „ A. Williams, Gloucester.

Representative of the Central Board, Mr. Wm. Bryant.

Representative of the West Wales District Association, Mr. S. Jones.

Representative of the Mid-Glamorgan District Association, Mr. D. J. Jones.

We are commencing our third year's work. During the brief period we have been in existence it is pleasing to note there has been a marked increase in educational efforts on the part of several of the societies in the section; yet, in spite of this improvement, the statistics we have been able to obtain show that whilst the majority of the societies are in a flourishing condition, from a commercial standpoint, yet our rate of progress, from an educational point of



view, is, if anything, on the slow side. The information to hand proves that there is an urgent need for a more progressive educational policy to be pursued in our section. There is need for more classes in "Co-operation" and other allied subjects, and greater advantage should be taken of co-operative literature.

Two conferences have been held during this year under the joint auspices of your Educational Association and the Brecon, Monmouth, and East Glamorgan, and West Wales District Associations. At both conferences interesting and educative papers were read, at the first by Mr. J. C. Sykes (Cardiff), and at the second by Mr. T. Evans (chairman of the Educational Association). Consequent on the success of these conferences, it was decided to form classes in "Salesmanship" for co-operative employés. The said conferences afforded this association an opportunity of allaying the fears of many ardent co-operators that the work undertaken by this association was overlapping the work of the district associations in educational matters, with a most successful result.

As a result of the propaganda work of the association classes in "Salesmanship," at three centres, have been commenced.

It is intended, as soon as the funds of the association permit, to send deputations to wait on societies with a view of forming classes for members and to undertake active propaganda work, &c.

#### MEMBERSHIP.

The following is a list of the societies that are already associated with us, and we hope that this number will be considerably increased within the very near future :—Abergavenny, Ammanford, Blaina, Blaenavon, Cardiff, Cardiff (Cathays Branch) Women's Guild, Cwmbwrla, Cymmer, Ebbw Vale, Gloucester, Llanbradach, Llanelly, Penygraig, Pontardulais, Treharris, Ton, Senghenydd, and Ynysybwl.

We have been able to advise societies as to the method of procedure in educational work, and have provided them with speakers, &c. Whilst the work of the association has not been as beneficial as we should like, owing to lack of financial support, yet we feel that with better recognition from the societies in the section the work will not be so restricted as it has been. We look forward to the coming year, because we feel that brighter and better prospects are in store for our societies.

T. EVANS, Chairman.

J. C. SYKES, Hon. Secretary.

## DISCUSSION ON THE REPORT.

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The first paragraph to evoke discussion was that dealing with

### AGRICULTURAL SUPPLY AND DISTRIBUTION.

(See Report 7, page 70.)

Mr. J. J. WORLEY (Plymouth Printers) referring to the Board's statement, "A closer alliance of the two movements should be aimed at, as it would undoubtedly be of mutual advantage," said this was one of the most vital questions arising in the report, and he was specially interested in the paragraph appealing for the two movements. He ventured to say that there was no wider and more hopeful sphere for the application of the principles of co-operation than in the sphere of agriculture. The method likely to bring about the successful application of the principle was that outlined in the report and particularly in the appendix, which based co-operation upon the agriculturist as the limit of the organisation so far as distribution went with the connecting link in our own movement. He felt that the distributive movement could do much to foster the agricultural movement and the Agricultural Organisation Society in the good work they were doing, and if they wanted to do anything to help the small holders, it could only be done through the application of co-operative principle to small holdings. Here came in the work that could be done by the distributive store. He specially commended the Derby Society upon the work it was doing to encourage agriculture, and he trusted other societies would give the matter the same attention.

### COMMITTEE ON EDUCATION.

(See Report 19, page 80.)

Mr. R. J. DAVIES (Manchester and Salford) congratulated the Education Committee on the report submitted; but he called attention to the falling-off in the number of classes. He could not but remark that there was not the cohesion he would like to see between committees of management and educational committees. There were management committees who paid the contributions to the Co-operative Union which were partly spent in educating the employés, but very often employés who held certificates did not get the positions they qualified themselves for. In the Warrington Society, on the previous Saturday, 130 strike notices had been handed in. There were four men behind the counters of that society, trained by the committee of education, who possessed the certificates of the Union, and there was a vacancy to which the branch managers equipped looked forward—

A DELEGATE (rising): On a point of order! Is it in order for any

delegate to make remarks upon or to discuss the committee of management of a society without that committee having its representatives present? Is it in order to prejudice a case still under discussion in the society?

The PRESIDENT: It would be better if delegates would confine their attention to matters contained in the report.

Mr. DAVIES (continuing) said he would fall in with the suggestion of the chairman and content himself with suggesting that there should be more cohesion between the people who educated the employés and the people who had jobs to give in the movement. They should have a system such as that which obtained in the General Post Office and other civil service departments, but, having made that suggestion, he congratulated the committee on the report.

Mr. J. T. HANBY (Horbury) supported the contention of Mr. Davies. He urged that the committees of management should pay fees and encourage employés to go in for those examinations. It had been of great benefit to the employés who had been able to go through their courses of lectures and education, and it was a shame that the committees did not take the certificates of the Union more into consideration when making appointments. They should take it to be a special duty that employés, having gone into these subjects, should be given a chance in their societies, and he would suggest that the delegates should go home and endeavour to get their committees to give the positions in their societies to their own employés.

Mr. A. W. ROBERTS (Pendleton) pointed out that, although the movement gave fewer hours to employés than were given by those in private places the employés were not able to give the hours to study that were required. He suggested that co-operative societies should do what good employers were doing in the private trade, and let the juniors have half-time off working hours for the purposes of study.

Mr. G. C. KINGSCOTT (Twerton-on-Avon) supported Mr. Roberts in his plea for the employés to be granted time for educational studies. He regarded it as useless to expect that men, after doing a full day's work, should be able to give time to study in the manner in which it should be given. The committee should consider a further graduated scheme of study. At a meeting he had attended before the Congress he had tried to ascertain why study had been given up, and the reason given was that too much was expected from the students in one session. He suggested, therefore, that the Central Committee should give a graduated form of examination, and that the certificates should be given in elementary, intermediate, and advanced stages. He doubted if we were devoting enough money to the educational work of the movement in proportion to the amount of profits.

Mr. T. FORSYTH (Eccles) suggested that the Education Committee should give some consideration to the work of the local educational committees, and he expressed the fear that much money was being spent in the name of education that was not education in the real sense of the word.

It appeared to him that the Congress was the echoing chamber of the movement, and in view of the competition of the multiple shop and the approach of the trust and combines referred to in the President's address, he expressed the hope that the movement would do something in the way of paying more attention to the committees at home. If these educational committees were able to say that they had increased the purchasing power of the co-operators, or that they had brought in so many new members, it would always have been something; but they wanted greater propagandist work, because they were living in an age of advertising. They had to hit the British public right in the eye with co-operation, so-to-speak, and if the movement hit the public right, they would come in. He feared that there was too much talk by co-operators inside the movement, and too little talk by co-operators, about co-operation, outside the movement.

Mr. W. WEIR (Glasgow and Suburbs Conference) said he agreed with most of what the previous speaker had said. He suggested that a scheme should be introduced for the education of boards of management and educational committees. Boards of management had need of enlightenment, which they ought to have. He suggested to the Central Education Committee that in the next programme there should be some scheme for the education of general committees and educational committees.

The PRESIDENT then suggested that the discussion on the Report of the Central Education Committee should be resumed when the delegates reassembled after luncheon.

The GENERAL SECRETARY then made several announcements. He said the following amendment to the resolution sent in by the Cambridge and Manchester and Salford Societies had been received:—

That this Congress, whilst approving of concerted action with trade unions and other organised bodies for raising the status of labour, cannot sanction union with the political Labour Party; and that the Central Board be instructed to strictly maintain the neutrality of the movement in respect of party politics, so that political dissension in our ranks may be avoided.

There was also the following resolution from the St. Helens Society on the question of the minimum wage:—

That this Congress believes that the best way to deal with the minimum wage question is by legislation, and urges upon the Government to introduce a Bill at an early date to bring about a national minimum wage.

Then a resolution had also been submitted by the Joint Parliamentary Committee dealing with the Industrial and Provident Societies (Amendment) Bill, as follows:—

That this Congress expresses its satisfaction that the Industrial and Provident Societies (Amendment) Bill has once more been introduced into Parliament, and accepts the assurance of His Majesty's Government that it shall be passed through

all its stages during the present session—a course which, in view of the House of Lords' decision *re* nominations, is imperatively necessary in the interests of the co-operative movement.

Before this could be brought forward, however, it would require the sanction of Congress, as it had not been sent in in proper order. The Industrial and Provident Bill had once more been introduced into Parliament, and there were hopes that it would become law before very long.

Mr. W. R. RAE moved that Congress readily agree to the admission of the resolution from the Joint Parliamentary Committee.

This was seconded and agreed to by the Congress with a unanimous "aye."

The Congress then adjourned for luncheon.

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## FIRST DAY OF CONGRESS.

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### AFTERNOON SITTING.

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The delegates having reassembled after lunch, the discussion on the report of the Central Education Committee was continued.

Mr. C. F. W. BAKER (Woolwich) said that in the resolution it was suggested that Congress should urge the Central Education Committee to press forward the utilisation of Holyoake House as a centre of co-operative instruction and inspiration. He would like to know if the Central Education Committee had any scheme in mind with the object of carrying out this portion of the resolution.

Mr. J. SHARPLES (Blackburn) said he desired to draw attention to the paragraph in the report relative to students in correspondence classes, because he thought it emphasised the difficulties which were felt locally in arranging for suitable teachers for classes which might be formed to meet the needs of students who were eager to join. He would also like to know if the Central Education Committee had formed any opinion as to the desirability or otherwise of appointing full-time paid teachers, not only to attend at Holyoake House, but also to conduct classes in such centres as might be conveniently arranged. If the opinion was favourable, could they see their way to take action in the matter?

Mr. W. R. RAE (chairman of the Central Education Committee) said he had pleasure in moving, at the suggestion of the Chairman, the following resolution, and, at the same time, replying to the discussion so far as it had gone :—

That this Congress (*a*) accepts and approves the report of the Central Education Committee, and urges societies to adopt its Educational Programme; and (*b*) either through their local co-operative educational committees or through their general committees, to establish such classes as are necessary for the training of employés and the development of true membership in co-operation. (*c*) Further, this Congress would urge the Central Education Committee to press forward the utilisation of Holyoake House as a centre of co-operative instruction and inspiration.

Proceeding, he said the resolution had three points in it. In the first place, they (the Central Education Committee) wanted the delegates to approve the report as they now presented it. He wanted to tell them candidly that, although the Education Committee were satisfied with the report to a considerable extent, that satisfaction was tinged with a slight sense of disappointment. They had had considerable increases in the number of students, of which they were proud. The number of junior students showed an increase of 1,553 on the previous session; adult students an increase of 350; and women students 458. They had had fifty-one more classes, and in the number of students an increase of 2,600; and yet the Central Education Committee were not satisfied, because they believed that in a movement with a membership of  $2\frac{1}{2}$  millions they should have many more students. He was sometimes afraid that it might be thought they had covered the ground, seeing that they had 20,000 students. But they had no more covered the ground than the man who stood at the garden gate. Twenty thousand students in a movement which had a membership of two and a half millions! "We have piped, and you have not danced!" But in asking them to approve the report he thought he ought to mention one or two things which accounted for the increase in expenditure. Naturally, with an increase of 11 per cent in the number of students, they had an increase in expenditure; but, over and above that, they had spent £58 in helping the Men's Guild movement, which assistance would not cost them so much in years to come. Then the money spent on the course for secretaries for two years (£105) was included in the present accounts, which also included £23 for lantern slides, which they had not spent previously. They had also laid in a stock of certificates, the charge for which might appear to be excessive, but in buying certificates it was much cheaper to buy in large quantities. The second point in the resolution suggested that societies should, either through educational committees or general committees, establish classes for the training of employés. A jarring note was thrown into the discussion at the morning session, which he believed arose from the fact that employés did not see one another with that sense of colleagueship which ought to obtain in a movement like theirs. There was undoubtedly some fault of temper on both sides, and he ventured to suggest that if they took in hand the education of their employés from the beginning they would obtain missionaries for co-operation, and not carping critics

bauded against committees. He had been asked to suggest how Holyoake House, or any other place, might be made the centre of co-operative inspiration and instruction. That was asking him to do in two or three minutes something for which he would rather have two or three hours. Again and again great movements had arisen out of the personal inspiration of one man, which was conveyed by him, in the first place, to two or three, and then radiated to two or three groups, and afterwards from those groups into a community. In the same way Holyoake House might be made the centre from which they could radiate an inspiration for good right throughout the country. Mr. Davies stated that they educated men for certain positions, and then, when such positions became vacant, they were passed over for men who had not obtained certificates. Mr. Davies also suggested that the Central Education Committee might bring pressure to bear on general committees in matters of this kind. He (the speaker) did not think they should. The schoolmaster might prepare boys for situations, but the employer was the best man to select them. Another delegate thought that in this matter of education it should be possible for them to get more assistance from the local authorities. In Ireland it was dimly possible. In England it was no more likely to happen than sunshine yesterday. Two or three delegates suggested that committees should pay the fees of students. To that he said "Hear, hear!" It would pay them to do so. It was also suggested that they should devise a scheme for the training of committees. He had an impression he was going to live longer, but he did not think he would live sufficiently long to congratulate the first committee-man who came along to be trained. But, to come back to employes, he asked why could not they follow the example of the City of Liverpool Society? The committee of that society had given a girl in the office 1s. per week more in wages because she passed in the junior students' examination. The manager said it paid the society to look after the employes in this way; and his last word to them was, "It will pay you, too."

Mr. G. WHEELHOUSE (Barnsley) said he had the greatest possible pleasure in seconding the resolution which Mr. Rae had proposed. He said they had been trying to educate in Barnsley according to the great ideals of the co-operative movement, and to the great advantage of the employe. But the greatest need of the movement of to-day was that of beginning with children. He did not like to speak shop, but his society had had classes of children fourteen in number during the past winter. What had been the result? About 1,500 children had been taught the principles of co-operation. They had not been merely taught in the classes, but they had taken the influence of the education to their homes. The result had been encouraging. He would ask members of societies to go back and commence with the children, and in a few years they would have the grandest men and women that could be secured, because co-operation would have been instilled in their minds.

Mr. E. BRENNAN (Darlington) supported the resolution. He said that at Darlington they had junior classes. They made it a rule that employes

must attend classes of the society. Tuesday afternoon was set aside for them, and there were members of the society who taught them in all classes of trade. They had a men's guild at Darlington. Previously it used to take them all their time to get men to attend the meetings of the society. Since then, however, it had been impossible to provide seats for them, and they had had to adjourn the meetings because they could not get through the business. There had been an increase in co-operation as a result, and men were doing good in creating new members for the society.

Mr. R. DONALDSON (Leith) observed that wherever there was a possibility of getting municipalities to do the work, they had no right to impose upon co-operators a double task. But their difficulty was that they could not bring forward students in book-keeping for examination because they had to be trained in co-operative book-keeping. His idea was that the first two stages of education in this subject should be of a general and theoretical character, whilst the last two stages should be thoroughly practical. In Scotland that would mean that they would be first of all trained under the school board and afterwards trained by their own society in the practical way according to co-operation. He was glad to say that the society of which he was a member did not approve of giving prizes. Another contention was that they should grant some advantage to employé's whose progress might be regarded as having been consistent throughout the whole section.

Mr. C. F. W. BAKER (Woolwich) desired to say that what the Woolwich delegates wanted to get at was how the instructor was going to be appointed, who was he going to be, and from whom or what he was going to be appointed. They agreed with the contention that all young employé's should be forced to go to classes in the movement. They also agreed that the co-operative movement should do away with half-timers, whereby it should be possible to teach children instead of having them in employment.

Mr. H. KEEN (Edmonton), whose observations were almost inaudible to the Press representatives, was understood to say that he advocated carrying the matter to a logical conclusion. It was simply "piffle and cant," he said, to draw out this argument, unless they intended to tackle this question seriously.

Mr. W. H. SAVAGE (Birmingham Industrial), who was also indistinctly heard, spoke of their experience: and from what could be gathered from his remarks, his firm conviction was that the questions put to apprentices were certainly much too hard. They in Birmingham provided good teachers, but he was quite certain that the questions put were not too easy.

Mr. W. RILEY (Blackpool) desired to emphasise one point. It was very difficult indeed to get many classes formed. If a class was formed, and only a very small number of persons joined it, there was a feeling among the members of the education committee, to a very large degree, that the money spent was not bringing in an adequate return: and it was felt that, unless more students joined, the class must be given up. To run any of



these classes was a very expensive thing if there were only a few students. Now, this matter could be gradually worked up; and the only way was by making facilities, so that if there was only one single individual who desired to sacrifice his time and attention to qualify himself for the betterment of the movement, the opportunities of the Co-operative Union should be given to him to the fullest extent. There should be no kind of financial bar to any student taking up the study of economics, industrial history, or any other subject; but the correspondence section of the Union, during the last year, gradually increased the charges, and that, in his opinion, was a very retrogressive step. What ought to have been done was to have reduced those charges.

Mr. A. J. CONSTABLE (Peterborough) said he represented a society with five or six hundred employés. His instructions were to favourably endorse the resolution, especially clause (b). If the education of the employé was going to be left in his own hands, he thought they would have difficulty in maintaining the classes. They had no compunction in supporting a resolution that should make it obligatory on the part of all general co-operative employés to learn something of the principles of the movement in which they were engaged. He was in favour of obligatory classes.

Mr. W. R. RAE, in replying, said that, so far as the graduation of the papers was concerned, the suggestion would be considered favourably, and they would inquire to see how far the opinion of the delegates was shared. Replying to Mr. Sharples, he said that the committee at present had no full-time teachers, which made the case very difficult. In reply to Mr. Donaldson's question, he asked that Mr. Donaldson's society should send up the book-keeping text book acceptable to his local authority, and the Central Committee would see what could be done. He thought the Education Committee would be prepared to sell quantities of the Union certificates to the people of Edinburgh if they required them. They could sell a sufficient number of designs to enable the Edinburgh societies to supply all the certificates they desired. With regard to the charge for the correspondence classes of the Union, he said they cost the Union £100. 16s. a year, and whilst the United Board held a tight hand on the purse strings they had to go easy.

The resolution was then adopted unanimously.

## THE INDUSTRIAL AND PROVIDENT SOCIETIES (AMENDMENT) BILL.

(See Report 21, page 90.)

Mr. STEWART (Chairman of the Scottish Wholesale Society) then moved the following resolution:—

That this Congress expresses its satisfaction that the Industrial and Provident Societies (Amendment) Bill has once more been introduced into Parliament, and accepts the assurance of His Majesty's Government that it shall be passed through

all its stages during the present session—a course which, in view of the House of Lords' decision *re* nominations, is imperatively necessary in the interests of the co-operative movement.

Mr. STEWART apologised for the absence of Mr. Tweddell, owing to illness. Through unfortunate circumstances he was unable to be present, and he (Mr. Stewart) could say on behalf of everyone that he hoped Mr. Tweddell would very soon be restored to his usual health and strength. The resolution he had to propose was one which he felt would have been more ably dealt with in the hands of Mr. Tweddell. The amendment to the Industrial and Provident Societies Act had been before them for quite a number of years. Their Parliamentary Committee, in season and out of season, had been continuously knocking at the door of the legislature with a view to having this important amendment passed into law. At times the door had been opened sufficiently wide to encourage them to think that the amendment would very soon be placed upon the statute book. But, to their disnay, it had been sent back again and again, until they had almost lost hope so far as the passing of the amended Bill was concerned. Year by year, however, they persisted in the good work, until this year they had been advised on very high authority that the Bill was likely to pass into law. The Bill had been passed through the House of Commons for the first reading, and they now had the assurance that it would be passed during the present session. As the decision of the House of Lords was at present, the position with regard to nominations was serious, and as a co-operative movement, they felt that with their aims, membership, wealth, and extensive ramifications, they must have the utmost liberty in carrying on their business as they desired. There was no man who had rendered greater service on behalf of the Parliamentary Committee in this matter than Mr. H. J. May, the secretary of that committee. He (Mr. Stewart) felt that to him alone they were indebted for the position they occupied that day. Regarding the assurance that the Bill would become law during the present session, some might ask, could they depend upon that assurance? Personally, having regard to the source from which the assurance came, he could only say that when previous promises had been made they had generally been fulfilled right out. The whole question was a very serious matter so far as the recent decision of the House of Lords regarding nominations was concerned. He felt that the resolution he had to propose would meet with the approval of all the delegates. Now that what they had been fighting for was within their reach, they felt that they were being fully repaid for the long time they had waited so patiently and so faithfully. It gave him the greatest possible pleasure to move the resolution.

Mr. J. OLIVER (Gateshead) seconded. Mr. Stewart, he said, in moving the resolution, remarked that they had been knocking at the door of the House of Commons for years past. The best course was to knock at the doors of the houses of their members of parliament, and very soon they

would be able to bring pressure to bear with a view to getting matters righted. He was also of opinion that where chartered accountants were employed their services ought to be sufficient. They at Gateshead had had their accounts audited by chartered accountants, and they had come to the conclusion that they ought to be sufficient to meet the conditions of the Act. Nothing had caused greater disturbance in the society of recent years than the question of nominations, but at present there seemed to be a prospect of ending the difficulty. He hoped, however, that when the Bill was passing through committee, their representatives would be prepared to carry an amendment so far as the clause with reference to the chartered accountants was necessary.

Mr. G. BRIGGS (Leeds) said they, as secretaries, were very urgently awaiting results. He assured them that during the last year or two they had had a very bad time indeed. His hearers, he said, could imagine their position when death came, and a representative came to the counter, telling them that the nomination made was practically illegal. Moreover, there were certain things that they dare not tell them. Therefore, the sooner the Bill became law the better.

Mr. STEWART replied in a sentence or two, after which the report and resolution were approved of unanimously.

The PRESIDENT here said he had a telegram from the Sons of Temperance: "Send hearty fraternal greetings and best wishes for successful session." He suggested the following telegram be sent in response: "Co-operators assembled in Congress at Aberdeen heartily reciprocate your kind wishes." "All agreed," called out Mr. Deans, "aye" and "we do," came the response in chorus.

#### COMMITTEE ON CREDIT TRADING.

(See Report 25, page 99.)

Mr. J. SMITH (Central Board) now moved the following resolution:—

That this Congress agrees to abolish the Credit Committee, and the question of credit trading be relegated to the various sectional boards.

This committee, he explained, was brought into existence by Congress; and that Congress would have to agree to abolish it. No stronger reasons for this could be given than what appeared in the report; and these reasons were that the work could be done more effectively by the sectional boards. There was no need for the continuance of the committee. The modern methods of trading were certainly forcing the hands of societies, and turning their attention rather to stricter control and regulation of credit trading than to a pure cash system. This is probably the reason why, in the early days of the committee, their efforts were directed towards such methods as he had mentioned.

Mr. J. SHILLITO (Chairman of the English C.W.S.) seconded the resolution, at the same time mentioning that the matter touched no less than

1,200 societies; and he hoped that when it was relegated to the sectional boards that they would take the matter thoroughly in hand. There were plenty of cases yet that wanted attention, and plenty of societies that were suffering.

Mr. J. JOHNSTON (Central Board) said he did not want to oppose the resolution, but he thought that it did not go far enough. It ought to have been made much more imperative. But it had been ruled that no addition could be made to the resolution; so they must either accept or reject it. He called attention to the figures contained in the report of the Central Board, where it was shown that there was owing to distributive societies for goods the sum of £1,195,591. Well, that was a discredit to the movement; and he was very glad that the President that morning, in such a strong manner, had asked them to remove this stigma. The committee that had been in existence had not been able to do any effective work. It was originally formed jointly with the Women's Guild; and that committee did some good work. And he thought that if they had been allowed to go on, the effect of their work on credit giving societies would have been most marked. He wished to draw their attention to the figures quoted, because they showed that the increase in credit in recent years has been enormous—at the rate of two-and-a-half times as great as the increase in membership and the increase in trade.

Mr. F. ALCOCK (Failsworth) said it seemed to him that the committee ought to have taken pretty strong action, considering the figures that had been quoted to them by Mr. Johnston. He deprecated the committee that had been appointed by the Congress for a special purpose running away and climbing down without doing anything. They should be reappointed, he said, and get to something definite, otherwise it seemed like having a funeral without a ceremony.

Mr. G. ARNOLD (Southwell) wanted to know why they were asked to abolish this committee. He hoped that, with regard to the figures mentioned by Mr. Johnston, they would take up the matter strongly. He came from a small society which, he was sorry to say, was a sinner in this respect; and he should like some backing that would do them good. He would like to ask the question of this committee: "Why propose to be extinguished when you have not done the work you proposed to do?"

Mr. J. HENSON (Birmingham Industrial) said it was the experience of societies that had abolished credit that, for a time, it set the clock back—but only for a very short time. If only they made people, who could well afford to pay cash down week by week, but were owing money, pull out cash and start straight, it would be one of the best parts of the educational work of the Union. They would be doing a wise thing to relegate the matter to the sectional boards—but do not let them think that by so doing they were going to abolish all credit.

Mr. F. H. BRUFF (Birmingham Printers) suggested that it only required several societies to make a start in order to secure that, by the force of

example, others would come in. Some societies felt ashamed of their position, and while they felt ashamed the good work had a chance of going on. The thing could be done.

Mr. E. WHITELEY (Manchester and Salford) pointed out that if the delegates would go through the returns they would find that there was a small number of societies with £10 per member and a larger number with £5 per member of debt. This represented the position at the end of the quarter, when every effort had been made to get cash in for the closing of the books. If they took the position during the quarter, they would find three times the amount of debt shown in the books at the end of the quarter. The district associations should begin at once to work in connection with this matter where the Anti-credit Committee had left off, and he was sure they would do good work.

Mr. H. BENTLEY (Aylesbury) argued that this matter did not rest with the Central Board or the United Board, but with the societies themselves. The Congress might pass all the resolutions in the world, but they could not make it compulsory upon societies to accept this resolution. This was a matter of education, and he urged that the delegates should go home, go to those members who would never attend any conference or meeting, and educate that class of people up to the pitch for which co-operation was established—appreciation of thrift and independence. He hoped the sectional boards would look into the matter.

Mr. J. SMITH, who closed the discussion, said Mr. Johnston had reminded the delegates that this was formerly a joint committee with the Women's Guild. The committee had not left the Guild, but the women at their last Congress decided to leave the committee. The committee recognised that the work they were doing was not effective; they were reduced to receiving suggestions from sectional boards, and these suggestions were sent back to the sections. It had been suggested that some societies hid in the stocks the debts owing, but most of the societies sent balance sheets to the Union office, and it was not found that that was the case. It might be that there were isolated cases in which that sort of thing was happening; but when the new Bill was passed, and the new auditor was appointed, these things would be revealed. Reference had also been made to the district committees, but when the matter was remitted to the sectional boards the district committees would have to be considered.

The resolution was subsequently put to the meeting and unanimously agreed to.

#### HONORARY MEMBERS

(See Report 26, page 100)

The Board recommended that the following be appointed as honorary members of the Central Board, viz.:—Midland Section—Messrs. E. L. Griffiths, D. McInnes, S. Redfern, W. W. Smith, and G. Woodhouse; Northern Section—Messrs. H. R. Bailey, W. Crooks, and T. Rule; North-

Western Section—Messrs. C. J. Beckett, F. Hardern, and G. Wheelhouse ; Scottish Section—Messrs. J. M'Murren and A. Meldrum ; Southern Section—Messrs. A. H. D. Aeland, E. O. Greening, G. Hines, and H. H. Vivian ; South-Western Section—Mr. T. Gidley.

The recommendation was agreed to.

#### DECEASED MEMBERS OF THE BOARD.

(See Report 27, page 101.) \*

On the paragraph relating to deceased members of the Board the CHAIRMAN directed attention to the passage in the Report referring to the death of Mr. Duncan Bailey. Mr. Bailey, he said, was one of the most active members of the Board, and he was sure that the Congress would express its sincere regret at his removal by death from the service of the Central Board and its sympathy with his relatives. ("Agreed.")

#### TRANSFER OF SOCIETIES.

(See Report 29, page 106.)

The CHAIRMAN, on behalf of the Central Board, moved the following resolution :—

That the applications of the Windermere Co-operative Society to be transferred from the Northern to the North-Western Section, and the King's Lynn Co-operative Society from the Midland to the Southern Section, be agreed to.

The resolution was seconded from the body of the hall and unanimously agreed to.

#### CONTRIBUTIONS FROM SOCIETIES.

(See Report 31, page 108.)

Mr. T. A. HEALY (Leeds) drew attention to the fact that the income of the Union showed an increase of over £2,000 on the previous twelve months, which they were given to understand was the result of the new scale coming into operation. He was pleased to see this ; at the same time he would like to know whether, in view of this increase, there was any intention on the part of the Union of reducing the subscription to one penny per member. He asked the question because to him it was a matter for regret that one society should leave the Union on account of the increase in the subscription. They did not desire any society to leave the Union ; on the other hand, they wanted all the societies to be members of the Union. If they could make both ends meet on a reduced rate of subscription, he ventured to suggest that the Union might very well seriously consider the question. Some societies were experiencing difficulty in getting their members to pay the subscription to the Union on the higher scale.

Mr. J. HENSON (Birmingham) made a strong appeal to Congress not to go back in the direction suggested by the previous delegate. It would, in his opinion, be a false move. If any society jibbed at paying 1½d., there

was reason to believe that it had forgotten the benefits which it had received from the Union in its younger days. They all regretted that one society should leave the Union, and he hoped that society did not hold the opinion that it could push the whole movement. He trusted that any suggestion for a reduction in the rate of subscription would not be entertained, because it might give the society which had withdrawn the impression that they approved of the attitude which it had taken up. His idea was that societies should cut down their high dividends, and instead of giving the Union less money they should give it more.

The GENERAL SECRETARY said there was a slight balance of income over expenditure, but against that they had to set the fact that they had to meet a call on account of the expenses of the present Congress. When the United Board found that it was receiving more money than it could usefully expend, then it would doubtless consider the question of reducing the rate of subscription.

Mr. RAE : I hope not ; I hope they will give any surplus they may have to the Central Education Committee

### THE MINIMUM WAGE

(See Report 35, page 110.)

Mr. R WARING (St. Helens) moved the following resolution :--

That this Congress believes that the best way to deal with the minimum wage question is by legislation, and urges upon the Government to introduce a Bill at an early date to bring about a national minimum wage.

He said the resolution was not intended to be antagonistic in any way to what was recommended in the report. As a matter of fact, they wanted the movement to relax no effort in endeavouring to solve this important question, because it would only be in accordance with the history and principles of co-operation. When they proposed seeking the assistance of the Government, they did not desire to counteract any steps which might be taken by the movement to deal with the question now under discussion. They wished the movement to give a lead to private enterprise, in the belief that the adoption of the principle of the minimum wage by private firms would in the long run be of benefit to the societies which they represented. If a Bill in favour of a national minimum wage became law, it would affect everybody exactly in the same way, the private trader as well as the co-operative society : and with private firms paying the minimum wage, co-operative societies would have a better chance of meeting their competition. He then referred to the bad conditions of labour under which thousands of workers had to work, and, in view of that, he suggested that it was the duty of co-operators to do what they could to get the principle of a minimum wage adopted all over the country. In fact, as he had already indicated, they ought, as co-operators, to be the leaders in such a movement.

Mr. M. HUNTER (Clydebank) said that the purchasing facilities of the

worker at present was not at all what it ought to be. They recognised that, if they were to get all that was necessary in citizenship and ideals, they must first of all secure for the workers the economic interests of life. They ought to make a definite stand in the country to meet the conditions of life necessary under a system of each for all and all for each. What they wanted was the higher ideals and the higher standards of life to meet them. To do that a living minimum wage was necessary. He believed that the co-operative movement would do much to accomplish a juster state of society in the commercial world, and, at the same time, win something for the worker.

Mr. J. J. WORLEY (Plymouth Printers) remarked that he was not so much concerned with the national minimum wage as with the report. He wanted to raise a technical question arising from the fact that their productive societies worked on piece rates. They wanted to keep themselves straight with the trade-unionists, but he desired to call attention to paragraph 3 in the report, which read: "The difference in the case of productive employes should, as far as possible, be got over by conferences between societies employing productive employes and the trade unions concerned." He wished to know what was meant by the word "difference." They found themselves in a difficulty owing to the fact that they paid piece rates. They wanted to comply with the trade union requirements in the different trades, and at the same time they were anxious to make themselves right with the co-operative movement. Paragraph 3 left them in a little doubt as to what their course should be.

Mr. W. R. RAE said he wanted rather to understand where they were. He had not the least objection—and he was glad that the Minimum Wage Sub-committee were with him—to the passing of a law such as his friends asked for; but, whilst that was so, he had not the least hope of seeing it passed for some time to come.

Mr. R. WARING (St. Helens), rising to a point of order, remarked that the resolution was in no way in opposition to the report.

Mr. RAE (continuing) said that the Minimum Wage Committee suggested that the way to deal with the matter was to go on instructing societies as to what their duty was. Their St. Helens friend moved a resolution to the effect that the best way of dealing with the minimum wage was by legislation, and he (Mr. Rae) thought that meant that they should give up their own method and proceed to legislation. ("No, no.") Well, if that was so, he did not know what the best way was. They had only yet had 600 replies from 1,200 societies. ("Shame.") Well, never mind that; they were not quite sure whether they could speak for all societies yet. He wanted to know whether it would not be wiser not to affirm that the best way would be anything particular, until they had got to know what was the best way themselves. He would ask their friends from St. Helens to keep the question back this year and put it forward next year, when the movement was in a better position. Take tailors or shoemakers working in a society



whose standard rate of wages were not so high as those set forth ; it would not be for them to interfere until the society had been consulted, and the trade union as well. If the trade union took the matter under its own wing, they would not want to interfere, especially till the trade union had tried to make the matter good. He wanted to plead, therefore, to their friends at St. Helens that the committee should go on its own way until they had done as much as they could.

Mr. A. W. ROBERTS (Pendleton) pointed out that most societies had a fair wage contract clause. If they could not have a minimum wage by legislation, then it was time they sent members to Parliament to demand it. If the minimum wage was going to be a national question, it was necessary for every society to see that they secured the same conditions in their own organisation ; the movement had the advantage of organisation. The Congress had been dealing with the question long enough. They ought to say that every society should pay the minimum wage, and if not they should be rejected. The time had come when they should be consistent, and that something definite should be laid down to govern societies.

Mr. T. GAVAN DUFFY (Cleator Moor) wanted to know where they were. They were not where he was. He did not think there should be any comparison between the co-operative movement and the private trader. They were there to show how capitalists ought to treat their employés. They had had instruction from the *Co-operative News* about the rise in the price of living, and the movement was big enough and rich enough to afford to pay the minimum wage. There were some co-operative employés who were not as well paid as they ought to be. They ought to pay all employés a living wage. What was a living wage ? He asked the delegates to go back to their societies and pay a living wage. They (the delegates) came to Congress and paid 5s. 6d. for bed and breakfast. It was the workers who earned the money to send them to the Congress, and the workers ought to be better paid. He recognised they were in Scotland, however, and Scotland never committed itself to anything.

Mr. J. P. HAYWOOD (North Metropolitan District) asked : Were they really going to seek from the Legislature a thing they were not doing themselves ? They had it in the report that a society could not pay the minimum wage because it would cost £2,400 annually. In other words, the employés were receiving a wage of 4s. a week below the ordinary wage. It would be the height of impudence to seek legislation to compel the private trader to pay what they were not able to do themselves. He accordingly moved the rejection of the St. Helens resolution.

Mrs. A. BLAIR (Liverpool) did not think the St. Helens resolution was an amendment to the resolution of the Minimum Wage Committee. It appeared that if they carried that they could also be carrying the recommendation of the committee, and if that were so, they had nothing to fall out about. She submitted that the resolution of the St. Helens Society was simply an addition to the recommendation of the sub-committee that

they were to be allowed to go on doing the work they had been doing during the past year. Surely that was not sufficient. During the past year they had less than half the number of societies replying to the circular. That did not seem to suggest that the whole movement was so anxious to press legislation from the Government. The movement could settle this without legislation; they could settle it for themselves; they could settle it in twelve months' time from now. It seemed as if they were trying to get behind something to excuse themselves. The movement was established to pay the workers a living wage; but they were going to wait till the whole community removed all the difficulties and then the movement would do what it was established to do. The movement existed because there were difficulties, and she was getting tired of coming to Congress after Congress and going to society after society to ask them to do what they were brought into existence for. They were not in earnest as managers of societies—and it was the same with the credit question. They had no need to go to the rank and file, and, she added, when committees did go to the rank and file of the movement, the rank and file did not say, "No, don't pay the living wage." The members had never rejected that. The whole matter lay with those who were managing the societies, and some who were interested in pushing this question were beginning to think that if the movement did not do this their societies were not being managed properly. The circular issued, she pointed out, asked not only: Do you pay the minimum wage? It also asked: What are the local difficulties in the way and what can we do to help you? If these questions were answered, more might be done.

Mr. F. MADDISON (Blackpool Printers), who opposed the St. Helens resolution, said that the position stated by Mr. Rae remained unshaken. He knew it would be when Mr. Gavan Duffy rose. Mr. Rae knew where he was. He submitted that Mr. Duffy's speech was not on the minimum wage, but on the living wage—two different matters, which he hoped the Congress would not confuse. He appealed to the St. Helens Society to withdraw its resolution. That would save the Congress from humiliation. They had a report before them which called upon co-operators to do a certain thing—to carry out the principle of a minimum wage. With that before them, they had a motion not concerning themselves, but concerning the outside world. That could only be interpreted as an evasion of an obvious duty that rested upon co-operators. What was this minimum wage to be? How was it to operate? Was it to be a national minimum? Was it to be a national minimum for all trades? If it were, it would either be so low that it would do injury, or it would be so high that it would be inoperative? Some of them seemed to forget that they had the machinery of legislation already, and that it was to labour of the kind that came under the operation of the Trade Boards that they ought to direct their attention. If it was to go forth that the movement desired a national minimum for skilled trades, it would be a libel on the co-operative movement. They were dealing with

the class of labour for which the Trade Boards were intended. The committees were moving slowly but surely; they were having regard to the productive proficiency of the societies as well as other considerations; but if the Congress passed that resolution, the movement would stand convicted as consisting of mere hypocrites. The resolution of St. Helens was an alternative, and was not a supplementary resolution. He concluded by begging that the movement would still show to the world that it never asked for anything from those outside until it, itself, gave it.

Mr. G. SHUTTLEWORTH (Tamworth) said he was pleased to belong to a society that paid the minimum wage, and, in consequence, £20 a week was added to their wages bill. Their society ran farms, and they paid the minimum wage to their farmers. And, he added with vigour, their farms were paying more profit than when they did not pay the minimum wage. "You can all go home to your societies," he said, "and if you can pay a decent dividend, you can pay minimum wages. No society in a flourishing condition need be afraid of the minimum wage. It could be paid without any fear of reducing the dividend or anything else."

Cries of "Point of order!" and "Question now be put!" were heard from all parts of the Congress hall.

A DELEGATE: Is it in order to have two resolutions at the same time?  
The PRESIDENT: There is only one resolution.

Mr. R. WARING (St. Helens) said he did not know whether Mr. Rae had really misconceived what was intended by the resolution, or had purposely distorted it. It was a pity that his talking powers had been used as on this occasion. The resolution referred to that Congress alone. It simply asked that Congress to express an opinion as to whether or not it was desirable to have a national minimum wage. Mr. Rae could go on with his work of educating the members. They were doing their best under a competitive system; but, unfortunately, they had to fight against economic conditions which, he thought, a minimum wage would rectify.

Mr. WHITEHEAD here remarked that the resolution ought to be very carefully read; and accordingly he read it out aloud, as it was proposed by Mr. Waring.

A DELEGATE: I understood, a moment ago, that this was not the resolution.

The PRESIDENT: All in favour of the resolution!

There were cries of "aye" but against was an overwhelming chorus of "noes."

The PRESIDENT: Well, the noes have it.

Mr. RAE: Without any speech or anything else—we can go on with our work—I simply move the adoption of the report.

The "ayes" had it, the few "noes" being greeted with laughter.

The PRESIDENT: It is the desire of the Board that the joint conference committee on "Agricultural Co-operation and its Relation to Distributive Co-operative Societies" should be continued; and I beg to move the resolution on page 62.

“I second it!” somebody exclaimed, and there was at once a general expression of approval.

### RISE IN PRICES OF COMMODITIES.

(See Report 39, page 116.)

Mr. J. JARMAN (Warrington) said that, in reading over the report, he had come to the conclusion that they were getting a little out of their depth in some of the things brought forward; and if they went a bit further they would be very liable to be drowned. In one portion of the report it was stated that some of the companies referred to had to make a certain percentage for the shareholders, say 6 or 7 per cent after paying working expenses,” and after that they were satisfied. But what the report did not state—and that is where it failed—was how far this placed them in a different position from co-operative societies. What did this 6 or 7 per cent really represent, not on the share capital, but on the turnover? He had obtained three balance sheets from three different multiple companies, controlling among them £5,000,000 of capital; but on them there was not one word as to the amount of trade done. But instead of the basis of comparison as to the charges being the interest on capital, should it not be the total gross profit? For the customer had to bear all the charges in the cost of the goods to him. Now, of those three companies, he found that the gross profits were, respectively, 11 per cent, 16 per cent, and 55 per cent on the capital; but there was no information as to what this was on the turnover. And so, when it went out to the outside world that the co-operative societies were competing with these multiple companies, they were making a false statement. According to the report, a society has to make  $3\frac{3}{4}$  to 5 per cent on its capital. That, again, was incorrect, for at least one society made more than its interest to shareholders out of its investments, let alone making a charge. Many other societies reduce the amount considerably. Further on they came across one of the most unco-operative statements he had ever seen in any report at all. It was distinctly stated that “in the case of a society paying 3s. in the pound, this has to be provided for in addition; and in order to obtain the dividend, 18 or 20 per cent has to be put on the cost price of the goods.” He thought that it was one of the ethics of the movement to have profit properly realised, and after considering the question of local prices, anything left should be returned in dividend. If they let that report go out, it meant that co-operative societies, for every penny of dividend paid to them, had had to be put on, first of all, on the cost price of the goods. That was altogether a fallacy. It was not the dividend, but the cost of the dividend that mattered; and there were societies whose dividends of 1s. or less cost as much in gross profit—possibly through no fault of management or any circumstances over which they have no control—as the dividend of 3s., or even more, of other societies. The report further stated that not more than  $66\frac{1}{2}$  per cent of goods sold were obtained from co-operative sources, and this again seemed to ignore the fact that £12,000,000 worth of goods was produced in the distributive societies.

Mr. J. BRERETON (Alloa) wished to call attention to what appeared to him to be a serious condition. They would observe how very liberally in the report they had compared one set of figures with another to show the outcome of the whole loss due to the rise in the price of commodities, and with which they were all acquainted. But, strange to say, they had never taken any notice of the primary, important, and only active cause of this great increase in the price of commodities. That increase, he said, was put on at the time of the Boer war and had been continued ever since. Of the vast increase in armaments—which was undoubtedly a great cause in the rise of the prices in commodities—the report had not a single word to say about it.

Mr. W. R. RAE (Northern Section) said he hoped the delegates would allow him to suggest that the report should be taken back again, to allow the committee to go on with their work. It was a difficult task. He believed they had spent much time and energy on the matter and had made careful and diligent research, but they had not arrived at the bedrock of the causes of the matter. Manipulators of markets, trusts, and combines were constantly trying to steal from the garden. Then a foolish notion in favour of war—the fireworks in South Africa, in North Africa, and in Turkey—had run away with savings. Despite these things industry had to make up her surplus, and along the lines he had mentioned would, he thought, be found the true solution of the problem.

Mr. A. BARNES (Stratford) said he quite agreed with the two previous speakers that the increase in the expenditure on armaments during the past ten years had affected prices, but he did not agree that it was the principal cause for that increase, because during that period the increase in the wealth of the country had increased at a much more rapid rate. No doubt the committee had not dealt with all the factors in the rise of prices. It would indeed be a clever committee that could. But they had shown that the organisation of the workers was not strong enough to retain what they had won and that ultimately this problem resolved itself into a question of control of production and supply. He was sorry that the co-operative movement, despite its magnificent total of trade, was not sufficiently strong yet to regulate prices. It showed they must press faster towards the collective ownership of the means of production and distribution. He therefore supported the report.

Mr. W. CUNNINGHAM (Stirling) said he disagreed with the report where it stated that the reason for the high price of goods was that too much profit was put on, and he objected to the report going out in that form. It would appear from that statement that all the profit represented an increase put on the price of goods. This was not the case, and even a society paying 3s. of dividend derived a considerable part of it from investments. The committee should have been cautious about printing this report without that explanation. At the same time he urged that instead of paying a

dividend of 3s. the societies should make the goods cheaper and so increase the purchasing power of the members.

Mr. W. GREGORY (Chairman of the Committee of Inquiry) said that the committee quite anticipated some dissatisfaction would be expressed at the Congress with the result of their findings; yet they were open to receive any suggestions which might throw light on this important subject. They realised—and doubtless the delegates realised—when the resolution appointing the committee was passed at the Portsmouth Congress that they had undertaken a very difficult task, and that to arrive at the conclusions they had, they would have to make exhaustive inquiries and be prepared to put in a good deal of time. The work which had devolved upon the committee was quite different to that which fell to the lot of most committees; and they had devoted hundreds of hours to reading and ascertaining the views of the thousand and one experts who professed to know the cause and effect of any rise in prices, and the findings they had come to were not the ideas of one man. The committee did not claim they had any special remedies to offer for the rise in prices, and gave the conclusions they had arrived at after reviewing all the expert evidence it was possible to obtain. They were instructed to ascertain what effect the rise in prices had upon the co-operative movement as compared with the multiple shop movement, and in the report they gave a very simple illustration to show the effect upon their movement in comparison with the multiple shop movement when prices were in the ascendancy. Mr. Jarman might hold the opinion that certain portions of the report were ridiculous, but they were founded on fact, nevertheless, and he challenged any one to disprove them. The rise in prices was bound to affect co-operative societies to a greater extent than multiple firms, because they had to provide for dividend (which a multiple firm had not), as well as interest on share capital. He thought they would see the importance of the point, and if Mr. Jarman or any other delegate would like further information, he or any of his colleagues on the committee would be pleased to give it. They wanted to know, of course, how it was possible to protect their members from this continued rise in prices, and in their report the committee had given some indication of the way in which the movement ought to act if it desired to stem this artificial rise in prices. They ought to get a greater control over the sources of supply, and one way in which they might do so was by developing the productive side of the movement.

The report was adopted and the committee instructed to continue its inquiry.

Congress at this stage adjourned for the day.

# FIRST DAY OF CONGRESS.

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## EVENING SITTING.

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### THE INTERNATIONAL SESSION.

One of the most important features of the annual Co-operative Congresses in Great Britain is undoubtedly the evening session which is held in honour of the representatives of co-operative enterprises in foreign countries; and at the Aberdeen Congress the international meeting was in keeping with the past traditions in spirit, although the number of guests from across the North Sea was less than usual, for the reason explained by the President.

The Music Hall—the meeting place—was moderately filled on Monday evening, when Dr. Hans Müller, to whose intellectual power and extensive knowledge of co-operation the International movement owes so much, both as the secretary and the editor of the *Bulletin*—the official organ of the International Co-operative Alliance—made a welcome appearance, and was very warmly greeted. Mr. E. Scherling (of the German Wholesale Society) was present once more; and the annual Congress without his presence would indeed have something lacking. Mr. President Deans was happy as the chairman.

### PRESIDENT'S REMARKS.

The PRESIDENT said he thought that he should be giving expression to the feelings of everyone present in extending to their Continental friends a very cordial welcome. Their presence indicated the progress that co-operation was making among the nations of the world; and it also indicated the feeling of sympathy and fellowship that was springing up among the co-operators of the various nations. Although co-operation on the Continent was comparatively young, he was sure that the information which the delegates from abroad would give to them would be of a very interesting and surprising nature. The progress of co-operation in many of these European countries had been phenomenally rapid; and if British co-operators did not put forth very strong efforts, some of these nations would equal us, if they did not surpass us. He looked upon the presence of these Continental delegates as one of the most interesting and important features of the Congress. He remembered the time when no delegates came from Continental co-operative organisations; but when they did begin to come they gave to the Congress a new interest and a new importance. All co-

operative nations were now combining and sticking together in the great International Co-operative Alliance. He was sure of this, that when they had succeeded, through that great organisation, in imbuing the peoples of the civilised world with the spirit of this great movement, the cry for more military armaments and an increase in the number of "Dreadnoughts" would be greatly modified, and the great amount of money spent in these ways would be applied for the social elevation of the people. The reason why there were not so many delegates present at that Congress as on other similar occasions, he explained, was because the next Congress of the International Co-operative Alliance was being held in Glasgow in August. That Congress, no doubt, would give a great impetus to international co-operation in this country; and as the work of the International Co-operative Alliance developed, they would begin to see the dawn of the great commonwealth of which they had heard so much and had seen so little, and also that they were coming nearer to the realisation of the time of which their Scottish poet sang—

That man to man, the world o'er  
Shall brothers be for a' that.

#### FINLAND.

Finland, which has frequently been represented at recent Congresses, sent a vigorous young representative in the person of Mr Kaarlo Arola (of the Pellervo Society). He said: As the representative of the Pellervo Society, the object of which is to promote co-operation among the rural population of Finland, I have the honour to present to this meeting the compliments of the co-operators of Finland. It is a great honour to our small country to be represented in a co-operative Congress in that free and mighty country where the spark of co-operation was first lit, and by degrees kindled a great fire spreading over the whole civilised world.

The Finnish co-operative movement is still young. It started in the Spring of 1899, when the Pellervo Society was founded in order to work for and promote the same. Since then the co-operative movement has, considering the circumstances of our country, developed comparatively rapidly. At the end of the year 1912, there were in our country 2,064 registered co-operative organisations, of which 389 were co-operative dairies, 451 co-operative banks, 503 co-operative retail societies, and the rest various kinds of other co-operative organisations.

In many respects the co-operative organisations have already brought about considerable changes in the spheres of the economical and social life. Thus, for instance, the preparation of butter, and to a great extent the export of butter, have got into the hands of our farmers. At the present time more than 85 per cent of butter exported from Finland to foreign countries is prepared in co-operative dairies, and about the half of the export



of butter will be shipped by the Co-operative Butter Export Society, Valio, whose sales in 1912 amounted to Fmk. 17,550,000 (£702,000). Most part of the Finnish butter is brought to England, and, for instance, the English Co-operative Wholesale Society buys butter from the Valio.

The influence of the co-operative banks has, like that of the co-operative dairies, been very considerable. With the aid of loans granted by the same, the smallholders in Finland have in many parts of the country brought land under cultivation, and, for instance, by procuring implements of husbandry they have improved and made their methods of cultivation more effective. The co-operative banks obtain their pecuniary means chiefly from their central concern, viz., the Central Moneybank of the Co-operative Bank, the claims of which upon the co-operative banks at the end of the year 1912 amounted to Fmk. 4,275,000 (£171,000).

The co-operative retail societies have, however, developed more than all the others. The sales of the same rose in 1912 to about Fmk. 55,000,000 (£2,200,000), the assets being Fmk. 4,500,000 (£180,000). The Co-operative Wholesale Society, which commenced operations in 1905, is at the present time the greatest wholesale trading concern of our country. Its sales amounted in 1912 to Fmk. 19,500,000 (£780,000), the assets being Fmk. 1,300,000 (£52,000), and the annual net profit Fmk. 350,000 (£14,000).

In addition to the above-mentioned central concerns there is still a special concern, viz., the Central Co-operative Society, Hankkija, the object of which is the concentration of co-operative purchases of implements of husbandry, and whose sales in 1912 amounted to Fmk. 5,450,000 (£218,000).

The great harmony and firmness which characterises the Finnish co-operative movement is due to the close touch in which the Pellervo Society and the Co-operative Central Societies have always been to one another and to the concordant co-operation. These chief factors of our co-operative movement have conjointly started many undertakings for the promotion of the co-operative movement. Thus, they have since the year 1909, published a periodical, *The Finnish Co-operative News*, intended principally for the managers of co-operative organisations, and subsidised the Finnish Co-operative Institute, which has annually, for some considerable time, arranged courses for the benefit of the managers of co-operative dairies, co-operative banks, and co-operative retail societies, and in addition to this, during the year in different parts of the country, local co-operative courses lasting for two or three days, intended for the members of co-operative organisations and their committees.

Although the Finnish co-operative movement, as mentioned above, is young, it has nevertheless overcome its infantile diseases and gained a position of stability. It has a future.

With these brief allusions to the Finnish co-operative movement I beg once more to bring you a greeting from my native country, Finland, the land of a thousand lakes, and to wish to this Congress the very best prosperity.

## FRANCE.

Mr. DEANS, in introducing the French delegate, stated that for a considerable number of years there was a division amongst the co-operators of France into two distinct sections, working in different directions, but no progress was being made by either side. However, very much by the advice and the influence of British co-operators, they agreed to come together ; and he had the privilege and pleasure of being present at a Congress in Tours during Christmas week, where the union of the two sections was consummated and he was deeply impressed with the spirit of and the desire for unity demonstrated on that occasion.

Mons. A. J. CLEUET, speaking in French—Dr. Müller translated the speech into English—said : The National Union of Distributive Societies and the Co-operative Wholesale Society in France have conferred upon me the honour to attend your annual Congress. I convey to you, on behalf of these two French organisations, our sincerest fraternal greetings and our best wishes for the success of the Aberdeen Congress. We had the pleasure, at our last Congress, held at Tours at the end of last year, of meeting among the foreign delegates six of your leaders—Messrs. Maxwell, Deans, Whitehead, May, Hemingway, and Williams. It is now our pleasant duty to thank you for this visit, which we highly appreciate as a fine manifestation of your sympathy with us ; and I am desired to thank you for that, in the name of the French co-operators. The fulfilment of this duty affords me great pleasure. I am delighted to be able to come in contact with you in your own country, upon which we look as the cradle of co-operation. We are always keeping an eye upon your doings, and we have no greater desire and ambition than to achieve in France the same work which you have achieved in this country. To-day we have every hope that we shall succeed. For a long time divided in two sections, French co-operators have recently united in one common organisation. They have signed a contract of reasonable matrimony and form now one union. This was brought about not by love alone, but mostly by necessity, and by the desire to make French co-operation worthy of the importance of the French nation, especially considering that for some years now the multiple shop companies have spread to a very considerable extent. They have grown up into a formidable force in some regions, that endangers the progress of co-operation. If the French co-operators do not rise to the heights of their responsibilities, we will have before long in France a real monopoly in the trade in necessaries of life. In realising this danger French co-operators made their minds up to consolidate their societies by joining hands, thus securing the future of their movement. We now hope that our efforts will be crowned with success, and that our energy and co-operative [faith will triumph, in spite of all hindrances.

And now, once more, fellow co-operators, receive our best wishes for the prosperity and progress of your movement.

## GERMANY.

Mr. E. SCHERLING, of the German Co-operative Wholesale Society, who received a most enthusiastic greeting, said: For a good many years past there has been no Congress held of the British co-operative movement without a representative of the German co-operative movement having been present. Also this year you have honoured us with an invitation to your deliberations which to accept has given us much pleasure.

My friend, Mr. Hugo Bästlein, is the representative for the Central Union of German Co-operative Societies, while my friend, Mr. Carl Riemann, and myself are the delegates of the German Co-operative Wholesale Society.

In my desire to bring good news I do not think I could cheer you better than by informing you that we in Germany are looking back upon a year of co-operative development marked by a considerable progress of our movement. Upwards of 150,000 members joined our distributive societies in 1912, so that the number of our members has reached 1,500,000. The turnover has risen from £25,000,000 to £30,000,000. Of this turnover £5,250,000 worth was on account of productions of our home produce department. We are now employing 27,000 employés in our societies, and realise an annual profit of £1,750,000. In this increase of the total movement the German Co-operative Wholesale Society has taken its respective share. Its turnover has risen from £5,500,000 to £7,000,000, and its produce departments enjoy a most favourable development. We are at present building the second large soap works and a vermicelli manufactory, not to speak of the projects in a state of embryo.

Our banking department has greatly increased its turnover. The power of our capital has grown, and we may proudly state that the German co-operative movement has, from its own resources, been able to procure the means required for the realisation of the tasks imposed upon it by our rapid development.

Fellow co-operators! We German co-operators look upon you as our prototypes and teachers. We are indebted to you for the great and simple fundamental truths which are to find their embodiment in the co-operative movement. We are of opinion that we cannot better own the gratitude we owe you than by trying to follow in your wake, in order to swell the number of people who are enjoying the advantages of co-operation.

By effecting such practical work of civilisation within the limits of our country, we are conscious of the fact that we are thus strengthening the adherents to the idea that it is more becoming of a nation of culture to embark into a peaceful emulation in the field of social labour than to build men of war and increase armies, the exorbitant expenses of which put shackles on the hands of such nations, and restrict their efforts for solving the problems of civilisation. I feel confident that you are prepared to receive with gratification the message with which I have been charged by the German co-operators that they ardently believe in a policy which is conducive to an agreement between nations, and I sincerely hope and trust that the

continual development of our co-operative ideas will be contributive in your country, as well as in ours, to a speedy removal of those impediments which are in the way of a sincere *entente cordiale* between Britain and Germany.

I wish and hope that the deliberations of this year's Congress may further your transactions and invigorate your movement. You are thus doing important service, not only to your proper movement, but also to the spreading of culture and the adjustment of contending interests between nations.

#### SWEDEN.

Mr. K. G. ROSLING (Sweden) said : Let me at first apologise, as I am afraid I cannot talk your language fluently.

Mr. Hedborg and I bring you the heartiest compliments from our directors and other co-operators in Sweden, and thank you for your kind invitation to this Congress, wishing the large British co-operative movement continued success.

The last year has been very good for the co-operative movement in Sweden. We have made good progress in sales as well as an increase in membership.

Among our five and a half million inhabitants there are about 800 retail societies at work, 800 farmers' societies, and 400 butter-making societies.

In *Ko-operativa Förbundet* (the Co-operative Union and the Co-operative Wholesale Society organised together), which we represent, we have 550 retail societies in membership, these together having 116,449 members. Last year the net sales of these societies were about 35,000,000 Swedish crowns (about £1,944,445), with a net profit of 1,500,000 crowns (£83,334), on a share capital of 2,010,000 crowns (£111,667).

Our Co-operative Wholesale Society's net sales amounted to 6,744,347 crowns (£374,686), with a net profit of 104,525 crowns (£5,807), on a share capital and funds of 374,201 crowns (£20,789).

Our newspaper *Ko-operatoren* had 20,000 subscribers, and our almanac 87,150; and 750 co-operative propaganda speeches were given.

The co-operators have also their own little savings bank where they put in their money. We have now in that bank 1,387,754 crowns (£77,080), and that is, at present, money enough for our Co-operative Wholesale Society.

As you hear, we Swedish co-operators are, as well as we can, working for our co-operative idea. We consider the co-operative movement is one of the best weapons of the labouring class in their economic struggle. In laying a good economic foundation, and then own, the workers can improve their position, and become less dependent on the system of private capitalism.

## INTERNATIONAL GREETINGS.

Dr. HANS MULLER (the secretary of the International Co-operative Alliance), speaking in English, said: You have given me to-day a hearty welcome, for which I thank you very much; but it far exceeds my modest deserts in the cause of co-operation, and which only serves to increase the emotion which I feel in finding myself once again in front of a British Co-operative Congress—that means a gathering of friends—and on the soil of this fine and hospitable country with which my happiest recollections are ever associated. I am also delighted to see you remember me as a friend, and an enthusiastic admirer of your great achievements, although since the Paisley Congress I have not appeared as frequently on this platform as I did in former years. However, you may rest assured that my interest in your movement has not slackened, but that I have tried to follow the continual and splendid progress of your efforts, upon which I tender you my heartiest congratulations. I have to perform this duty not particularly in the name of the Swiss co-operators, as I used to do formerly, but in the name of the International Co-operative Alliance, with which I am now more closely associated. This Alliance comprises to-day about 6,000 societies, with 7,000,000 of members in 25 countries, and amongst 30 nationalities. Considering that there are at least 120,000 co-operative societies in existence throughout the world, it cannot be said that the Alliance has already fulfilled its mission. On the contrary, we must admit that it has not yet passed the initial stage, notwithstanding that it was formed eighteen years ago. Naturally, progress is always slow in the beginning, and if you remember that your own movement practically began at the end of the 18th century, and that an uninterrupted progress can be recorded only since 1844, you will not come to the conclusion that those who were engaged in building up the International movement have shown ability quite inadequate to the enormity of their task. In our endeavours to create a strong International co-operative organisation we often have to face problems which are very difficult to solve. Our success or failure depends largely upon conditions and facts over which we have no control. Progress in international co-operation can only be brought about as the co-operators in the different countries become far-sighted, confident in each other's loyalty and faithfulness, and convinced that the realisation of one universal co-operative commonwealth, established on the principles of brotherhood and equal rights, is the destiny which Humanity is created to attain. You will admit that such a change cannot be brought about in one or two decades, although we may thankfully recognise that there are many forces at work in the world, even outside of co-operation, which tend to foster this development. But nevertheless, the problems with which we are confronted are very difficult to tackle—not only that to which my friend Maxwell has drawn your attention recently—but also that much more simple problem of uniting the different branches of co-operative activity in the different countries in one large international organisation. Let me explain that by an example.

You will perhaps remember that nine years ago we held an International Congress at Budapest, where the majority of the delegates refused to carry a resolution by which the demand for state aid would have been declared compatible with co-operative principles. By this decision the congress disappointed some of the leaders of the agricultural co-operative unions, which eventually withdrew from the Alliance. Since then, on the initiative of the late Mr. Haas, the then President of the great German Union of agricultural co-operative societies, there was formed, in 1906, a second International Union of Agricultural Co-operative Organisations, the "Green International," which was joined by many unions and societies that were included in our membership. With all due respect to Mr. Haas and his followers, I question if the formation of a second International Alliance was a step in the right direction. I question if it was even in the best interests of agricultural co-operation to sever the connection with the industrial and distributive wing of the movement. I think we can not only prove very conclusively that we are no adversaries of agricultural co-operation, but also that there is nothing in the co-operative organisations of the consumers and industrial workers that is calculated to do harm to the class of agriculturists. It is true we are not inclined to pay exceptional prices for agricultural produce; we want that at the ordinary prices. But in acting upon this principle I do not believe that we are committing an injustice against agriculture and our fellow men who are tilling Mother Earth. We have never pretended to reform the national and international economic life in extending charity and gifts to those who need to raise their financial and social conditions. What we are aiming at is a redistribution of wealth, and a greater share for those who have helped to produce it. This principle is quite sufficient to bring about the uplifting of the agriculturists. The natural and inevitable consequence of the activity of our co-operative distributive societies is a greater demand, not for motor cars, diamond rings, and similar luxuries, but for the necessities of life. The vast majority of the members of our stores are lacking for themselves and their families sufficient nourishment; and if their co-operative societies succeed in increasing the purchasing power of their wages, they utilise the opportunity mostly in buying more agricultural produce. This fact alone is calculated to increase the demand for corn, cattle, fruit, &c., and to raise their prices in the markets. Now, the greater demand for agricultural produce is, in my opinion, the best way to stimulate the round development of agriculture, and to bring about that revival of country life which is so much talked about in these days. Therefore, I have no hesitation in asserting that the distributive co-operative movement is the best friend of the agriculturist, especially the agricultural co-operator, and that there is plenty of room for mutual co-operation between his and our societies. Would it not be much better if the store movement and the agricultural co-operative movement joined hands in one great International Alliance, instead of being split up into two separate organisations. For the sake of co-operation,

I hope the late Mr. Haas might pardon me, when I am planting to-day upon his fresh grave the hope that the time will come when there is only one International Co-operative Alliance. I cannot conclude my plea for greater unity in the co-operative movement without congratulating my Scottish friends upon their endeavour to prevent the development of agricultural co-operation on separate, and even hostile, lines. I think you work in the right direction, and I wish you every success in this new and promising enterprise.

Vocal and instrumental interludes varied the programme, which was brought to a close with the spirited singing of "Auld Lang Syne" with "hands all round."





## SECOND DAY OF CONGRESS.



*TUESDAY, 13th MAY, 1913.*



### MORNING SITTING.

#### DISCUSSION ON CENTRAL BOARD REPORT RESUMED.

Bright and sunshiny weather favoured the resumption of Congress on the Tuesday morning, which led the President to express the hope that the discussion on the all-important question of "Co-operation with other Forces" would be characterised by the same happy features.

#### FUSION WITH OTHER FORCES.

(See Report 40, page 122.)

The GENERAL SECRETARY stated that the delegates would see from the report that the Cambridge Society and the Manchester and Salford Equitable Co-operative Society had sent in resolutions to the following effect:—

That this Congress endorse the efforts now being made by the Co-operative Union and other bodies to secure a closer union between the forces of organised labour and the co-operative movement, believing that it is only by combined and persistent effort in this direction that advantages gained by organisation and sacrifice can be permanently secured to the members and the future interests of the wage earner adequately safeguarded.



Since the printing and publication of the report amendments to that resolution had been received by the Central Board from the St. Helens and Warrington societies as follows :—

That this Congress views with concern the proposal of a union between the co-operative movement, the trade union movement, and the Labour Party, and considers that such a fusion would be fatal to the fundamental principles of the co-operative movement—principles under which co-operation has achieved such remarkable success, and would lead to the estrangements and divisions inseparable from party politics.—St. Helens Industrial Co-operative Society.

That this Congress, whilst recognising the efforts of the trade unions and the National Labour Party for the uplifting of the workers, yet considers that it is unwise, in the interests of the co-operative movement as a whole, that it should be identified with any political party or section.—Warrington Equitable Industrial Co-operative Society.

It was now suggested, however, that these two amendments should be withdrawn in favour of the following, which had been sent in by five delegates on behalf of five different societies :—

Omit the words after "Congress" and substitute the words—  
 "whilst approving of concerted action with trade unions and other organised bodies for raising the status of labour, cannot sanction union with the political Labour Party; and that the Central Board be instructed to strictly maintain the neutrality of the movement in respect of party politics, so that political dissension in our ranks may be avoided."

But before that suggestion could be acted upon the Congress would have to give its approval.

The CHAIRMAN submitted the matter to the delegates and with practically one voice they gave permission for the St. Helens and Warrington amendments to be withdrawn.

Mr. W. T. CHARTER (Southern Section) said it had fallen to his lot to move the resolution which had been sent in by the Cambridge and Manchester and Salford societies. Before they started the discussion, however, he should like to draw attention to the report of the committee upon which the resolution was based, because there seemed to be a good deal of misconception as to what the resolution meant. If they adopted his suggestion and referred to the report, they would find that it was merely the consideration of a subject which was of vital importance to all organised labour, with the object of seeing whether it was possible or not to come to some understanding between co-operators and other labour forces. There was nothing in that report to suggest that "we propose a political union with any party whatever." Taking that as a basis of argument, he said he wanted the delegates to discuss the whole matter from a sane point of view, and leave out all

personalities and all supposition ; in other words, to deal with the question as it was presented to them in the report. He was not one of those who desired to force personal opinions upon anybody, but there did come a time in the history of men, in the history of movements, when it was necessary for them to review their position. He was not going to criticise the views of those who were opposed to the resolution, and he hoped such people would give those who were in favour of it credit for having the good of the movement at heart. He asked the delegates not to think for a single moment that the co-operators who were behind the resolution had the slightest desire to dismember the movement ; they had spent too many years in building up the fabric to have any wish to destroy it. But changes had taken place in the commercial life of the country, and it was necessary for co-operators to readjust their position so as to meet those changed circumstances. He knew there were some who would say any departure from the old path would lead to loss of trade and membership to the co-operative movement. He did not believe it ; and when co-operators were prepared to sacrifice principle to expediency, they were ready to part with one of the attributes which had made their movement a great one. But an organisation must either mark time or go forward ; and as co-operators did not want to mark time or go backward, he urged them to go forward. What was the real strength of any movement or organisation ? The real strength of any movement or organisation was not in numbers at all, but in the convictions of its members ; and if he were a leader of an industrial army, he would much prefer to have an army of a thousand, provided they were men and women of strong convictions, rather than twice that number of men and women who would run away at the first sign of adversity. They in the co-operative movement were finding this position to-day : that their commercial success was attracting men and women to their ranks who had not taken any interest in either labour conditions or co-operative life, and who looked upon the movement as something which would ensure them a safe investment for their money. He did not think such people—people who would leave the store when the first shot was fired—were of much strength to the movement. What they wanted was that the three sections represented at the recent conference should consider how far they could take their united efforts. He knew where the crux of the matter lay : it was when they came to introduce into the discussion the Labour Party. He desired to say he held no brief for the Labour Party. He was not a member of the Labour Party ; but he recognised the enormous good that party had done in the general upliftment of the people. They had not to go very far back in a study of national affairs before they were forced to admit that the introduction of that party into the political arena had had greater and more far-reaching effect than any other movement during the last half century. He mentioned this because if they were to have a conference of the labour forces it would be unfair to the Labour Party to suggest that, because they might be opposed to them on political grounds, they ignored their social programme. If the delegates looked at the report they would

see that they were not asked to sanction any political alliance. (A delegate : "We are quite aware of that.") He then read the following clause of the resolution, which the conference of the three forces passed on 8th February of this year :—

Further, that this conference be adjourned to enable the three sections represented to formulate proposals for submission to the next conference, and eventually to the constituent bodies of the parties represented.

All that the committee wanted the delegates to do was to endorse the action they had already taken. He concluded by asking that they sink their little petty differences for the gaining of larger and nobler ideals.

Mr. R. J. DAVIES (Manchester and Salford) seconded, and explained that the resolution did not mean alliance with any political party. He was not speaking on his own behalf, but on behalf of members of his own society, who had passed a resolution in its favour by a large majority. He would have thought that it was no longer necessary to argue that they should work in harmony with the Trades Union Congress—it was a body they could work in harmony with ; but he supposed that the quarrel would be with any suggestion that the movement should become attached to the National Labour Party. He wanted the co-operative movement to demand its rights as a political force. They had been asking for favours from Parliament, through the Joint Parliamentary Committee ; but he believed that the movement was strong enough now to demand its own political right. All members of the Labour Party were, practically speaking, co-operative members. ("No, no.") The National Labour Party believed in the collective principle for the upliftment of the people of this country. He did not believe that the standard of life could be raised sufficiently by voluntary effort. The sphere of politics to-day was altering very rapidly. There was a time when Parliament never touched wages at all, never touched social and industrial rights at all ; and in the co-operative movement sales were down when the railway workers and the miners were on strike, showing how co-operation was affected by trade union action. He believed in the Labour Party, the co-operative movement, and the trade union movement. He believed in the co-operative principle first ; and he ventured to say that any co-operator who would give the matter a serious study must become a believer in the collective principle of the State. They were trying to raise the people from the slums and the morass of poverty, but they were stultified by the two parties of the State. These parties consisted of capitalists and landowners, and were against the co-operative effort of the people. It was necessary that they should stand united against them with the object of raising the people above the line of poverty. To do that it was necessary to enter the political field, and if politics were wrong, it was their duty to clean them.

Mr. E. O. GREENING (Agricultural and Horticultural Association) said the resolution the Congress had heard read had brought out three amend-

ments from different parts of the country, each acting without any knowledge of what the other was doing. The representatives of those societies agreed to unite on one amendment, which it was his privilege to move. That amendment was to omit the words after "Congress" in the resolution, and substitute the words—

Whilst approving of concerted action with trade unions and other organised bodies for raising the status of labour, cannot sanction union with the political Labour Party; and that the Central Board be instructed to strictly maintain the neutrality of the movement in respect of party politics, so that political dissension in our ranks may be avoided.

He moved that amendment with all his heart, and he echoed the plea that no bitterness would be introduced. In the fifty-five years he had been engaged in the co-operative movement he had taken part in some warm controversies; and if any trace of bitterness appeared to remain from these controversies, he asked forgiveness. He could not discuss this matter without earnestness, however, for he felt the resolution proposed was a dangerous one. He begged the delegates to mark closely the words of the resolution. It was in favour of "a closer union with the organised forces of labour." There could be no doubt as to which forces were included in this, for the report upon which it was based specified them. When Mr. Maxwell made his suggestion, it was free from any intimation of political action, and he accepted Mr. Maxwell's proposal then, believing that it might rouse a new spirit by its idealism, and that it might give an advance in the sphere of production by founding new, happy garden homes for the people; of getting the people back to the land, and in the direction of many new movements tending to the elevation of labour. It appeared that all these things might come out of it; but no conference had been called with the organised bodies for carrying out these reforms. The only two bodies which had been called in were trade unions (to which he did not object) and the political Labour Party (to which he did object). If the resolution meant anything, it meant closer union with the political Labour Party, as well as with trade-unionism. Mr. Golightly had appeared to have adopted a kind of maternal affection for the movement, and to look with a motherly eye on the preliminary flirtation in the matchmaking. He had told them that he did not want to introduce politics into co-operation, but to introduce co-operation in politics. He wished to remind Mr. Golightly of a little verse that he would probably remember—

There was a young lady of Niger,  
Who went for a ride on a tiger;  
They returned from that ride  
With the lady inside,  
And a smile on the face of the tiger.

It was dangerous to go riding on tigers. The letters he had written to the *Co-operative News* had brought a mass of correspondence to him from all

parts of the kingdom. He was told that there were meetings, small in proportion to the number of members, which were being rushed and packed, and veterans were being displaced in the societies for political reasons; the same thing was being done in the appointment of delegates; co-operative money was being invested in the *Daily Citizen*, which was a political newspaper. These things were being done, and were raising feelings throughout the country and diverting the attention of the people from their own objects. They would not add to the strength of the movement by increasing the burdens it had to carry; they could not unite the movement by introducing new controversies; and by bringing in politics they multiplied their opponents. The future was fraught with danger if these measures were to be carried. The amendment was clear and simple. It said to leaders of the movement: "There is the limit. There is the danger point, and you are not to go beyond that." They had based their movement in the past on the happy consent of men of all political ideas united for the great purpose in which they could all agree. The co-operators had invited such men into their ranks. Theirs was the capital, the trade, and the profits. The movement had no right to speak in their name in favour of any one political party. If it did, some of the members would resent it. The movement would be weakened, and the stability of the societies would be undermined, unless the Congress had the determination to speak with a decided voice.

Mr. W. CHEETHAM (St. Helens), in seconding the amendment, said the spirit in which they framed it was their feeling that the proposition from the Cambridge Society struck at the root of the freedom which co-operators had enjoyed for so long. They felt that up to now the platform of co-operation had been the common ground upon which all could meet. It had known no sect, no creed, and no party. To interfere with that course, under which co-operation had prospered so greatly, they thought, would be to take a wrong course, and they wanted that course to be kept open. They did not disparage any other organisation: they had not a word to say against trade-unionists. What they wanted was that trade-unionists should continue their course, and that co-operators be allowed to continue theirs, free from any part, free from any political side.

Mr. W. MAXWELL (International Co-operative Alliance), whose advance to the platform roused the audience to a hearty round of applause, said that was not the first time in his political career that he had had his clothes stolen whilst bathing. It was in no bitterness that he said this of Mr. Greening—they were old friends—but he had no leaning to a political party. The whole thing was a storm in a tea-cup. What he had in his mind was the very success of co-operation—the great increase in production and distribution in the movement in Great Britain was sending them almost to sleep as a progressive body. What he thought was if anything could be done to waken up the movement to the ideals that established it in Rochdale in 1844, namely, that they would employ their own people and help others besides. With a united democracy, their position would be unassailable;

and he felt to-day, as keenly as ever, that they should unite with the trade-unionists—and that was all he had proposed—not for general purposes, but for the one purpose of uplifting the lower classes of working men, because they were out for the same purpose, only they were working on different lines. If they were to join hands, according to a trade paper which he had seen, it would be the end of the private trader. After the vote taken on the question eight years ago at Paisley, in pure loyalty to that vote, he could not ask his fellow co-operators to join any political party. Mr. Greening had seen several friends, and had got them to his way of thinking; and now that gentleman had simply accepted his (Mr. Maxwell's) position, and not he Mr. Greening's. The difference between men who grew older was that they took different roads; and some thought that what was good enough in their time was still good enough to-day. He did not believe in that. Some men saw ghosts all their lives, and they were afraid of them. Well, he had never been afraid of ghosts. Therefore, he urgently advised them to keep away from political party, and "join hands in what they can help you to do, and you can help them to do, to establish such a feeling of concord between the two as would weed out the great sweating system, and establish banks where working people could send their capital, instead of to joint-stock banks, where it could be used against them." There were other conditions and circumstances that would arise in their minds which could be remedied if they joined hands with the 2,000,000 of trade-unionists. Instead of a fight, he concluded, they were going to have "a lot of hand-shaking," and wish them "God speed!" And where they led, with the same purpose in view, they would go with them.

Mr. T. LETHABY (Stratford) said he believed that the ideals of the men of Rochdale, and, at the same time, the ideals of the movement to-day, was to do the best to uplift the masses of the country; and co-operation was not the end, but a means to the end, and that end was the abolition of poverty, and outside the co-operative movement they had got to realise that there were organisations at work with practically the same ideals as they had themselves. But there was a lack of unity among the three wings of the great Labour movement—the political, as represented by the Labour Party; the industrial, as represented by the Trade Unionists; and the economic, as represented by the Co-operative Movement. What he wanted to see was a closer union among these wings. The day before, the speaker pointed out, they had advocates of approaching Parliament for the passing of a National Minimum Wage Act; but now what did they see?—those very advocates opposing the resolution in favour of closer union with another force, for political action. And to which political party would they have to go for help on the minimum wage question? To the Labour Party, of course.

Mr. W. J. DOUSE (Midland Section) said he agreed with the proposer of the motion that the matter now being discussed was perhaps the most serious one that had been presented to any Congress he had had the pleasure to attend. At first sight there was nothing particularly dangerous in the pro-

posal, but he could not affect to pretend that he could not see a trend—(Mr. Maxwell: "A ghost")—in the matter. Not a ghost. It had been said that men, sixty years ago, who laid deeply in the intellectual soul of the people of the country a new thesis for the betterment of the people, safeguarded the initial right of every member in regard to their higher interests and claims of religion, and the rights of political faith and belief. Ever since the movement started, they had had the lion of an almost extinct Toryism lying side by side with the democratic lamb. Now they were asked to join the Labour forces. ("No, no.") They were asked to join certain Labour forces. ("No, no.") When his friends shouted "No" it only betokened the weakness of their case. Mr. Maxwell was wise enough and shrewd enough not to tell them which wing of the political party they were to be associated with. Which wing was it—the moderate, or the extreme wing? ("There is only one wing.") Mr. Douse said that that must be the interrupter's wing. There was no possibility of the co-operative movement marking time or of its going backward. Did that Congress look like it? It was their duty, as Mr. Charter said, to go forward. He would say, on the strength of the solid book in his hand, that there was not the slightest indication that the forces of co-operation were going backward or standing still. Look at the majesty of their members and the dignity of their figures. Did they show a going back? He would ask them, "for God's sake," to safeguard their interests and say "No" to the motion.

Mr. D. GIBSON (Manchester and Salford Equitable) said he represented the Manchester and Salford Society, not as the delegate for the members, but for the committee. The delegates for the members were Messrs. Davies and Whiteley. As chairman of the Manchester and Salford Society, he felt it his duty to place before the delegates the position of that society in this matter in an unbiassed manner. The meeting which had passed the resolution which was now before the Congress consisted of four or five hundred members out of a total membership of 16,000, and he did not want Mr. Davies to convey a wrong impression to that assembly. Proceeding, Mr. Gibson said he supported the motion on behalf of his society. But there were ghosts about, and it struck him that some of the individuals connected with the motion were in the form of ghosts. Personally, he agreed absolutely with all the efforts the Co-operative Union were making with a view to obtaining information and submitting it to Congress to enable the delegates to come to some conclusion. There were ways and means of utilising the various forces for the benefit of the whole. He could also agree with the amendment. If that were put as a resolution, he thought it would be carried equally with the one before them. The members who controlled a society were a comparatively small proportion of the whole, but in their deliberations they should always consider the safety and the interests of the movement as a whole.

Mr. J. YOUNG (Scottish Wholesale Society) said he would like to ask those who were against the resolution how they intended to bring about the

Co-operative Commonwealth. They appeared to want the committee who represented the movement at a joint conference not to implicate it financially and to steer clear of politics. How they could do that he could not see. Up to the present the workers had apparently only had one way of improving conditions, and that was through the strike. Were they (co-operators) going to assist them through strikes or by way of taking an active interest in politics? Many of those on the platform had written and spoken about the Co-operative Commonwealth for the last thirty years, and he wanted them to say how it was to be brought about. He was of opinion that it could not be realised so long as they had private property and took no interest in politics. Was either the Conservative or the Liberal Party pledged to help the working classes? The man who controlled the sources of wealth practically controlled his life, and the only way in which they could secure the means of production was by capturing the House of Commons and making it the House of the People. Practically speaking, all the sources of wealth were in the hands of private individuals, who used them for their own personal ends. They wanted the working classes represented by men of their class, and when they obtained that, then they would see the dawn of the Co-operative Commonwealth. Mr. Maxwell was appealing for a united democracy, and how could they get that without going into the House of Commons?

Mr. J. JOHNSTON (North-Western Section) supported the resolution, and in doing so, quoted the following passage from the sermon delivered on Congress Sunday by the Rev. Wm. A. Curtis, at the Marischal College:—“No limits could be set to the legitimate development of co-operative association among men so long as good faith, moral rectitude, and public spirit were cultivated among the British people.” How were they going to cultivate public spirit amongst the British people with the limited means of propaganda they had at their disposal? How much was their Congress known to the British people? Only to a very small extent. He ventured to assert that if they went more into public life they would be able to do more for co-operation than if they confined their efforts to within their own movement. The committee which was appointed to consider the question of the minimum wage recommended that the movement should actively co-operate in the present agitation for a national minimum wage. That was co-operating with other forces. The committee on the rise in prices also suggested a similar course of action. They adopted, the day before, the reports of those two committees, and thereby practically admitted the principle of co-operating with the Labour forces. He was afraid that many of those who were opposed to the resolution had the impression that the Labour Party was a Socialist party. He said it was a wrong impression, because the Labour Party was not a Socialist body. It was composed in the main of trade-unionists, and he ventured to say—and he spoke with some knowledge—that the majority of trade-unionists were not Socialists. There was another part of that Labour Party—the Independent Labour Party—which was a comparatively small body, so



far as numbers were concerned, but none the less an influential body. Then there was the Fabian Society, which was smaller still in numbers, but which exercised a good deal of influence on the social and economical life of the country. There were a few co-operative societies members of the Labour Party, and he suggested that if they followed their example they would be moving in the right direction. He appealed to the delegates to pass this resolution authorising the members to continue the work they had entered upon. They had, as a co-operative movement, practically no voice in the House of Commons. How long had their Bill been before Parliament? For many years, as they would know; and, what was more, they seemed to be making no progress with it.

Several delegates at this stage were eager to speak, but the Chairman stated he had several names of people who had risen, and these would be called upon in due order.

Mr. F. MADDISON (rising to a point of order): Is it a new procedure that we have to send names up?

The CHAIRMAN: The names are being taken as delegates rise. They will be called upon in their order.

The discussion was then resumed.

Mr. J. HENSON (Birmingham) reminded delegates that the most fiery-spirited speeches did not always lead to the wisest decisions. Their friend at the back of the hall (Mr. Young) asked the men on the platform, whose written works he had read and whose speeches he had heard, how this thing was to be brought about; and he went on to explain that it would be by adopting the very means they had adopted during last year. He (Mr. Henson) believed that the co-operative movement had done more for the working people than any other movement. He was not opposed to linking up with other forces. His mind was with Mr. Maxwell, that if co-operators should amalgamate with them, it should be with the spirit that they should help one another, but he did not say it should be on the political platform. Any party that would do good to the working people of this country, and any movement that would do good, he would help. But take religion or party politics; the co-operative movement up to the present had done more for the working people than any of them. Why should they then try to bring any particular party into the matter? He wished to impress upon the delegates that this was a question of finance. The co-operative movement had built up its funds from the twopence per week of the Rochdale Pioneers to the magnitude of to-day. If they had an amalgamation with the political parties, would these parties leave their great reserve funds alone? If they were going to amalgamate, they should not do it in a half-hearted way; but if they did amalgamate, he would warn them that the partners in a firm had an equal claim on the finances of the firm. He thought the co-operators and the political parties should do what they could in their own way.

There were cries of "Vote!" at this stage, but the debate proceeded.

Mr. W. GALLACHER (Scottish Wholesale Society) said it was perhaps quite as well that the very moderate proposition of the committee should have been met with the very drastic amendment that nothing should be done. It was just as well the issue should be quite clear. That morning marked a new development in co-operation. Mr. Maxwell decried political action, and said he did not mean that. He submitted that they could not eschew political action if they touched trade-unionism, for political action was an essential factor in trade-unionism. If the two movements came closer together they would partake more and more of each other's characteristics. The committee's resolution meant political action and the reactionaries present should note that, and vote accordingly. He remembered the discussion in the trade union movement as to whether they should take political action; but this very action had been the most consolidating factor. There were no people so conservative as the working people who had nothing to conserve. Were the co-operators, he asked, going to wait until they were driven into political action? If they were, let them beware. Was there any need for political action? If there was not, they should not touch it; they should do nothing that was unnecessary. But he submitted that they did need political action—they were taking it day after day. They had a report from the Parliamentary Committee. They had been working for an Act amending the Industrial and Provident Societies Acts, and he hoped they would get it in the next ten years; but the trade unions could get their Bill through. To carry Mr. Greening's amendment would not end political dissension. At every election co-operators were divided; and the only way in which to bring about political and co-operative unity was to join together; to say that something should be done. It was inevitable that this action should be taken. Not all the eloquence of Mr. Greening could stem the tide of new ideas; this step would be taken; and it was not for any one to stand in the way of what was for the benefit of the people. Mrs. Partington, with her broom, was not more idly engaged than Mr. Greening and others in trying to stem the movement.

Mr. F. MADDISON (Blackpool Printers) remarked that the question was not one of advanced men, or otherwise. It was a meaningless term to call a man advanced; it depended upon where he was advancing to. This was not a question of age or youth. However, the question before them was one that divided them on a very clear issue. There was no mistaking the speech of the last speaker; it was frank and honest, intelligent and clear; and he (Mr. Gallacher) had said that there must be political action, and that was affiliation to the Labour Party. That was what they had got to face. Look what they had come to; there was one delegate who had said there were only two ways that the working classes could emancipate themselves, and they were by the strike and the vote. Did they believe that? Yet they had a co-operative delegate who did not know there was another way. Was there not the way of the Rochdale Pioneers? If the movement joined any political party, in future they would have the Congress turned into a political bear garden. Suppose they had a co-operator returned as a

Syndicalist, or an I.L.P.'r, or as a B.S.P. man—how were they going to unify these as a Labour Party? They could name more variety in the Socialist Party than anywhere else. But now they came to the real cries of Mr. Maxwell's idea. He (Mr. Maxwell) said we want co-operation and trade-unionism. We believe that by extending the field of production and co-partnership methods we should greatly and surely encroach upon the capitalistic régime—as it was called. And then Mr. Maxwell said we do not want politics. That was exactly what the amendment said. It said—go on, our sphere of activity is great enough in itself. Co-operation taught the worker how to organise his capital, and trade-unionism how to organise his labour. That was the way they should continue to work, and steer clear from the diversities and the quicksand of party politics. He asked them to maintain their present position. They owed no allegiance to any one party, but made demands upon all parties. If they joined any political section, their great movement and finances would be at the beck and call of political wirepullers.

Mr. J. DAVISON (Northern Section) was the next speaker. He said he was still satisfied that their original position was the right one. He was a co-operator of something like 40 years, and although not moving among the brilliant stars of the movement, and perhaps one who was a carrier of a hod than the user of a silver trowel, yet he held he knew something about the spirit and the principles of the movement; and that being so, it was matterless to him what the other party might be—political or otherwise—for they would stand second with him. Now Mr. Maxwell had told them that he never asked them to join any political party, but the trade-unionists only. Well, did he not say they must co-operate with "other forces?" What other forces? During the sitting of the committee the Labour Party was mentioned, and there was scarcely any dissent, which, to him, was a significant fact. The Labour Party was invited to send representatives to their conference; and he wished to emphasise the fact that these labour representatives distinctly recognised that they could not turn over the co-operative movement to them. But the Labour Party said they were prepared to give to co-operators every help that they possibly could. It was said outside the movement that the co-operative movement desired, and needed, the assistance of trade-unionism and the Labour Party. Why, it was not commonsense that co-operation could go over to the Labour Party or any other party.

Mr. S. BLAKEBOROUGH (Co-operative Newspaper Society) supported Mr. Greening's amendment, because, said he, it was a dangerous policy to affiliate with any body outside their own. If they, as an organised body of co-operators, were to join the Labour Party, the Labour Party would want something in return. The co-operative movement, he said, was broad enough and democratic enough to take in all parties. All you have to do is to become a member of a co-operative society, no matter what your religion or what you are. Something had been said about banking! Well, their

Wholesale Bank was open to any trade organisation in the country. Considering that they had all parties in their ranks, people of all kinds of political thought, it would be most dangerous to ally themselves with any political party at all. They must not lose their individuality as co-operators.

Mr. A. W. GOLIGHTLY (Southern Section), after smilingly observing that he was not worried about that tiger story, said he was going to support the present attitude of the Board, because they had done the best they could in the circumstances with what had been submitted to them. He then drew attention to the curious fact that the greater part of the previous afternoon had been spent in discussing politics, whatever their profession was that morning. He happened to live near the House of Commons, and he frequently saw Mr. May, their Parliamentary Secretary—and, by the way, was it not curious that they had a Parliamentary Secretary going about among Members of Parliament “fishing” or “ear-wiggling” as they called it, in order to get some industrial legislation through the House? And look how many years that simple amendment to the Industrial and Provident Societies Act had been hanging on. All his life, he went on to say, he had known men who were leaders in the Labour Party, who were quite as modest, as sincere, and whose manners were quite as good— However, he was quite satisfied, on one point, that if Mr. Greening’s amendment was carried, they had got a step forward at that meeting. He must say that he had recognised, for some considerable time, that strikes had ceased to be of the same value that they used to be in the world. What he wanted to do now, when nearing the end of a somewhat active life in the cause of labour, was to try to substitute constructive methods for destructive methods. He knew the danger of introducing party politics into the movement; and did they think that he, as one who had presided at great assemblies of the movement, would want to try and wreck all his life’s work? Did they not think it would be good for politics if they got “a bit of co-operation” introduced into them? I do not know how you are going to get it, he concluded, but I know what is going to happen!

Many of the delegates at this stage cried “Vote.” The CHAIRMAN, however, ruled that the question was too important to take the vote at the present moment, and proceeded to call upon the next speaker on his list.

Another delegate moved that two more speakers be heard and then the vote be taken; but the CHAIRMAN ruled the motion out of order. “We have not reached that stage yet,” he said.

Mr. J. G. WEBSTER (Pioneer Boot Works, London) supported the resolution, because he had been an advocate of political action for many years. He had seen the evolution of the idea working amongst co-operators, and he felt exceedingly glad to note that it had reached the point of being put before them in a clear issue that day. The question had been before them on so many occasions that it was not necessary for him to go into details. The day had gone by when the movement could keep clear of party politics, and it was more than ever necessary that the movement should have direct

representation in Parliament. In support of this statement he referred the delegates to the present position of the railway companies. He was of opinion that if they had representatives in the House of Commons they would have an implement whereby they could stem the progress of the monopolist movement in this country. The time had unquestionably come when the various forces of labour should be linked up on Parliamentary action. That was the only way co-operators could hope to have a voice in the parliamentary affairs of the nation. There were people who thought that "fusion of forces" would lead to disruption in the movement; but he did not think anything of that nature would happen. He said the time had undoubtedly come when the whole of the forces in the working-class movement should be linked. It seemed to him that parliamentary action was necessary. He had not heard any one suggest that co-operators should be a party of their own. He, at all events, did not desire that.

A delegate suggested that the question be now put, but the CHAIRMAN decided to proceed with the discussion.

Mr. W. LANDER (Co-operative Wholesale Society) said he would have hesitated to trouble the Congress with any remarks of his, but the question before the "House" was of a vital character. He wanted to clear the air. They were not discussing the question of representation in parliament at all just now—it was not before the "House." They were discussing the report of the committee appointed to deal with the question of fusion of forces, with the recommendation that the committee should have power to continue its inquiries. He understood that the basis of that suggestion was in order that they might take a forward step in production. If that was so, then it seemed to him that the forces which needed linking up were the forces already inside the movement; he meant their own members. He was of opinion that they should do that before going outside and drawing other forces in. Production in the movement was not stagnant, as some people said; it was very much alive, and the near future would see developments if they were only loyal to their trust. How was the union he had in mind to be brought about? The door of co-operation was always open, and anybody who desired could come in. He need not exercise any political opinion in regard to his co-operation. He had got a standing as a citizen of the Empire and so had they; and if they wanted to use the position they held properly, then they must rule the parliamentary machine as citizens. It seemed contradictory to go and ask somebody to help them when the very essence of co-operation was self-help. It was suggested that there should be co-operation with other forces. He would like to put it the other way: that other forces should co-operate with co-operation. He would like their trade union and labour friends—many of whom were good co-operators—to take a more active interest in the movement, then there would not be any strikes, because they would have one common object. So far as production was concerned, he said co-operators were on good terms with their trade union friends, and efforts were being made to urge trade-

unionists to become co-operators and co-operators to become trade-unionists. He just wanted to say a word of warning, and that was not to meddle with party politics. He asked them to carry the amendment, because, in his opinion, it would be the safest way in developing the movement, and would remove any danger from creating dissension amongst themselves.

Mrs. A. BLAIR (City of Liverpool) thought that at this period of the discussion it would be just as well to find out what they wanted. She did not quite realise from the resolution why anybody should conclude that there was any declaration to join the Labour Party. She wanted to know what was the meaning of the amendment. She could not at all understand from the resolution that they were going to join or ally themselves with the Labour Party. It would also seem that from the speeches in favour of the amendment they were not going to have anything to do with the Board's resolution. The trade union movement, the Labour Party, and the co-operative movement had all been successful to a certain extent, but if they were not going to ally themselves with one another, they were going to injure themselves. By being joined they would be in a far better position to further one another's interests than by working separately. The trade union movement wanted wages, the co-operative movement wanted increased purchasing power, and the political Labour Party wanted votes; and it was their duty to see that the three were banded together and work for one common end. When workers spent money outside the co-operative movement, it was misspent money, and if trade-unionists did not vote for the Labour Party it was a misuse of the vote. But what they needed to do was to gather themselves together and find out how best they were going to remove the social blots in connection with the working classes.

Cries of "Vote," "Vote," were again raised. The CHAIRMAN then closed the discussion and called upon Mr. Charter to reply.

#### MR. CHARTER REPLIES.

Mr. CHARTER, replying to the discussion, said he had been in the unfortunate position on the platform of not being able to hear the whole of the speakers, either for or against the resolution. He did not propose to take up much time in replying. The great bulk of the debate had been on a point which he distinctly stated was not raised in the resolution, and that was an alliance with the political Labour Party. Let him direct them once more to the report of the United Board. The whole crux of the position was not whether they were willing to ally themselves with any party, but whether they were willing for the United Board to carry on their investigations as to how far it is possible for the forces to move together. He asked them to vote for the resolution because he did not want Congress to slam the door in the face of one of the forces of labour, and to refuse to discuss whether or not any future action was justified. As far as his society was concerned, if that had been a resolution to amalgamate with the Labour Party, he would not have moved it, and his society would never have sent

it in. They were prepared to accept the verdict of the majority and abide by their decision. Whatever it might be those responsible for the resolution were prepared to work in harmony, because they believed that just as they claimed the right to have an opinion, the same right belonged to others, and they all had the same object in view, which was to further the true co-operative spirit. Their whole desire was to get to know there and now whether it was wise for them to go any further in those negotiations or not. But he did ask them to recognise the fact that if they voted for the amendment they would preclude any further conference with any other body except the co-operative and trade union organisations.

The CHAIRMAN : To test the meeting we will take a show of the delegates' cards and, if necessary, we can then take a count.

A delegate objected to this procedure on the ground that voting cards should be used in the first instance.

The CHAIRMAN pointed out that that was not expressly stated, but, as the objection had been raised, the vote would be counted.

Mr GREENING'S amendment was then read, and the tellers having taken their places, the vote was taken "for" and "against" the amendment.

The figures were subsequently announced as follows :—

For the amendment . . . . . 1,346.

Against . . . . . 580.

Loud applause followed the announcement of the figures and the CHAIRMAN declared the amendment carried.

The Congress adjourned for luncheon at this stage.

## SECOND DAY OF CONGRESS.

### AFTERNOON SITTING.

#### THE PIONEERS OF ROCHDALE.

(See Report 41, page 124.)

The PRESIDENT having taken the chair for the afternoon session, the General Secretary drew attention to the paragraph in the report that the United Board had appointed a sub-committee to confer with the committee of the Rochdale Pioneers' Society as to the advisability of making a national appeal with the object of perpetuating the memory and work of the pioneers of the movement. The matter was considered at the Central Board meeting on Saturday last, when it was remitted back to the United Board. In all probability a report would be submitted to Congress next year.

Mr. A. VARLEY (Co-operative Secretaries' Association) said one of the finest ways of perpetuating the memory of the pioneers would be the purchase of the old shop at Toad Lane.

The CHAIRMAN said that the suggestion would be considered.

Mr. H. KEEN (Edmonton) expressed the opinion that the getting of the movement back to its original ideals would be the best way of perpetuating the memory of the pioneers. Then it would not be necessary for employes to fight for a living wage. He was of opinion that the movement had drifted away considerably from its ideals, and one reason for that was the desire for high dividends.

It was thereupon agreed that the matter should be left in the hands of the United Board.

### ORIEL SCHOLARSHIPS.

(See Report 43, page 125.)

Mr. I. HOLMES (City of Bradford) wished to call the attention of Congress to the regrettable fact that the United Board had found it necessary to allow one of the scholarships at Oriel College to lapse for one year for the want of the miserable sum of £20, which would make the money in hand up to the desired £100. This led one to believe there must be some ulterior motive behind the lapse of the scholarship. Was there any dissatisfaction with the training which the students received at the College? If it was a fact that the students who came from the college were not doing their duty to the movement he was not at all sure that the blame should be placed entirely on their shoulders. The students got economic training at the university, and yet the movement could find no use for their services. Did they expect the students to volunteer their assistance? When Mr. Gregory gave the report on behalf of the Rise in Prices Committee he did not say they had extended an invitation to the students to come and give evidence. Such students should be of great benefit to the movement in research work. Referring again to the shortage of income for the scholarships, he said he would also like to know whether there were any legal difficulties in the way of the United Board granting £20 to make up the difference, or was it a matter of indifference on their part?

Mr. F. W. BOOTH (Hull Printers) said that as things were at present the scholarship, instead of being a memorial, was an advertisement of weakness. It seemed absurd that in a movement like ours a scholarship should be withheld for a sum of £20. Some way out of the difficulty should be found to save the reputation of the movement. They should not mince this matter at all. It might not be beyond possibility for their friends on the platform to explain away by flowery metaphor the withdrawal of the scholarship while it was set up to be a perpetual memorial to the great men who were connected with the movement.

Mr. WHITEHEAD: The last speaker misses the fact that the Scholarship fund only realises £80 a year. The Scholarship was increased to £100 and



they were paying that for four years. The Scholarship must stand vacant, therefore, for one year, to make up the £100 required.

Mr. W. R. RAE (Northern Section) pointed out that there were other things connected with this matter that had not yet been referred to. When inquiry was made, they were not satisfied with the method of selecting the students, or with the training they got while at Oriel. They were trying, before they made an appeal to societies for the balance of money, to put these and other matters right. Mr. Holmes had told them that they had, by means of this Scholarship, a good opportunity of getting men who would be of service to the movement because of their knowledge of economics. He was not quite satisfied that Mr. Holmes would find that to be established. One student had said, when applied to by Mr. Gray: "Oh, yes," he could give lectures, "but his lectures were to be on French literature—Molière's plays and the like."

#### INTERNATIONAL CO-OPERATIVE ALLIANCE.

(See Report 49, page 127.)

Mr. R. HANDYSIDE (St. George, Glasgow) referred again to the Education Committee of the Co-operative Union. He did not think the Union was doing its duty, for while there were classes and scholarships, there were none of these applicable to languages. The one thing which went against the success of the International Congresses was the question of language. He contended that the Co-operative Union was doing nothing to minimise this difficulty. At the International meeting, on the previous evening, the French delegate had to read his speech in French and it had then to be translated. That meant two speeches instead of one, and at the Congresses of the Alliance this was accentuated. He expressed the wish that the Union should take up the question and establish some Scholarship in languages. He advocated Esperanto, which was not an ordinary language, and he urged that it would be better to learn a language useful in all countries than to waste time learning a language useful in one country only. He hoped the committee would include this in their programme.

Mr. MAXWELL said he wanted to make an appeal. The language question was one of great difficulty to the International Alliance; it was the greatest difficulty they had, and if the Union would take up the matter, they would help the Alliance considerably. The work of the Alliance had been retarded through the lack of linguistic facilities. The foreigners were better linguists than Britishers were. He had never any difficulty in getting an English speaker on the Continent, but it was difficult to get people in Great Britain that could speak foreign languages. When an old man like himself began French at 65 years of age, there was not much excuse for younger men not mastering it.

Mr. W. RILEY (Blackpool) agreed that this question of language was one that should be dealt with. He was an Esperantist. He believed that most difficulties and complications arose between nations because they did

not understand one another; they must have a universal language. It was impossible for working men to listen to speeches in French, German, Spanish, or Italian, and get any understanding out of them. Esperanto on the other hand, was simplicity itself; it was simply a code language. He could speak it fluently.

The PRESIDENT: Will you speak to the report—Esperanto has nothing to do with it?

Mr. RILEY contended that he was speaking to the report, and also to the fact that the Union should do something to bring about Esperanto as a common language. He had spoken in this language to a Greek on one side and a Spaniard on the other side, and they understood each other. They had no idea what a grand thing it would be if they could introduce Esperanto into the co-operative movement for the International Congress.

Mr. J. HENSON (Birmingham Industrial) asked if they could have foreign addresses at the International Alliance Congress printed in English, so that delegates could follow them as they were read. Until they all knew Esperanto that would be a good idea.

Mr. MAXWELL explained that papers sent in to be read at Congress would be written in three languages, so that the British delegates, being furnished with a copy in their own language, would be able to follow it in the language in which it was delivered. That would help them towards securing a knowledge of the foreign tongue.

The PRESIDENT: I think we had better pass on to the next business now.

#### DECEASED CO-OPERATORS.

The PRESIDENT called attention to the list of names of co-operators who had passed away since the last Congress, and suggested that, as a mark of respect to their memory, the delegates should rise in their places.

The suggestion was reverently acted upon.

#### RULES OF THE UNION.

The next business was the consideration of suggested amendments to the rules of the Union.

Mr. GREGORY (Central Board) explained that the alterations were mainly of a technical character; and they were due to the fact that the operation of the rules, during the past twelve months, had proved that they were not explicit enough. He said the first rule which they desired amending was Rule 15, which was as follows:—

(c) Delegates from societies members of the Union which subscribe to its funds not less than the amount required by Rule 10 (2).

Each society entitled to appoint delegates under clause (c) shall be entitled to send delegates to Congress as under:—Societies with a membership not exceeding 1,000, one delegate; societies with a membership exceeding 1,000, one delegate

for each 1,000 members or fraction thereof up to 6,000. The maximum number of delegates which may be appointed to represent any one society shall not exceed six.

- (d) A society consisting of other societies shall be allowed such number of delegates as the United Board or Central Board may authorise.

In future they suggested it should read as follows:—

- (c) Delegates from societies members of the Union which subscribe to its funds not less than the amount required by Rule 10 (2).

Each distributive society entitled to appoint delegates under clause (c) shall be entitled to send delegates to Congress as under:—Societies with a membership not exceeding 1,000 one delegate; societies with a membership exceeding 1,000, one delegate for each 1,000 members or fraction thereof up to 6,000. The maximum number of delegates which may be appointed to represent any one society shall not exceed six.

- (d) A society consisting of other societies, and societies not subscribing upon the basis of membership but whose subscriptions are fixed by the United Board in accordance with Rule 10 (2), shall be allowed such number of delegates as the United Board or Central Board may authorise.

The alteration was agreed to.

Mr. GREGORY then introduced Rule 18, which read as follows:—

Each delegate representative of Conference Association, or member of the Central Board, shall have one vote, and each society entitled to send a delegate to Congress shall have one vote for each 1,000 members on which it contributes payment at the rate prescribed in Rule 10, clause (2). The full voting power of a society under this rule may be exercised by one delegate sent by such society, if no additional delegates are sent, but if more than one delegate is appointed (to any number not exceeding six), then the voting power to which the society is entitled may be distributed amongst such delegates not exceeding six in number.

He moved that this rule be so altered to read as follows:—

Each delegate representative of Conference Association, or member of the Central Board, shall have one vote, and each distributive society entitled to send a delegate to Congress shall have one vote for each 1,000 members on which it contributes payment at the rate prescribed in Rule 10, clause (2). The United Board shall decide the number of votes to which societies other than distributive shall be entitled. The full voting power of a society under this rule may be exercised by one delegate sent by such society, if no additional delegates are sent, but if more than one delegate is appointed (to any

number not exceeding six), then the voting power to which the society is entitled may be distributed amongst such delegates not exceeding six in number.

Mr. E. WHITELEY (Manchester and Salford) regarding the suggested alteration to this rule asked whether it was possible for societies to transfer their votes to delegates from other societies.

Mr. WHITEHEAD replied that the rule stated distinctly that if a delegate could not attend Congress, his society had power to transfer his ticket to another delegate duly appointed, but due notice must be given to the General Secretary. The tickets could not be transferred from one society to another.

Mr. WHITELEY : If a society was represented here yesterday, and had a number of votes, and the delegates all went away and gave their votes to the representatives of another society, would that be illegal ?

Mr. WHITEHEAD : Those votes would be taken out.

A DELEGATE pointed out that according to Rule 15 two bodies authorised the number of delegates.

The PRESIDENT : Rule 15 has been passed.

The DELEGATE again remarked that there were two bodies mentioned in Rule 15 and only one in Rule 18. Was that consistent, he asked ?

Mr. W. ALLAN (Scottish Wholesale Society) wanted to know if the term "societies other than distributive" in Rule 18 applied to the Wholesale Board as well ?

Mr. WHITEHEAD : Yes.

Mr. GREGORY, answering a question, said the case of each society was considered, and the United Board decided according to its merits.

Mr. ALLAN insisted that the Scottish Wholesale—he could not speak for the English—was in an anomalous position, as it was both a productive and a distributive society.

Mr. WHITEHEAD : I do not know anyone on the United Board who looks upon a wholesale society as being a distributive society. Its distribution comes through its being a combination of other societies ; and, as such, its position is decided by the United Board.

Mr. ALLAN : Nothing can be simpler than to include my point in this alteration.

Mr. GREGORY : You must give a certain amount of confidence to the executive body when you have laid down a certain principle.

Mr. WHITEHEAD, replying to a question, explained that the term "male" generally applied to females, as regarded the use of the word candidate.

The alteration was agreed to

Mr. GREGORY brought forward Rule 26, which read as follows :—

- (3) The candidate must be a member of some society, member of the Union, belonging to the sectional district for which he is nominated, and resident in the section, and must have been a member of the society by which he is nominated for the twelve months previous to his nomination.

It was originally intended that this rule in future should read as follows :—

- (3) The candidate must be a member of some society, member of the Union, belonging to the sectional district for which he is nominated, and resident in the section, but need not be a member of the society by which he is nominated.

He stated that the following amendment had been sent in by the Irish Executive, which the Central Board had agreed to adopt in place of their own amendment :—

- (3) The candidate must be a member of some society, member of the Union, belonging to the sectional district for which he is nominated, and resident in the section ; also he must have been for twelve months immediately preceding nomination a member of some society member of the Union, but need not be a member of the society by which he is nominated.

Mr. GREGORY, in regard to the alteration to this rule, said supposing a district was composed of twenty societies, and they had the right to select a candidate for the Central Board. A man was considered very suitable for the post, and was very acceptable to the whole district. But the society of which he was a member refused to nominate him—that district was deprived of his services. They wished to correct that, and make the rule more democratic, by enabling a district to select any man, providing he was suitable, a resident in the district, and a member of a society in the district.

A DELEGATE said he could not see why they should exclude from the nominating paper an intimation to the societies voting as to the name of the society with which the candidate was connected. The other societies were entitled to know.

Mr. WHITEHEAD replied that some candidates for the Board were nominated by fifty societies and they could not very well publish the names of all those societies.

Mr. J. HENSON (Birmingham) said that supposing a candidate lost the support of his own society, and he went to another one, that man's society, he maintained, had the right to know what other society was taking him up.

Another DELEGATE : A man, an unscrupulous man, might put up nomination papers himself.

A voice from the platform : No, he could not get hold of one.

Mr. J. LEIGHTON (Woolwich) remarked that it opened the door to a very questionable procedure of election.

Mr. GREGORY endeavoured to make the position clear in regard to a candidate who had lost the confidence of his own society. A man might be a member of a society, but, in the best interests of the movement, he might take a definite stand in regard to some principle, and, in consequence, he crosses the policy of his fellow members who fall out with him. However, nineteen other societies are unanimously in favour of him, considering him

to be a man who will be very useful to the movement. Had the movement to be deprived of that man's services because he is disapproved of by one society in his district?

Cries of "No!"

Mr. J. MARKS (Bristol), whilst agreeing with the main point advanced by "the gentleman on the platform," said the societies in the district nominating a candidate ought to know whether that person was nominated by his own society or not. If an individual had not got the confidence of his own society, that society had a perfect right to nominate another of their members.

Mr. J. LEIGHTON (Woolwich) reminded "our friend on the platform" of the saying in the good old Book: "A prophet is not without honour, save in his own——" society!

The rule, in its amended form, was eventually passed by the Congress, with a few "noes" against.

Mr. GREGORY said the next rule they desired to amend was Rule 40, which at the present time read as follows:—

- (1) During the intervals of the meetings of the United Board, the operations of the Union shall be conducted by a body to be called the Office Committee, which shall be appointed by and from the members of the United Board, and shall consist of one member from each Sectional Board.

They suggested that in future it should read as follows:—

- (1) During the intervals of the meetings of the United Board, the operations of the Union shall be conducted by a body to be called the Office Committee, which shall be appointed by and from the members of the United Board, and shall consist of one member from each Sectional Board, except the North-Western, which shall appoint two.

He said a democratic principle was involved and he hoped they would approve the alteration. (Agreed).

Mr. GREGORY then drew attention to Rule 59, which was as follows:—

- (4) No society can nominate more than one candidate, who must be a member of some society, member of the Union, belonging to the association for which he is nominated. He must be a member of the society by which he is nominated. Should any nominated candidate be a member of more than one society in different districts, he shall have the choice of the district in which he prefers to stand election, but no candidate shall go to the poll in more than one district.

It was originally intended that in future the rule should read as follows:—

- (4) No society can nominate more than one candidate, who must be a member of some society, member of the Union, belonging to the association for which he is nominated, and resident in the district, but need not be a member of the society by which he is nominated.

They had, however, decided to withdraw that suggestion and to recommend the adoption of the following amendment, which had been sent in by the Irish Executive :—

- (4) No society can nominate more than one candidate, who must have been for twelve months immediately preceding nomination a member of some society, member of the Union, belonging to the association for which he is nominated, and resident in the district, but need not be a member of the society by which he is nominated.

Mr. J. CLEWLOW (Stafford) inquired whether there was sufficient or any cause for the suggested alteration. What would they do in a case like this: Suppose a society had declined to nominate a member for the Sectional Board and he had got himself nominated by some other society when the society by whom he was declined nomination had nominated someone else? He thought they should have some explanation for the proposed alteration. He had in mind a case on the lines he had indicated and the society refused to re-nominate a candidate because it wanted to nominate its president. That individual secured nomination from another society and in that way thwarted the desires of the members of the society he was connected with. He thought that proceedings of that kind were scarcely fair to the members. If any society should know the qualifications of a candidate for office, whether for the Sectional Board or the Wholesale Society, it should surely be the society with which he was connected.

Mr. GREGORY said their idea in suggesting the alteration was that the Northern and North-Western Sections might be put on the same footing as the other sections of the Union. They desired to make the rules applicable all round. They would never consider alterations to meet such personal matters as were suggested by the previous speaker. He asked for the withdrawal of their own amendment and the acceptance of the one from the Irish Executive. (Agreed).

Mr. GREGORY said the next rule they suggested should be altered was Rule 60, which at the moment read as follows :—

- (4) No society can nominate more than one district candidate, who must be a member of the society by which he is nominated, and must be a member of some society, member of the Union, situate in the district for which the nomination is made. Any person nominated as candidate in more than one electoral district shall have the choice of the district in which he prefers to go to the poll; but no candidate shall go to the poll at the same election in more than one electoral district.

Their original intention was that the new rule should read as follows :—

- (4) No society can nominate more than one district candidate, who must be resident in the district, but need not be a member of the society by which he is nominated, and he must

be a member of some society, member of the Union, situate in the district for which the nomination is made.

They had, however, decided to ask for the withdrawal of their own amendment and the adoption of the following amendment sent in by the Irish Executive :—

- (4) No society can nominate more than one district candidate, who must be resident in the district, but need not be a member of the society by which he is nominated, and he must have been for twelve months immediately preceding nomination a member of some society, member of the Union, situate in the district for which the nomination is made.

A DELEGATE asked if a candidate had been a member of two societies for six months each, would that constitute the twelve months' qualification required by the rule ?

Mr. GREGORY : If both of the societies are members of the Union, and in one district, then I take it candidates in question will have the necessary qualification of twelve months. He moved that the Irish amendment be adopted, and this was agreed to.

Mr. W. G. HARRISON (Walsall) then read his paper on—

## The Best Means of Developing the Productive Side of the Movement.

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BY MR. W. G. HARRISON (WALSALL).

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It is twenty-one years since a Congress paper was devoted to this subject, when it was dealt with by our President of this year, Mr. James Deans, with the special purpose of harmonising and federating every kind of productive effort. The proposals then made were, doubtless, found to be counsels of perfection, for they have never been adopted as regards their main features. Nevertheless, the subject has never been absent from the thoughts and plans of co-operators, and seldom from the discussions at their various gatherings. And if no formal union has been constituted I trust we have learned mutual toleration and have realised that one spirit may have many manifestations.



During these years, also, strenuous practical effort has been constantly going on to widen the scope of co-operative production. The Wholesale Societies have added greatly to their enterprises. Many new productive societies have come into existence, and while some have come to nought, others have become an assured success, and their federation has led the way in combination for business purposes. The productive efforts of retail societies have been approximately measured and have steadily grown. In addition to these, we have seen the rise of agricultural co-operation carrying on production on somewhat different lines from either of the foregoing. The building operations of the tenants' co-partnership societies would also be included in a comprehensive survey of the subject.

While anxious to interpret 'productive side' in the widest possible way, I deem it best to omit the last two heads and confine myself to the forms of production which are dealt with in the statistical reports of the Co-operative Union.

From those reports I take the following figures, in order that we may take our bearings, measure progress made, and ascertain where we stand in relation to the road yet untravellered :—

	1891.		1901.		1911.
Retail Societies Membership .....	1,098,352	..	1,793,770	..	2,640,091
" " Sales .....	£31,514,634	..	£52,761,175	..	£74,802,469
" " Capital .....	£12,727,249	..	£21,966,628	..	£33,253,757
Productive Sales (Wholesale and Productive Societies) .....	£3,279,311	..	£7,006,266	..	£12,471,415
Do. Capital .....	£1,314,708	..	£2,836,595	..	£4,789,928
Do. Employés .....	—	..	22,239	..	30,629
Do. Wages .....	—	..	£954,283	..	£1,660,012

\* \* \* \* \*

Thus, while in twenty years membership and sales of retail societies have increased 140 per cent and 137 per cent respectively and their capital 161 per cent, the output of productive societies and departments of the Wholesales have increased 280 per cent, employing a capital 264 per cent greater.

These are no mean figures, and they become still more impressive when we add to them the output from productive departments of retail societies, which are estimated by the Board of Trade as

1901 .....	£4,648,722
1910 .....	12,790,935

This rate of increase must be qualified by the hint that the definition of production tends to become enlarged, as, for instance, by the inclusion of cattle slaughtering.

The grand total of production, as calculated by the Board of Trade, is—

1901 .....	£11,879,784
1910 .....	25,634,759

An increase in nine years of 116 per cent, while in the same period retail sales increased 36 per cent.

The number of persons employed in these operations was—

1901 .....	37,102
1910 .....	51,172

An increase of only 38 per cent.

\* \* \* \* \*

The Board of Trade estimates that 44·6 per cent of the goods sold by retail societies are produced under conditions controlled by co-operators (or about 50 per cent including butter from co-operative dairies). This estimate, however, disregards the duplication of figures caused by transfer from one producing society or department to another, such as flour from the corn mills and textile materials to clothing factories. If we allow £5,000,000 to correct this overlapping, we find the proportion is about 36 per cent, or 42 per cent including dairy products. (The small proportion of co-operative productions not retailed eventually by stores is too small to affect the comparison.)

To accurately estimate the possibilities of production for the supply of the movement, we require an analysis of retail sales on the one hand, and, on the other hand, a census of production on the same lines as the National Census. May I suggest that both

these returns might occasionally be prepared by the Co operative Union? If, in the present year, societies making returns in connection with the Government Census were asked to send copies of the figures to the Union, very little trouble would be involved, and the information, coupled with departmental returns from stores, would be of much value in discussing the question now before us. We might thus know, for example, the total amount of boot sales in the movement, as well as the value of productions in this trade. The feature of the National Census which we lack in our statistics at present is the net value, that is, the value added to the materials operated upon by each industry. Thus, the cost of grain would be deducted from the value of the flour output, and the flour from the bread output. The tanning industry would be given credit for the value added to the hides, and the boot trade for the value added to the leather, and so on.

By taking the number of employés in the various industries carried on in the movement at the average national net output per employé, I estimate the net value of co-operative productions to be about £4,218,000, or, in other words, the seventy millions worth of goods sold in co-operative stores received four millions of their value at the hands of co-operative workers.

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How much of their value might be so produced it is extremely difficult to compute, even roughly, in the absence of a complete analysis of sales. By taking the sales and purchases of the Co-operative Wholesale Societies as a basis, allowing for imported goods, we arrive at the conclusion that an additional twenty-seven millions might, on the present basis, be furnished by co-operative producers, or, say, £5,000,000 net value, subject to an increase for any tributary industries which might be developed for the supply of materials or appliances for manufacture.

Careful calculations, however, are not necessary to demonstrate that a considerable volume of trade, although difficult to measure, passes through the stores which does not, but might, go to

strengthen the productive side. In considering how to bring this trade within the movement, it is desirable to bear in mind that it is the individual purchaser who ultimately determines the direction of his demand, although much may be done by committees and buyers in guiding it. There remain many members who, in the face of all appeals for loyalty, insist on exercising their own judgment. They look for value for their money; they have personal likings to gratify with regard to commodities; they ask if these co-operative productions are as good and as good value as similar articles of another make. It is our business, as producers, to meet that test. The wise manufacturer whose goods are not selling freely will assume that the fault is with his prices, or his wares, or with the way in which they are presented. Of course, it may be due to the density of the purchaser, but it is generally safer to look nearer home.

Many years ago, the writers of the "Manual for Co-operators" declared that producers, "for the success of their businesses, must rely on the good value which they give to those who deal with them."

There may be special circumstances under which it is right and necessary to ask co-operators to set aside preferences, personal tastes, and consideration of immediate value. Such a necessity may arise in conflict with an attempted monopoly or in opposing sweating; but where it arises, the circumstances should be made known to every customer, and not only to readers of co-operative journals. We must not expect it to be taken for granted that difference in value is always to be explained by difference in conditions of labour. We cannot be satisfied unless our productive processes and organisation reach as high a degree of efficiency as those of our competitors. To a very large extent the development of production is a business question and must be dealt with on business lines.

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During the last twenty years the average total purchase per member has remained stationary; while during the last ten

years, from 1901 to 1911, the average has actually decreased from £29. 8s. to £28. 7s. per member, notwithstanding increased prices. In the same period many new departments have been established by nearly every society year by year, so that it would naturally be expected that the outlay per member would materially increase. That the tendency is in the opposite direction may be in part due to the attractiveness of co-operative shares as an investment, although the attractiveness of co-operative commodities ought to be as great. But it is not without significance that the backward tendency synchronises with the rapid growth of productive departments and the disposition to restrict the choice of the consumer.

Seeing that the further great development of production on present lines—which are the lines of least resistance—depends upon the accession of new purchasing members, it is imperative to consider whether the movement tends to lose much of its economic advantage, and is living on its reputation as an economic force which, in the past, so largely increased the purchasing power of the workers' wages. I fear the extension of the co-operative market will be slow if it comes to be regarded as a self-denying ordinance to join a co-operative society. I would be the last to decry the ethical aspect of the movement, which has inspired so many of its most ardent workers, but it remains true that it is primarily an economic movement, and it has always based its appeal to the people on its economic advantages. It can only retain those advantages by the study and realisation of efficiency in production as well as economy in distribution.

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Efficiency has become almost a catchword in the commercial world. None the less, it has become a subject of careful study which co-operators cannot afford to neglect. Now, co-operators have more considerations to keep in view than the merely commercial world. It is their peculiar task to combine incentive to effort and efficiency, with consideration for the worker and justice

to the consumer. This triple task needs more than mechanical organisation; it needs the individual interest of every worker, from the executive head downwards. However well managed centralised workshops may be, they could not fail to give better results if a measure of autonomy prevailed, other things remaining the same.

The economic superiority of the big organisation in production has been exaggerated. There is a point in the growth of a business up to which expenses of production grow proportionally smaller. Beyond that point, which must vary with the nature of the industry, expenses of a different order are incurred, and the tendency to economy is neutralised. Mr. J. A. Hobson, in a study of American industry, concludes that "There is overwhelming testimony to a strong survival and growth of small plants as a counter tendency to concentrative capitalism," and "no general tendency exists favourable to the substitution of great factories for small workshops."\*

It is clear that individual interest may still outweigh, in economic force, association with huge masses of capital. In this connection, I venture to refer briefly to co-partnership of Labour, without any desire to initiate a discussion on the question of its innate justice to the workers or otherwise, or its relation to the ideals of the founders of the movement. I want to relate it only to the subject of this paper. I believe it to be one element in the realisation of efficiency. It is quite certain it cannot dispense with other essential factors, such as skill in management and good discipline, but it can do much in combination with these. Without using the name "co-partnership," or adopting a formal scheme (successful examples of which are, of course, well known), many business undertakings have discovered the value of stimulating the intellectual alertness, as well as of developing the technical skill and physical efficiency of their employés. They have realised that the co-operation of interested labour is necessary to produce the best results. Within the movement we have many examples

\* The "Evolution of Modern Capitalism," pp. 115, 116.

where the responsibility for the success of an undertaking is borne in large measure collectively by those engaged in it. We are apt to forget that there is a collective efficiency as well as an individual efficiency. The co-partnership spirit can alone call out this collective effort, while it reacts upon the individual worker at the same time. It gives also to the controlling officials the incentive of pride in a successful social experiment, a motive which has been responsible for so much of the progress of the distributive movement.

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If some measure of self-government is desirable in production, it is equally desirable that there should be common action or federation for the purpose of bringing the products before the consumer. Now, I am by no means anxious about entirely eliminating competition. Indeed, I think that some co-operators have suffered needlessly from severe nervous dread of any kind of competition in the past. The condemnation which the current unlimited competition of commerce has met with at all hands—from the socialist to the syndicate capitalist—has been largely deserved. I have witnessed some of its worst effects at close quarters. Nevertheless, no scheme of industrial organisation has been evolved which does not find a place for competition in some form, except at the price of torpor, retrogression, and serfdom. Our problem is to retain its healthful characteristics while eliminating the poison of excess. The dread of competition between the Wholesale and productive societies appears to have been the dominating motive of Congress discussions twenty years ago. There is ground for holding that that very competition, where not thwarted by prejudice, has proved an invigorating tonic, and has in all probability not hindered but helped the success of co-operative production in both forms. It has strengthened it to meet the outside competition, which, without our sanction, constantly appeals to the store member. Additional societies have come into being, for instance, in the boot trade. Whereas in 1893 it was held we already had too many, none that deserved to succeed

have been injured, and still the movement is not wholly supplied with co-operative boots.

If we succeed in shutting out the competition of outside productions, it becomes the more necessary to preserve some form of it within the movement, for the true antithesis of competition is not co-operation but monopoly.

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But, while recognising that competition is not wholly evil, I want to say, most emphatically, that there must be association to restrain its operation within limits, useful to the consumer, while not oppressive to the producer, so that it may not squander in marketing what it economises in producing. This means a business federation of the producing societies, each society holding capital and sharing control. Of course, this is by no means a new proposal. Twenty-one years ago a scheme was propounded by Mr. J. Deans (following more limited suggestions of my own a year before), and nothing, you will say, came of it. It is true; but twenty years may have wrought changes in the judgment of these societies. There are evidences of a disposition to draw more closely together. A beginning has actually been made in the direction of combined marketing. But it is necessary that it should go much farther. Alternative methods of working through an association are available. There is, for instance, the plan of delimitation of territory, or "spheres of influence"—societies retaining their existing travellers; non-competing societies in a given trade being grouped together. Or it would more thoroughly and effectually achieve its purpose by the association itself conducting the sales of the constituent societies, and becoming for certain agreed markets (*e.g.*, the co-operative stores) their only customer and sole channel of supply.

To judge by frequent utterances at conferences, this would suit the co-operative buyer admirably. It would yield the genuine economy of combined marketing. Its pecuniary advantage would be reaped mainly by the customer, but this would react in the



interest of the producer in the form of increased demand. It would regulate competition without destroying it. Being established and conducted primarily in the interests of the worker, it would have no motive to depress labour. It would prevent a demoralising scramble for orders during a trade depression. Its expert buyer would understand exactly the merits of every article placed before him, and would give to the retail society's buyer all information needed by him to judge of its true value. He would select the best patterns produced by each society, who would thus be stimulated to good workmanship, inventiveness and economy in production. For standard articles, a standard price would be naturally evolved, output would be determined on agreed lines, and the workers of the best conducted society would receive the largest share of profit. By these means we might have the stimulus of competition without its demoralisation, and the economy of the trust without its tyranny.

The objection will be raised that societies will not trust each other—that they will never believe the impartiality of the Association. The workers of a productive society at present must trust each other and must place confidence in the officer who regulates their labour. They may not be always satisfied, but they realise that it is the only practicable way. As associated bodies, they can learn to apply the same principles of mutual confidence. Will the successful societies agree to surrender their freedom of action? Yes, if they see the value of such surrender, and feel that there is still scope for the recognition of superiority. But if not, then must our development be so much the slower; for, arising out of such an association are possibilities far wider than the movement at present discloses.

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The co-operative market, which we have hitherto had chiefly in mind, although not wholly occupied, has definite limitations. It is limited not only by the number of members, which grows year by year, although at a diminishing ratio; but it is severely limited by their low spending power and the smallness of effective

demand. Apart from foods, the consumption by the working classes of manufactured goods is lamentably small. Bare backs enough wanting shirts, as Carlyle used to say; but the shirts cannot be paid for, and necessities cannot be translated into demand. Every addition to the workers' share of the national dividend improves the chances of co-operative production, and particularly every improvement in the remuneration of the lowest paid workers, both by increasing working class demand and by checking the competition of underpaid labour. By what methods, either legislative or voluntary for example, we shall help to bring this about we have not now to discuss, but there can be no doubt where our influence will be, in whatever way it is wielded.

I cannot forbear a passing reference to another handicap to the democratic control of industry—the huge working-class expenditure upon alcoholic drinks, estimate at approximately £100,000,000—one-third more than the total expenditure at co-operative stores—happily diminishing, but still a fatal check to the workers' progress. The transference of this expenditure to articles of utility will add vastly to the membership of the movement, and proportionately help the productive side, seeing that brewing and distilling are likely to be the last industries to which co-operators will turn their attention.

Then there is our vast export trade, over which, as consumers, we exercise no control. True much of it is by way of exchange for supplies of food from other countries, or materials for our workshops. Must we wait until consumers' co-operation has spread over the lands and climes with which we make the exchange, when the cotton weaver of Lancashire shall have become the direct employer of the Hindoo rice cultivator or the Chinese coolie; when the Australian squatter shall be responsible for paying a minimum wage to the British miner, who gets the coal to smelt the iron which is by degrees converted into the corrugated roof of the squatter's shed? It is possible for international co-operation to do much towards the exchange of products; but, seeing that the principle of association is most widely and successfully applied by

different countries in different ways, when applied at all, we cannot expect to influence co-operatively the production for export of this country on the basis of consumption, to any great extent.

Again, how are we to bring into line production for the demands of the greater part of the classes privileged to pay income tax, who control one-half of the expenditure of the country ?

There are evidently vast fields of industry through which the writ of " consumers' " co-operation does not run.

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The figures of the National Census of Production, taken in 1908 for the first time, furnish the material for a fairly exact comparison of co-operative with national industry.

Of 18,261,146 occupied persons, the whole co-operative movement, distributive and productive, finds employment for 128,193. Exclusive of agriculture, which employs 2,262,454, there are engaged in production 6,936,000 persons. Of these 49,753\* enjoy the advantages of co-operative employment. The net output revealed by the National Census is £712,000,000. The net output of co-operative producers, calculated on the basis of employes, trade by trade, is about £4,218,000 including production by retail societies.

The following figures show the number of persons employed in some typical trades within the movement and for the whole nation :—

	National.	Co-operative.
Textile industries .....	1,229,919	persons, 3,431
Boot and Shoe industries .....	126,564	„ 9,752
Other Clothing industries .....	488,669	„ 14,197
Iron, Metals, and Engineering industries.	1,426,533	„ 1,075
Printing, &c. ....	316,550	„ 2,570
Bread Baking, &c. ....	110,168	„ 1,254

How is it possible to realise the ideal of the employment of co-operators within the movement by means of producing for their own requirements ?

\* Board of Trade figures for 1909.

It is obvious that production by and for consumers' associations simply cannot occupy a very large part of the whole field. It must be approached from more than one direction.

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If co-operators really aim at self-employment and the conscious control of their own activities, which is essential to human elevation, they must organise themselves as producers. There are many industries open to associations of workers to-day. The prospect of success depends largely on the intelligence and character of the associates, and on their readiness to recognise the true value, the ever increasing importance of character and skill in direction and control. If a comparatively small association once prove themselves possessed of these qualities, there is little doubt they will be able to command sufficient capital from sympathetic sources to enable them to extend their operations, and custom will respond to the honesty and excellence of their work. I say this in full view of the failures of the past. It is easy to exaggerate the significance of the failures. No record is kept of the private ventures which spring up, struggle, and die. It is an interesting fact that one productive society has absorbed, in the course of time, twelve more or less declining businesses. Of these, two were co-operative societies and ten were private undertakings. Already a number of societies in various trades have business with non-co-operative buyers. Several export part of their manufacture. Some of them are very well able to do a great deal more, and ought to develop by their own effort even in that direction. The difficulties of trade outside the borders of the movement are by no means insuperable, although a nucleus of co-operative trade is very helpful in the early days. The impression has, however, gained ground that co-operative buyers disapprove of a society which does not confine itself to the co-operative market. Nothing could well be more shortsighted. Successful catering for a competitive world proves ability to give best value to a co-operative customer.

The established societies which have proved their capacity for business should be encouraged to proceed to kindred trades or to other branches of the same trade. The Sales Association which I have referred to would be in a position to advise societies, whether new or well established, on the suitability of their goods, undertake sales in general markets, and give commercial credit where necessary. For this, capital would be required in addition to that furnished by the productive societies. I have no doubt it would be forthcoming, both from retail societies and from sympathetic individuals, after the Association had passed its preliminary stages and had shown itself able to command competent administration. The risk of loss need not be great, since the amount of fixed capital required would be very small.

It would devolve upon the Association to consider how to bring co-operative productions most effectively before the large section of the public who will not ally themselves with the store movement as well as to extend the export trade. The possibilities of usefulness of this organisation would only be limited by the variety and excellence of the goods produced and by its own officers' ability and enterprise.

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Distributive societies might go further than this, on the assumption that they are disposed to support the development of production from the side of the worker.

Where a society has a good margin of surplus capital, and a number of members engaged in a suitable industry, that society might take the initiative in establishing a separate productive society, furnish a substantial proportion of the capital, and ensure business-like management from the commencement. An obvious objection is that it is undesirable to risk the members' savings in so concentrated a form. Provided that the members to be employed, individually took a substantial amount in shares, which the retail society would have enabled them to save, the risk would be greatly diminished in intensity as well as in extent. The

chances of success would be increased by concentrated local interest. As a matter of fact something very similar has been done in the formation of the Lancashire joint stock companies, which some co-operators claim to have many co-operative features, although not under the same Act. Why should not self-employment in other districts and other industries, based on a somewhat more co-operative constitution, be attempted? The answer will be found to lie, mainly, in the character of the individuals, and in the strength of the desire for self-employment.

As an alternative method of organisation for the same end, societies having disposable capital might form a productive investment society, so that whatever risk there was would be diffused. In either case, our prevailing rule of "one member one vote" would need to be modified. The investing society would require a share of control in proportion to the amount of capital furnished. With centralised investment, local interest could still be maintained by delegating this share of control largely to residents in the district, probably possessing special technical knowledge as well as business ability. In effect, the pooling of societies' capital would chiefly constitute a scheme of mutual insurance. What better chances of success would such semi-independent societies have than productive efforts of the past? They would have from the first and in greater measure the factors which have made many of those efforts successful. They would have capital, competent management, local interest, on the part of both workers and shareholders; to some extent, in many cases, a sympathetic market, and they would have the experience of the past. The adjustment of the claims to control and reward of capital, custom, and labour would require the utmost consideration in each case, and might present some difficulties. But it is the glory of the co-operative movement that it exists for the purpose of solving that very problem. If it shirk its responsibilities and abdicate its high function, it loses claim to respect.

Other objections can be raised, and not least the objection that distributive societies will never be persuaded to embark on such

schemes. That may be ; yet it is at their suggestion, or that of their representatives, that we are to-day discussing how to develop productive co-operation. It must be that something is expected of them.

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I readily admit that not all industries will be found amenable to this kind of organisation. A much simpler scheme would yield valuable results in the case of individual workers, who either use no capital or very little. Take, for example, hauliers and carters doing jobbing work, or others disposing of their labour directly to the ultimate customer. If these men were capable of co-operation, they might avoid lost time, establish uniform rates, and serve their customers much better than they can now, by organising a central bureau for orders. One has often wondered also why there should not be a co-operative charwomen's society.

Suppose some enterprising retail society were to experiment in this direction, by calling together those of its members who belong to these and similar occupations, and proceed to organise them and furnish office accommodation and clerical help ? Or, again, make an attempt to Anglicise the Italian method of supplying contract labour to public bodies by means of labourers' societies ? A co-operative society may find more than one way of teaching the principle of association in industry. Even though this should not at once increase the dividend, surely it would not lose its reward. On the other hand, industries which are farthest removed from the actual consumer, and which at the same time usually require the largest capital in proportion to labour, cannot well be engaged in by either associations of consumers or of workers. This may be possible when production of finished articles has developed sufficiently to allow of combination for the supply of partly manufactured goods, or tools and machinery. Beyond this, again, are highly speculative enterprises, which are the natural field of capitalistic adventure.

But where full co-operative organisation is not feasible, the

principle of co-partnership can be applied. Co-partnership is a true form of co-operation, since it does something to reconcile the interests of capital and labour, and in some of its applications includes the customer. It is the child of co-operation—do not cast out your offspring or be moved to disown it because it is received and welcomed in other quarters. Co-operators can best promote the development of co-partnership by way of example. By applying it where there can be no possibility of suspicion of capitalist acquisitiveness, they can do much to commend it to trade-unionists. In their struggle for “recognition” and more human and dignified treatment, unionists have shown that the elevation which co-partnership can bring them is what Labour “dimly longs and yearns for.” If their eyes are holden, be it ours to clarify their vision.

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To summarise what I would present for your consideration :—

I have no all-embracing scheme to offer for the development of production, which must necessarily proceed along a variety of roads. Co-operation fulfils itself in many ways—a wide outlook and mutual toleration are necessary. On the one hand we look for the growth of organised demand by means of increased numbers, improved remuneration of labour, and wiser expenditure. On the other hand, the producer, however organised, can hasten the process of development by—

Educational progress, mental and moral.

A high level of efficiency, favourable to which are competition, subject to central and within rational limits, and the deepening of the interest of every grade of workers by co-partnership and by partial or complete autonomy in manufacture.

Federation for sale and enterprise in opening up wider markets.

Local effort and organisation of labour with the aid of distributive societies or of a central committee having the control of capital.



In the endeavour to treat the subject given to me in a practical way, I have doubtless given opportunity for the charge of "commercialism." I will only say that to one who was moved by the visions and prophecies of Vansittart Neale, co-operation will ever be far more than commerce. While it must plant its feet on firm economic ground, co-operation lifts its head to the skies, whence come justice for the oppressed and goodwill among men.

Mr. J. DONNAN (Dalziel), who opened the discussion, spoke in "braided Scots." Mr. Maxwell humorously offered to translate, but the offer was not accepted. Mr. Donnan wanted to know why the reader of the paper left out a paragraph which appeared in the printed paper dealing with the national expenditure on strong drink. His position was that competition was never a good thing. Competition was like two men running a race for which there was only one prize. Only one could get it, and if only one could get it, the other must be running for nothing—unless somebody thought he was running for the good of his health—and that was not how running was done nowadays. Competition led to advertising; and if anybody read advertisements—even in religious papers—they would see that if there was any advantage in advertising it was those who could tell the biggest lie that got on.

Mr. J. T. WATKINS (Tyldesley) said he would like the writer to explain more fully what he meant by the following sentence: "While it (co-operation) must plant its feet on firm economic ground, it lifts its head to the skies, whence come justice for the oppressed and goodwill among men." His reading of history taught him quite the contrary: that salvation arose from the economic ground on which co-operation ought to be built, and not from the skies. The writer told them that co-partnership was the child of co-operation. It was a child, but it was the child of an unholy alliance. (No, no.) They had their opinion and he had his. The writer asked for a better understanding between capital and labour. He ventured to say that what they wanted was a better understanding of capital and labour. When they got that, they would cease to have the unholy alliance out of which this child of co-partnership had come. He might put his criticism in the form of a proposition: that our weakness in production was the source of our strength in the field of distribution. It was in the workshop where the profits were made, and while they were only producing £4,000,000 of their own goods, they were not going to be a source of much trouble to the capitalistic producer. He could afford to laugh at their efforts and help them in distribution. But the moment they developed to any large extent in production, then they touched the very source of profits and rob him of the means of exploitation.

Mr. W. H. SAVAGE (Birmingham Industrial) drew attention to the comparatively small number of people employed in the movement on its

productive side, and said it would be to the interests of all concerned to increase that number. That could only be done by co-operators showing greater regard for the goods produced within their own movement.

Mr. F. W. BOOTH (Hull Printers) praised the writer for the well-reasoned way in which he had dealt with his paper, and because he had not indulged in heroics. One of the delegates criticised the paper because the writer had spoken to a certain extent in favour of competition. His own opinion was that the time when competition would be entirely eliminated was by no means at hand. He was sorry if co-partnership societies were not submitted to competition in one form or another, not the soul-destroying competition which prevailed in ordinary commercial life, but the competition which would make for good workmanship and which helps and encourages the societies to do their best. A delegate described co-partnership as the child of an unholy alliance—a remark with which he entirely disagreed. Such phrases were very cheap. He, at any rate, declined to believe that labour co-partnership was an illegitimate child. He was of opinion that it was born in true wedlock and that it was destined to do a very great deal more in the future than what it had done in the past.

Mr. S. R. FOSTER (North-Western Section) said he took it the question before them was: How can we best develop the productive side of the movement? He did not propose to refer to the Wholesale Society as against the other method of production known in the movement. He believed in both and in doing what they could to develop them. He did not think they were doing all they might on behalf of co-operative production. At the present time they only produced about one-third of what they sold in their distributive stores. That was not enough; they ought to do considerably more. It might be that they could not do much individually, but they could all do something, and what they could do they ought to do, and in that way enable the productive side of the movement to show better results by the time Congress came round again. He was not much concerned whether it was the Wholesale Society or the co-partnership societies which showed increases, but what he did want to see was a greater amount of production within the movement.

Mr. H. JOHNSON (Darlington) said he was sorry to see from the Board of Trade returns the small percentage of production carried on by co-operative societies. He thought it was about 2 per cent. It seemed to him to be a matter of education; and the educational committee of which he was a member did all they could in the way of educating their young employes and apprentices to push the sale of co-operative productions. Some time ago he attended a conference in the district he came from and the first thing to catch his eye in the shops of the local society was a huge placard in the grocery department advertising the products of a private firm, which to him was a practice which was not in accordance with the best interests of the movement. If they would only go back with a determination to assist educational or general committees in the education of young employes

and get somebody down from the Union or the Wholesale Society to prove to them that co-operative productions were the best, then the productive side of the movement would stand a better chance of making progress. Railway companies found that it paid to encourage employes to make themselves efficient, and he thought the co-operative movement would be wise to follow their example.

Mr. E. R. S. MUNDY (Devon District) was glad this subject had been brought before Congress. There were one or two difficulties that occurred to him. One was that of opening up new channels for co-operative production in the outside world. They might secure a fairly good market for their own productions, but later on they would be sold out of the market by private manufacturers. So far as they were concerned, they must be guided by principle. The private trader was not so guided. He need not have any depreciation, nor a minimum wage, nor observe decent conditions of labour. Their difficulty was, therefore, that private traders could undersell co-operative productions. Their own society had given a tender for coal. They secured the contract and served it. They were asked to tender again the following winter, but a firm quoted below them in order to press the society out of the market. Another contract had regard to Co-operative Wholesale Society productions. They tried it. But they found in many instances that their society's tenders were never opened, and they, therefore, had no chance. These were the difficulties they had to contend with locally, and perhaps nationally. He doubted whether they could excel in their labour much more than the present standard, which was higher than the labour outside. He wished to plead for greater consistency on the part of the committee. He thought they ought to stop outside productions and take only Co-operative Wholesale Society and co-partnership productions. He trusted that nothing would be done to put a barrier to their progress.

Mr. J. BRERETON (Alloa) said he wanted to get an opinion on one point. It had puzzled him a great deal. They would notice on page 448 the reader pointed out a decrease in purchases per member in general orders, whilst he says that co-operative production has been increasing in that period. Were the two things associated in cause and effect. He could not agree with the suggestion that the distributive societies should start in the staple industry of their district. He had a very strong regard for co-partnership.

Mr. B. WILLIAMS (Southern Section) advocated striking out on some definite lines: it would be better for the movement. The hazy nature of their principles was holding them back. They had been very successful in distribution; and they had arrived at a point when they were continually complaining of the apathy of members towards the productive side; and he thought that was because they had no strong decided lines in that direction. Societies had surplus capital; and he went on to say that there were some societies federating for putting down laundries; and he believed that there were societies federating for the supply of bread. That, he thought, was

a move in the right direction. But let them turn to the question of all questions—the monopoly of land was undoubtedly at the bottom of all our social evils. It was the cause of trouble in their distribution and production. They were not able to get hold of sufficient capital because they were not organised as producers, but as distributors: they were “slaves of machines.” Would it not be possible, he asked, to strike out on new lines, to federate for the purchase of land, and place it at the disposal of the producers? Investments in land, he concluded, were the safest investments possible, and if only they could give to small holders of land fixity of tenure, working on co-operative lines, they would be opening out new and attractive avenues of production.

Mr. W. ALLAN (Scottish Wholesale Society) drew attention to the statistics on page 445 of the Congress Report. There, he said, the productive sales, both of wholesale and productive societies, were put together; and going back to 1891, the total of those sales was almost three millions and a quarter—in 1901 it was seven millions. Now out of that seven millions, he was understood to say, the wholesale had four millions and the productive societies something over two millions—almost 50 per cent less. And when he came to the figures for 1911, he found that the wholesale share of the productive sales amounted to ten millions of the thirteen millions of the joint total—that only meant three millions for the productive societies. And he commended that those figures should be taken in conjunction with Mr. Harrison’s contentions. They were not out to fight one another, he went on to say, but to consolidate their interests. But what were societies going to do with their surplus capital! They might enter into production; and if they went on federated lines, they would run up antagonistic to other productive concerns. And yet they had been talking about the welding of forces! Let them come to some common understanding in regard to production, and not have their opponents laughing at them because of their being “a divided house.”

Mrs. M. A. GASSON (Southern Section) asked whether it was not strange that after all these years of effort they should have to go back to the bed-rock of the movement, which was co-operative production. Why had they had to go back? Was it not that there was some lack in the educational forces of our movement? She did not care on what lines production went, but she wanted their stores truly named. They should be stores of co-operative production. They were having members added to their numbers year by year, but were they educating those members to become co-operators or were they allowing them to come within the movement to act only as non-co-operators? If they wished to develop co-operative production they must first create a demand, and that demand would only come when every member of every store was a co-operator. She would appeal to every educational committee, not only to do class work, but to constantly bring before their members the importance of their being co-operators in purchasing power. Was every co-operator wearing clothes

made in co-operative workshops? Trade-unionists fought for a living wage outside; she wanted them to fight for a living wage when it came to spending their money. It was only by that means they could lift the sweated worker. If they had more production they would have less unemployment. She still claimed that if they were going to develop co-operative production they must first make the market, and that would have to be done by educating every member, and by every member being loyal to the name of co-operation.

Mr. E. MERCHANT (Derby) said he would like to ask Mr. Harrison if he did not think that check systems that had been greatly changed during the last 20 years had had a great deal to do with reducing the purchases of the members to which he referred on page 448 of his paper. Far more societies had open membership now than they had thirty years ago, and far more societies were using better check systems. He thought that was one reason why the average purchases had gone down. He would also like to ask how Mr. Harrison thought they were to keep the competition he spoke about within limits in a distributive society. He was pleased to find the writer of the paper was advocating more production. He (the speaker) wanted to see it spread in all directions. He wanted to see it growing in connection with the land. With regard to controlling competition in the shops, he noticed when an effort was made by co-operators to sell their own goods, and the outside people found the sale of their goods going down, they immediately sent their advertising agents down to placard the walls of the town. If they were to keep that competition within limits he wanted to know how best it was to be done. They wanted to keep outside goods outside their shops altogether, and sell nothing but goods of their own manufacture.

Mr. W. MAXWELL (International Co-operative Alliance) said Mr. Harrison did not know so much about the movement as some of them; but his paper would give much thought to the conferences. He thought, however, that Mr. Harrison had considered the co-partnership idea too much, and the heart of the movement—the two Wholesales—too little. Mr. Harrison had told them that they had too much capital, but he would put it another way and say they had more capital than they had brains to use. When they considered the difficulties the two Wholesales had had to meet, the lack of knowledge, the lack of experience, no place to go for information, all the difficulty of creating a new business and facing the criticism of shareholders quarter after quarter, it would be conceded that they had succeeded splendidly up till now. What was wanted was not so much that societies should send their money but that they should send their trade. One of the greatest inconsistencies was that societies would continue to send their capital to the Wholesales and their trade elsewhere. Where their treasure was, there should their hearts be also. There was a point in the productive work not touched yet. From the time that the raw material was grown till it passed into the hands of the two Wholesales,

it passed through so many hands that they could scarcely recognise it but by its name. That was because they were middlemen. At the risk of again being taken to task during the year, and being told that he did not know where he was going, he (Mr. Maxwell) ventured to make another suggestion, and it was that they should go to the root of the question of the whole problem of production and distribution—produce the raw material; and besides safeguarding their interests by controlling sources of supply, dispense with middlemen and speculators that came between the grower and the buyer or manufacturer.

At this stage of the discussion it was agreed that the debate should stand adjourned, and after some announcements were made by the GENERAL SECRETARY, the proceedings terminated for the day.





## FINAL SITTING OF CONGRESS.

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*WEDNESDAY, 14th MAY, 1913.*  
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### DISCUSSION ON MR. HARRISON'S PAPER RESUMED.

When the Congress resumed its deliberations on Wednesday morning, Mr. R. HALSTEAD (Productive Federation) reopened the discussion on Mr. Harrison's paper. He congratulated Mr. Harrison on having shown what an extensive field waited the application of co-operative enterprise. In the discussion on the previous day somebody had said that co-partnership was an unholy alliance between capital and labour. The gentleman who coined that phrase hardly realised that there must be always some sort of alliance between the two, and hardly realised who were the real fathers of the idea. J. M. Ludlow, E. V. Neale, and Charles Kingsley could hardly be considered likely to start any unholy alliance. There seemed to be an idea, too, that the co-partnership societies were going to force an alliance with the capitalists; but, seeing that the vast majority of their members were under the capitalists' system, only a small number could be employed in co-operative production. He did not think that even co-operators should consider whether their principles should not be extended beyond the borders of the co-operative movement. He protested against the remark made—the hint which he thought he ought to challenge—that co-partnership societies were really going back. Some months ago he tried to find out if that were actually so. Comparing the percentage of local production with the store trade it came at about the same as the percentage of co-operative production, notwithstanding the vast increase in the store trade. He was

therefore justified in saying, so far as their progress was concerned, they were keeping pace with the distributive movement. There was one fact that Mr. Harrison had not noticed and it was that co-partnership gradually led to co-operation, and it had done so in their productive societies. By this specialisation they would be able to solve the problem of overlapping in the movement.

Mr. E. O. GREENING (Agricultural and Horticultural Association) said the paper showed the instinct of statesmanship. The subject recalled old controversy, upon what they could now look back without bitterness, without heat, and without feeling. These were succeeded, by agreement, by an interval of rest arranged by Mr. J. C. Gray. The idea then was that the two forms of production within the movement—the profit sharing co-partnership section and the wholesale section—should go side by side, and let them see what results were evolved by the two systems. They could now look back and see what had happened. The co-partnership societies had shown an increasing power and stability, and that was a great point. At the time the interval of rest was agreed upon, the profits in proportion to capital averaged 8 per cent—they were able to pay 5 per cent on capital and allow a little for bonus on labour and to the customers. The statement of the Co-operative Union showed that they had grown and the profits showed now 15 per cent on the capital employed, after deducting a small amount for losses. In addition to that they had been able to develop many interesting features in their workshops. There had been an absolute absence of strikes, and an almost absolute absence of disagreement, and he had not heard any complaint from the trade union leaders that they were not carrying on their workshop on trade union lines. He would say this for the Wholesales, that if the co-partnership societies could show something that the Wholesales had learned from them, they also had learned something from the Wholesales. They had learned from the Wholesales the greater power of concentration. If the profits of the Wholesales were not like those of the co-partnership societies—they were only about 8 per cent—but the societies had learned that lesson of concentration. Each had something to learn from the other. They had been going side by side so long, could they not go together and occupy the great field outside by agreement between them? Could they not do as the Scottish Wholesale Society had done under Mr. Maxwell's statesmanship. Could they not see whether an agreement could be come to to occupy land for the benefit of the members?

Mr. W. BETHELL (Woolwich) referred to the suggestion in Mr. Harrison's paper to the effect that the movement should extend the outlet for its productions even into the private trade. He said he was continually hearing that co-operative trade was not very high-class. This jarred on his ears. Workers were entitled to the best that could be produced, and the very best should be produced for the members of the societies. Let articles produced by the Wholesales and co-partnership societies be of such



excellent standard that even aristocrats would be attracted for the goods knowing that they could not possibly get the same high qualities elsewhere.

Mr. J. CAIRNS (St. Cuthbert's, Edinburgh) said there had been an emergence of practical points all ready to be handled. He was sure that all would agree that it was highly gratifying that Mr. Maxwell had distinguished his period of rest by advancing one more practical suggestion to secure raw materials for the benefit of the movement. Referring to the multiple shops, he said that in Edinburgh they paid little attention to them, because, with the exception of one article, if their dividends were taken from the goods sold in the grocery shops, they could sell cheaper than the multiple shops. That one article was margarine, and one multiple firm whose profits were half-a-million last year had these profits on margarine. He saw a possible danger from these multiple shops, even to a great society like his. There were some departments of a co-operative society more profitable than others. These multiple shops, with their large capital, might enter into those businesses the co-operators find most profitable, and conduct them in a way that would be detrimental to the co-operative societies. There was only one margarine factory in the movement and that was owned by the Scottish Wholesale Society. This business must be conducted on a large scale, and the outlet, even for the Scottish Wholesale, was too small to enable this business to be conducted on a large scale requisite for complete success. That small factory in the South of Scotland should be "scrapped" and the two Wholesales should join together and create a joint factory which would be conducted in such a way that retail societies would be put in the position of being able to sell margarine at a price that would bring to them the whole trade. A most striking statement had been made regarding co-operation on the land. In the South of Scotland they were not prepared to admit that farming could not be made a successful enterprise, and in farming co-operative societies had a great advantage over private farmers.

Mr. T. REDFEARN (North-Western Section) said it was late in the day to discuss a paper such as they had heard read. They had had certain suggestions thrown out with the view to increasing the productive enterprises of the movement. Mr. Williams said that the question of getting hold of the land had something to do with it. So far as the land was concerned, metaphorically speaking, Mr. Williams exhausted his five minutes before he could explain what he meant. Before he could explain to the movement what he meant, Mr. Lloyd George would have hold of it for the masses. They had capital enough in the movement to extend the productive works; the Wholesales had two or three millions of money they did not know what to do with. They had the land, they had the capital, but they wanted the trade. He was going to give two instances to show where they were lacking in this respect. They said the women were the best co-operators. How far did the women assist their productive works? They had a flannel mill at Littleborough. The Wholesales catered for a population of eight millions—

say four millions of women. If each woman spent a shilling a year, the turnover would come to £200,000; but it was only £14,000 or £15,000. The women were spending a halfpenny per member per annum on flannel. With regard to woollens. They had four million men to cater for. Every co-operator would want a suit of clothes per year. If it took four years for a suit they would want 16 million yards, and that at 2s. per yard would be— He would have to leave that. He could tell them in seventeen words how to extend the productive works. Let every co-operator go back from Congress and insist that every member of their distributive societies should wear co-operative goods. If they did that it would not be the best means, but the very best means—the only means—of increasing their productive works.

Mr. E. WHITELEY (Manchester and Salford) said the discussion had introduced a very important factor—the evolution of industry. The whole tendency to-day was for concentration. Concentration in what form? Not through federation but by amalgamation. He supported Mr. Maxwell's suggestion about getting control of the raw material. In the furniture trade, he pointed out, they had the Wholesale engaged, and they had small productive concerns specialising in the principal articles made for the co-operative movement. If they had to abolish overlapping there was only one way to do it, and that was by going the whole hog; but he believed they would have to do it on municipal lines by departmental committees.

Mr. A. W. ROBERTS (Pendleton) said, in his opinion, the reason why the co-operative movement had not developed as it might have done was because they had not advanced with the times. What they wanted to do, he proceeded to say, was to centralise their industries. Let them centralise their industries, and set aside a certain amount to develop education. They did not want men who were out simply for competition; they wanted men who had got their souls in the movement; an individual duty to perform. Let each delegate go back home determined to buy productive soap instead of the soap of the private trader, and then they would not only double but treble the amount of business of their society. They wanted to drive out the middleman.

Mr. J. SMITH (Northern Sectional Board) said they did not, as yet, consider the question of trying to develop the sources of supply. To illustrate, he said he thought that workers in the iron and steel trades should not content themselves with making steel, but should get down to the raw material—the iron at its source. In regard to coal, they should get at the collieries. They must try to get hold of these sources. Some reference was made in Mr. Harrison's paper to big organisations such as they found in America. Well, he did not think that our conditions here were the same. His opinion was that where monopolies became strong they led to the development of small industries.

Mr. H. BENTLEY (Aylesbury) said they had had a statistician on the platform that morning who seemed to place all the blame on the poor woman.

We men have many follies,  
 And women only two—  
 Nothing can they say, and nothing can they do.

He spoke of the loyalty of women to the movement, and went on to ask how many women there were on the Boards of Directors of their societies. Mr. Bentley added that it had been said that the co-operative movement was a profit-making concern and that that was contrary to the principles of the Rochdale Pioneers. Well, they could all have their land, all their co-partnership, all the capital they could get hold of, and all their coal mines, but Mr. Harrison had put it right when he stated in his paper, "to a very large extent, the development of production is a business question, and must be dealt with on business lines." The co-operative movement was suffering from what was mentioned later in the paper—jealousy of one another. There was not that co-operation between them that there ought to be. But Mr. Harrison had not told them how to get rid of that jealousy.

Mr. W. J. DOUSE (Midland Section) wished to point out that they had their committees appointed by the members to govern their stores; and they had the onerous responsibility of appointing managers, who were behind the counters, and were continually brought in contact with the members. Most of his hearers must have seen during the last twelve months in their papers letters urging the right to the minimum wage, and they paid their store managers the highest possible wages. And what happened? They spent their wages at multiple shops or anywhere else. He solemnly protested against that, and said it was time they spoke out straight and plain. If they paid high wages to employes, they had the right to expect them to spend the money at their own stores. Now about the land question. "You will get hold of it presently," he remarked—"after I am dead." He asked what right had any landowner to claim the minerals down below on which our industries depended? In other countries minerals belonged to the State; but here they belonged to private individuals; and last year eleven millions of money went into the pockets of landowners in this country. In conclusion, he asked that their employes should be loyal. Be loyal, said he, and support production. And then capital and labour would be blended into one.

Mrs. NEVITT (Eccles) referring to the observations of Mr. Redfearn, wanted to know how a customer could get to know the make of any flannel. The average member of a society generally went to the store and bought what was offered there. There were 28,000 co-operative women in the Guild, she reminded Mr. Redfearn, and she had come to the conclusion that they wanted married women on the committee of buyers. There had been talk about buying the productions of the soap combine. Well, whose fault was it? (A voice: The men's.) If they could sell co-operative soap at one time, she wished the married men on the committees to understand they could sell it now. How many women were there on the management committees? They had nothing to do with the policy of the movement.

They had only been asked to be members, not to guide, or rule, or help. "I ask you, therefore," she concluded, "before you blame women, give us a chance."

Mr. A. B. WEIR (Scottish Wholesale Society) rose to speak, and, at the same time Mr. J. W. BROOKSBANK (Windhill) got up to address the Congress; the latter delegate consistently demanded the right to say a few words as the next half-dozen or so speakers were successful in catching the President's eye, and there was naturally considerable disturbance each time

Mr. WEIR, after order was restored, gave his opinion that co-partnership was individualistic in its tendency, and always had been. Mr. Halstead had referred to the support given to co-partnership by Holyoake and Neale, and whilst admiring their principles and revering their memory, they must remember that they lived sixty years ago. "And we must be up-to-date," he said vigorously. "For a commercial business we cannot stand still. We cannot work on lines laid down by people over fifty years ago, however good they may have been at the time." He went on to ask the delegates to compare co-operation in Scotland and England. He did not want to be invidious, he said, but in Scotland they had the minimum of co-partnership. Let them turn to the Report and see the relative growth in membership—and then they would see the reason why co-partnership was no good. He asked the delegates to go back home and call meetings of the employes. They in the West of Scotland had waged war with their employes on this point, and he had no doubt that they would have very little else of this in future in their shops. Co-operation was the law of life, and competition was the law of death.

Mr. T. FORSYTH (Eccles) said it appeared to him that the policy of the co-operative movement, as they understood it to-day, was to centralise. Now, referring to a point in Mr. Harrison's paper, he said his opinion was that firms to-day were finding that co-partnership made their employes more efficient wage slaves. What he said was that no man was good enough to be another man's master. It ought not to be that one man should control the destiny of another man. Co-partnership was linked up with competition. He liked competition in its way. He liked to see one man's ability pitted against another man's, say in regard to painting a picture, or a musical performance, where a man got a laurel wreath, in order to bring out his best—but not in a scramble for bread and butter, where one man had food at his end of the table and a man and woman were without at the other. Co-partnership would not recognise ownership. A woman who owned a sewing machine—the product of that machine was hers; but when she was using that machine as it belonged to somebody in the commercial world, the product belonged to the owner of the machine, and that owner controlled her destiny. Co-partnership, he concluded, might be termed the half-way house on the road to development.

Mr. G. GOODENOUGH (North-Western Section) stated that the whole

question was a business one, and it must be met with business methods. The co-operative movement, as bad as it was in some people's opinion, had a conscience—and hence arose one of the difficulties in connection with productive enterprise. He knew that some firms did not consider it business to pay according to "the price list"—and that was one of the points that the co-operative movement would run up dead against. He used to be anxious, at one time, for a great central organisation, but Mark Twain's story of "The great beef contract"—which he briefly related—had converted him. The danger of co-partnership was the side-paths that led to individualism; and the danger of centralisation was the stultification of all local efforts, and individual interest was lost.

Mr. F. BAINES (Batley) humorously remarked that the competitive struggle was very well illustrated by the attempts of delegates to "catch the Speaker's eye." They, as individual purchasers, he said, determined the demand. Therefore they must not grumble at the supply. That was the thought that struck him in answer to a question asked by the essayist. Now as to the question of centralised workshops giving better results "when given a measure of autonomy"—to quote the paper—that was where, to some extent, the Co-operative Wholesale Society failed, as witness the strike at Leicester. If a certain amount of autonomy had obtained, probably that strike would not have taken place—at least not for very long. But he did not altogether agree with co-partnership because of its competition. The solution of the problem of the reward of capital and the control of industry—that was their mission; and they could solve it—but not by rewarding capital by making the interest of the producer and the consumer co-extensive. What was wanted was to get rid of "sharks" and millionaires, and have universal co-operation.

Cries of "Vote, vote!"

Mr. S. BLAKEBOROUGH (Co-operative Newspaper Society) moved that the question be now put, and the meeting agreed.

Mr. AMOS MANN (Leicester) moved the following resolution:—

That in view of the unrest, friction, and inefficiency characterising the present competitive organisation, the Congress recognises the time is ripe for great steps forward in the development of co-operative production in all its forms, and calls upon all co-operators to consider earnestly the best way of promoting the growth of all forms of associated work, including the existing forms of production by stores, wholesale and independent productive societies. It also suggests to the Union that Mr. Harrison's paper be reported to the sections for consideration during the coming year.

To the resolution was added an expression of thanks to Mr. Harrison for his paper.

Mr. MANN, proposing the resolution, said it called attention to the unrest and friction which existed in the capitalistic world at present. Unrest,

friction, and discord were certainly to be found all over their industrial system, and he did not know there was anything very new about that. It had been going on really ever since the industrial revolution, but industrial unrest, strikes, and lockouts were emphasised to-day because of the power of trade-unionism and industrial forces; and they affected us in a fashion they had not in days gone past. They became nowadays a national consideration, and frequently held up their national food supplies. But he would not seek to quell that unless by providing some other system that would be better for the great mass of the workers of the country. He believed that co-operative production was a step in that direction to give a greater share of the wealth to the workers in this land, and a greater distribution of what they created by their own labour. The time was now opportune for them to go forward with the great mission of their movement, and there could be no doubt that to accomplish that mission they must push forward at a greater rate than they had done. To-day they had not made the progress they ought to have made in the direction of the self-employment of their members. But they had accomplished solid and good work, and had laid a good foundation upon which they could build and go forward. He was glad to hear from the remarks of Mr. Lander at the opening of the exhibition that wholesale societies were turning their attention to getting at the means of supply and the source of raw material. The time was now ripe for organising and going forward into the open market. He had never been able to understand why they had not attacked that great export trade, and why they should not seek to employ the larger number of their members in producing those commodities which were needed for their brethren over the sea. They had had brought home to them one great means of pushing forward co-operative production—the force of individual effort and responsibility. The purchases of their members was now at a very low average. It was perfectly true that in some of the northern towns an example was set them in that direction, and the purchases in some of the towns were a credit to the workers and to the movement at large. But it was possible for the purchases of members to be increased to at least double. If only that amount of money were spent in co-operative productions they would make great strides forward. It must also be borne in mind by those who controlled the policy of the societies that they must see that they had no stock in their stores but goods made under the conditions that prevailed in the movement. With all their faults they still could say that when they purchased an article made within their movement they were helping forward the best conditions of labour, they were helping to decrease the hours of labour, to increase wages, and were giving conditions of such a character that were at any rate better than anything that could be found in the outside world, and thus were pushing forward the elevation of the workers from their daily toil. Whether they agreed with all the views of the writer of the paper or not, they would agree that the paper had given the opportunity for a serious consideration of this subject. He was a believer in co-partnership, and those who said that this was individual competition talked nonsense.

("No!") Well, that was his opinion. He proposed that they should thank Mr. Harrison.

Mr. J. HENSON (Birmingham) seconded the resolution. He hoped too many of the delegates would not be misled by what Mr. Douse had said. He hoped they would never insist upon employées spending all their money at the store. There was such a thing as the Truck Act. Mr. Henson was proceeding to discuss this point when some of the delegates protested that he should keep to the subject; and he concluded by observing that the paper was one of which Mr. Harrison might be proud.

Mr. HARRISON, replying to the discussion, remarked that if co-operators made all that they needed at the stores, they would only employ one out of every three or four hundred workers in the country. If Mr. Watkins, who spoke of co-partnership as an unholy alliance between capital and labour, would go back to the origin of co-partnership he would find that its parentage was honourable. These societies had one society to meet the difficulties of catering for the private trade and had secured contracts from Government, and whatever they could do to extend in that direction had been done. The Wholesales had grown in production largely through Corn Mills; but if the small organisation could flourish even in America, surely it could flourish here. Replying to Mr. Redfearn's seventeen words of advice, he said he did not think he was asked to go there and read a paper that would simply echo what was said at every quarterly meeting of every society. Be loyal to your own productions. Even if they were loyal to their own productions, they would only employ one out of every three hundred. With regard to what had been said about modern specialisation in industry, he contended that this showed the advantage of encouraging the separate societies; and while much had been said of the folly of competition, no one sought to neglect competition. Mrs. Potter had written that in complete co-operation competition between individuals would still be a stimulus to ability and industry, and she stated that the wholesale societies lived in a wholesale fear of the private manufacturer. These were her words and not his. Mr. Maxwell, whom he thanked for his kindly reference, complained that there was very little in the paper with regard to the wholesale societies. He did not think he could teach the wholesales how to develop on their own lines, but he wished Mr. Maxwell had met the difficulty he had pointed out of influencing on those lines the labour of more than one in three or four hundred producers in the country. That was the point which demanded attention, and he had hoped that when Mr. Maxwell proposed his movement towards unity this was his objective. It did seem to him that there was a possibility of unification of the forces that moved in industry, and that, too, without mechanical amalgamation. Here was this great unrest; and what did co-operators offer? Join the store and control other people's industry through your workshops. Plead for wage regulation by Parliament—the movement ought to say: We will help you to obtain measure of control of *your own* industry; you may, if you will, take the

vital principle we have and apply it to your industrial environment without waiting for either universal regeneration or for social revolution. He suggested that the movement might consider this closely and try to get beyond the present narrow limits of production.

The resolution was then put and unanimously agreed to.

#### APPOINTMENT OF AUDITOR

Mr. Thos. Wood was re-elected Auditor

#### NEXT CONGRESS.

The CHAIRMAN referred to the fact that two invitations were to be put before the Congress for next year's gathering.

The GENERAL SECRETARY referred the delegates to the report bearing on the two centres to be proposed. See page 129.

Mr. W. J. M'GUFFIN (Belfast) extended to the Congress a cordial invitation to meet next year in the city of Belfast. He was delighted to have the pleasure of proposing Belfast at a gathering at which Mr. Deans presided, because there was no man on this side of the water so intimately associated with the Belfast Society. Mr. Deans had watched their struggles and aided them in their troubles, and the society which had so much of his care in infancy was now enjoying flourishing manhood. The society had a membership of 11,200; it was doing a trade of £150,000; and it had profits of £30,000 per annum. These figures he attributed to the efficiency with which the affairs of the society were administered, and they justified the society in presenting the invitation to the Congress. The presence of the Congress in their city would give a greater fillip to the work that was being done there. They would not be going there as the guests of the Belfast Society only. The request that the Congress should be held there had the ratification of all the societies—with one exception—in the Irish Association. Unhappily, Ireland could never be unanimous. There was always a minority struggling for expression. Their Dublin friends were quite within their rights in presenting their invitation; but Belfast thought they had the premier claim. They were longer in existence; and they had set aside £600 or £700 to entertain the Congress, and they were trying to spend it. They were there to submit their claim to the arbitrament of the vote. The Congress had a right royal welcome to Ireland in any case, and if they decided against Belfast, Belfast would submit with whatever equanimity it could.

Mr. W. M. KNOX seconded the proposal that the Congress should be in Belfast, and supported Mr. M'Guffin's views as to the propagandist value of a Congress held in Belfast. In the immediate vicinity of Belfast they had a large industrial population, and with the exception of Belfast they had not a society with a membership over a thousand. There were seven or eight small struggling societies and the visit of the Congress would be an inspiration to these. He had no doubt the delegates had all heard



about the beauties of Dublin. Well, Belfast could beat Dublin, and he would prove it. Lady Dufferin, who was a Sheridan, was a Dublin woman ; but she left and became a Belfast woman. When she was a Dublin woman she wrote a poem about " Dublin Bay " ; but when she went to Belfast to live she could not find words in which to express herself about the beauties of the place.

Mr. T. LAIRD (Dublin) frankly confessed that Mr. M'Guffin and Mr. Knox had made as strong a case as they could for Belfast. He personally expressed his satisfaction with the decision come to last year to have a Congress in Ireland. The Irish delegates were, prior to that, beginning to think that their proper place was among the foreign delegates. In the present case the delegates had to satisfy themselves that the place they selected would be able to accommodate them ; and he therefore referred them to the report of the committee. They would note that Belfast was " well provided for in the matter of hotels," while in Dublin the accommodation was " excellent." The distinction was important. The reason for the difference in the hotel accommodation in the two cities was that no visitor voluntarily stayed overnight in Belfast. They were anxious to get away at the earliest moment and that had forced Belfast into this position, that it had excellent facilities for getting out of it. People could leave it at almost any hour of the day or night, and this was an arrangement that was highly appreciated and very largely taken advantage of. When the people came from Belfast to attend a conference in Dublin, did they rush away with the first train ? Not a bit of it. They waited till the last train ; some of them stayed till Sunday, and a few of them stayed till Monday morning. That showed what the Belfast people thought of Dublin. They even deceived their poor wives into believing that the conference lasted for hours in order that they might stay till late, and when they did that, it showed how far Belfast people would go to get staying in Dublin. Dublin was one of the most interesting cities in the whole kingdom. Daniel O'Connell had called it " Dear, Dirty Dublin," but he had no interest in Dublin in O'Connell's time. It did not matter, however, where the delegates decided to meet, they would have a royal welcome in Ireland.

Sir HENRY GRATTAN BELLEW (Irish Agricultural Organisation) seconded the proposal to meet in Dublin. He had come from Ireland to do so ; not for the section of the movement to which most of the delegates belonged, but for the sister movement—the agricultural movement. He had come over to try to persuade the Congress to try to go to Dublin and the headquarters of the Irish agricultural movement, so that the two movements might be brought into closer touch. It was his hope that there would not be two movements for Ireland, but only one for the whole country. The people of Belfast had asked the Congress to go there. They were right to do so. If they judged of the co-operative merits of the two people who asked them, then the Congress would go to Belfast. Belfast deserved to be honoured by the Congress. It deserved the highest honours that could

be given. There was no town that had worked harder for co-operation than Belfast. Against serious odds and through long periods of depression they kept on with perseverance; they had won the co-operative battle, and Belfast was one of the great strongholds in Ireland. In Dublin they were almost at the beginning of the fight. They were still fighting hard, and the victory had still to be won. What was the duty of Congress? Was it to remain behind in the reserves of the battle away from the fighting line, or was it its duty to enter into the battle, to bear aloft the banner, to rally the doubtful, and help them on to victory? Congress went into co-operative deserts before. Congress went to Liverpool, where there was hardly any co-operation, and Liverpool followed the flag. London was a co-operative desert; they went there and they carried victory before them. If distributive co-operation had not made progress in the three southern provinces of Ireland, it was because people there knew so little about it. Dublin wanted them to go to Dublin; and if they did, they would go to conquer a whole country. He could not but add, however, that whether they went to Belfast or to Dublin, they in Dublin would do all in their power to make the Congress successful—to whichever city they went.

The vote was taken, and it was declared that there was a majority in favour of Dublin in the proportion of three to two—the result being received with loud applause.

#### GENERAL VOTE OF THANKS.

Mr. H. WESTBURY (South-Western Section) initiated the expressions of thanks to the Lord Provost, Magistrates, and the Town Council for the reception of the delegates; to those who opened the exhibition; to the ministers who took part in the divine service; to the Reception Committee; to all who contributed to the entertainment of the delegates, and to the Press. He said they much appreciated the manner in which the Lord Provost held out to them the authority's right hand of fellowship. The exhibition, he next remarked, was the best housed, the best arranged, and the most complete they had ever had in connection with any Congress. He was not able to attend the service, but, said he, he appreciated it none the less. He was given to understand that the sermon was most inspiring. The Reception Committee had done exceedingly well, but, of course, they had the advantage of an excellent leader in the person of their friend, Mr. Bisset. The arrangements were excellently made and admirably carried out. They had been received everywhere with open arms; and although many were a long way from home, they felt quite at home. At no Congress had their comfort and convenience been more successfully catered for. To the members of the "Fourth Estate" they all owed their deep thanks. One delegate, at least, was grateful for the excellent report of his speech, of which he had no recollection of having made. On behalf of the Standing Orders Committee, he requested Mr. Bisset, as Chairman of the Reception Committee, to accept a volume, "Industrial Co-operation." They knew

perfectly well that the success of the arrangements had been due, in a very large measure, to the enthusiasm of Mr. Bisset. With the book went their deepest thanks and esteem, and the earnest wish that he would long be spared to preside over the fortunes of that great Northern Co-operative Company, and to encourage the work he loved so well.

Mr. ROBERT STEWART (Scottish Wholesale Society) said he would like to express his thanks to the Lord Provost, because when he came amongst them on Monday, he did not make an apology for his presence like some gentlemen in the like position had done in the past: he only apologised for appearing without his municipal robes. Well, he thought that they loved him all the more for coming amongst them just as a real man. He desired also to associate himself in connection with the vote of thanks to the Reception Committee; and they had only to look around to see the magnificent results of their labours, in the most comfortable quarters that all of them had had. And then the luncheon rooms, with the women folk all beaming full of sunshine, gave other evidence. They were also indebted, he said, to those responsible for the magnificent exhibition. As for the Press, it was a very old and noble institution, and although sometimes the gentlemen of the Press reported things that had never been said, he was pleased to say that in connection with that Congress, they had given very true and impartial reports of their proceedings. And last of all, coming to the sermon on Sunday evening, Mr. Westbury said he was not present—well, he was, and he could assure them that it was one of the most helpful sermons to which he had had the privilege of listening. One man, he proceeded to say, had, to a very large extent, initiated and controlled a great deal of the work in connection with that Congress. Whatever was wanted to be done, Mr. Bisset did it ungrudgingly; and when they began to think about things that required to be done, Mr. Bisset took them upon himself—and the undertaking was already completed. Mr. Bisset had proved himself to be a great general, and he had exercised a kindly disposition and a great amount of foresight in connection with the arrangements of that Congress that made it only right that they should thank him. The speaker concluded by asking Mr. Bisset to accept a copy of the "Co-operative Wholesale Annual," at the same time assuring him that they wished for him long life and prosperity, whilst hoping that that annual Congress might be the opening out of that great district in favour of co-operative production.

Dr. HANS MULLER, the secretary of the International Co-operative Alliance, said he desired, as one of the delegates from foreign countries, and some of whom had been obliged to depart for home on the previous evening, to tender their heartiest thanks for the excellent reception given to them. They had the best recollections of their stay in that fine country; and they were deeply impressed by the discussions and the sound resolutions passed by that Congress. He also wanted to thank them, in his capacity as a member of the International Co-operative Alliance Committee, for the

substantial support they continued to give to that big organisation. It was with that support that they were able to continue the propaganda work of the Alliance all the world over. He could quite well understand the co-operative man in the street questioning sometimes whether or not it was worth while supporting the Alliance, perhaps thinking that everything could be done so much better in his own country. But, he would like to tell them, the Alliance played a really important part in helping to build up the co-operative machinery in foreign countries. And it was something for them to know that if they went to foreign countries now, they would always make friends; and they would find that the British co-operator was not only esteemed, but loved. They of the Alliance, he went on to say, were not only fostering the movement in Europe, but also in the United States of America, the Argentine Republic, and other countries abroad, and, as Mr. Maxwell had told them, they were trying to get in touch with leading people in China in order to help to build up a co-operative propaganda organisation there. Thus, he could assure them, very good work was being done in the common cause of co-operation. We, in this country, he concluded, had now become a very important force, a great force, that stood not only in this country as a model of sound business methods, of education, and of fraternity, but everything that was going on was being very carefully watched by co-operators throughout the world. For these reasons, therefore, I am glad that you have given confirmation of the sound principles on which co-operation is based, and the benevolent influence of which, he was sure, would go out from that Congress to all the countries which were represented in their Alliance.

Mr. G. BISSET (Aberdeen Northern) brought quite a dramatic element into the thanksgiving proceedings, introducing the officials responsible for the admirable arrangements of the Aberdeen Congress each in person, to the appreciation, heartily expressed, of the delegates. He said he was altogether undeserving of any thanks in connection with the arrangements of that Congress. He had thrown the work on to others, and he had brought with him a gentleman who was really entitled to all the credit—his friend, Mr. Ferries, who has been most untiring in his efforts, and on his part, or the part of his staff, no service was withheld that could possibly be rendered for the convenience and the comfort of the delegates. His next friend whom he introduced was Mr. Morrison, on whom had been the responsibility of all the work that had to be done to meet the creature comforts of the delegates, and he thought by the praise expressed on all hands that he had succeeded. Mr. Johnston was next presented by Mr. Bisset as the gentleman to whom the credit should be given for the enjoyment they had experienced from the fine singers he had brought before them, every one of whom belonged to Aberdeen. Mr. Bisset went on to say that he was bound to acknowledge the consideration extended to him by his colleagues on the committee, especially to those who had had charge of the local arrangements. It would be impossible for anyone to be surrounded by a finer body of people than he had been, and he could only add that if the arrangements had not been

satisfactory, he was personally to blame. Mr. Bisset then invited the delegates to visit the various works of the Aberdeen Society, and detailed the arrangements that had been made for their convenience, including the Aberdeen Corporation's service of trams for a trip round the city for 4d.

#### CHAIRMAN AND VICE-CHAIRMAN.

Mr. J. SHILLITO (Co-operative Wholesale Society), in characteristic, genial manner, rose to propose "the last item on the programme." Mr. Deans, he said, had filled the chair with credit to himself, backed by good judgment and fairness, to their satisfaction collectively and individually. There must be some authority given to the one controlling such a large meeting as that. Their friend, Mr. Openshaw, had assisted him—he was the Chairman at Portsmouth. These two veterans had worked for co-operation many years, on entirely different lines—one, as a propagandist, that assisted in its growth and development, and the other as a distributor connected with the Wholesale Society; and both had rendered service with distinction and credit to themselves. They could not leave Aberdeen, he concluded, without making this observation—Aberdeen was a great city, which was built upon a firm rock; and one point had struck him, and that was what a small amount of slum property there was in that great city. They could not leave Aberdeen, therefore, without having the thought fixed in their minds that the City Council of Aberdeen had carried out their duty, and that the housing of the citizens, in consequence, was of a most excellent character. Mr. Shillito then presented, to the accompaniment of applause from the delegates, a copy of the "Co-operative Society's Annual" to both Mr. Deans and Mr. Openshaw.

Mr. J. DAVISON (Northern Section) then seconded the vote of thanks to the Presidents, past and present. The lives of these two men, he said, had been conscientiously spent in the service of the movement; and no doubt, in years to come, their names would stand out in the pages of co-operative history as those of stalwarts of the movement. And then on behalf of the Co-operative Union he was delighted to ask them to accept a copy of "Industrial Co-operation."

The GENERAL SECRETARY (Mr. Whitehead) put the resolution, which was most heartily accepted by the whole body of delegates.

Mr. DEANS, who was loudly applauded on rising, said he had attended many Co-operative Congresses. He did not think he had been absent except once during the last thirty-five or thirty-six years, but it had never entered his mind that he would have the distinguished honour of presiding over a British Co-operative Congress. He greatly appreciated the honour conferred upon him, an honour which he regarded as being the greatest in the whole of his co-operative career. He had not had much experience in presiding over large gatherings like that, but he had tried, so far as he could, to conduct the business of that Congress with fairness and impartiality. If he had said anything to hurt the feelings of anyone, he was sorry. Of the two

books that had been presented to him, he was familiar with their contents, and he should retain them in his library with pleasure and delight as mementos of that great occasion. He only hoped and trusted that the interest of that Congress would not be confined to Aberdeen, but would spread over the whole of the North of Scotland, where co-operation and enthusiasm in the movement were very desirable.

Mr. OPENSHAW said he wished also to warmly express his thanks to his old friend, Mr. Shillito, for his kind remarks and present ; and to Mr. Davison, too. He had been very happy, he said, during the last three days, in doing what he could to smooth the path of the Chairman. But really he had done very little, and he felt he was not entitled to their thanks. Mr. Deans, in all respects, was an ideal chairman, and he had done his work with distinction.

The Aberdeen Congress, which will long live in the memory of those who were fortunate enough to be delegated to attend, was brought to a thrilling conclusion with the whole-hearted singing by the delegates, with the sonorous accompaniment on the grand organ of the Scottish air, in Jacobean spirit, "Will ye no come back again?" followed by the Scottish anthem of good fellowship, "Auld Lang Syne," with hands linked all round.





## APPENDIX.



### *MEETINGS AND EVENTS CONNECTED WITH CONGRESS.*



#### PUBLIC MEETING AND CONCERT.



SATURDAY, 10TH MAY, 1913.



The last event on the programme for Saturday, 10th May, was the Public Meeting and Concert in the Music (or otherwise Congress) Hall, under the auspices of the Reception Committee. Mr. G. Bisset (Chairman of the Aberdeen Northern Co-operative Company) presided, and with him on the platform were many well-known co-operators, including the two principal speakers, namely, Messrs. W. R. RAE (Sunderland, and Chairman of the Central Educational Committee) and A. W. GOLIGHTLY (Stratford, and a member of the Southern Sectional Board.) All the items of the lighter side of the programme were exceedingly well rendered, and the delegates and friends present were not slow in showing their appreciation of the efforts of the artistes.

## ADDRESS BY MR. W. R. RAE.

Mr. RAE said he was exceedingly glad to be in Aberdeen on such an errand as that, which had brought him so much nearer to his own home than he had been for many years. He was more pleased, however, to be there in Aberdeen as a co-operator even than he was, as a brother Scot, to be among the Scots of Aberdeen. True, there were Scots all over the world ; but whilst Scotland had a geographical boundary—which was absolutely neglected by its inhabitants—co-operation had no boundary. And he who was a co-operator could claim every thoughtful working man in the world as his brother. Now, no doubt, they all saw something in co-operation ; but perhaps he might see more in it than they did. That they did see something in it was evident from the extreme care they took of the checks. And why did they take such extreme care of the checks ? It was because, at the end of three months, those checks materialised into new boots for Jock and new frocks for Jennie, and all in the home were happy once more. Well, he was not going to quarrel with them for that. If they looked at the shops, so well conducted, so well lighted, and so well decked out, and they said “ Aren’t they grand ? And they are ours ! ”—well, he was not going to grumble at that. The more and the deeper they could cultivate that sense of ownership of the shops, the better it would be for themselves and for the shops. But he wanted them to open their eyes a little further, and to look behind those shops, with their nicely-coloured tins and the finely-made packets, to the sources whence they came. “ Look and see the factories, with their well-contented workers ! Look and see, not sweating dens, with tears, and sadness, and sorrow ! Look and see men and women working for you, striving to put the best into the articles they are making.” It was then that they would begin to see behind the selling of the soap and the sugar, and the taking care of the checks, and the thrift ; and there was a great power working through them and among them for better conditions and circumstances generally. And it was well that they should see that they were not only working for their own benefit, but for the industrial revolution for which they were all longing. “ We are building, building, and building ! ” he declaimed, in conclusion, “ but, big as it is, it is only a mustard seed. It is growing, and with power in it ; and, with heart thrown into it, it will soon become the great tree under which Industry shall shelter itself for all generations.”

## MR. GOLIGHTLY AND CO-OPERATION

Mr. GOLIGHTLY, on rising to say a few words, remarked that that meeting was truly an inspiration to them who came from the South ; and if that was an indication of the dying spirit of co-operation, then he hoped that it might go on dying for a very long time. That was his fourth Scottish inspiration. His first was when he read Bobbie Burns’ “ Cottar’s Saturday Night ” and his poem on “ Man’s Inhumanity to Man.” His second was from an Aberdeen man, the Archbishop of York (Dr. Lang), when he



exhorted them—he was then the Bishop of Stepney, and was speaking at the Stratford Congress, over which he (Mr. Golightly) had the honour to preside—to keep to their high ideals. And his third Scottish inspiration came from their grand champion, Mr. W. Maxwell, who, at the Perth Congress, gave about the finest Presidential address he had heard—and he had attended about twenty Congresses—and in which he gave a lead as to getting co-operation into politics without getting politics, or rather party politics, into co-operation. He was fully convinced himself that they must unify the forces of progress. They had reached that point when they must either mark time or go backward or go forward. “We cannot mark time!” he said, with vigour. “We cannot go backwards. We must go forward! Certain it was that the two great wings of the army of labour must work together. For a long time yet trade-unionists would have to assert their power as against private capitalists; and whilst they would rather do without the strike—which was attended with undoubted evil effects as well as good—yet that was the only weapon left to them at present. But he did look forward to the day when co-operation would be intermingled with trade-unionism; then they could set out to fight to win. “We must fight,” he concluded, “to obtain the possession of the means by which we live, and profit by them when the strike is over. That is the outcome of the inspiration as given to me from that third Scottish inspiration; and the rest of my co-operative life I intend to spend in trying to bring the two great wings of the labour movement together to realise this end.”

The remarkable success of this enthusiastic meeting was considerably emphasised in the fact that there was an overflow meeting held next door, when the Y.M.C.A. Hall was filled. A concert party here delighted the audience, who were also addressed by Messrs. Rae and Golightly, whilst in the chair was an interesting personality in Mr. John Keir, who, although blind, not only occupies a seat on the committee of the Northern Co-operative Company, but also the highly responsible office of chairman of the Aberdeen School Board.

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## SUNDAY SERVICE.

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The arrangements made by the Reception Committee for Congress did not include the customary gathering for Sunday afternoon (May 11th), but in the evening there was divine service at the Mitchell Hall, which forms part of the Marischal College. There was a very large attendance of delegates and friends, and they had the pleasure of listening to a splendid and inspiring sermon from the Rev. Wm. A. Curtis (Professor of Systematic Theology in the University of Aberdeen), who conducted the service, assisted by the Rev. George Walker (minister of the East Parish

Church of St. Nicholas), and the Rev. John W. Coutts (minister of Ferryhill United Free Church).

*Isaiah, ch. xli., v. 6.*—“*They helped every one his neighbour ; and every one said to his brother : Be of good courage. So the carpenter encouraged the goldsmith, and he that smootheth with the hammer him that smote the anvil.*”

*And Matthew, ch. xvi., v. 26.*—“*What is a man profited if he shall gain the whole world and lose his own soul ?*”

Members of Congress and Brethren,

We are met on the eve of the opening of the Forty-fifth Annual Congress in the history of organised co-operation. To-night, according to an honourable custom, you are assembled in the sacred name of our common religion before addressing yourselves to the special business of the gathering. Representing many different types of church life and Christian education, we acknowledge at the outset of the conference that the bond which unites us is an even deeper instinct than social or moral or commercial sympathies and aspirations. From whatever districts we have come, whatever forms of local worship have been familiar to us, whatever schemes of economic amelioration have appealed to us, we have here bowed our heads in united reverence and devotion to God, the author of our life, the author and finisher of our faith, the inspirer of our ideals of character and usefulness.

Behind the great movement which you represent there has always lain an essentially Christian impulse of social service. Your pioneers, and the leaders who, as time moved on, took their places, have had to face hostility, misrepresentation, misunderstanding, uncompromising criticism, from the first. Their experiments have not always been crowned with success: they were not always based on adequate calculations. Their successes have not been achieved without consequences to other interests which have caused natural misgivings and pardonable recriminations. Such has been the experience of every great departure from settled use and wont in human affairs. Nor can it be said that the years of your trial and probation are yet over and past. Just in proportion to the success with which external attacks have been repulsed, enemies within have inevitably found opportunity to imperil the good name and stability of your cause. Democracy in all its forms imposes a tremendous and a momentous responsibility upon the men who manage its varied institutions. Your leaders, your staff of officials, your army of workers, and your vast membership, are continually on their trial. The eyes of the world are upon you, keenly observing how you fulfil your trust. You have in your keeping the honour of the various classes to

which you belong. Political and social issues of the very gravest character may in the future be determined by the way in which you bear yourselves as co-operators.

What the world wants to know about you is whether your leaders are men of absolute straightness and integrity, above corruption, and above suspicion: whether your workers of all ranks are fairly treated, justly paid, promoted by merit, and reasonably worked: whether your dividends are genuine, and the genuine profits of legitimate economies: whether your goods are honest stuff, unsweated in their production: whether, in a word, you have been true to the moral ideals with which you set out in your high-minded economic enterprise. Your reports, encouraging though they are, frankly disclose facts at the present moment which challenge attention as suggesting that, from whatever causes, there has been a certain arrest of progress in the movement. Remember, the least slackening of efficiency on your part would stimulate afresh the individualistic competitive system which you aim at replacing, and would discredit your own.

For the aims which co-operation sets before itself—the promotion of truthfulness, justice, and economy in production and distribution or exchange; the payment of adequate wages; the encouragement of domestic thrift and of habits of payment in cash and avoidance of debt—the world has always entertained profound admiration. I am convinced that the preponderant influence of co-operation has been consistently directed towards the attainment of those aims. I do not doubt that your societies have done much to relieve the pressure of that steady rise in the cost of living which is the subject of such grave anxiety among thoughtful men of every class to-day. The principles for which you have contended have been adopted in a hundred forms of municipal and national undertaking. No limits can be set to the legitimate development of co-operative association, so long as good faith, moral honour, and public spirit are cultivated among our people. It seems to me that, in spite of occasional betrayals and disappointments, you have been training the masses of our people to take an intelligent and responsible interest in the first principles of trade relationships, bringing home to them that buying and selling, inventing and manufacturing, advertising and distributing, employing and serving, are not colourless and indifferent secular concerns, but are great and sacred fields for the exercises of personal and social conscience. The man who buys is an employer—a sweater, if the thing he buys was sweated; a sweater although he does not know it. The man who sells is an employé, the servant of the public, providing what the public orders, at the price the public is willing to pay, of the quality the public is willing to have. In the market-place, as in the family or in the State or in the

Church, no man liveth unto himself, let him try as he may. If we are dependent at every turn upon our neighbour, let us not forget that our neighbour in turn has to rely on us.

Be true, therefore, to the unspoken vows of your profession as co-operators. Remember the golden rule of your economic faith : Do business as you would be done by. By loyalty to your own historic principles, give the lie to the accusation that selfishness is the mainspring of your co-operation—the selfishness which defiles the honourable name of co-operation, and makes it no longer a union of the two greatest earthly blessings that life can bring us, *work* and *comradeship*, work to do and fellowship in doing it, but a hunt for dividends as mean and sordid as any Putumayo or Congo syndicate's, a passion for cheapness—for cheapness at any price. Let it not be said of you by historians to posterity that, after destroying or restraining for a season the flagrant evils of cut-throat competition and wasteful distribution, you fell a prey to evils as great of your own creating. Only by attracting young talent to your service, by giving full scope to it, by being worthy of its devotion, by giving it an adequate reward, only by scrupulous faithfulness to the well-being of your employés and your members, only by keeping the loquacious and officious meddler from managing affairs beyond his competence, and by placing every department in the hands of the best available man or woman, can you hope to live and thrive, and serve your day with honour.

My brothers and sisters, I would be grossly untrue to the service whose uniform I am proud to bear, and I believe I would disappoint your expectations, if I did not point you this evening to the gracious source of your ideals and your motives, to that hallowed life whose sanctifying and enlightening spirit issued like a flame from crushed and trampled embers to fire the hearts and minds of the first Christians, founding on that far-distant Pentecost the greatest society that has ever co-operated for the good of mankind and the glory of God—the Christian Church. You will not prosper, you will not succeed, unless you reckon with Him and take Him into your counsels, and in your secret thoughts, at least, admit Him into your conference. You desire to enrich the poor, to better the lot of the children in toiling British homes. No one ever identified himself so completely with the working poor and their little children as the Carpenter's Son who was Mary's Child. Help them, and you have His blessing ; harm them, and you strike at Him. He went about doing good as He had opportunity, neither envying riches nor railing at the rich ; neither shunning poverty nor making a boast of it nor yet flattering the poor. In the service of God's new Kingdom He banded a little group of men together, uniting the feeble strands of

their separate devotion and capacities into a cord which has never been broken. He, a tradesman and handworker, left for every age to come the memory and example of how a few simple-hearted men—working men first, professional men and religious scholars afterwards, without wealth or social power to boast of—could combine in Christian love and fellowship under the power and guidance of the Master's spirit to alter the whole face of the world and change the complexion of human society. If only you, in your hundreds, your thousands, your millions of co-operative members, would act throughout life in the pure and holy spirit of the Son of Man and His little company of followers, you could by the grace of God transform our country and our nation. You could blot out the fetid slums, and shame out of sight our luxurious palaces. You could divert to honourable Christian uses the millions we squander on armaments and administration and pleasure and sin. And you could let in the light of the Kingdom of Heaven with a new freedom into the grey and dismal selfishness and apathy of our national life.

When our Lord said "I came that they may have life and may have it abundantly," He placed Himself deliberately in line with the object of all our earthly strivings and desires. Wealth to the merchant, daily bread and a home to the humble toiler, truth to the thinker, beauty to the artist, power or fame to the ambitious, health to the invalid—these things are coveted by men in order that *life* may be fuller. Christ looked upon His mission as the fulfilment or crown of all earthly aims—to quicken and enhance our life, to ennoble it, to make it *abound*.

To many, then and now, He has seemed to take a strange method of carrying out such a mission. Instead of adding to life's happiness, it is complained that He narrows our enjoyments and starves many of our strongest appetites and instincts. He was not a thorough-going ascetic, it is true; He did not scourge or emaciate His body; but He renounced home-life, had no part in marriage and fatherhood, and summoned His first followers to leave home and kindred and occupation and live a life of poverty. If He did not despise comfort and wealth and power and fame and art and literature and learning, He said no word in praise or encouragement of them; did not exert Himself to excel in any one of them; lived His short life as if they did not matter or did not exist.

The truth is, as Christ looked out upon His fellow men, observing the things they cared for and lived for, it seemed to Him that they did not understand what life is. To Him their life was no life, it was a kind of living death. Man could not live by bread alone. Things which can cross a counter, goods that money can buy, could not satisfy the human soul. The very

life of religion was suffocated by care for trifles : the grace and beauty of it faded, the gladness of it gone. It was part of the offence which His gospel gave, then as now, that it involved so severe a judgment upon the ordinary moral and religious life of respectable men, calling it roundly death, and demanding a change so thorough, a humiliation so abject, that it deserved to be called a second birth, or a rising from the dead. He insisted that we must start life afresh, begin it over again, become like little children, before we can open our hearts to the Spirit of God, and learn to know God as our Heavenly Father, and live the life of God's children, and reach the full estate of manhood.

Ah ! Which of us has not resented bitterly those twin commands that *we must be born again*, and that *we must die to live* ? It offends us to be told that, like Lazarus, we have a grave to be raised from, and grave clothes to be freed from ; or that, like the Prodigal Son, we have squandered our portion in a far country, and must return from the swine-trough to our Father's home with tears of shame and sorrow. It is painful enough that at the close of life we should one day have to bid farewell to this world, and all that we love and admire in it, without having to turn our back upon it now, in the full tide of life, at the bidding of that homeless young enthusiast of nineteen centuries ago. And yet Christ persists. He will not let us go. He appeals to our better nature. Laying that elder-brotherly hand of His upon us, one by one, He asks "What will a man not give in exchange for his soul, for his true life ?" He asks whether we are sure, after all, that the things we covet and prize as we grow up into manhood and womanhood are really lasting, are really fit to be taken with us into eternity. Is not the Kingdom of God and His righteousness the first concern ? A man's life does not consist in the abundance of his possessions. Labour not for meat which perishes, else ye are more like oxen than like men, with thoughts fixed ever on the manger and the stall. What shall it profit a man if he shall gain the whole world and in the process starve his immortal soul ?

I am convinced that we still need the touch and call of Jesus Christ to arrest our hearts, and urge us to follow in His steps, to see life whole, to concentrate our energies on the highest tasks, to save our souls from petty and unworthy desires. Well for us that a vision so commanding as the Son of Man rises before us in the simple majesty of His spotless character, asserting His power to win us for His service. Before Him the worldly greed and care which tempt our solitary hours and would warp our character for life shrivel up, and life's true dignity and divine vocation are unmistakably disclosed. As we picture Him, poor in this world's goods, empty of this world's power, devoid of this world's

learning, lonely, misunderstood, reviled, mocked, and done to death, the illusions of our time fade away, one by one, and we recognise that in Him alone life and immortality were brought to light. There has gone out from Him, and there still goes out from Him, a holy energy which draws us to Him, and charges us with a power not otherwise experienced. Life becomes so much fuller in meaning, so much more satisfying in character, so far exalted above the eddying currents of this world's lower atmosphere, that, with His first disciples, we can only call it new life, rebirth, or resurrection.

Have we not all, my brethren, had some experience of Christ's life-giving power, of his transforming grace? Have we not all some share in the life which was mystically set free by His sufferings and death? How dared we call Him divine, God's very Son, God's very self incarnate, did we not find in Him that creative and supernatural power which belongs to God alone? When we become aware of palsied faculties restored, eyes that were blind to the truth opened, ears that were deaf unsealed, lips that were dumb filled with gratitude and praise, the very dead raised up to spiritual life, we know that we have experienced the power of God's Holy Spirit, and that our Healer, our Saviour, is divine. Is it, think you, really less wonderful to change a life and character, to turn a sinner into a saint, to make a selfish man self-sacrificing, to give undying happiness to a wretched mortal, than to restore a corpse to life or make a cripple walk? It is a greater miracle, and its true wonderfulness is only hid from us by its familiarity. God be praised, it happens every day. For us who live to-day it is the one, all-comprehending miracle of Christ, the miraculous power which is exercised before our eyes and in our hearts, and cannot be pushed aside as the mere imagination of a credulous and wonder-loving age.

I pray you, take with you into your conference and into your daily life this thought of Jesus Christ as our Life-giver. If He can create in you a clean heart and renew in you a right spirit, seek no higher proof that He is divine, for there is none to be found. Open your hearts to Him, above all in seasons of loneliness and temptation and despair, when you are constrained to shut and bar the door against even your closest friend. Let him come in, and bid Him stay. If he calls you to make some great renunciation, to form some secret resolve which not a soul on earth shall ever learn, it is not because of any scorn He feels for life's good things that He asks you to give them up. No! It is simply because, if you are to run the Christian race and fight the Christian battle, you must learn that a good runner must fling off every garment he can dispense with, a good soldier must carry the barest minimum of baggage on the march. If it seems hard,

trust Him. Trust Him to the uttermost. He does not bid you do what He has not Himself already done. He is your fellow-worker. When He says to you "Be of good courage, brother," His own hand is not idle. He means to enrich your life. He will not impoverish it. He has no other mission than to give us life, more of life and nobler than we ever dreamed of. He came that we might have life and might have it abundantly.

Now unto Him that is able to keep us from falling, and to present us faultless before the presence of His glory with exceeding joy: to the only wise God, our Saviour, be glory and majesty, dominion and power, both now and for ever. Amen.

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## PUBLIC MEETING ON EDUCATION.

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TUESDAY EVENING, 13TH MAY.

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The meeting arranged by the Central Education Committee, which was held on Tuesday night, 13th May, attracted an extremely large audience; in fact it was so large as to necessitate an overflow meeting being held.

Mr. Booth, of the Central Education Committee, presided, and said the presence of such a great army of workers was encouraging to the Central Committee. The delegates present had charge of a great and growing movement, a mighty instrument in the hands of democracy, and he expressed the hope that everyone would carry the message of co-operation further afield.

### "EDUCATION FOR PUBLIC SERVICE."

Mr. Andrew Young (Edinburgh) read a paper on "Education for Public Service," in the course of which he said:—

Now, whether we desire to adapt the present social system to the needs of the people, or to create a new one, we require to fit ourselves for this high and noble, but intensely difficult, task; and it seems to me the first essential is, as with the Christian, faith and belief in the possibility of the good time coming.

Next, the man or woman who would devote himself or herself to public work or social service must be filled with an enthusiasm for humanity, and wish to be known, as Huxley said he wished to be, as "A man who did his best to help the people." No self-seeker must he be. The social worker must know the full meaning of such facts as these. More than 2,000,000 persons were compelled to apply for parish relief, and received it, some of



them many times over ; more than 100,000 children were found in school lacking food ; millions of children more needed medical treatment ; between 3,000,000 and 4,000,000 of either sex and of all ages, who are demonstrably suffering in mind and body, in physique and character, for want of the necessities of life. Just above them come three or four million more, whom illness or loss of work, or the injury or death of husband or father, may reduce to similar distress.

As co-operators, whether members or employés, it is your duty to know how, out of the welter and chaos of capitalism gone mad for profit in the early years of the nineteenth century, rose the co-operative movement. Where capitalism showed its most baneful effects, amid the permanent gloom of noise and smoke, in the valley of the Clyde and in the north of England, there the workers, forgotten alike by Church and State, began to search for remedies for their wretched condition, and stumbled upon the great principle of co-operation, applying it in the first place to the spending of their miserable wages.

The question now arises, where are we to get the teaching for our purpose of training men and women for this work ? We must, in the first place, utilise all the provisions already made, if suitable for our purposes. The Workers' Educational Association, Ruskin College, the Central Labour College, the School of Sociology and Social Economics, London ; the universities of Birmingham, Liverpool, Cardiff, Leeds, Glasgow, all have such courses of instruction as we desire. But there is always the question of the point of view from which these subjects are taught ; the equipment of the teacher and his attitude to the students ; further, there is the attitude of the other students to the worker-student. In the past the merchant princes and companies have endowed chairs in certain universities for the teaching of particular subjects, so the question arises whether it is not within the power of the co-operative movement, which during the last Congress year spent £100,000 on so-called co-operative education, to do what Professor Hall (of Belfast) proposed they should do, in a paper which he read at Leicester in 1912—establish and equip a co-operative college ? I recommended his paper to the earnest consideration of the co-operative movement. While co-operators have wisely utilised the educational resources provided by the community of which they form an important part, yet they have found it necessary to establish classes of their own for those subjects which either could not or would not be taught by the educational authorities. We know that the subject of co-operation has been expunged from certain text-books. Therefore, the need of co-operative classes and a co-operative college ; and in these no one shall work for money and no one shall work for fame, but each for the joy of working to raise the class to which he belongs, instead of, as has already happened with co-operative students at Oxford, rising out of his class and carrying his co-operatively acquired endowments to benefit another class.

(A full report of the address by Mr. Young has been printed and issued in pamphlet form.)

## CONGRESS TRIP.

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THURSDAY, 15TH MAY, 1913

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The business of the Congress was faithfully done ; and then after the solid things came the sweets. The first taste given to the "foreigners" coming from all parts of the United Kingdom by our good Aberdonian friends only whetted their appetites, and, *Oliver Twist* like, they wanted more. It was a sort of "biting on" as they say in Lancashire and Yorkshire, and it was provided on Wednesday afternoon after the Congress was brought to a close. A run of a hundred miles on the railway—the *Boat of Garten* mentioned in the programme is the name of a place and not of a water vessel—gave to the excursionists a glimpse of the magnificence of the Highlands of the four counties of Aberdeen, Banff, Nairn, and Inverness, where they meet by the side of the River Spey ; and all this for half-a-crown, a fact that so impressed one Aberdonian we met that he burst out into a granite-like Scottish utterance which, on being requested to put it into English, meant "it's a mighty cheap trip."

The feast came on Thursday ; and so numerous were the guests that three special trains were commandeered. Who amongst us who went on that trip to the King's Scottish seat can forget it ? The considerate compilers of the Congress Handbook had supplied us with details of all the points of interest on the way, but we feel sure they will forgive us when we confess that we closed the printed book in order to gaze on the wonderful pages of Nature's book as they were opened out to us. The trains followed sinuously the winding course of the River Dee, from the crystal waters of which, here and there, a salmon was seen to make his leap. The shores ran up from fertile lowland, where black cattle grazed, to wooded heights gorgeously shaded from green to gold. Still farther Mother Earth rose towards the clear blue sky, into brown and purple-hued expansive mounds, barren, wild, and studded with boulders, in the shade of which woolly sheep reposed with their black-footed lambkins. And then beyond and above all, in giant might and supreme solitude, was *Lochnagar*, standing 3,000 feet above the sea level, and on the brow of which, to quote Byron's ode to it, "the snowflake reposes," a sparkling diadem in the sunlight.

The poetic flight, however, suddenly suffers a shock. Our motor vehicle comes to a standstill. A breakdown in the mechanism brings us severely back to the commonplace. Chauffeur and one or two others lie on their backs beneath the business department of our vehicle, and indulge in contortionist performances in trying to remedy the fault. Meanwhile an agreeable discovery was made—a few yards away was the *Coilacriech Inn*, where refreshment proved very acceptable. But among those who were stranded here for about twenty minutes, a strong suspicion arose that there was more in that breakdown of the motor conveyance than a mere

accident, and the reason why will be readily understood when it is mentioned that among the passengers of the disabled char-a-banc was none other than the President of the Congress himself, Mr. James Deans, whilst, curiously enough, the name of the licensee of the inn, prominently displayed on the signboard outside, was also James Deans.

The charms of Balmoral so overcame the visitors that they could not find words to suitably express their admiration, but their gratitude was expressed in some degree in a telegram of thanks sent on their behalf by the Secretary of the Co-operative Union, Mr. Whitehead, to His Majesty, who honoured the compliment with a telegram of acknowledgment.

Scottish scenery is magnificent—but what of Scottish hospitality, such as was everywhere most generously given to the Congress visitors by their co-operative *confres* in Aberdeen! The moment they arrived on the kingly territory of Balmoral, they were conducted to a cheery, grassy spot by the River Dee, and entering thereon, each person was courteously presented with a neat white cardboard box containing lunch—three or four sorts of sandwiches, with an assortment of sweets; and under the marquee tent tea and mineral waters were supplied in plenty. *Al fresco* fashion, everybody enjoyed the good things supplied for the comfort of the inner man—and woman—meanwhile being entertained by three Highland pipers of handsome physique, splendidly bejewelled, and arrayed in the tartan of their late chief, the Duke of Fife; and as they paraded the fresh green turf, they skirled and droned the “Braes o’ Mar,” “The Invercauld March,” and “The Highland Laddie.” One delegate, however, was heard to ask the question, “Do they ever play any tunes?”

Rugged mountain and rocky coast, fishing hamlet and industrial town, and the engineering triumphs of the Tay and Forth bridges were revealed in the splendour of sunshine on the homeward journey; and among the many delightful reflections of the delegates were most grateful thoughts of the “guid folk” of Aberdeen, whose kindly welcome, considerate service, and perfect organisation made the National Co-operative Congress of 1913 one of the most memorable in the forty-five years of these great annual assemblies.



# Resolutions Passed at the Aberdeen Congress,

MAY, 1913.

## 1. Appointment of Tellers.

That Messrs. W. H. Bryant, A. Bullock, W. T. Charter, W. J. Gilbert, A. Hainsworth, J. C. Kenworthy, J. Murdoch, A. O'Neil, J. Pollitt, F. Rankin, C. A. W. Saxton, and G. Wilson be appointed as tellers, and Mr. Thomas Wood as chief teller.

## 2. Co-operative Education.

That this Congress (a) accepts and approves the report of the Central Education Committee, and urges societies to adopt its Educational Programme; and (b) either through their local co-operative educational committees or through their general committees, to establish such classes as are necessary for the training of employés and the development of true membership in co-operation. (c) Further, this Congress would urge the Central Education Committee to press forward the utilisation of Holyoake House as a centre of co-operative instruction and inspiration.

## 3. Industrial and Provident Societies (Amendment) Bill.

That this Congress expresses its satisfaction that the Industrial and Provident Societies (Amendment) Bill has once more been introduced into Parliament, and accepts the assurance of His Majesty's Government that it shall be passed through all its stages during the present session—a course which, in view of the House of Lords' decision *re* nominations, is imperatively necessary in the interests of the co-operative movement.

## 4. Committee on Credit Trading.

That this Congress agrees to abolish the Credit Committee, and the question of credit trading be relegated to the various sectional boards.

## 5. Honorary Members.

That the following gentlemen be appointed as honorary members of the Central Board for the ensuing year:—

Midland Section: Messrs. E. L. Griffiths, D. McInnes, S. Redfern, W. W. Smith, and G. Woodhouse.

Northern Section: Messrs. H. R. Bailey, W. Crooks, and T. Rule.

North-Western Section: Messrs. C. J. Beckett, F. Hardern, and G. Wheelhouse.

Scottish Section : Messrs. J. M'Murren and A. Meldrum.

Southern Section : Messrs. A. H. D. Acland, E. O. Greening, G. Hines,  
and H. H. Vivian.

South-Western Section : Mr. T. Gidley.

#### **6. Transfer of Societies.**

That the applications of the Windermere Co-operative Society to be transferred from the Northern to the North-Western Section, and the King's Lynn Co-operative Society from the Midland to the Southern Section, be agreed to.

#### **7. Agricultural Co-operation.**

That this Congress agrees to the request of the United Board to allow the Conference Committee to remain in existence for another year.

#### **8. Co-operation with other Forces.**

That this Congress, whilst approving of concerted action with trade unions and other organised bodies for raising the status of labour, cannot sanction union with the political Labour Party; and that the Central Board be instructed to strictly maintain the neutrality of the movement in respect of party politics, so that political dissension in our ranks may be avoided.

#### **9. Development of Co-operative Production.**

That in view of the unrest, friction, and inefficiency characterising the present competitive organisation, the Congress recognises the time is ripe for great steps forward in the development of co-operative production in all its forms, and calls upon all co-operators to consider earnestly the best way of promoting the growth of all forms of associated work, including the existing forms of production by stores, wholesale and independent productive societies. It also suggests to the Union that Mr. Harrison's paper be reported to the sections for consideration during the coming year.

#### **10. Auditor.**

That Mr. T. Wood (Manchester) be appointed as auditor of the accounts of the Union for the ensuing year.

#### **11. Place of Next Congress.**

That the Congress of 1914 be held at Dublin in Whit-week.

# Resolutions of the Central Board.

AT ITS MEETING BEFORE CONGRESS, SATURDAY,  
10TH MAY, 1913, AT 9 A.M.

## 1. Foreign Congresses.

That the North-Western Sectional Board be allowed to have two foreign delegations to the other Sectional Boards one.

## 2. Future Propaganda Work.

That the question of future propaganda work be referred back to the United Board, with a view to further consideration, and the Co-operative Wholesale Society's Committee be consulted, if deemed necessary.

## 3. Women's Guilds.

That the grant to the English Women's Guild be increased from £300 to £400 and that the usual grants to the Scottish and Irish Women's Guilds be made, viz., £100 and £15 respectively.

## 4. Permanent Teacher.

That the recommendation to appoint a permanent teacher on the staff of the Union be adjourned for twelve months.

## 5. Industrial and Provident Societies Amending Bill.

That we ask Congress to allow the resolution forwarded by the Joint Parliamentary Committee, dealing with this matter, to be submitted to Congress.

## 6. Memorial to Rochdale Pioneers.

That the scheme, as now submitted, for perpetuating the memory of the Rochdale Pioneers, be referred back to the United Board, with the view to ascertaining whether some memorial cannot be erected at a much less cost than the one now proposed.

## 7. Amendment of Rules.

That we agree to accept the amendment of the Irish Executive, making it necessary for all candidates for the Central Board to have been for twelve months immediately preceding nomination a member of some society member of the Union.

AT ITS MEETING DURING CONGRESS, TUESDAY, 13TH MAY, 1913.

### 1. Appointment of Committees.

#### (a) Office Committee.

- (1) That the Office Committee for the ensuing year consist of one member from each section, except the North-Western Section, which shall appoint two members.
- (2) That the appointments be made by the various sections at their first meeting after Congress.
- (3) That the Office Committee be elected from those who are appointed to attend the meetings of the United Board during the year.
- (4) That the Committee meet quarterly, and that meetings be arranged so as to come in the intervals between the meetings of the United Board.
- (5) That the Office Committee appoint an Executive, who shall also act as the Finance Committee of the United Board, and that monthly meetings be held for the purpose of checking the accounts of the Central Office and the various sections.

#### (b) Committee on Education.

That the sectional boards be empowered to appoint representatives to this committee; also that the various educational committees' associations be allowed to appoint representatives to the committee, together with one representative from the Women's Guild and one from the Amalgamated Union of Co-operative Employés.

#### (c) Joint Propaganda Committee.

That one representative be appointed by the Midland and two representatives by the North Western Sectional Boards to act on this committee.

### 2. Trades Union Congress.

Resolved,—

That the North-Western Sectional Board be empowered to appoint a representative to attend the Trades Union Congress, to be held in Manchester in September next.

### 3. Conference of National Union of Teachers.

Resolved,—

That the board of the section in which the conference takes place be empowered to appoint a delegate to attend the conference of the National Union of Teachers, which is to be held during Easter, 1914.

### 4. Meeting of the United Board.

Resolved,—

That the first meeting of the United Board be held on Saturday, 14th June.

# Statistics of Societies' Trade

## IRISH

### RETURN OF TRADE, &c., of Distributive

*a* These particulars are taken from our last year's return. *b* These particulars are taken this office or to

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bidings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
		£	£	£	£	£	£	£	£	£
<b>IRELAND.</b>										
Armagh.....	311	3142	1479	278	1610	3098	..	692	667	1
<i>c</i> Ballinagleragh .....	..	..	..	..	..	..	..	..	..	2
Ballymena and Harryville..	399	1071	37	22	463	250	..	1088	..	3
Belfast .....	10800	84920	5776	5683	29002	44918	..	35189	906	4
<i>c</i> Cahermoyle.....	..	..	..	..	..	..	..	..	..	5
Coalisland .....	90	330	97	10	547	223	..	231	92	6
Cork (City of) .....	612	604	5	27	340	359	..	334	204	7
Donacloney .....	139	488	..	70	572	48	..	173	..	8
<i>a</i> Drumaness .....	103	222	..	8	198	54	..	49	81	9
Dublin Industrial.....	400	1133	650	204	696	1570	..	446	20	10
<i>b</i> Dunraymond .....	79	148	1158	80	339	94	..	953	..	11
Enniskillen .....	191	480	25	15	247	57	..	288	134	12
<i>c</i> Glenanne .....	..	..	..	..	..	..	..	..	..	13
Greenore .....	63	276	..	685	508	4	..	640	56	14
Inchicore .....	129	803	269	..	348	1119	..	77	..	15
<i>b</i> Keady .....	32	387	915	..	269	71	..	362	..	16
Larne .....	106	312	122	..	191	215	..	378	249	17
Lisburn .....	1200	11794	514	1172	4177	3654	..	5406	2187	18
Lucan .....	160	304	272	350	392	595	..	391	22	19
Middletown .....	96	63	133	..	297	55	..	18	141	20
Newtownards.....	223	650	126	11	286	165	..	394	276	21
Portadown .....	300	2059	661	261	639	618	..	1188	680	22
Queenstown .....	325	394	..	20	399	160	..	235	219	23
Rosslare Harbour .....	53	174	200	31	424	45	..	144	87	24
<i>b</i> Shamrock .....	163	187	505	119	157	..	..	654	..	25
<i>b</i> Springfield .....	85	447	486	786	905	238	..	576	..	26
<b>Total.....</b>	<b>16059</b>	<b>110388</b>	<b>12830</b>	<b>9832</b>	<b>43006</b>	<b>57610</b>	<b>..</b>	<b>49956</b>	<b>6021</b>	



# for the Year 1912.

## SECTION.

Co-operative Societies in IRELAND, for 1912.

from the Registrar's Return for 1911. c These societies have not made a return either to the Registrar.

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.										
						Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.						
Distributive.	Productive.	Distributive.	Productive.	£	£					s.	d.	£	£	£	£	s.
1	10	10	454	577	13055	465	139	1	0	..	..	1	1	11	11	
2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
3	10	..	513	..	10457	480	50	1	1	..	13	..	..	2	1	2
4	281	64	16804	2057	316286	30127	3397	1	6	1313	700	1429	47	18	4	
5	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
6	3	..	178	..	9659	138	15	1	0	..	..	..	..	0	10	5
7	7	4	243	569	7173	208	20	0	8	5	1	..	..	2	17	4
8	5	..	122	..	2107	134	18	1	0	12	..	..	..	..	..	..
9	2	..	32	..	720	56	..	1	6	1	..	..	..	0	12	7
10	12	3	944	350	16212	511	45	0	8	8	20	..	..	2	12	1
11	..	..	..	..	4877	90	..	..	..	..	..	..	..	..	..	..
12	5	..	224	..	2846	220	24	1	2	..	11	1	1	0	15	8
13	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
14	3	..	154	..	2920	163	13	1	7	12	..	..	..	0	5	9
15	5	..	298	..	6506	309	37	0	10	..	..	..	..	0	12	5
16	..	..	..	..	3207	42	..	..	..	..	..	..	..	..	..	..
17	5	..	323	..	4607	108	12	0	6	..	..	..	..	0	10	3
18	33	..	1930	..	36095	3302	522	1	6	..	30	13	5	10	4	
19	5	..	206	..	5051	474	15	1	9	7	..	..	..	0	16	3
20	2	..	72	..	2590	16	..	0	2	..	..	..	..	0	10	0
21	6	..	322	..	4995	189	26	3	6	8	..	..	..	1	6	0
22	9	..	474	..	9752	484	81	1	2	8	13	1	1	9	2	
23	8	..	418	..	7625	360	14	1	0	5	3	..	..	1	11	0
24	3	..	74	..	2281	91	7	0	10	1	2	2	0	5	1	
25	..	..	..	..	5887	492	..	..	..	..	..	..	..	..	..	..
26	..	..	..	..	5349	200	..	..	..	..	..	..	..	..	..	..
	414	81	23780	3592	474257	38659	4435	..	..	1391	783	1447	71	15	9	

## MIDLAND

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of  
RUTLAND, SALOP, STAFFORD, WARWICK, and Part of WORCESTER,

a These particulars are taken from our last year's return. b These particulars are taken  
this office or to

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				Owing to the Society for Goods.
		Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.			
						House Prop-erty.	All other Investments.			
<b>No. 1—NORTHAMPTON &amp; EARLS BARTON DISTRICT—</b>		£	£	£	£	£	£	£	£	
Blakesley .....	74	118	..	..	118	45	..	70	101	1
Braefield .....	275	4085	256	273	483	1112	..	3157	57	2
b Brington .....	102	159	65	141	294	11	..	120	..	3
b Brixworth .....	259	1387	639	288	746	1384	..	185	..	4
Cogenhoe Self-Help .....	103	580	..	106	214	9	..	502	29	5
Daventry .....	831	11569	1800	283	8038	4308	3069	3658	96	6
Denton .....	76	250	..	95	195	110	..	73	..	7
Earls Barton .....	720	12692	815	1003	2931	6500	4497	2226	291	8
East Haddon .....	51	147	..	17	153	..	..	46	15	9
Ecton .....	96	343	..	181	280	..	..	376	9	10
Hackleton .....	164	1884	..	233	322	800	..	1128	..	11
a Harlestone .....	146	428	23	50	256	54	..	376	..	12
Harpole .....	578	3475	3994	228	1285	5337	..	801	596	13
I.L.P. Boot .....	18	27	..	95	93	37	..	138	65	14
Long Buckby .....	858	14718	849	703	2926	3448	8117	3024	..	15
Moulton .....	312	2236	300	1287	821	1238	1297	556	132	16
Northampton .....	4919	24909	16774	2760	14856	22835	1955	8849	..	17
Pitsford .....	68	247	..	47	118	11	..	205	..	18
West Haddon .....	168	1077	176	52	612	593	..	289	43	19
Yardley Hastings .....	241	1984	277	285	739	381	200	1376	..	20
<b>Total .....</b>	<b>10054</b>	<b>82315</b>	<b>25968</b>	<b>8127</b>	<b>29820</b>	<b>48213</b>	<b>19135</b>	<b>27155</b>	<b>1234</b>	
<b>No. 2—WELLINGBOROUGH AND KETTERING DISTRICT—</b>										
Burton Latimer .....	644	10585	2406	860	2800	2250	8042	1792	50	1
Desborough .....	1500	41543	22864	2275	9886	33348	20876	5823	2735	2
Finedon .....	739	8482	1164	1255	1688	3245	2897	4013	292	3
Higham Ferrers .....	382	3120	684	258	1485	1379	..	1871	..	4
Irchester .....	373	5042	673	205	1359	699	2174	2274	..	5
Irthlingborough .....	566	3868	1932	108	1925	3402	..	1411	265	6
Kettering .....	8300	169420	7497	3056	17526	34605	112845	27001	174	7
Market Harborough .....	1998	14007	1499	872	5072	7302	..	7275	298	8
Raunds Distributive .....	1073	10614	2651	621	4257	6777	2202	2185	2169	9
Ringstead Distributive .....	151	573	464	..	242	709	..	198	116	10
Rothwell .....	820	10562	3454	331	2953	7076	3320	2210	374	11
Rushden .....	2235	21980	3640	977	6290	11039	3863	8404	128	12
Thrapston .....	394	1882	715	285	970	1028	..	1362	76	13
Walgrave Industrial .....	128	586	501	110	382	478	..	460	13	14
Wellingborough Midland .....	2750	30721	5403	1300	6964	12552	5096	17500	1374	15
Wollaston .....	600	14875	2321	400	2352	1736	7423	7507	..	16
<b>Total .....</b>	<b>22653</b>	<b>347860</b>	<b>57868</b>	<b>12913</b>	<b>66151</b>	<b>127625</b>	<b>168738</b>	<b>91286</b>	<b>6064</b>	

## SECTION.

CAMBRIDGE, DERBY, LEICESTER, LINCOLN, NORTHAMPTON, NOTTINGHAM,  
for 1912, arranged in their respective Conference Districts.

from the Registrar's Return for 1911. c These societies have not made a return either to  
the Registrar.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
										Educational Purposes.	Charitable Purposes.	Co-operative Union.	
			£	£	£	£	£	s. d.	£	£	£	£	s. d.
1	2	..	88	..	947	..	1	0 2½	..	..	..	0	5 0
2	2	1	154	57	5123	687	124	2 6	..	..	3	..	..
3	..	..	..	..	2090	239	..	..	..	..	..	..	..
4	..	..	..	..	5010	565	..	..	..	..	..	..	..
5	1	..	60	..	1778	214	16	2 8½	..	..	2	0	10 10
6	18	2	1133	120	17780	1683	462	1 9	..	24	10	4	5 0
7	1	..	68	..	1447	107	10	2 0	..	..	..	0	7 5
8	10	7	653	389	17439	2085	569	2 0	..	16	16	3	14 2
9	1	..	45	..	983	64	6	1 6	..	..	..	..	..
10	1	1	45	46	2067	165	6	2 6	..	..	..	..	..
11	1	1	91	72	3684	501	58	3 4½	..	..	4	0	17 0
12	3	..	205	..	3128	531	18	4 4½	..	..	2	0	15 5
13	21	8	904	169	14927	516	160	0 10	..	..	6	2	19 10
14	2	..	151	..	2543	236	..	..	..	163	..	0	5 0
15	23	..	1393	..	24715	3150	462	2 2	..	27	37	4	5 1
16	2	2	187	123	6341	500	105	2 1½	..	..	2	1	13 10
17	90	12	4946	803	102283	10239	920	1 9	..	203	26	23	7 1
18	1	..	82	..	1221	127	11	2 0	..	..	1	0	6 6
19	5	..	240	..	4883	112	50	1 2½	..	..	2	0	17 6
20	3	..	176	..	5076	557	95	2 1	..	..	8	1	4 7
	187	29	10621	1779	223465	22278	3073	..	..	433	114	45	14 3
1	15	4	674	280	15691	1894	410	1 10	..	10	16	3	4 11
2	28	126	1689	7487	53761	7451	1580	2 0	..	20	57	8	7 2
3	13	4	814	225	18222	2048	368	2 0	..	6	6	3	15 6
4	6	8	384	162	7963	1216	117	2 5	..	7	5	1	18 0
5	6	2	415	124	12800	1612	226	2 3	..	..	..	1	17 6
6	11	3	909	146	16451	1582	180	1 10	..	..	..	2	18 8
7	101	61	7417	3870	164415	30728	6340	2 0	..	165	122	33	15 0
8	46	6	2456	403	42084	4741	568	2 0	..	66	29	8	16 2
9	20	6	1344	296	22108	2120	394	1 9	..	18	20	5	10 0
10	1	1	85	63	2497	231	27	1 6	..	..	..	0	14 9
11	14	3	913	156	16282	1873	382	1 8	..	..	18	4	0 4
12	45	19	3043	704	53855	6054	1023	1 11	..	102	53	11	11 6
13	6	1	320	97	6882	873	80	2 0	..	30	13	1	18 6
14	2	1	100	86	3678	335	26	1 10	..	..	2	..	..
15	60	16	3751	836	68833	8558	1201	2 0	..	112	136	13	12 0
16	17	..	1008	..	17406	1754	584	2 4½	..	18	8	3	1 0
	391	256	26317	14984	523018	78125	18506	..	..	554	485	105	1 0

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop-erty.	All other Invest-ments.		
WELLINGBOROUGH AND KETTERING DISTRICT—CON.										
Productive Societies:—										
aAvalon (Rothwell Boot and Shoe) .....	194	1539	4475	776	8127	4739	..	1958	2337	17
Desborough Boot and Shoe .....	289	4636	3326	642	6121	3868	..	64	1851	18
Finedon Boot and Shoe ..	29	4601	414	800	2639	482	..	2470	751	19
Higham Ferrers Boot & Shoe ..	224	4305	1874	1479	3879	2540	..	448	1628	20
Kettering Boot and Shoe ..	697	9365	8423	3686	13256	3672	..	2408	3712	21
"    Clothing .....	1071	20396	13428	7802	25849	11460	384	12097	5322	22
"    Corset Manufacturers ..	368	4622	4518	1039	6204	2973	..	355	2560	23
"    Union Boot & Shoe ..	275	1817	1957	207	2012	1435	..	4	890	24
Northamptonshire Productive (Wollaston) .....	191	2625	3211	517	2989	2161	..	529	1873	25
Ringstead Unity .....	24	720	315	8	1378	392	..	29	315	26
St. Crispin Produc. (Raunds) ..	50	4090	2454	527	6814	3040	..	17	2327	27
Wellingboro'-Ideal Cloth'rs ..	923	16521	14287	4200	16926	8329	..	12277	9500	28
"    Midland Boot .....	168	3784	1088	664	3264	1397	..	52	2523	29
Total .....	27156	426681	117638	35260	165609	174113	169122	123994	41653	
No. 3—LEICESTER DISTRICT—										
bAnstey .....	349	2307	1084	14	969	2075	..	361	..	1
Ashby-de-la-Zouch .....	367	884	870	135	616	1470	..	156	84	2
Barrow-on-Soar .....	155	499	185	51	809	26	..	64	..	3
Barwell .....	1150	13571	2027	601	4527	6020	3773	5190	..	4
Broughton Astley .....	141	927	395	25	651	543	..	236	..	5
Burbage .....	515	6256	237	210	1900	2569	900	2361	..	6
Coalville .....	4679	36787	16814	3830	18662	22320	10016	14759	g414	7
aCosby .....	179	995	1035	98	552	1709	..	192	..	8
Croft .....	137	683	288	41	584	38	..	537	55	9
Enderby .....	876	11463	4100	910	3850	3258	8485	3232	376	10
Fleckney .....	433	1844	257	150	1276	1250	300	151	..	11
Glenfield .....	238	3360	1235	198	1002	1069	2229	757	..	12
Great Glen .....	80	281	120	50	226	9	..	239	13	13
Great Wigston .....	1716	31422	7408	1353	6256	16514	14215	4722	f558	14
Groby .....	160	1786	54	230	581	..	..	1713	..	15
Hathern .....	262	5334	1717	145	1137	1604	3348	1352	..	16
Hinckley .....	2446	51583	2802	2554	6515	4626	47470	6033	..	17
Huncote .....	153	2393	1148	110	566	2337	318	560	..	18
Kirby Muxloe .....	115	871	304	59	416	667	..	313	..	19
Leicester .....	19368	242151	37164	5124	45139	135000	39233	79975	p1426	20
Loughborough Industrial ..	629	1611	1326	..	932	416	1048	474	235	21
a    "    Wkg. Men's ..	341	1070	1069	..	1290	1030	..	283	250	22
bMarkfield .....	145	1172	512	236	543	746	..	631	..	23
Melton Mowbray .....	1366	7372	3205	655	3056	6414	..	1866	550	24
Mount Sorrel .....	354	2312	214	550	1883	1378	..	170	..	25
Oadby .....	264	2613	312	97	372	1058	..	1775	..	26
aQuorn don .....	201	783	120	93	721	..	..	465	53	27
Ratby .....	174	499	869	59	697	706	..	115	162	28
Rothley .....	199	777	..	178	661	..	..	823	200	29
aSapcote .....	100	399	388	52	375	532	..	74	..	30
Shepshed .....	1158	28741	5052	200	4508	5757	5382	20135	..	31
Stoney Stanton (Hinckley) ..	216	1650	550	159	693	1321	..	534	f25	32
bSutton Bonnington .....	76	386	493	25	185	565	..	154	..	33
Whetstone .....	250	1702	..	113	437	14	793	971	..	34
	38982	466484	93354	18905	112587	223041	137510	150873	4401	

f Clubs only.

g Bread only.

p Productive Department.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per a.	Bonus on Wages.	Subscriptions.			
										Educational Purposes.	Charitable Purposes.	Co-operative Union.	
			£	£	£	£	£	s. d.	£	£	£	£	s. d.
17	..	266	..	8532	39100	700	110	0 6	302	10	15	1 10 0	
18	..	115	..	5497	20784	..	108	..	..	..	..	1 7 3	
19	..	80	..	2944	12749	655	229	..	334	..	3	1 0 0	
20	..	87	..	4882	19096	926	196	0 3½	196	36	20	1 12 0	
21	..	219	..	13623	55186	2800	470	0 6	677	57	115	6 0 0	
22	..	1071	..	32357	116583	11082	1485	0 8½	2696	225	276	8 10 0	
23	..	189	..	6324	28326	1713	416	0 6	304	80	52	3 0 0	
24	..	69	..	3863	12260	304	86	..	..	1	7	2 5 0	
25	..	95	..	4955	18658	826	127	..	144	..	..	1 10 0	
26	..	60	..	2392	6732	33	..	..	..	..	..	0 5 0	
27	..	190	..	7739	33572	868	202	..	237	1	5	0 10 0	
28	..	651	..	24151	103277	11155	1508	0 9	1650	450	800	6 8 6	
29	..	92	..	4348	22072	1426	295	0 8	208	59	237	1 5 6	
	391	3374	25317	196541	1012313	105613	18738	..	6748	1473	2015	140 4 3	
1	..	..	..	..	6028	525	..	..	..	..	..	..	..
2	..	..	..	..	5575	538	47	1 11	..	..	..	..	1 13 4
3	5	2	306	91	3860	421	14	1 10	..	..	..	..	..
4	30	8	142	..	38737	5136	523	2 3	..	67	8	6 0 10	
5	2	..	1625	320	2315	66	41	2 0	..	..	1	0 15 1	
6	6	5	125	..	15198	1928	278	3 0	..	..	6	2 10 10	
7	114	42	545	168	141455	18887	1700	2 6	..	11	31	24 0 0	
8	1	..	6878	2265	4271	432	47	2 2	..	..	..	0 18 8	
9	1	1	192	..	3384	371	31	2 0	..	..	..	0 14 0	
10	19	6	184	70	21606	2759	428	2 1½	..	..	14	4 10 0	
11	7	2	1165	493	9408	1243	76	2 4	..	..	..	2 5 5	
12	2	1	371	141	4667	575	135	2 0	..	6	7	1 3 4	
13	1	..	174	95	1693	123	14	1 8	..	..	..	0 8 4	
14	31	9	87	..	42223	5589	1183	2 0	..	44	22	8 13 5	
15	1	1	2128	511	4500	705	82	2 5	..	..	2	0 17 1	
16	6	2	181	111	7604	952	208	1 8	..	..	10	1 7 1	
17	42	10	409	94	75001	14267	1922	3 4	..	17	24	..	
18	2	..	2831	691	2887	366	97	2 0	..	5	..	0 15 4	
19	2	..	124	..	2500	257	41	2 1½	..	..	1	0 11 6	
20	400	200	122	..	461439	43397	9500	1 7½	1294	430	142	101 8 4	
21	3	2	266	75	4192	397	35	1 7½	..	..	1	3 2 6	
22	5	2	284	118	8299	861	44	2 0	..	..	..	..	
23	..	..	..	..	4486	467	..	..	..	..	..	0 15 7	
24	26	4	1416	232	26000	2392	304	1 8	..	15	15	6 19 3	
25	6	3	436	196	11480	1166	57	2 0	..	4	6	1 15 0	
26	2	2	321	138	5748	643	108	2 1	..	..	..	1 7 0	
27	3	..	185	..	4675	501	37	2 0	..	..	2	..	
28	1	2	146	100	4137	387	24	1 8	..	..	..	0 15 11	
29	3	..	222	..	5930	661	34	2 3	..	..	1	..	
30	1	..	75	..	1351	242	18	2 0	..	..	2	..	
31	23	4	1529	225	34491	4425	1117	2 4	42	46	9	5 15 1	
32	2	2	186	153	4375	501	76	2 2	..	..	5	1 1 3	
33	..	..	..	..	1017	113	..	..	..	..	..	..	
34	2	..	321	..	7991	795	64	2 5	..	..	2	..	
	753	305	50983	15876	978473	112028	18285	..	1336	645	313	180 4 2	

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
		£	£	£	£	£	£	£	£	£
<b>LEICESTER DISTRICT—Con.</b>										
Productive Societies:—										
Excelsior Boot and Shoe (Sibley) .....	98	1860	1813	630	1130	1957	..	883	1512	35
Glenfield Boot and Shoe ..	244	3065	2791	1295	3120	1790	..	998	1551	36
Leicester Anchor B. & Shoe	530	5207	5693	37	7480	5798	..	384	1619	37
„ Boot and Shoe ..	956	11973	12517	1321	12688	8652	..	3864	1859	38
„ Carriage Build'rs	71	589	291	..	705	252	..	53	243	39
„ Printing .....	347	6675	7926	1034	3610	10574	..	63	2857	40
„ Self Help Boot & S.	200	2055	1829	461	2648	2422	..	23	762	41
Morning Star Sundries (Leicester) .....	116	794	1144	125	991	885	..	155	1310	42
Speroe Boot and Shoe (Barwell) .....	194	2812	4553	935	4643	1444	..	966	2320	43
Wigston Hosiers .....	240	4195	1654	115	3793	2182	..	535	929	44
<b>Total .....</b>	<b>41978</b>	<b>505709</b>	<b>133565</b>	<b>24258</b>	<b>153395</b>	<b>258997</b>	<b>137510</b>	<b>158797</b>	<b>19363</b>	
<b>No. 4—COVENTRY DISTRICT—</b>										
Atherstone .....	704	5480	829	808	2245	2891	684	1951	903	1
a Blue Lias (Stockton) .....	114	238	2	..	420	..	..	182	50	2
Broadwell New	30	81	..	..	76	5	..	..	..	3
Coventry Perseverance .....	16734	202252	2116	21503	42885	37728	85454	76429	701	4
Eathorpe and Marton .....	185	835	..	440	423	186	..	884	133	5
Harbury .....	365	2901	212	352	1547	776	..	1142	..	6
Lockhurst Lane .....	2066	31905	247	1620	7906	16823	7335	6178	..	7
Long Itchington .....	191	1512	..	..	1024	111	..	451	365	8
a Napton .....	170	754	599	..	216	763	..	844	276	9
Nuneaton .....	5527	34683	11686	2104	13977	24245	9721	5546	733	10
b Pailton .....	37	245	63	1325	234	358	..	1041	..	11
b Paradise (Foleshill) .....	81	196	480	55	345	238	..	148	..	12
Rugby .....	6282	73441	6921	5169	26411	35794	13509	17458	65	13
a Southam .....	268	1095	332	170	654	840	..	250	76	14
Stoneleigh .....	126	301	..	..	201	50	..	264	..	15
<b>Total .....</b>	<b>32880</b>	<b>355919</b>	<b>23487</b>	<b>33555</b>	<b>98564</b>	<b>120808</b>	<b>116703</b>	<b>112268</b>	<b>2702</b>	
Productive Societies:—										
Coventry Andrews Watch Manufacturing .....	18	342	..	..	296	7	..	34	17	16
Coventry Builders .....	12	118	661	5	99	45	517	53	229	17
Coventry Licensed Trade Supply .....	155	1591	970	150	222	2227	..	441	98	18
Coventry Watch Manufacturing .....	61	1281	183	156	905	36	363	294	221	19
<b>Total .....</b>	<b>33126</b>	<b>359251</b>	<b>25301</b>	<b>33866</b>	<b>100086</b>	<b>123123</b>	<b>117583</b>	<b>113090</b>	<b>3267</b>	
<b>No. 5—BIRMINGHAM DISTRICT</b>										
Alcester .....	3023	23510	2456	1101	14539	12608	113	2986	627	1
Bidford .....	626	7641	..	708	1837	1663	2523	3035	570	2
Birmingham Industrial ..	20330	137895	7536	7595	39313	94821	7878	31008	9250	3
b Church Lench .....	64	204	71	158	111	62	..	260	..	4
Clee Hill .....	175	619	43	15	482	97	..	164	292	5
Dudley .....	6756	16479	193	785	7835	9421	..	2930	1251	6

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.							
Distributive.	Productive.		Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per c.	Bonus on Wages.	Subscriptions.			
			£	£	£	£	£	s. d.	£	£	£	£	s. d.
35	..	70	..	9803	15428	1010	84	0 5	329	30	23	0 9 9	
36	..	88	..	4566	16749	480	152	0 1 $\frac{1}{2}$	100	19	5	2 1 6	
37	..	157	..	8765	27385	682	260	..	..	10	15	4 10 0	
38	..	245	..	13443	44660	3198	693	0 4	447	36	18	8 0 0	
39	..	18	..	1117	2431	131	..	..	..	..	..	0 12 0	
40	..	105	..	5755	15044	900	357	0 3	151	46	50	2 8 0	
41	..	57	..	3436	12118	130	98	..	..	3	1	1 10 6	
42	..	7	..	425	8413	214	36	0 4	19	4	4	0 12 0	
43	..	74	..	4231	19108	1027	135	0 4 $\frac{1}{2}$	257	3	7	0 19 7	
44	..	43	..	2023	11897	330	97	0 3	49	9	18	1 15 10	
		753	1169	50983	63440	1151706	120130	20197	..	2688	805	454	203 2 10
1	12	6	848	327	18969	2533	254	2 3	..	25	10	3 10 1	
2	3	..	130	..	2399	190	2	2 0	..	..	..	1 0 0	
3	1	..	..	..	658	..	..	1 6	..	..	..	0 5 0	
4	320	55	19256	3892	362782	66471	7485	2 6	..	1162	118	76 4 9	
5	4	..	187	..	3814	456	19	2 6	..	..	..	..	
6	..	..	..	..	8998	791	..	..	..	..	..	1 18 6	
7	44	6	2242	488	52662	8597	1223	2 7 $\frac{1}{2}$	..	213	7	10 5 10	
8	6	..	278	..	5508	536	60	1 11	..	..	6	..	
9	2	2	97	83	1999	83	23	0 6	..	..	1	0 17 0	
10	105	27	6657	2050	128172	14201	1609	1 10 $\frac{1}{2}$	..	186	58	28 8 0	
11	..	..	..	..	1831	159	..	..	..	..	..	..	
12	..	..	..	..	3183	431	..	..	..	..	..	..	
13	159	47	9478	3286	187359	20393	2979	2 0	..	254	60	30 10 0	
14	5	3	837	85	6110	587	46	2 0	..	..	6	..	
15	3	..	220	..	4907	414	25	2 0	..	..	..	..	
	664	146	39725	10211	789291	115842	13725	..	..	1840	266	152 19 2	
16	..	3	..	181	394	..	..	..	..	..	..	0 5 0	
17	..	10	..	407	1067	24	5	..	..	..	..	0 5 0	
18	..	7	..	625	2132	162	77	..	..	..	..	1 10 0	
19	..	12	..	449	968	..	..	..	..	..	..	0 12 0	
	664	179	39725	11873	793852	116028	13807	..	..	1840	266	155 11 2	
1	89	11	4348	770	80364	6940	898	1 7	..	45	69	15 12 6	
2	12	3	476	169	13431	1296	274	1 11	..	..	4	3 3 0	
3	375	52	23493	4044	m320855	47163	5790	2 0	788	510	171	87 4 4	
4	..	..	..	..	1637	114	..	..	..	..	..	..	
5	6	2	316	100	4698	40	14	..	..	..	..	1 0 0	
6	61	8	2918	526	53515	5643	372	2 0	..	..	3	15 0 0	

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
		£	£	£	£	£	£	£	£	
<b>BIRMINGHAM DISTRICT—Con.</b>										
Fenny Compton .....	255	1696	9	49	714	533	..	591	265	7
α Halesowen and Hasbury ..	1342	11572	7241	420	4458	10505	2776	1540	1061	8
Highley .....	145	1819	1284	269	650	1844	816	240	112	9
Kidderminster .....	2540	41027	1463	2995	9577	10563	7950	22106	201	10
Malvern .....	608	1978	1110	..	1070	1562	..	468	259	11
Soho (Smethwick) .....	4604	22429	2802	1743	14977	10599	..	6052	413	12
β Stratford-on-Avon .....	743	2350	1850	675	1764	2274	..	837	..	13
Ten Acres and Stirchley (Birmingham) .....	6703	63139	6324	5697	15558	35696	3165	30757	590	14
Warwick .....	456	1278	814	12	465	1315	..	405	348	15
Worcester .....	3710	31347	2421	1964	8156	16511	1700	12515	530	16
	52080	364483	35617	24186	121506	209574	26921	115894	6769	
<b>Productive Societies:—</b>										
Alcester Needle Makers ..	153	1872	1361	..	1431	584	..	66	317	17
Birmingham Printers .....	162	5307	1175	261	215	5167	..	260	1855	18
β Worcester Hamper and Basket Makers .....	89	249	259	..	313	40	..	71	..	19
Midland Woodworkers .....	46	231	52	..	73	46	..	17	129	20
<b>Total .....</b>	<b>52530</b>	<b>372142</b>	<b>38464</b>	<b>24447</b>	<b>123538</b>	<b>215411</b>	<b>26921</b>	<b>116308</b>	<b>9070</b>	
<b>No. 6—STAFFORD DISTRICT—</b>										
Bourton (Much Wenlock) ..	42	133	..	383	260	25	..	278	..	1
Bridgnorth .....	289	1142	1190	208	624	1485	546	185	112	2
Burton-on-Trent .....	7979	75287	5112	4586	20622	38793	3575	34091	..	3
Cannock .....	2357	16022	2980	960	4361	7587	858	7465	1148	4
α Cheadle .....	236	407	66	8	318	82	..	190	..	5
Ellesmere .....	210	767	70	60	154	596	..	187	73	6
Hollington .....	106	992	..	103	72	510	..	619	26	7
Ironbridge & Coalbrookdale	975	7518	1011	558	4104	3949	665	2566	686	8
Mayfield .....	216	1222	70	256	840	157	..	937	..	9
Oakengates .....	1900	12775	301	1519	5115	5126	..	6141	160	10
Prees .....	300	1416	1412	8	699	1372	1401	151	..	11
Rugeley .....	1047	6986	578	882	2803	3767	288	7991	564	12
Shrewsbury .....	2568	14958	2347	1605	4821	8748	3252	5455	708	13
Stafford .....	2352	14175	646	1862	5752	8158	..	4597	621	14
Stone .....	720	7666	400	193	2624	2176	1833	2153	680	15
Tamworth .....	4285	45075	2689	2888	14144	20565	3750	19316	511	16
Tibberton .....	50	82	..	133	244	5	..	24	..	17
Tipton .....	767	4316	..	341	1570	2176	..	1200	335	18
Walsall .....	7892	45808	4740	1870	12518	31400	3634	10096	756	19
Wednesbury (New) .....	935	5706	2175	363	3812	3542	401	1037	720	20
α " (Old) .....	229	111	..	..	249	202	..	25	..	21
Wheaton Aston .....	61	360	..	261	276	200	..	384	..	22
α Whitchurch .....	450	3043	1228	80	1005	1911	..	660	1154	23
Wolverhampton .....	3214	26092	642	701	9621	9697	1911	8017	881	24
	39180	292059	27057	19828	96608	151629	22114	113755	9135	
<b>Productive Society:—</b>										
Walsall Locks & Cart Gear	206	7079	3497	5090	6683	5989	..	72	5749	25
<b>Total .....</b>	<b>39386</b>	<b>299138</b>	<b>30554</b>	<b>24918</b>	<b>103291</b>	<b>157618</b>	<b>22114</b>	<b>113827</b>	<b>14884</b>	



No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.									
Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.					
		£	£	£	£	£	s.	d.	£	£	£	£	s.	d.
7	3	2	207	40	5195	437	66	1 6	..	..	1	1	6	10
8	24	5	1504	450	30069	3362	528	2 0	..	21	..	..	..	..
9	4	1	198	75	5180	924	50	3 0	..	..	10	0	15	0
10	49	17	2791	990	66195	9422	1480	2 3½	..	105	30	13	0	5
11	8	1	551	190	7706	191	94	1 0	..	..	5	3	0	0
12	89	16	5264	1100	93076	10483	959	2 0	216	145	20	20	8	9
13	..	..	..	..	10843	826	..	..	..	..	..	..	..	..
14	139	15	7627	1226	139736	17392	2695	2 0	..	390	69	90	18	8
15	6	3	248	115	5081	345	54	1 0	..	2	3	2	16	0
16	68	12	3865	1105	66116	6667	1195	1 7½	181	132	54	19	5	6
	932	148	53806	10900	963697	111245	14469	..	1185	1350	489	213	11	0
17	..	22	..	888	2743	35	..	..	..	..	..	1	10	0
18	..	46	..	2739	6489	608	286	0 7½	119	20	5	1	5	0
19	..	..	..	..	880	..	..	..	..	..	..	0	10	0
20	..	12	..	300	670	..	..	..	..	..	..	0	5	0
	932	228	53806	14827	974479	111888	14755	..	1304	1370	444	217	1	0
1	1	..	102	..	936	47	6	1 0	12	..	..	0	4	6
2	17	..	421	..	6410	696	50	2 0	..	..	5	1	11	6
3	220	43	11732	3613	214419	25066	3380	2 0	263	265	143	39	1	0
4	45	15	2787	764	55414	5680	710	1 9	..	115	70	11	8	0
5	3	..	148	..	2513	215	38	1 7½	..	..	..	1	4	0
6	3	..	163	..	2400	230	38	1 10	..	..	1	1	1	0
7	1	..	82	..	1713	260	50	3 0	..	5	..	0	12	5
8	23	3	1195	207	21496	2004	345	1 7	..	11	11	5	2	3
9	5	..	317	..	6897	969	53	2 6½	3	22	1	1	1	9
10	45	10	2118	650	47671	5516	562	2 0	..	130	60	9	7	7
11	6	2	200	85	4656	324	64	1 0	..	..	1	1	15	0
12	20	5	1258	308	24253	2613	310	1 10	..	35	16	4	19	8
13	49	14	2710	976	48857	6242	659	2 0	63	93	23	12	4	11
14	42	7	2311	502	39334	5941	604	1 11	..	39	31	10	8	4
15	17	4	796	210*	16683	2019	328	2 0	..	16	14	3	9	9
16	90	38	5472	2600	109415	17192	1910	2 5½	141	169	44	20	17	8
17	1	..	57	..	1509	46	5	2 6	3	..	..	0	6	0
18	11	3	481	138	12829	1430	201	2 0	..	..	..	..	..	..
19	116	23	7060	1546	107590	10742	2909	1 6	223	125	38	38	13	0
20	18	2	875	162	13146	1322	257	1 3½	..	17	38	4	17	6
21	2	..	120	..	5010	425	5	2 0	..	..	..	..	..	..
22	1	..	63	..	1444	142	..	3 0	1	..	..	..	..	..
23	9	2	376	104	8182	216	83	0 10	..	..	..	2	6	11
24	57	16	3108	900	52721	5991	1138	1 8½	63	105	..	14	18	2
	802	187	43952	12765	804998	95328	13005	..	772	1147	496	185	0	11
25	..	280	..	15340	33013	1625	509	..	875	40	25	1	10	0
	802	467	43952	28105	838011	96953	13514	..	1647	1187	521	186	10	11

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				Owing to the Society for Goods.
		Share Capital.	Loans, including Any Over-draft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Biddings, Machinery, and Fixed Stock.	Investments.			
							House Property.	All other Investments.		
<b>No. 7—DERBY DISTRICT—</b>										
Bolsover.....	1276	10492	3850	57	5358	8230	..	2192	1040	1
aBrassington .....	60	133	..	230	222	..	..	95	177	2
Clay Cross .....	817	5470	3490	3	2464	3319	1450	1053	1255	3
Codnor Park and Ironville.	863	16234	1330	335	4250	1910	4997	7004	968	4
Derby .....	27062	308015	5899	14444	60200	118170	108344	76100	5625	5
Ilkeston .....	4349	44996	2978	1823	15704	26480	5370	6891	705	6
Langley Mill and Aldercar	4550	69183	8772	1563	20098	22854	23823	18808	272	7
Lea and Holloway .....	393	2160	2292	..	1034	2281	..	659	557	8
Long Eaton .....	7915	120046	15477	4905	30784	69462	38424	13757	..	9
Milford (Hopping Hill)....	366	1979	11	..	1054	56	..	606	129	10
Pinxton .....	646	17142	..	1223	3380	4231	7880	3038	595	11
Ripley .....	9304	192209	4750	6463	43898	67806	28403	76534	56	12
aTibshelf .....	1019	8395	396	988	2570	4356	915	3242	640	13
bTideswell .....	150	..	..	..	..	..	..	..	..	14
Wirksworth .....	410	1370	..	231	516	849	..	665	159	15
	59180	797764	49245	32265	191532	330004	219606	210644	12178	
<b>Productive Societies:—</b>										
Derby Printers .....	57	685	282	452	99	526	..	690	308	16
„ Umbrella Makers .....	38	269	107	7	235	22	..	128	135	17
Long Eaton Printers.....	27	526	..	45	105	244	..	161	260	18
<b>Total .....</b>	<b>59302</b>	<b>790244</b>	<b>49634</b>	<b>32769</b>	<b>191971</b>	<b>330796</b>	<b>219606</b>	<b>211623</b>	<b>12881</b>	
<b>No. 8—NOTTINGHAM DISTRICT</b>										
Annesley .....	797	5846	..	765	2443	176	..	5461	247	1
Annesley Woodhouse .....	346	6614	405	198	2209	1107	1516	3546	26	2
Bulwell .....	1948	25274	4311	701	9163	7858	7147	8287	440	3
Calverton .....	211	1883	80	130	775	444	900	710	26	4
Cinder Hill .....	1806	17408	2752	1586	7660	10360	1884	4018	238	5
Hucknall Torkard .....	3569	97613	13764	2879	12126	14016	39372	53889	..	6
Keyworth .....	246	3105	314	174	992	767	..	774	191	7
Kirkby-in-Ashfield .....	2045	27548	1739	1368	8905	11188	5761	6931	2280	8
Langwith .....	485	5255	295	671	2616	1285	..	2815	721	9
Lowdham .....	391	3936	47	320	1097	1096	337	1755	239	10
Mansfield and Sutton .....	8904	126557	4343	8343	40060	35000	42458	31369	2526	11
Netherfield .....	1933	14595	6767	367	5957	12464	2416	1683	926	12
Nottingham .....	13441	151689	5570	8314	35505	70674	7576	61027	2831	13
Pleasley and Pleasley Hill.	1118	11852	9100	962	3542	8016	1425	3062	782	14
bPleasley Works .....	40	40	844	103	188	12	..	287	..	15
aRadcliffe-on-Trent .....	263	2645	2537	..	1200	3563	..	167	608	16
Ruddington .....	563	10210	2222	650	1788	10669	..	754	195	17
Selston .....	688	13071	2692	790	5595	4416	1756	5221	430	18
Southwell .....	433	3282	287	300	1614	1918	..	480	543	19
Stanton Hill .....	1221	12302	5635	900	4762	6326	6736	2558	914	20
Stapleford and Sandiacre..	2375	34632	2754	1688	11750	14580	9890	7041	2202	21
Warsop Vale.....	212	2495	..	61	1081	812	771	283	..	22
aWoodborough .....	75	895	375	134	168	718	..	122	..	23
	43110	577747	60333	31404	161196	217465	129345	202240	13965	
<b>Productive Societies:—</b>										
Codnor Park and Selston										
Baking .....	10	900	..	90	93	773	..	170	..	24
Kirkby-in-Ashfield Manu- facturers.....	175	2554	3155	405	4710	1720	..	396	1748	25
Nottingham Printers.....	109	735	248	232	148	899	..	560	212	26
<b>Total .....</b>	<b>43404</b>	<b>581936</b>	<b>63736</b>	<b>32131</b>	<b>166147</b>	<b>220357</b>	<b>129345</b>	<b>203366</b>	<b>15925</b>	

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.								
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.				
										Educational Purposes.	Charitable Purposes.	Co-operative Union.		
1	27	3	1853	228	33656	3272	488	1 9½	..	..	26	£	s.	d.
2	2	..	90	..	1224	88	4	2 0	..	2	..	..	..	..
3	8	3	870	55	11684	530	257	0 6½	..	..	..	..	3	9 8
4	19	2	1900	211	27921	2714	731	2 0	..	36	30	4	10	0
5	731	258	38835	21890	690355	100589	11192	2 6½	..	894	898	135	3	6
6	106	32	6501	2350	124235	14166	1812	1 11½	..	220	48	23	5	3
7	104	60	7013	2635	119791	14060	3002	1 9½	245	261	54	23	14	0
8	4	..	..	..	..	..	..	..	..	..	..	2	0	8
9	255	65	12474	4645	235133	29848	5123	2 0	..	302	68	39	3	4
10	..	..	433	..	9098	1214	99	1 0	..	..	..	1	17	6
11	16	..	1008	..	19929	3520	753	2 10	..	..	..	4	12	11
12	186	60	11181	3168	259240	38860	8635	2 4½	..	376	173	45	1	4
13	27	6	1493	363	33104	4831	371	2 6	..	111	20	5	6	2
14	..	..	..	..	..	..	..	..	..	..	..	..	..	..
15	7	..	331	..	7791	930	54	2 2	..	..	2	1	11	0
	1492	489	83382	35045	1573161	214622	32521	..	245	2202	1319	296	12	2
16	..	12	..	668	2040	304	33	1 0	31	8	1	0	15	0
17	..	5	..	268	1250	22	10	..	..	..	..	0	7	6
18	..	8	..	583	1178	188	31	0 6	25	1	..	0	5	0
	1492	514	83382	36564	1577629	215136	32595	..	301	2211	1320	297	19	8
1	14	..	1008	..	28006	5345	279	3 7½	..	1	22	4	3	2
2	9	..	573	..	11323	1662	290	2 4	14	35	3	1	13	8
3	44	9	3128	627	61875	7411	1011	2 3	..	54	70	10	3	0
4	2	..	193	..	4664	685	93	2 7	..	..	..	..	..	..
5	39	17	2746	1015	52894	7101	680	2 6	..	64	51	8	17	4
6	76	40	5605	2870	93185	11064	3560	2 0½	..	164	78	18	11	0
7	5	3	297	92	6408	140	1 7	..	..	..	..	1	5	0
8	55	12	3306	852	71590	9539	1264	2 3	91	108	39	10	5	6
9	15	..	985	..	20246	3290	231	3 0	..	..	15	2	4	9
10	7	1	430	86	7964	785	161	1 8	..	..	4	2	0	8
11	204	39	10980	1934	251598	25908	6483	2 0	..	235	137	41	13	4
12	48	7	2772	474	43495	2540	773	0 10½	..	..	57	2	10	8
13	314	93	17656	6119	264074	32229	7176	1 9½	724	174	102	67	14	4
14	28	..	1763	..	33626	3847	502	2 0½	..	10	29	5	13	5
15	..	..	..	..	1612	201	..	..	..	..	..	..	..	..
16	6	3	366	136	5457	12	..	..	..	..	..	..	..	..
17	11	5	733	310	15136	1693	468	1 9	..	..	26	2	18	0
18	19	4	1104	235	20863	2791	578	2 3	..	33	6	3	10	6
19	13	3	727	128	12071	1305	145	1 8	..	40	6	2	4	0
20	34	..	1843	..	42516	5146	600	2 0½	..	47	74	6	12	4
21	68	12	3862	875	72546	9537	1683	2 2	..	99	63	12	0	8
22	6	..	404	..	8361	1018	116	2 3½	10	24	..	1	1	8
23	1	..	62	..	1278	142	15	..	..	..	..	..	..	..
	1018	248	60563	15753	1130783	133246	25028	..	839	1088	782	205	2	7
24	..	3	..	270	2136	57	42	..	..	..	..	0	5	0
25	..	47	..	2800	15600	488	141	0 14	73	12	..	0	16	6
26	..	9	..	675	1421	174	57	0 3½	9	4	4	0	15	0
	1018	307	60563	19498	1149940	133065	25338	..	921	1104	786	206	19	1

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					Owing to the Society for Goods.
		Share Capital.	Loans, including any Overdraft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.			
							House Property.	All other Investments.		
		£	£	£	£	£	£	£	£	
No. 9—LINCOLN DISTRICT—										
Boston.....	1987	9783	5992	1540	4730	10085	1304	2291	905	1
<sup>b</sup> Edwinstowe .....	247	1452	374	74	877	..	..	1023	..	2
Gainsborough .....	4413	58150	4287	2742	17452	20956	18341	10887	827	3
Grantham .....	2440	20246	6542	935	6658	16723	3348	2362	504	4
Great Grimsby.....	6836	44413	43660	2267	17915	23473	44950	7748	2055	5
Huntingdon .....	598	4704	1454	539	1808	1912	..	3272	130	6
King's Lynn .....	1490	2589	2983	596	2926	3380	141	839	326	7
Lincoln .....	14055	221320	111150	15350	69475	126024	105266	68350	2985	8
Newark .....	1942	9540	987	1098	3094	5145	2048	3672	216	9
Oundle .....	100	210	120	14	447	40	..	108	..	10
Peterborough .....	14290	149209	8182	8521	42772	77927	20432	35644	1112	11
Retford .....	1317	11936	1188	662	3371	4977	2101	3142	611	12
St. Ives (Hunts.) .....	731	3032	795	398	1395	2340	..	809	124	13
Saxby .....	50	83	293	207	343	..	..	286	235	14
Scunthorpe .....	3009	16228	6592	1750	7441	12359	4944	2651	192	15
Skegness.....	240	704	645	114	356	1099	..	118	75	16
Spalding .....	936	3746	5384	156	2038	6078	..	1027	334	17
Walmsgate .....	84	137	10	67	121	7	..	137	27	18
Wisbech Phoenix .....	440	1131	1063	312	916	1067	..	475	287	19
	55905	558613	201701	37342	184135	313592	202875	144841	10945	
Productive Society :— Lincoln Land and Building	619	5332	62190	3414	826	724	68268	1410	405	20
Total .....	55924	563945	263891	40756	184961	314316	271143	146251	11350	

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
		£	£	£	£	£	s. d.	£	£	£	£	s. d.
1	54	10	2250	735	34089	3208	464	1 6½	40	..	22	10 4 0
2	..	..	..	..	3988	211	..	..	..	..	..	..
3	134	60	6054	3359	106841	10060	2807	1 6½	..	88	2	22 6 10
4	55	8	2885	490	56009	5619	874	1 9½	..	21	10	12 0 0
5	135	38	7870	1877	109680	10139	1805	1 6½	..	121	132	35 3 4
6	10	3	460	164	10805	1754	230	2 2	..	..	4	3 1 11
7	32	6	1550	427	20794	1726	101	1 7	..	26	45	9 7 5 10
8	433	225	23226	15854	381202	43908	8995	1 9	..	417	140	62 18 7
9	28	9	1709	564	33260	3934	417	2 0	..	..	16	13 9 14 9
10	3	..	98	..	1330	90	9	1 6	..	..	..	..
11	443	120	19492	6871	312172	37009	7305	1 10½	..	371	223	75 1 2
12	28	4	1430	207	31334	3204	509	1 8½	..	34	7	8 8 0
13	18	2	720	180	11797	1300	161	1 10	14	27	4	8 13 11
14	2	..	105	..	2398	231	17	3 0	..	..	..	0 8 4
15	73	10	3432	697	64661	6968	663	1 10½	..	20	65	14 9 10
16	5	1	241	90	4141	322	28	1 4½	..	..	2	1 0 10
17	19	4	827	241	11392	491	167	0 6½	..	7	..	4 14 8
18	2	..	86	..	1407	77	5	1 2	..	..	..	..
19	8	2	394	123	12265	379	44	1 0	..	9	..	2 4 9
	1477	502	72829	31329	1209565	130630	24601	..	89	1167	633	273 16 9
20	..	23	..	2644	6668	418	350	..	..	..	..	3 4 0
	1477	525	72829	33973	1216233	131048	24951	..	89	1167	633	276 0 9



## MIDLAND SECTION.

	N.o. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.					
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Am't Paid as Bonns on Wages.	Subscriptions.		
									Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	£	£	£	£	£ s. d.
1	187	29	10621	1779	223465	22278	3073	..	433	114	45 14 8
2	391	3374	25317	136541	1012313	105613	18738	6748	1473	2015	140 4 3
3	753	1169	50983	63440	1151706	120130	20197	2688	805	454	203 2 10
4	664	178	39725	11873	793852	116028	13307	..	1840	266	155 11 2
5	932	228	53806	14827	974479	111888	14755	1304	1370	444	217 1 0
6	802	467	43952	28105	838011	96953	13514	1647	1187	521	186 10 11
7	1492	514	83382	36564	1577629	215136	32595	301	2211	1320	297 19 8
8	1018	307	60563	19498	1149940	133965	25338	921	1104	786	206 19 1
9	1477	525	72829	33973	1216233	131048	24951	89	1167	633	276 0 9
	7716	6791	441178	346600	8937628	1053039	166968	13698	11590	6553	1729 3 11
	7283	6007	411977	311215	8355384	1017073	158424	13322	11033	6725	1309 13 10
	433	784	29201	35385	582244	35966	8544	376	557	..	419 10 1
	..	..	..	..	..	..	..	..	..	172	..

## NORTHERN

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of  
RIDING OF YORKSHIRE, for 1912, arranged

*a* These particulars are taken from our last year's return. *b* These particulars are taken  
this office or

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop-erty.	All other Invest-ments.		
<b>No. 1—NORTH NORTHUMBER- LAND DISTRICT—</b>		£	£	£	£	£	£	£	£	
Amble .....	1688	19842	..	657	6618	8221	604	6610	1098	1
Ashington Equitable.....	823	3942	3899	1040	6047	4265	589	1790	315	2
„ Industrial.....	4007	78138	844	5062	15807	21395	26510	26618	1103	3
Bebside .....	533	5001	208	260	2363	840	200	2737	378	4
Bedlington .....	2620	30171	25543	2766	15474	26383	5551	10527	4527	5
Blyth-Clive Industrial....	456	4856	..	137	2521	2582	..	1237	..	6
„ Cowpen Quay Cent'l	1675	31505	..	788	8250	12510	..	12741	689	7
Broomhill .....	930	13594	973	987	4484	5261	715	6400	d178	8
Cambois .....	521	12542	498	1129	2244	2828	3910	4353	990	9
Choppington.....	466	3247	648	..	1241	1572	..	644	1116	10
Felton .....	103	667	131	55	526	532	..	156	..	11
Guide Post.....	629	7648	321	725	2823	2927	1374	2354	491	12
Hedgeley .....	639	4142	478	24	1988	2027	..	922	367	13
Howick .....	387	3409	..	480	825	144	217	3430	291	14
Newbiggin-by-the-Sea .....	1730	34771	6775	854	5915	11106	16785	10276	1916	15
New Delaval.....	840	15058	40	274	2132	2792	7644	4016	847	16
Pegswood .....	526	8253	1906	380	1693	3867	959	4433	503	17
Radcliffe .....	405	4746	..	1160	2382	1382	..	3085	..	18
Sea Houses & N. Sund'land	228	1625	231	82	875	934	..	267	88	19
Togston Ter. and Broomhill	157	1696	..	130	1156	210	..	627	74	20
Tweedside .....	2778	31821	..	2814	7158	6772	618	20669	2978	21
Widdrington.....	351	2083	3315	580	1464	104	..	5031	382	22
<b>Total .....</b>	<b>22492</b>	<b>320757</b>	<b>45810</b>	<b>20382</b>	<b>93986</b>	<b>118554</b>	<b>65676</b>	<b>128863</b>	<b>18331</b>	
<b>No. 2—SOUTH NORTHUMBER- LAND DISTRICT--</b>										
Backworth.....	900	17446	594	594	3397	6116	7404	2388	1359	1
Belsay .....	140	764	..	75	398	172	..	269	..	2
Coxlodge and Fawdon .....	520	5907	1239	505	2688	3625	402	1592	533	3
Cramlington .....	4182	77386	14983	4260	13084	28378	12695	48998	3553	4
Newcastle-upon-Tyne .....	23656	383668	16829	6778	62857	166335	105082	141402	1262	5
North Shields .....	2081	18642	36435	17	7789	37935	1851	3830	1905	6
St. Anthony's .....	660	4420	..	153	1696	650	150	3074	..	7
Seaton Delaval .....	1912	54788	1838	542	14512	15277	7674	20678	3750	8
Seghill .....	275	3791	88	36	1067	1093	..	1919	315	9
Shiremoor .....	950	18189	861	605	3025	5725	2821	8842	1430	10



## SECTION.

NORTHUMBERLAND, CUMBERLAND, DURHAM, WESTMORLAND, and the NORTH in their respective Conference Districts.

from the Registrar's Return for 1911. c These societies have not made a return either to the Registrar.

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	PROFIT.		
Distributive.	Productive.	Distributive.	Productive.	Educational Purposes.						Charitable Purposes.	Co-operative Union.	
		£	£	£	£	£	s. d.	£	£	£	£ s. d.	
1	42	26	2038	1132	65941	9779	821	2 11	..	10	17	8 14 0
2	33	24	1942	971	41602	5804	276	2 11½	..	5	16	4 4 2
3	156	64	8496	3791	191253	27301	3571	2 8	..	56	93	19 5 8
4	19	..	1329	..	24591	3494	212	3 0	..	3	19	2 14 2
5	104	72	6301	4181	123382	14880	1486	2 2½	9	114	159	12 18 6
6	14	..	892	..	12428	1971	244	2 4	..	..	3	..
7	66	33	3842	1310	57909	7631	1543	2 2	..	..	38	8 18 0
8	33	11	2013	816	41708	6516	550	3 0	..	1	29	5 0 0
9	17	11	1255	716	30202	4178	576	2 9½	..	4	20	2 12 5
10	17	3	1000	277	18328	2357	155	2 7	..	..	3	2 7 11
11	3	..	172	..	2008	197	32	2 1	2	..	..	0 10 10
12	21	2	1349	146	31244	4585	343	2 10	..	16	17	3 4 9
13	15	..	997	..	16675	1760	167	2 4	..	6	2	3 6 0
14	6	..	427	..	11583	2127	164	3 0½	45	8	48	1 19 2
15	60	29	3951	1975	87926	13435	1569	2 9	..	25	61	8 17 4
16	24	19	1664	829	43922	6807	731	2 10½	..	6	28	4 2 6
17	15	7	1259	336	30604	5221	503	2 9	..	19	17	2 15 5
18	17	..	847	..	20117	3290	170	3 6	..	..	5	2 1 8
19	4	..	225	..	6112	825	56	2 9	..	..	..	1 2 6
20	3	..	301	..	6116	1082	75	3 4	..	..	2	0 15 8
21	58	28	3136	1804	80997	12638	1254	2 10½	..	..	210	14 7 2
22	9	..	658	..	19139	3529	201	3 10	..	..	12	..
736		329	44094	18284	969787	139407	14699	..	56	273	799	109 17 10
1	31	9	2178	503	47466	8093	805	3 2	..	10	52	5 12 6
2	2	..	145	..	2869	225	32	1 10	..	..	..	0 15 0
3	14	..	1118	..	21542	2904	290	2 5	..	..	26	2 13 9
4	165	49	10760	3433	202042	33742	3900	3 0½	..	69	148	21 13 4
5	735	162	42143	5681	675299	107100	19148	2 6	..	44	370	122 12 7
6	84	8	4646	1177	54435	3709	928	1 1½	..	83	8	12 18 8
7	17	..	1073	..	21639	3332	200	3 1	..	..	5	3 6 4
8	52	64	5418	2348	106258	17521	2766	3 0	..	..	60	10 0 0
9	8	..	572	..	10217	1861	182	3 4½	..	..	27	1 10 7
10	28	9	2085	476	53172	8063	886	3 1	..	4	44	5 0 0

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
<b>No. 2—SOUTH NORTHUMBERLAND DISTRICT—Con.</b>		£	£	£	£	£	£	£	£	
Walker-on-Tyne .....	1947	18606	1861	1005	4475	6334	8327	4672	..	11
Wallsend .....	5405	97697	7483	5040	17191	24406	49817	28451	710	12
Willington Quay & Howden .....	1511	16609	7049	452	4698	13068	4780	2046	1586	13
	44169	717913	89260	20062	136877	309114	201003	268161	16403	
Special Society:— Pioneer Fishing (N. Shields)	65	1628	1116	..	3853	..	..	45	..	14
	44234	719541	90376	20062	140730	309114	201003	268206	16403	
Productive Societies:— Co-operative Laundries— Newcastle-on-Tyne ..	43	10666	10691	1100	199	16820	..	6284	874	15
Newcastle-on-Tyne House- hold Furnishing .....	120	6312	26247	1350	3842	29921	..	63	4308	16
<b>Total .....</b>	<b>44997</b>	<b>796519</b>	<b>127314</b>	<b>22512</b>	<b>144771</b>	<b>355855</b>	<b>201003</b>	<b>274553</b>	<b>21585</b>	
<b>No. 3—CUMBERLAND &amp; WEST-NORLAND DISTRICT—</b>										
Aspatia Industrial .....	1783	18387	..	1119	5668	5093	2786	9947	..	1
Broughton Moor .....	110	368	885	41	282	907	..	321	62	2
Carlisle .....	8317	114378	1071	5406	20375	53625	3231	33604	10025	3
Cleator Moor .....	6533	98448	423	4716	22816	25161	..	55091	8946	4
Dalston .....	416	5414	..	..	1703	1053	535	2427	192	5
Egremont .....	1424	30252	21	835	6471	7653	3698	12434	2968	6
Harrington .....	..	..	..	..	..	..	..	..	..	7
Houghton .....	78	772	525	60	200	940	..	88	118	8
Keswick .....	780	8588	112	516	3164	2176	2812	1029	631	9
Lazonby .....	450	5089	..	374	1223	1168	..	2818	971	10
Longtown .....	425	2769	1790	9	956	466	1755	910	64	11
Maryport .....	4318	32769	12965	1330	11321	9872	12767	19062	2311	12
Naworth Collieries .....	418	2072	2166	..	1374	2128	1150	913	475	13
Penrith .....	1275	9557	291	560	3140	3739	..	3803	1710	14
Tebay .....	227	1645	..	196	816	622	..	446	154	15
Upperby .....	86	262	..	104	149	2	..	291	38	16
Warwick Bridge .....	95	1055	..	271	503	420	..	447	331	17
Wigton .....	304	1815	..	212	605	502	..	1400	..	18
Windermere .....	224	1537	..	38	355	878	..	304	270	19
Workington Bee Hive ..	1987	13254	1101	2717	7546	8567	1691	1629	2122	20
„ Industrial .....	2200	22828	106	2346	6334	14213	4987	1833	3165	21
<b>Total .....</b>	<b>31450</b>	<b>371259</b>	<b>21456</b>	<b>20850</b>	<b>105001</b>	<b>139185</b>	<b>35412</b>	<b>148197</b>	<b>34553</b>	
<b>No. 4—WEST DURHAM &amp; SOUTH-NORTHUMBERLAND DIST.—</b>										
Allendale .....	362	3584	854	40	1296	1519	600	1006	437	1
Alston .....	357	977	762	..	917	933	..	411	475	2
Anfield Plain .....	7135	166771	4177	10083	25448	33254	52698	70262	7046	3
Baydon .....	9619	224468	6716	1880	31074	58000	117377	34428	4124	4
Burnopfield .....	1614	59610	86	1924	9671	14923	25567	16231	..	5
Coanwood .....	216	1396	247	80	878	498	..	437	24	6
Consett .....	2882	66192	2157	1232	9882	21005	16520	22743	3950	7
Esh .....	815	16082	..	765	4359	3916	2323	7714	2153	8
Fourstones and Newbrough	393	3251	..	250	1032	76	671	2589	183	9
Greenhead .....	262	2259	..	129	1329	226	..	435	260	10
Haltwhistle .....	810	12505	..	527	2830	3323	1663	5340	1492	11
Haydon Bridge .....	353	3753	..	74	953	1135	1633	489	331	12

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
										Educational Purposes.	Charitable Purposes.	Co-operative Union.	
			£	£	£	£	£	s. d.	£	£	£	£	s. d.
11	62	13	8344	745	66437	9194	714	2 6½	..	11	32	10 0 0	
12	147	38	8206	3125	163965	27601	4390	2 10½	..	280	78	23 7 6	
13	44	7	2384	643	47587	7342	744	2 8½	..	50	29	7 9 8	
	1392	359	84072	18131	1473818	231587	34885	..	..	551	879	231 19 11	
14	17	..	912	..	4817	..	..	..	..	..	..	0 10 0	
	1409	359	84984	18131	1478635	231587	34885	..	..	551	879	232 9 11	
15	..	160	..	4935	16828	2348	500	2 0	..	..	7	0 15 0	
16	..	90	..	5970	13279	..	..	..	..	..	..	1 0 0	
	1409	609	84984	29036	1508742	234435	35386	..	..	551	886	234 4 11	
1	36	14	1821	923	48059	6338	837	2 4	..	..	72	9 0 7	
2	1	..	122	..	2739	503	16	3 0	..	..	6	..	
3	240	71	19602	4565	255265	36270	4520	2 5½	..	80	70	41 15 0	
4	122	42	9818	3003	182284	81288	3897	3 0	..	79	618	32 17 0	
5	6	..	816	..	7789	988	260	2 4	..	..	3	2 3 0	
6	32	19	2434	746	49011	7012	1088	2 7½	..	31	80	7 16 4	
7	..	..	..	..	..	..	..	..	..	..	..	1 12 4	
8	2	..	161	..	2863	240	36	2 4	18	..	1	0 15 0	
9	15	5	842	180	16362	2221	314	1 9	..	..	11	4 0 0	
10	10	..	549	..	15950	1377	248	3 4	..	..	3	2 6 11	
11	6.	..	325	..	8677	878	131	1 7	..	..	..	2 2 3	
12	90	51	5861	2010	106100	16298	1452	2 8½	..	147	145	22 9 9	
13	11	2	612	148	11449	778	97	1 2	..	3	..	2 8 3	
14	21	3	1176	174	27722	3049	374	2 2	..	25	2	6 0 4	
15	5	..	288	..	6365	687	73	2 2½	..	..	1	1 2 0	
16	2	..	183	..	2473	326	8	2 10	..	..	3	..	
17	4	..	219	..	3881	264	41	2 0	..	..	..	..	
18	6	..	264	..	7300	818	73	2 3	35	..	6	1 12 0	
19	4	..	187	..	3859	393	46	1 8½	..	..	..	0 7 6	
20	42	16	2238	915	41185	6598	669	2 9½	..	65	18	10 8 6	
21	54	26	2909	1411	57868	8867	908	2 8	..	80	52	11 9 2	
	709	249	43877	14075	867221	125193	15088	..	53	510	1091	160 5 11	
1	8	..	391	..	8156	564	135	2 3	..	1	1	1 16 4	
2	5	..	198	..	4040	231	57	0 10	..	2	..	1 17 2	
3	244	56	19027	3175	304400	95611	7485	4 1½	..	150	135	42 0 0	
4	296	108	15912	6837	322102	59145	8476	3 2½	..	1266	205	49 13 4	
5	61	9	4945	663	85161	16406	620	3 9	..	190	16	..	
6	4	..	176	..	4567	507	49	3 2	..	..	2	1 1 8	
7	74	16	3771	838	66945	10826	2913	3 2½	..	123	14	15 0 5	
8	22	2	1467	80	38820	7002	767	3 4	..	4	9	4 5 5	
9	6	..	250	..	9337	1549	145	3 1½	..	..	..	2 2 2	
10	9	..	359	..	8253	1020	103	2 11	..	..	..	1 4 6	
11	20	6	1038	525	27698	5413	499	3 4½	..	20	9	3 18 1	
12	10	..	588	..	10078	1231	144	2 9	..	..	6	1 16 0	

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.				ASSETS.				Owing to the Society for Goods.
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.			
							House Prop- erty.	All other Invest- ments.		
<b>No 4—WEST DURHAM&amp;SOUTH N'BERLAND DIST.—Con.</b>		£	£	£	£	£	£	£	£	
Hexham and Acomb .....	412	4818	..	209	1277	2530	..	770	468	13
Leadgate .....	2054	33205	..	4323	12049	5193	5747	19817	..	14
Nenthead .....	125	506	83	141	492	86	..	175	207	15
Swalwell .....	779	7762	3368	378	2270	4011	3035	4236	971	16
Tantobie .....	594	21489	1346	168	3843	5340	10626	4886	342	17
Throckley .....	1672	34150	13259	1712	7428	10860	12508	21092	1585	18
West Stanley .....	4358	125038	6747	2766	18799	58004	22185	47679	5029	19
West Wylam and Prudhoe	3430	67397	3007	3820	11014	14574	25065	26599	3458	20
Whitfield .....	119	1264	..	152	601	120	..	1007	32	21
	38361	856467	42809	30153	147442	239826	298218	288346	31967	
<b>Productive Society:—</b>										
Derwent Flour Mill .....	h 9	18276	22980	..	7215	12325	..	19632	3516	22
<b>Total .....</b>	<b>38370</b>	<b>874748</b>	<b>65789</b>	<b>30153</b>	<b>154657</b>	<b>252151</b>	<b>298218</b>	<b>307978</b>	<b>35483</b>	
<b>No. 5—EAST DURHAM DIST.—</b>										
Birtley .....	4430	76707	37178	4437	21049	52875	19695	22281	12188	1
Boldon Colliery .....	2734	42095	1169	1545	8293	14196	5611	20240	1855	2
Chester-le-Street .....	5078	141058	3753	6231	24470	34103	25427	68560	10292	3
Craghead and Holmside ..	381	10755	..	898	2221	249	..	10692	104	4
Felling .....	1354	14850	517	382	4473	4375	..	7635	1053	5
Felling Shore, Heworth, &c.	628	8882	..	455	2255	2734	..	5054	469	6
Gateshead .....	11556	151838	2871	7749	38821	52602	55793	32841	239	7
Haswell .....	2849	36614	7578	4207	14311	17626	..	14982	6671	8
Hebburn Colliery .....	489	1974	21	565	1580	1045	..	688	716	9
Jarrow and Hebburn .....	5007	97803	5966	4702	22680	44302	35930	10360	4818	10
Marsden .....	337	5432	985	44	2292	3693	..	537	686	11
Murton Colliery .....	1532	28275	1524	2214	8132	2164	5459	19287	886	12
Pelton Fell .....	426	7433	65	210	2447	1900	1477	3074	288	13
Ryhope and Silksworth ..	9446	92397	..	9282	38466	42039	..	61200	2551	14
Seaham Harbour .....	3520	28693	4910	535	12825	18721	3082	7683	2341	15
South Hetton Amicable ..	291	2369	506	157	1956	1643	..	623	281	16
South Shields .....	2980	30890	3304	719	7405	9209	488	18353	3501	17
Sunderland .....	15307	104377	132315	734	46808	86310	89952	19768	6484	18
Tyne Dock .....	1784	25762	2196	871	6055	11325	4279	7706	1520	19
West Pelton .....	1538	44140	234	1216	9832	17759	9745	10970	1846	20
Windy Nook .....	1260	23088	1264	1456	5212	8760	6733	7162	1150	21
<b>Total .....</b>	<b>72927</b>	<b>975432</b>	<b>206356</b>	<b>48609</b>	<b>281583</b>	<b>427630</b>	<b>263671</b>	<b>349696</b>	<b>59939</b>	
<b>No. 6—SOUTH DURHAM DIST.—</b>										
Bearpark Colliery .....	199	2155	374	547	1049	659	..	852	545	1
Bishop Auckland .....	17273	397539	493	7868	58231	62052	169490	164244	7397	2
Brandon and Byshtotles ..	1356	25487	306	1779	4837	10222	6157	8769	2449	3
Cornforth and Coxhoe .....	2199	45304	3475	597	9165	11441	9783	20692	2432	4
Crook .....	4729	139029	..	1141	16520	15100	13787	98698	12793	5
Durham .....	2208	59951	..	631	9637	10036	36695	7779	110	6
Easington Lane .....	684	9673	564	233	2703	2669	2197	3405	1101	7
Framwellgate Moor .....	277	744	1775	67	727	1782	..	391	188	8
Hetton Downs .....	2020	28669	6357	1730	8998	9120	5184	17954	894	9
Low Moorsley .....	357	7007	460	246	1981	940	810	4750	368	10
Newbottle .....	2100	37062	..	1507	12631	11069	1888	16293	3236	11
New Brancepeth .....	1011	13099	4686	110	6715	4009	1630	7514	607	12
Pittington .....	1311	21681	237	1802	7805	5628	5252	7270	1273	13
Sherburn Hill .....	3095	47867	..	2415	17092	13404	1800	20767	5972	14

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.								
					Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.				
Distributive.	Productive.	Distributive.	Productive.	£					£	£	£	£	£
13	10	1	709	50	11750	1864	198	2 24	..	6	5	2 16	5
14	56	9	3533	658	88105	20122	1626	4 4 1/2	..	..	12	9 12	10
15	8	..	177	..	3951	355	20	2 6	..	..	..	0 11	3
16	22	3	1345	231	31647	5656	433	3 4 1/2	..	30	20	3 12	9
17	21	3	1359	268	34807	7773	976	4 0	..	..	25	3 0	6
18	58	13	3382	991	82061	13435	1675	3 4	..	239	27	8 9	2
19	212	32	10216	5096	243982	51160	5965	3 10	..	200	190	23 1	2
20	91	39	6031	2399	138687	26985	2866	3 6 1/2	..	25	90	17 0	0
21	4	1	140	60	5783	549	58	3 10	..	..	1	0 13	2
	1176	293	75014	21866	1620330	326944	35210	..	..	2281	765	193 12	4
22	..	50	..	4115	147157	1899	904	0 2	..	..	..	2 2	0
	1176	343	75014	25981	1767487	328843	36114	..	..	2281	765	195 14	4
1	207	75	12321	3865	200729	35344	3235	3 6	..	29	190	28 11	9
2	72	..	4671	..	108379	21021	1973	3 8	..	12	103	13 12	11
3	221	42	13274	2779	234069	49050	5876	3 7 1/2	..	160	101	26 9	6
4	16	1	1237	120	31842	7744	534	3 5	..	10	26	2 0	11
5	34	..	2431	..	43045	6408	716	2 9 1/2	..	27	37	7 1	0
6	18	..	1309	..	26218	4554	427	2 11	..	..	5	3 4	2
7	374	60	21455	4120	383026	53708	6368	2 6	..	..	247	59 10	1
8	106	29	6933	1535	117089	20224	1596	3 4	..	..	53	13 7	3
9	12	1	814	62	13730	1994	106	3 2	..	..	..	2 11	0
10	161	50	8471	3158	180450	32473	4524	3 0 1/2	..	312	101	25 0	0
11	13	..	909	..	17964	2703	241	2 9 1/2	..	..	3	1 14	4
12	63	6	3340	429	80080	13598	1260	3 1 1/2	..	4	29	7 14	11
13	22	..	1280	..	26252	5042	366	3 11 1/2	..	..	5	2 3	8
14	273	18	18570	1237	418376	86822	4928	4 0	..	10	232	48 12	6
15	103	14	5835	1126	123836	21874	1652	3 5 1/2	..	..	54	17 15	2
16	10	..	622	..	13184	1974	106	3 3	..	..	2	1 12	3
17	87	..	3998	..	92077	15564	1324	3 0	..	..	22	14 16	11
18	319	132	17245	7454	208279	17800	3531	1 6 1/2	..	165	50	50 0	0
19	53	..	2698	..	43865	8240	1225	2 10 1/2	..	20	42	8 8	0
20	75	11	4743	882	83918	14765	2230	3 5	..	20	98	8 3	0
21	42	..	2788	..	54766	9234	1041	3 4	..	15	33	6 11	4
	2281	439	134834	26887	2506674	430186	43759	..	..	784	1433	344 0	8
1	7	..	466	..	11414	2180	103	4 1	3	..	10	..	..
2	396	143	27002	9069	599940	130047	19600	3 4	..	78	96	87 14	6
3	47	80	3278	1682	76885	17405	1240	4 1	..	9	20	6 12	0
4	51	21	3915	1186	80536	15119	2270	3 2	..	17	39	5 13	11
5	130	40	7509	2836	174979	32947	5248	3 1 1/2	..	12	42	24 10	0
6	41	14	2838	911	61249	11853	3009	2 8 1/2	..	103	23	12 1	0
7	22	7	1439	641	30133	5438	471	3 9	..	..	20	3 9	10
8	7	..	425	..	6795	982	33	2 5 1/2	..	..	..	1 8	8
9	73	16	5278	1031	111551	21691	1575	3 7	..	..	75	9 0	4
10	13	..	1036	..	19968	3787	308	3 11 1/2	..	..	4	1 17	11
11	87	25	5971	1640	124344	26297	1742	4 0	..	..	32	10 10	0
12	37	16	2338	884	56559	13770	645	3 8	..	..	31	5 3	7
13	54	9	3494	582	65975	13829	927	4 0 1/2	..	1	16	6 13	6
14	123	15	5767	2018	168746	34759	2041	4 0	..	..	74	15 2	8

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
							House Property.	All other Investments.	
<b>No. 6—SOUTH DURHAM DISTRICT—<i>Con.</i></b>		£	£	£	£	£	£	£	£
Stanhope-in-Weardale ....	1607	28639	893	972	8937	8345	3708	12364	15
Station Town .....	1188	15101	3064	448	6184	7000	2665	3588	16
Tow Law .....	1484	33679	1581	1000	7552	3624	6157	21666	17
Tudhoe Colliery .....	1985	16982	..	1540	6422	4104	..	11966	18
West Cornforth .....	1498	15741	496	559	4195	9146	..	5550	19
Willington.....	2080	50191	1252	666	8590	6110	9059	32254	20
<b>Total . . . . .</b>	<b>48601</b>	<b>995600</b>	<b>26013</b>	<b>25858</b>	<b>199971</b>	<b>196460</b>	<b>276202</b>	<b>466166</b>	<b>44280</b>
<b>No. 7—SOUTH DURHAM &amp; NORTH RIDING OF YORKSHIRE DIST.</b>									
Barnard Castle .....	1077	6370	748	640	2133	4012	100	1679	1
Castle Howard .....	262	1552	..	170	1012	85	..	533	2
Darlington.....	10721	78462	574	4474	24977	30018	3488	26544	3
East Cleveland.....	3485	38819	3372	2877	11823	12527	9398	17716	4
Grosmont .....	295	1639	..	274	899	384	..	974	5
Guisborough .....	1296	16992	839	306	3819	4599	5252	5141	6
Hartlepoons .....	8590	75349	39782	8864	25151	65129	33754	9950	7
Kirkby Stephen .....	359	2936	..	184	987	1271	..	733	8
Malton and Norton .....	600	1868	2044	345	1366	2764	..	537	9
Marske-by-the-Sea .....	362	2929	535	113	1811	684	164	877	10
Middlesbrough .....	17492	141077	5827	9393	44281	79809	24562	25981	11
Middleton-in-Teesdale ..	1327	23262	300	1496	7065	3221	3135	12497	12
Northallerton .....	752	4018	692	200	2370	779	..	1972	13
Pickering .....	429	1978	71	214	783	107	..	1821	14
Skelton .....	1487	10674	271	412	4533	2797	1939	2693	15
Stockton-on-Tees .....	14082	113148	12975	8564	32775	46797	30096	40144	16
Thirsk .....	480	1722	134	166	1094	52	..	897	17
Whitby .....	1226	5751	594	354	2670	2684	..	1910	18
	64322	528546	68758	39046	169489	257709	111888	152599	13649
<b>Productive Societies:—</b>									
Brandsby Agricul. Trading	384	3371	1136	272	2566	1636	..	457	19
Northallerton Corn Mill ..	690	1733	986	2533	542	3270	..	18	20
<b>Total . . . . .</b>	<b>65396</b>	<b>533650</b>	<b>70880</b>	<b>41851</b>	<b>172597</b>	<b>262615</b>	<b>111888</b>	<b>153074</b>	<b>18520</b>

f Clubs only.

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.														
					Net Profit.	In-terest on Share Capital	Average Divi- dend per £.	Bonus on Wages.	Subscriptions.										
Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.	£					£	£	£	£	£	£	£	s.	d.	£	£
15	32	..	1998	..	39685	5669	927	3 0	..	..	30	8	7	5					
16	36	2	2260	165	40371	6718	684	3 0 $\frac{1}{2}$	..	..	5	6	1	10					
17	37	14	2376	1085	50925	8345	1232	3 2	..	20	38	7	7	6					
18	52	2	3395	100	84246	19651	798	3 4 $\frac{1}{2}$	..	..	24	10	4	8					
19	34	4	2609	281	59611	9836	716	3 6	..	..	12	7	1	0					
20	71	16	4325	1086	87611	15582	2041	3 0 $\frac{1}{2}$	..	35	36	9	19	0					
	1350	374	87717	25097	1951523	379899	45610	..	3	275	627	238	19	11					
1	15	..	840	..	17605	2058	290	2 2 $\frac{1}{2}$	..	..	..	5	11	6					
2	5	..	160	..	6168	404	50	1 10	..	4	..	1	5	3					
3	204	32	11353	1746	194263	28116	2900	2 3 $\frac{1}{2}$	277	163	62	54	14	4					
4	95	28	4433	2044	121113	19246	1247	2 10 $\frac{1}{2}$	..	27	650	17	2	8					
5	5	..	243	..	6490	794	72	2 8	..	..	4	1	9	6					
6	30	7	1980	264	41475	6180	637	2 9	..	15	35	6	9	2					
7	268	80	13857	3736	252553	35831	3479	2 6	..	80	243	44	5	5					
8	7	..	355	..	7208	758	100	2 4	..	..	..	1	17	6					
9	12	1	621	78	12165	1568	77	2 4	..	9	3	2	16	8					
10	12	..	724	..	11296	1160	142	2 4	..	12	8	1	16	10					
11	383	115	23480	5787	387480	48697	4981	2 3 $\frac{1}{2}$	..	228	93	85	14	4					
12	26	8	1775	426	86355	5039	824	3 0	..	20	22	6	19	0					
13	10	..	643	..	14145	1638	191	2 0	..	..	10	3	17	0					
14	7	..	271	..	7376	1088	87	2 8	..	9	..	2	1	10					
15	42	6	2069	398	85511	4583	359	2 10	..	13	16	7	14	2					
16	389	117	20540	7685	388154	52078	4090	2 6	..	..	245	67	6	0					
17	9	..	431	..	9129	966	78	2 0	..	5	..	2	10	0					
18	20	1	912	78	17557	1723	235	2 2	..	13	15	6	8	0					
	1539	395	84687	22242	1566043	211427	19833	..	277	598	1406	319	19	2					
19	..	17	..	1220	22526	621	138	..	..	..	..	1	12	8					
20	..	8	..	501	8428	126	..	..	..	..	..	..	..	..					
	1539	420	84687	23963	1596997	212174	19971	..	277	598	1406	321	11	10					

## SUMMARY OF THE

NAME OF DISTRICT.	No. of Societies.		LIABILITIES.				ASSETS.				
	No. of Societies.	No. of Members.	Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
								House Property.	All other Investments.		
No. 1—NORTH NORTHUMBERLAND .....	22	22492	£ 320757	£ 45810	£ 20382	£ 93986	£ 118554	£ 65676	£ 128863	£ 18331	1
„ 2—SOUTH NORTHUMBERLAND .....	16	44397	736519	127314	22512	144771	355855	201003	274553	21585	2
„ 3—CUMBERLAND AND WESTMORLAND ..	21	31450	371259	21456	20850	105001	139185	35412	148197	34553	3
„ 4—WEST DURHAM AND SOUTH NORTHUMBERLAND .....	22	38370	874743	65789	30153	154657	252151	298218	807978	35483	4
„ 5—EAST DURHAM ....	21	72927	975432	206356	48609	281583	427630	263671	349696	59939	5
„ 6—SOUTH DURHAM....	20	48601	995600	26013	25858	199971	196460	276202	466166	44280	6
„ 7—SOUTH DURHAM AND NORTH RIDING OF YORKSHIRE .....	20	65396	533650	70880	41851	172597	262615	111888	153074	18520	7
Totals, 1912.....	142	323633	4807960	563618	210215	1152566	1752450	1252070	1828527	232691	
Totals, 1911.....	143	315670	4721276	568501	210233	1161316	1763616	1137279	1755556	219526	
Increase .....	..	7963	86684	..	..	..	..	114791	72971	13165	
Decrease .....	1	..	..	4883	18	8750	11166	..	..	..	



## NORTHERN SECTION.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.					
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Am't Paid as Bonus on Wages.	Subscriptions.		
									Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	£	£	£	£	£ s. d.
1	736	329	44094	18284	969787	139407	14699	56	273	799	109 17 10
2	1409	609	84984	29036	1508742	234435	35385	..	551	886	234 4 11
3	709	249	43877	14075	857221	125193	15088	53	510	1091	160 5 11
4	1176	343	75014	25981	1767487	328843	36114	..	2281	765	195 14 4
5	2281	439	134834	26887	2506674	430186	43759	..	784	1433	344 0 8
6	1950	374	87717	25097	1951523	379899	45610	3	275	627	238 19 11
7	1539	420	84687	23963	1596997	212174	19971	277	598	1406	321 11 10
	9200	2763	555207	163323	11158431	1850137	210626	389	5272	7007	1604 15 5
	8785	2878	538001	164130	10962818	1885878	209599	373	6161	7051	1403 9 4
	415	..	17206	..	195613	..	1027	16	..	..	201 6 1
	..	115	..	807	..	35741	..	..	889	44	..

## NORTH-WESTERN

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of WESTMORLAND, YORK (EAST AND WEST RIDINGS), and ISLE OF

*a* These particulars are taken from our last year's return. *b* These particulars are taken this office or to

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
		£	£	£	£	£	£	£	£	
<b>No. 1—AIREDALE DISTRICT—</b>										
Addingham .....	318	4570	..	211	1545	1146	1159	1208	143	1
<i>a</i> Allerton .....	363	3897	722	600	1341	553	1725	2691	152	2
Bingley .....	3279	89513	12558	4320	10875	18605	41086	40287	1298	3
Birkenshaw .....	3186	41541	188	1825	8508	8210	9207	21978	151	4
Bradford (City of) .....	21384	450728	15834	10603	91568	169509	78192	178033	5307	5
Bradley Coal .....	67	71	..	60	95	12	..	60	32	6
Carleton .....	190	2166	167	302	1324	547	..	1091	49	7
Clayton .....	708	7338	787	25	2523	4343	..	2877	226	8
Cononley .....	420	2266	20	355	797	386	..	2158	..	9
Cowling .....	297	2591	742	152	1836	1668	..	802	190	10
„ and District Coal .....	310	148	15	274	68	100	..	292	113	11
Cross Hills .....	459	3730	70	55	1577	1579	..	1721	..	12
Denholme .....	545	7018	3908	786	1708	1266	230	9557	189	13
Eccleshill .....	500	5685	941	167	2602	3945	..	1206	533	14
Gargrave .....	308	2022	..	333	1261	605	..	1232	212	15
Great Horton .....	5377	98074	6814	1995	21521	31631	29122	35635	191	16
Greengates & Apperley B. ..	503	6091	517	250	1502	1700	..	4676	407	17
Guiseley .....	1220	23320	3053	1055	4486	8000	4421	11695	1161	18
Hainworth .....	18	24	15	22	86	8	..	23	16	19
Harrogate .....	4115	29408	2571	1408	9092	16597	1360	10114	700	20
Haworth .....	1003	14433	2783	1251	2928	4450	360	13683	457	21
Ingleton .....	370	4086	..	163	1635	805	293	1473	550	22
Ingrow .....	75	300	..	101	231	3	..	359	£30	23
Keighley Industrial .....	11087	190710	11690	11228	24927	24089	58835	118219	£1065	24
Leeds Industrial .....	46900	832248	28880	61365	248710	407721	168919	212999	8590	25
Leeds and Cross Roads .....	540	6965	934	804	2417	3415	1510	2552	321	26
Low Wortley .....	1115	4620	3775	120	2516	3474	3245	810	373	27
Oxenhope .....	202	3907	444	233	1048	777	1213	1994	122	28
Queensbury .....	2183	35881	3610	1126	9166	13968	3661	17294	1118	29
Rawdon .....	1455	22830	592	1345	843	5706	2348	10458	1237	30
<i>b</i> Settle .....	427	2232	2768	134	1029	413	..	3692	..	31
Silsden .....	1016	19712	1706	726	4674	10268	3660	5681	681	32
Skipton .....	1846	29050	54	1558	8669	10599	6152	9299	1043	33
Stanbury .....	104	610	100	208	306	328	..	596	98	34
Stanningley Coal .....	1331	166	..	1019	52	397	..	951	£264	35
Steeeton .....	445	5345	1727	103	1895	3240	852	1971	149	36
Sutton Mill .....	491	5169	..	106	1735	1792	1467	1805	..	37
„ Coal .....	248	145	..	..	20	..	..	204	£37	38
Thornton .....	607	7313	1026	350	1904	5671	250	2911	84	39
Tong Park .....	76	441	130	79	462	10	..	287	117	40

*e* Coal only.

**SECTION.**

CARNARVON, CHESTER, DENBIGH, DERBY, FLINT, LANCASTER, STAFFORD, part of MAN, for 1912, arranged in their respective Conference Districts.

from the Registrar's Return for 1911. c These societies have not made a return either to the Registrar.

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	Net Profit.	Inter-est on Share Capital.	Aver- age Divi- dend per c.	PROFIT.				
Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.					Bonus on Wages.	Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.	
		£	£	£	£	£	s. d.	£	£	£	£ s. d.	
1	7	312	..	10255	1065	172	2 2	..	..	2	1 12 11	
2	4	345	..	10581	1608	145	3 0	..	1	14	1 7 10	
3	80	42	4575	1355	109366	19104	2875	3 0	..	175	119	17 7 11
4	58	11	3395	452	99084	15604	1607	3 0	..	..	37	15 12 6
5	442	388	29249	20211	574879	93185	16483	2 10	..	370	891	110 17 11
6	1	..	16	..	315	52	3 3 4	..	..	..	..	..
7	3	..	199	..	5547	832	92	3 2 4	..	..	6	1 2 6
8	10	6	720	276	16131	2579	308	2 10	..	5	2	3 11 4
9	3	..	225	..	7806	1271	91	3 11	..	..	7	2 1 8
10	4	..	339	..	9005	808	99	3 0	..	..	4	1 9 0
11	2	..	134	..	2441	74	7	..	..	..	..	..
12	4	2	280	99	9797	1526	147	2 9 4	..	..	1	2 8 0
13	12	4	749	245	18994	3105	252	3 0	..	..	19	2 16 2
14	13	..	732	..	11144	1547	221	2 10	..	..	4	2 12 1
15	4	..	271	..	8804	2144	51	3 9 3	..	..	4	1 11 0
16	135	55	6612	3061	141222	23407	3786	2 10	..	132	20	27 12 0
17	7	8	453	222	13417	2141	243	2 10 4	..	..	9	2 11 4
18	20	11	1510	561	34244	5156	925	3 0	..	..	32	6 6 11
19	1	..	38	..	669	79	..	2 10	..	..	..	..
20	77	9	4893	947	76483	10086	1084	2 14	..	101	22	19 18 11
21	22	5	1310	281	32747	5410	458	3 0 4	..	24	11	5 4 8
22	9	..	461	..	10149	1219	185	3 0	..	..	7	1 12 3
23	1	..	116	..	2337	388	10	3 0	..	..	..	..
24	143	142	9518	8035	286106	43047	7256	3 0	..	416	99	48 5 2
25	1636	706	83760	44808	1623961	235052	28729	2 8	..	1547	437	244 8 10
26	11	4	813	185	18612	2804	252	3 0	..	23	4	2 15 3
27	12	6	823	120	13456	1352	182	2 6	..	..	13	5 4 2
28	2	..	177	..	6851	1112	144	3 5	..	..	4	1 1 8
29	41	27	2402	1660	57827	9183	1404	3 0	..	15	42	10 19 3
30	28	3	1490	267	38782	6584	950	3 0	..	..	23	7 14 0
31	..	..	..	..	7684	739	..	..	..	..	..	..
32	21	13	1255	613	80265	4160	773	8 0	..	..	15	4 19 4
33	46	14	2874	950	61883	9456	1066	2 10	..	..	29	9 7 6
34	1	..	102	..	3040	388	31	3 0	..	..	2	0 10 10
35	2	..	197	..	5144	92	..	..	..	..	1	..
36	11	2	669	144	12573	1851	208	3 0 4	..	..	4	2 6 3
37	6	..	391	..	14277	2188	202	3 1 4	..	..	..	..
38	1	..	70	..	977	149	7	2 9	..	..	..	..
39	10	5	671	280	16664	2781	268	3 0	..	..	9	3 1 0
40	1	..	129	..	2322	411	20	2 10	..	..	..	0 8 4

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
		£	£	£	£	£	£	£	£	
<b>AIREDALE DISTRICT—Con.</b>										
Uppertown .....	419	5778	68	463	1454	1200	1791	2928	197	41
Wisden .....	365	3890	310	725	1367	1527	..	2768	195	42
Windhill (Shipley) .....	6950	111435	8546	5310	22704	26478	40761	49624	283	43
	122772	2087467	118065	113315	512567	798741	462714	790094	28081	
<b>Productive Societies :—</b>										
Airedale Worsted Manu- facturing (Bradford) .....	435	7057	2586	1355	8971	503	..	1878	1363	44
Bradford Cabinet Makers..	74	2871	3031	380	3071	2400	..	473	733	45
Keighley Laundries .....	13	3362	133	..	90	3458	..	44	69	46
<b>Total .....</b>	<b>123294</b>	<b>2100757</b>	<b>123815</b>	<b>115050</b>	<b>524699</b>	<b>805102</b>	<b>462714</b>	<b>792489</b>	<b>30246</b>	
<b>No. 2—BOLTON DISTRICT—</b>										
Adlington .....	758	9654	784	1522	2508	2804	2893	5079	678	1
Ainsworth New Road .....	258	2883	..	165	441	432	..	2532	123	2
"  Old Road .....	389	5275	..	237	762	659	914	3722	3	3
Bamfurlong .....	525	8357	262	337	2296	2912	1185	2583	892	4
Bolton .....	37605	842422	47706	35626	72744	162887	433596	320460	..	5
Bryn Gates (Bamfurlong)..	509	7144	284	468	1981	818	2717	3596	663	6
Chorley .....	3047	36181	10559	2840	12318	13739	12903	14562	313	7
Eagley Bridge .....	800	16073	3415	534	2793	4188	8111	6047	123	8
Earlestown .....	2873	27887	1526	1083	7268	13480	2603	9799	291	9
Edgworth .....	502	10930	9143	373	1459	1285	3587	14817	151	10
Egerton .....	338	5588	2040	278	982	993	..	6493	e 71	11
Farnworth and Kearsley ..	7783	122123	31956	10700	18443	46427	40422	71654	512	12
Heapey .....	281	4478	97	640	616	605	2190	2359	..	13
Hindley .....	1883	19920	1959	1164	4121	5409	..	16611	271	14
Hindsford .....	732	9471	1625	421	2873	6142	1879	1870	414	15
Horwich .....	3124	33511	4898	2003	7668	10256	5953	20603	1805	16
Hulton and Chequerent..	174	3041	557	441	759	394	1937	1404	45	17
Leigh .....	12162	194381	9027	11690	53146	84309	29026	63976	2276	18
Little Hulton .....	953	15536	3966	906	2275	9387	7222	3532	313	19
Little Lever .....	670	15909	3181	726	1359	2023	1743	15730	127	20
Park Lane .....	1276	16807	2223	621	5336	12412	..	3600	1651	21
Radcliffe and Pilkington ..	4461	84511	11216	6182	18283	19937	29535	40282	..	22
Tyldesley .....	1623	23201	2953	2321	6317	8355	3858	12675	735	23
Walkden .....	2532	58915	10412	2417	11528	15734	20605	31144	..	24
Westhoughton & District..	h 2	1643	..	156	580	1155	..	255	..	25
"  Friendly .....	1144	21394	1002	440	5437	4406	5385	9786	115	26
"  United .....	1279	32375	2033	1188	4916	6049	4798	23673	61	27
Wheelton .....	123	1653	461	268	290	680	..	1742	..	28
White Coppice .....	24	186	..	46	94	4	..	157	5	29
Whittle-le-Woods .....	272	4414	438	212	1154	584	262	8655	18	30
Wigan .....	7017	65649	3630	1945	20489	24516	3419	31212	2761	31
Withnell (Brinscall) .....	496	8975	2092	1092	1110	3192	4080	4359	341	32
	95615	1710487	169445	89042	272346	466173	630823	749969	14755	
<b>Productive Society :—</b>										
Bolton Cabinet Makers...	60	1485	1614	629	3016	162	..	590	293	33
<b>Total .....</b>	<b>95675</b>	<b>1711972</b>	<b>171059</b>	<b>89671</b>	<b>275362</b>	<b>466335</b>	<b>630823</b>	<b>750559</b>	<b>15048</b>	

h Societies.

e Coal only.

f Clubs only

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
										Educational Purposes.	Charitable Purposes.	Co-operative Union.	
			£	£	£	£	£	s. d.	£	£	£	£	s. d.
41	6	4	488	168	12900	1922	216	2 11½	..	..	2	2 3 3	
42	8	..	509	..	12596	1985	125	3 0	..	..	9	1 17 6	
43	185	85	8740	4720	196812	40896	4127	3 0	..	118	140	34 7 6	
	3040	1547	171952	89690	3624849	558539	75234	..	..	2927	2054	607 16 9	
44	..	47	..	2360	20831	936	345	0 4	34	16	12	4 10 0	
45	..	30	..	2213	5284	155	141	..	..	..	..	0 10 0	
46	..	29	..	1164	2761	370	167	..	..	..	..	0 7 6	
	3040	1653	171952	95427	3653725	560000	75887	..	34	2943	2066	613 4 3	
1	26	5	1425	163	27514	5473	358	3 0	..	27	14	3 13 4	
2	2	..	210	..	5920	1190	129	4 0	..	..	..	1 4 7	
3	3	..	278	..	8993	1827	200	3 10	..	..	3	1 18 4	
4	26	2	1848	146	23494	3204	383	2 5	..	4	8	2 13 4	
5	720	280	54140	16988	931444	191182	26238	3 0	..	3425	299	..	
6	15	5	1088	154	24000	3759	295	3 0	..	31	5	2 11 2	
7	73	27	4260	1674	87809	14121	1318	2 11½	..	155	33	15 10 5	
8	22	7	1499	551	28975	4786	581	3 0	..	63	17	4 2 2	
9	67	20	3272	1387	72746	10848	1034	2 10	..	67	115	14 9 2	
10	11	3	727	288	17436	3434	424	3 1	..	..	22	2 12 1	
11	7	..	533	..	13607	1997	339	3 0	..	..	8	1 15 9	
12	178	87	11401	4649	216353	38843	4959	3 0	..	175	219	40 2 1	
13	6	..	431	..	11084	2008	211	3 9	..	..	15	1 9 3	
14	39	14	2533	678	54447	9150	843	3 0	..	50	35	9 12 0	
15	28	3	1704	312	33106	5450	466	2 10½	..	53	16	3 18 11	
16	76	21	4292	1336	84452	13933	1232	2 10½	..	184	53	16 0 0	
17	4	2	278	97	7553	1467	139	3 10	..	..	8	0 17 5	
18	262	121	22079	10565	487786	65283	7429	2 11	..	572	291	61 18 0	
19	24	8	1639	579	35763	6349	616	3 4	..	57	36	4 14 0	
20	14	..	981	..	23488	4266	633	3 0	..	20	6	3 9 7	
21	48	9	2521	852	49605	6414	717	2 5	..	57	20	6 10 2	
22	113	50	6365	3970	155154	25561	3241	3 0	..	532	88	23 6 7	
23	57	20	3748	1207	68927	11174	878	3 0	..	90	53	8 6 8	
24	86	36	6082	2350	102689	18475	2483	3 0	..	133	72	13 2 6	
25	3	9	181	513	3397	682	68	3 6	..	..	20	..	
26	21	19	1945	833	44354	8400	927	3 4	..	20	35	6 0 0	
27	33	19	2267	946	55402	10827	1333	3 3½	..	40	54	6 10 0	
28	2	..	157	..	3727	738	80	4 0	..	12	3	0 12 9	
29	1	..	57	..	720	93	9	2 5½	..	..	..	..	
30	7	..	446	..	11259	2030	292	3 7½	..	..	..	1 5 6	
31	191	55	10101	4856	192239	26229	2611	2 6	..	591	149	36 0 0	
32	11	1	731	79	18732	3249	416	3 4	..	34	6	2 19 5	
	2276	823	148719	55173	2902075	502442	60851	..	..	6452	1703	297 5 2	
33	..	38	..	2810	6046	285	74	..	..	..	..	0 10 0	
	2276	861	148719	57983	2908121	502727	60925	..	..	6452	1703	297 15 2	

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
<b>No. 3—CALDERDALE DIST.—</b>										
Barkisland .....	111	1000	£	£	£	£	£	£	£	1
Blackshawhead .....	112	1237	..	50	211	548	299	..	564	40
Brighouse .....	7395	156876	5699	7694	31295	41229	42352	85904	..	2
Copley .....	205	838	..	100	678	11	..	928	..	3
Cragg Vale .....	234	4960	808	307	1629	712	400	3757	186	4
Halifax Coal .....	1483	1074	130	594	121	648	..	432	1411	5
Industrial .....	11698	125838	15170	7907	46520	44412	19928	56108	..	6
Hebden Bridge Industrial..	2875	69999	8455	3205	11434	15568	14121	47953	234	7
Heptonstall .....	440	6112	150	544	1482	1526	537	3812	415	8
Holmfild .....	265	3388	687	70	1052	1292	917	1432	..	9
"    Coal .....	296	507	25	..	28	543	..	57	e 80	10
Illingworth .....	200	1977	362	..	658	1132	..	803	..	11
Luddenden .....	486	6166	571	553	2110	1125	1608	2918	527	12
Luddendenfoot .....	620	11182	170	372	2206	3130	2481	4988	e 204	13
Midgley .....	492	7176	75	664	1589	670	829	5264	e 367	14
aMylholmroyd .....	666	13737	445	506	2329	2125	4591	2877	e 191	15
aNorthwram Coal .....	60	56	..	17	7	32	..	9	e 49	16
Pecket Well .....	154	2274	536	274	521	491	1464	980	57	17
Ripponden .....	633	10450	338	268	2996	1822	1913	6621	110	18
Siddal .....	286	3678	60	73	717	1519	845	1424	e 36	19
Sowerby Bridge Industrial..	3373	53461	20607	854	10697	17164	27420	33491	..	20
Stainland & Holywell Green	824	18915	285	596	2244	4987	..	13497	375	21
Todmorden .....	4172	142523	129	8175	20793	32665	38330	70881	2100	22
"    Bridge End ..	725	27655	..	184	2459	4596	12644	10745	e 48	23
Wainstalls .....	178	2682	125	322	862	1061	..	1646	204	24
Walsden .....	706	27466	..	1044	2792	2950	10359	12008	e 33	25
	38629	701227	54877	34740	148013	181861	180739	370326	6677	26
<b>Productive Societies —</b>										
Calderdale Clog Sundries										
Manufacturing(Walsden)	118	1668	545	575	467	1723	..	460	371	27
Halifax Flour .....	957	97687	758	980	26996	30000	1255	26143	27408	28
Hebden Bridge Fustian ..	856	30779	400	13140	10805	11348	2625	17287	5109	29
Sowerby Bridge Flour ....	1721	92130	516	1000	30045	41611	..	10728	19986	30
<b>Total .....</b>	<b>42281</b>	<b>923491</b>	<b>57046</b>	<b>50435</b>	<b>216326</b>	<b>266543</b>	<b>184619</b>	<b>424944</b>	<b>59551</b>	
<b>No. 4—CHESHIRE AND NORTH WALES DISTRICT—</b>										
Bangor .....	250	637	..	58	462	..	..	382	98	1
Birkenhead .....	10182	64511	12366	1662	16328	35219	..	34066	2159	2
aBromboro' Pool .....	182	1117	..	32	985	..	..	347	..	3
Brymbo .....	436	1210	2369	534	1602	430	1813	342	409	4
Buckley .....	700	3396	2312	383	2960	3114	..	546	653	5
Cefn (Ruabon) .....	762	3181	590	855	1877	2128	110	872	752	6
Chester .....	4286	53478	4482	11937	16963	35383	5100	15487	590	7
aChirk Green .....	610	3189	123	624	1445	2393	898	389	..	8
Colwyn Bay .....	595	4296	457	563	2459	2496	240	443	160	9
Cynfal .....	42	213	520	76	344	151	..	239	167	10
Deiniolen .....	46	60	..	..	91	44	..	65	10	11
Eifl Workmen's .....	112	891	..	81	730	..	..	581	122	12
Ellesmere Port .....	1335	7934	6362	471	4240	6698	3497	1769	377	13
Employés' Provident (Port Sunlight) .....	746	3252	155	310	3042	613	..	1377	195	14
Ewloe Place .....	127	1108	100	118	647	332	..	423	190	15
F'ynnon Groyw .....	140	1038	1202	355	402	1629	500	150	16	16
Flint and Oakenholt .....	538	2717	447	380	2276	1362	..	444	335	17
Garston .....	1250	7913	1970	376	4037	7042	..	795	274	18
Hawarden .....	370	3109	578	275	1635	2119	388	256	203	19
Lleyhead .....	895	2171	1876	220	1793	2131	..	1009	25	20
Leeswood .....	130	824	1325	104	736	1060	493	166	302	21

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
		£	£	£	£	£	s. d.	£	£	£	£	s. d.
1	2	116	..	2591	281	41	2 10½	..	..	..	..	0 11 4
2	1	94	..	2283	240	47	3 4	..	..	..	..	..
3	164	116	9409	6669	308236	61469	5806	3 7	..	100	181	37 16 0
4	2	..	142	..	4829	879	41	3 10½	..	..	2	..
5	3	1	281	51	8208	1106	218	3 6	..	..	3	1 4 10
6	6	..	446	..	4987	833	10	3 4	..	..	2	..
7	267	117	13752	6448	328609	51244	4106	2 11	..	298	67	58 7 0
8	51	45	3642	2574	88080	14974	2434	3 0	..	313	61	14 18 7
9	3	..	582	..	14192	1727	250	3 0	..	..	8	2 6 9
10	3	1	181	77	6491	1048	189	3 0	..	..	2	1 7 0
11	1	..	94	..	922	136	20	3 0	..	..	..	..
12	3	..	292	..	6890	759	117	3 0	..	..	..	1 1 0
13	8	1	523	80	14291	2692	259	3 6	..	8	12	2 9 6
14	9	3	560	136	17671	3730	506	4 0	..	8	6	3 2 8
15	5	1	446	85	10494	1953	303	4 0	..	..	6	2 10 6
16	10	9	667	405	19250	3550	459	3 2½	..	61	7	3 9 6
17	..	..	5	..	254	7	2	1 6	..	..	..	..
18	2	..	117	..	4363	680	91	3 10½	..	..	3	0 15 7
19	15	3	888	287	24605	3765	504	3 6	..	..	3	3 4 11
20	3	..	230	..	6715	1261	146	3 5	..	4	2	1 9 8
21	67	39	4408	2610	121700	25325	2683	3 9	..	40	44	20 0 6
22	18	6	828	351	25895	3956	708	3 0	..	27	11	4 4 5
23	110	63	6624	4002	162754	23244	5635	2 9	..	450	70	21 11 0
24	18	5	1072	235	27665	5412	1036	3 6	..	86	28	3 16 9
25	4	..	204	..	7848	1236	145	3 7	..	..	4	0 19 11
26	14	2	785	118	27133	5372	1018	3 5½	..	123	41	3 11 9
	785	412	46387	24128	1246956	216879	26724	..	..	1518	513	188 19 2
27	..	19	..	915	4047	291	83	0 6	22	..	10	1 0 0
28	..	90	..	8961	466794	15830	4094	0 5½	..	29	90	10 0 0
29	..	300	..	16262	56677	4818	1512	0 9	569	10	90	10 0 0
30	..	94	..	6774	371661	14373	3812	0 6	..	..	21	10 0 0
	785	915	46387	56440	2146135	252191	36225	..	591	1557	664	219 19 2
1	4	..	250	..	3586	327	21	1 8½	2	..	1	1 5 0
2	246	44	11799	2973	191930	22002	2510	2 0	202	411	71	33 9 0
3	5	..	442	..	8367	1506	50	3 1	..	5	..	..
4	10	2	551	120	12888	1317	38	2 0	..	9	8	2 0 0
5	14	7	670	587	29755	3600	170	2 6	10	5	10	2 12 1
6	18	5	871	270	20060	3059	127	2 6	..	10	4	2 12 6
7	160	24	7209	1842	93461	14872	2327	2 5½	..	45	23	20 17 0
8	22	5	940	336	19525	2658	133	2 8	..	7	25	3 3 6
9	13	3	593	176	10841	1323	154	2 0	..	..	1	2 12 1
10	3	..	108	..	3140	132	9	1 1½	12	..	1	..
11	2	..	75	..	1602	126	2	1 6	..	..	..	0 4 6
12	8	..	137	..	6179	1378	20	5 0	..	..	..	0 10 5
13	26	19	1665	1291	34740	3956	313	2 0	..	100	10	5 0 0
14	35	..	1877	..	23400	2441	145	2 0½	45	17	4	3 14 3
15	3	..	172	..	5104	608	32	1 10	..	..	..	0 16 3
16	3	1	241	73	3223	186	48	0 11	..	..	..	0 14 2
17	15	3	818	142	17882	2415	110	2 8	..	..	..	2 12 1
18	36	7	1666	503	30053	3270	343	2 0	..	33	..	5 6 0
19	9	..	541	..	12247	1483	114	2 4	4	..	13	1 17 10
20	16	5	895	239	15026	1587	94	2 0	3	..	2	4 6 2
21	3	..	195	..	4326	295	32	1 9	..	14	10	0 13 6

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldgs., Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
		£	£	£	£	£	£	£	£	
<b>CHESHIRE AND NORTH WALES DISTRICT—Con.</b>										
Liverpool (City of) . . . . .	12887	65578	11691	6794	22233	59190	..	15600	..	22
"    (Toxteth) . . . . .	8300	65749	2263	892	14879	49499	1037	8734	..	23
Llanberis . . . . .	204	425	..	101	159	20	..	1315	..	24
Llandudno Junction . . . . .	804	796	25	110	508	87	..	506	..	25
Llanrug . . . . .	120	309	355	50	236	393	..	318	..	26
Mold Junction . . . . .	240	1074	..	27	834	19	..	424	..	27
New York (Penmaenmawr) . . . . .	297	1104	1013	200	675	1346	..	483	..	28
Oswestry . . . . .	938	4362	1745	36	2114	2810	1000	854	..	29
Pant-y-Fownog . . . . .	100	484	110	..	248	..	450	..	..	30
Penyffordd . . . . .	104	150	432	43	100	462	..	80	..	31
Port Nant . . . . .	11	12	..	51	52	..	..	11	..	32
Queen's Ferry . . . . .	1623	12304	1160	425	4496	6547	980	3366	..	33
Rhyl . . . . .	179	169	..	7	222	29	..	93	..	34
Rivals . . . . .	40	49	..	..	116	15	..	40	..	35
Runcorn and Widnes . . . . .	8583	115980	3643	5489	28224	50018	42986	29297	..	36
St. Helens . . . . .	13340	55685	16958	24784	26638	47521	10034	37185	..	37
St. Martin's . . . . .	80	357	465	63	320	333	200	104	..	38
Sychtyn . . . . .	72	422	400	3	200	465	200	44	..	39
Warrington . . . . .	12547	89599	1892	15618	22550	56720	6880	43095	..	40
Whiston . . . . .	648	3756	1364	581	2709	2623	..	843	..	41
Wrexham . . . . .	1391	7271	2059	750	2780	5770	1939	1993	..	42
<b>Total . . . . .</b>	<b>85692</b>	<b>591880</b>	<b>82806</b>	<b>75438</b>	<b>195347</b>	<b>388661</b>	<b>78685</b>	<b>204533</b>	<b>11477</b>	
<b>No. 5—DEWSBURY DISTRICT—</b>										
Altofts . . . . .	342	1577	..	1195	953	..	..	1759	..	1
Batley . . . . .	5470	140451	767	122	17165	45952	56721	29599	1368	2
Battleyford (Mirfield) . . . . .	346	5626	757	310	951	1781	1675	2917	478	3
Beeston . . . . .	180	2194	646	122	870	598	1253	820	167	4
Birstall . . . . .	2047	32198	705	1426	3987	3000	9717	20500	108	5
Buttershaw . . . . .	339	5681	255	142	1956	1747	559	3250	e 87	6
Churwell . . . . .	511	6913	2179	492	1552	2709	4791	1605	229	7
Cleckheaton . . . . .	4933	78251	10031	5721	16294	22967	39100	26261	3244	8
Crigglestone . . . . .	364	1139	1949	597	1004	1540	300	787	471	9
Dewsbury . . . . .	12573	310697	1182	7546	38109	74401	59908	168886	1952	10
Drighlington . . . . .	1017	14642	..	50	3289	5569	2504	4782	..	11
Farley . . . . .	600	1236	..	450	1616	562	..	1134	..	12
Gomersal . . . . .	1008	14889	..	786	3420	6238	3500	4412	..	13
Grange Moor Friendly . . . . .	162	2529	..	173	748	312	332	1942	194	14
"    United . . . . .	100	1779	77	133	555	1155	..	257	480	15
Heckmondwike . . . . .	8099	182104	6991	4090	20104	23048	40727	124840	1291	16
Hopton (Upper) . . . . .	142	3336	437	148	590	600	..	3257	117	17
Horbury . . . . .	1711	26978	2306	1013	6260	9123	8160	8591	1196	18
Liversedge . . . . .	867	5263	..	350	1811	2299	..	2576	87	19
Middlestown . . . . .	734	6830	203	1971	3225	2667	1759	2825	1874	20
Mirfield Industrial . . . . .	1652	27672	4610	1092	5575	5899	4990	21090	975	21
"    Perseverance . . . . .	780	7246	..	439	2967	1722	402	3904	367	22
Morley . . . . .	7039	109927	893	3396	17600	26122	30082	49302	462	23
Ossett . . . . .	3183	41002	200	598	10812	15107	..	18703	1142	24
Ravensthorpe . . . . .	500	8134	1238	400	1193	1743	3025	4481	153	25
Wakefield Borough . . . . .	1929	14609	..	1554	3420	4038	3500	8700	601	26
"    Industrial . . . . .	5933	35931	16785	2982	17048	41869	950	6771	2150	27
Wibsey Slack Side . . . . .	430	9720	153	334	1923	2607	1353	6132	..	28
Special Society:— West Yorkshire Coal Feder- ation (Dewsbury) . . . . .	62991	1098554	51764	39112	184998	305375	275308	529584	19202	
Productive Society:— Dewsbury Co-op. Laundry . . . . .	30	18106	..	727	..	..	..	14271	4122	29
<b>Total . . . . .</b>	<b>63021</b>	<b>1111660</b>	<b>51764</b>	<b>39839</b>	<b>184998</b>	<b>305375</b>	<b>275308</b>	<b>543855</b>	<b>23324</b>	
	h 9	3265	2136	..	92	4757	..	86	262	30
<b>Total . . . . .</b>	<b>63030</b>	<b>1114925</b>	<b>53900</b>	<b>39839</b>	<b>185090</b>	<b>310132</b>	<b>275308</b>	<b>543941</b>	<b>23586</b>	

d Goods on Hire Purchase only.

e Coal only.

h Societies.



No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.								
Distributive.	Productive.		Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.				
			£	£	£	£	£	s. d.	£	£	£	£	s.	d.
22	303	61	15562	4271	256147	27256	2232	1 10	..	610	110	52	10	1
23	232	30	11464	2218	170237	19086	2760	1 10	..	196	58	37	14	8
24	3	..	201	..	8537	1155	19	2 9	..	..	..	1	11	8
25	6	..	319	..	5415	546	36	2 0	..	..	1	1	8	4
26	2	..	164	..	3474	303	21	2 0	..	..	..	..	..	..
27	8	2	481	110	7586	626	50	1 10	..	..	5	1	7	6
28	6	2	417	99	8547	927	47	2 0½	..	..	..	..	..	..
29	19	5	940	314	16670	1515	154	1 9½	..	14	8	4	17	7
30	2	..	166	..	3802	580	22	2 10½	..	..	2	..	..	..
31	2	..	132	..	1916	68	3	1 0	..	..	..	0	10	3
32	..	..	..	..	531	5	..	..	..	..	..	..	..	..
33	39	8	1831	888	42349	5140	535	2 0¾	..	20	5	7	16	10
34	3	..	87	..	1909	114	3	1 6	..	..	..	..	..	..
35	..	..	14	..	842	39	1	2 6	..	..	..	..	..	..
36	246	46	15177	3810	239410	34774	4320	2 7	..	385	94	44	5	0
37	300	90	17681	3490	361931	52916	2334	3 0	..	238	61	66	18	0
38	2	1	108	58	1848	108	15	1 1	..	..	..	0	8	4
39	3	..	97	..	2425	274	16	2 0	..	..	5	..	..	..
40	217	58	14360	3695	302220	51331	3094	3 2	..	449	104	59	13	8
41	16	3	919	265	21308	3290	128	2 11½	..	8	81	3	7	4
42	38	8	1738	460	28552	3360	347	2 0	..	27	9	6	12	10
	2108	439	113573	28221	2032341	271954	22929	..	278	2603	676	383	8	11
1	..	..	..	..	15433	3432	..	..	..	..	..	..	..	..
2	97	67	6546	3290	159311	27884	5127	2 9	..	432	151	28	5	7
3	5	..	301	..	8714	1704	220	3 1	..	..	5	1	15	2
4	4	..	218	..	5160	750	84	2 9	..	..	..	0	17	6
5	35	13	2246	685	56062	9928	1075	3 1½	..	110	70	10	5	8
6	9	1	707	85	12472	2005	236	2 11	..	..	5	1	13	9
7	11	1	731	90	16603	2392	244	2 10½	..	15	16	2	12	9
8	133	54	5559	3578	161721	26717	1387	3 2	..	613	95	25	0	0
9	7	2	391	83	9895	1517	55	3 1	..	..	9	1	19	0
10	200	102	14455	6236	317317	60780	12176	3 0	..	960	135	62	16	0
11	15	4	1041	224	26540	4672	544	2 11½	..	..	7	5	3	2
12	..	..	733	..	19770	3327	55	3 4½	..	..	12	..	..	..
13	16	4	1066	157	24410	4983	599	3 2	..	..	20	5	3	8
14	2	..	250	..	7190	1425	105	3 9	..	1	4	0	17	10
15	2	..	117	..	4305	873	73	3 9	..	..	..	..	..	..
16	148	76	9209	4841	211452	41395	6551	3 2½	..	677	265	41	4	4
17	1	1	132	56	5588	1178	137	3 8	..	..	2	..	..	..
18	37	11	2171	808	52706	9364	1033	3 1½	..	83	57	8	16	0
19	12	..	730	..	18213	3290	233	3 4	..	..	20	4	4	10
20	20	5	1033	335	28293	6228	297	3 8½	..	..	5	3	18	3
21	34	15	1891	1014	49585	9010	1040	3 2½	..	9	44	8	12	5
22	11	..	620	..	21700	4029	287	3 7	..	..	8	..	..	..
23	121	50	7225	3859	171007	29246	3599	3 0	..	500	166	35	18	11
24	46	17	3236	864	76562	17108	1607	3 1	..	..	77	16	7	6
25	5	..	644	..	10565	1870	327	3 4	..	..	1	2	12	1
26	28	..	1640	..	42676	7773	682	3 3	..	..	..	..	..	..
27	130	25	6600	1783	129398	17626	1277	2 5½	..	195	23	30	15	0
28	11	..	624	..	14625	2464	382	3 3	..	..	7	2	4	10
	1140	448	70206	27988	1681273	302970	39432	..	..	3599	1184	301	4	2
29	1	..	96	..	30679	1954	621	0 7½	..	..	..	0	5	0
	1141	448	70302	27988	1717952	304924	40053	..	..	3599	1184	301	9	2
30	..	47	..	1846	8582	398	..	..	..	..	..	5	0	0
	1141	495	70302	29834	1721534	305322	40053	..	..	3599	1184	301	14	2

\* Six months' trade only.

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					Owing to the Society for Goods.
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.			
							House Property.	All other Investments.		
No. 6—EAST YORKSHIRE DIS.—										
Beverley .....	621	2521	269	450	1232	777	250	1161	166	1
bCastleford and Allerton ..	4500	27766	4108	10124	10591	..	..	81407	..	2
Industrial .....	3300	21710	1923	2939	9531	12889	..	8685	1849	3
Driffield .....	334	3125	150	225	1363	1049	..	1084	374	4
Eserick .....	109	302	175	251	442	32	..	436	178	5
Hull .....	16500	92678	13032	4773	36519	68245	..	21615	6224	6
Kippax .....	718	3659	975	170	2268	2641	..	871	722	7
Market Weighton .....	400	1615	332	222	713	1054	..	474	280	8
Pocklington .....	173	692	..	10	565	48	..	160	139	9
aRiccail .....	95	64	54	136	264	28	..	31	102	10
Ripon .....	762	4149	1105	348	1021	2338	1108	1802	..	11
Scarborough .....	1586	6462	106	447	2235	1860	1394	3455	176	12
Selby .....	689	5942	424	396	1859	2304	..	3302	315	13
bSettrington .....	40	86	134	71	161	13	..	117	..	14
Tadcaster .....	684	5148	205	530	1692	1380	1164	3239	326	15
Wetherby .....	600	3431	30	403	1611	191	..	2139	479	16
York .....	11100	117580	10354	908	28120	63540	..	56342	..	17
	42211	296990	33376	22403	100187	158389	3916	136320	11330	
Productive Societies:—										
Hull Brushmakers .....	42	76	..	5	70	29	..	3	8	18
,, Printers .....	88	2393	2565	965	271	5070	..	362	960	19
Total .....	42341	299399	35941	23373	100528	163488	3916	136685	12298	
No. 7—HUDDERSFIELD DIS.—										
Brockholes .....	278	5655	557	309	1390	1599	1665	2702	240	1
Central Working Men's (Golcar) .....	500	7103	1137	210	2424	3194	1296	2686	147	2
Close Hill .....	960	19269	554	2681	2941	941	12338	8817	704	3
Cowms, Lepton .....	199	1843	60	31	354	126	..	1968	41	4
Crosland Moor .....	1026	16395	260	933	2681	3681	4198	9618	1165	5
Dogley Bar .....	187	2219	..	271	662	719	..	1498	159	6
Emley .....	425	3394	230	502	2737	390	609	1170	563	7
Flockton .....	273	2171	1297	580	1307	1180	791	588	1059	8
Golcar .....	916	32044	2426	852	2987	5547	3405	27631	e312	9
Hepworth .....	643	8946	1447	635	3305	1997	714	6039	1483	10
Highburton .....	251	2567	100	238	799	471	..	1876	235	11
Hillhouse .....	2593	23514	..	750	5490	9267	4022	10443	e615	12
Hill Top (Paddock) .....	649	7246	250	622	1713	735	202	6670	633	13
Hinchliffe Mill .....	921	8001	100	746	3324	2845	930	2928	1014	14
Holmfirth Boot and Shoe ..	h4	900	..	125	805	145	..	90	77	15
Honley .....	1188	21631	3641	1162	4757	7434	5978	11305	e266	16
Huddersfield Industrial ..	15887	204886	20428	7547	49538	104941	16193	83553	e1364	17
Junction House(Slaithw'te) ..	340	2357	..	4	1216	670	..	1427	410	18
Kirkburton .....	295	3265	..	340	1042	408	1124	1684	313	19
Kirkheaton .....	287	7702	..	438	930	1209	3566	3070	630	20
Lane Dyehouse (Hud'rsfld) ..	462	7619	156	369	2289	1946	3542	1429	200	21
Lepton Field .....	149	1660	..	119	495	512	..	1134	53	22
,, Town Bottom .....	110	489	..	195	364	12	..	655	213	23
aLinthwaite .....	814	11686	2848	335	3053	2791	4318	5990	1153	24
Longwood .....	698	11081	1509	383	2979	3427	6586	2528	e450	25
Marsden Equitable .....	985	17610	10420	257	5185	9510	11082	4648	1249	26
Meltham Industrial .....	1182	26710	3804	918	5706	6272	5488	18570	1290	27
,, Mills Provident..	178	2073	..	282	470	..	..	2158	372	28

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.									
Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.					
									Educational Purposes.	Charitable Purposes.	Co-operative Union.			
		£	£	£	£	£	s. d.	£	£	£	£	s.	d.	
1	12	741	..	11534	1120	119	1 6½	..	41	4	3	2	6	
2	..	..	..	130108	28811	..	..	..	..	..	..	..	..	..
3	70	27	3461	1396	93310	16569	959	3 3	150	51	16	10	0	..
4	6	..	287	..	6420	607	143	1 7	6	6	1	15	5	..
5	2	..	135	..	4978	337	22	1 6	..	..	0	11	0	..
6	409	57	21296	3815	321205	33026	4208	1 9	677	98	82	16	8	..
7	21	3	1235	193	24047	3609	155	3 3	80	13	3	15	0	..
8	9	..	435	..	7648	709	70	1 9	..	4	1	16	0	..
9	4	..	227	..	3003	222	26	1 9	..	..	0	17	6	..
10	2	..	65	..	1181	21	3	1 0	..	..	..	..	..	..
11	11	..	487	..	9660	1231	127	2 0	13	1	3	18	3	..
12	26	1	1579	67	24805	2968	212	2 4	66	13	7	1	5	..
13	12	..	716	..	14397	1720	109	2 0½	..	..	3	9	3	..
14	..	..	..	..	1373	..	..	..	..	..	..	..	..	..
15	17	..	874	..	17693	2652	198	2 6	45	6	3	17	11	..
16	9	..	601	..	12779	1075	161	1 7	..	15	2	19	10	..
17	278	112	14246	7880	255492	32868	5740	2 0	1100	422	240	57	16	3
		888	200	46385	13351	939633	127545	12252	..	1105	1500	451	190	7 0
18	..	3	..	157	395	..	..	..	..	..	..	0	7	0
19	..	35	..	1919	3578	436	111	..	46	6	..	0	10	6
		888	238	46385	15427	949606	127981	12363	..	1151	1506	451	191	4 6
1	6	..	490	..	12819	1986	176	2 9½	..	5	2	1	8	1
2	9	..	586	..	14257	2627	318	3 6	..	5	..	..	..	..
3	17	..	1201	..	31760	5954	781	3 1½	26	10	5	0	2	..
4	2	..	178	..	4531	1061	71	3 7	81	3	..	..	..	..
5	17	6	1172	487	33913	6309	611	3 2	20	10	5	2	11	..
6	2	..	205	..	5849	999	92	3 2½	..	2	0	19	2	..
7	10	..	538	..	15043	2204	166	3 0	..	..	2	2	8	..
8	7	..	425	..	11769	1764	89	3 8	..	18	..	..	..	..
9	17	6	1260	304	33571	5525	1385	3 6	..	11	4	11	10	..
10	15	..	989	..	27285	3811	286	2 1½	10	8	3	6	10	..
11	3	..	245	..	8528	1580	103	3 4	..	2	..	..	..	..
12	39	17	2753	1130	72244	11396	1142	3 0	..	21	12	19	7	..
13	8	..	608	..	18598	3681	356	3 7	6	2	3	7	2	..
14	17	..	1153	..	27228	4331	373	3 0	..	24	..	..	..	..
15	2	7	103	406	2318	196	36	1 ½	..	..	0	10	0	..
16	23	8	1746	480	37642	5084	712	2 6	21	10	6	2	11	..
17	276	257	18095	17234	197360	74435	7429	3 0	144	704	181	79	19	7
18	6	..	422	..	9011	1818	123	4 4	..	..	..	..	..	..
19	3	..	238	..	9579	1615	121	3 2	..	3	1	11	3	..
20	6	1	484	72	13211	1869	287	3 4½	..	4	1	10	8	..
21	13	..	800	..	13412	2346	329	3 0½	3	4	2	9	6	..
22	1	..	130	..	5292	962	75	3 6	23	2	0	14	7	..
23	2	..	122	..	4633	1448	23	4 0	..	2	..	..	..	..
24	14	3	996	234	25517	4849	554	3 5½	7	10	2	4	0	..
25	15	5	912	339	24902	3129	465	3 0	5	6	3	19	2	..
26	30	14	1671	622	40685	5036	702	2 11	30	12	5	8	4	..
27	26	8	1605	545	52180	9816	914	3 5½	..	6	6	0	6	..
28	2	..	164	..	5713	1111	106	3 9	..	3	0	19	4	..

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				Owing to the Society for Goods.
		Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.			
							House Property.	All other Investments.		
<b>Huddersfield Dist.—Con.</b>		£	£	£	£	£	£	£	£	
Milnsbridge .....	1833	12613	150	388	3245	2892	..	9470	£800	29
Netherthong .....	275	1489	3324	242	1021	763	1509	2263	243	80
Nettleton .....	187	1208	378	177	382	1070	..	814	d117	31
Parkgate and Berry Brow ..	941	19343	743	1377	3463	2733	8412	9600	667	32
Scapgoat Hill (Golcar) ..	258	4714	1589	315	1900	1302	..	4644	347	33
Scarwood Coal .....	48	40	1787	156	125	35	2050	1533	1968	34
Scissett .....	973	7298	1047	..	3100	4562	..	3339	809	35
Sheepridge .....	350	5604	..	332	1633	1838	1260	1866	394	36
Shelley .....	415	2815	50	334	1114	1474	..	1558	509	37
Shepley .....	501	3115	4510	176	1644	1145	3067	3758	655	38
Skelmanthorpe .....	460	6551	100	400	1875	2803	719	2611	483	39
Slaithwaite .....	2731	44144	24592	4853	7630	16890	4570	54997	£506	40
South Cros'l'nd & Netherton	556	9397	..	669	3213	2635	1510	4573	£433	41
Wooldale .....	565	9550	1192	527	2323	2733	1900	5595	416	42
	42583	587917	90686	31780	143071	214844	113044	329796	24157	
<b>Productive Societies:—</b>										
Colne Vale Corn Millers ..	456	15835	8090	1400	6166	11838	..	538	8808	43
Colne Valley Co-op. Bakery	46	1850	950	..	229	1721	..	110	339	44
Wm. Thomson and Sons..	411	13028	14080	3002	16260	664	..	7255	11232	45
<b>Total .....</b>	<b>43056</b>	<b>618630</b>	<b>113806</b>	<b>36182</b>	<b>165726</b>	<b>229067</b>	<b>113044</b>	<b>337699</b>	<b>44536</b>	
<b>No. 8.—MACCLESFIELD, CREWE AND DISTRICT—</b>										
Burslem .....	7515	38849	1414	2742	11379	22739	..	11749	909	1
Butt Lane .....	1748	13274	2415	1382	6873	5589	..	6865	1183	2
Congleton .....	3584	35786	8973	1680	6892	13633	3721	25315	3009	3
Crewe Friendly .....	10897	167662	12475	19853	40501	43190	69091	45870	22326	4
Disley .....	282	6405	643	497	658	1263	2980	3051	371	5
Dove Holes .....	390	3296	881	539	980	611	..	3050	812	6
Great Rocks .....	120	1022	..	258	400	30	..	637	437	7
Hayfield .....	521	5224	1045	585	1699	769	362	4647	383	8
Hazel Grove .....	1207	21131	912	1650	3176	6637	5018	10313	1352	9
Leek and Moorlands .....	2984	24690	3944	1806	8482	19142	2178	4352	1546	10
Macclesfield .....	6055	79882	32900	7322	16866	26200	34661	40155	4577	11
Malkins Bank .....	138	1507	..	151	344	..	..	1434	91	12
Peak Forest .....	68	828	..	444	353	8	..	366	689	13
Poynton and Worth .....	500	15804	..	536	2040	2948	2051	10081	711	14
Sandbach .....	2169	33446	2720	516	7946	12876	2700	14501	2156	15
Silverdale .....	3638	33817	257	5242	9237	6881	8065	18036	2210	16
Stockport .....	9196	121596	3828	3799	19118	38461	25781	58778	4106	17
"    Great Moor .....	401	4894	393	403	1282	2396	513	1883	174	18
Styal .....	260	1552	..	141	586	226	..	765	217	19
Whitehough .....	88	746	2	3	247	245	..	220	168	20
Winnington, Northwich & District .....	3656	35837	20695	2295	12286	26893	15092	9571	565	21
Winsford .....	3142	29402	1831	3063	6949	16657	2863	9022	3153	22
Woodley .....	545	5492	1214	187	1591	4182	..	1585	317	23
Youlgreave .....	579	3852	1331	..	2420	1313	155	3149	1540	24
	59683	680994	97873	55094	162305	252859	175231	285395	53002	
<b>Productive Societies:—</b>										
Leek Silk Twist Manufac <sup>g</sup>	121	7486	8124	2288	3906	5478	..	2891	8131	25
Macclesfield Silk .....	275	8700	7020	555	6820	3862	..	4348	4853	26
Nantwich Boot and Shoe..	111	791	425	244	595	974	..	83	461	27
<b>Total .....</b>	<b>60190</b>	<b>697971</b>	<b>113442</b>	<b>58181</b>	<b>173626</b>	<b>263173</b>	<b>175231</b>	<b>292717</b>	<b>66467</b>	

d Goods on Hire Purchase only.

e Coal only.

h Societies.

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.							
Distributive.	Productive.		Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per z.	Bonus on Wages.	Subscriptions.			
			£	£	£	£	£	s. d.	£	£	£	£	s. d.
29	17	6	1126	496	46964	8212	491	3 4½	..	6	12	9	3 0
30	5	..	383	..	9172	1120	55	2 7½	..	..	4	1	7 1
31	2	..	160	..	5556	790	58	3 6	..	..	2	..	..
32	20	2	1512	190	33447	5713	716	3 1	..	18	15	4	13 9
33	6	2	409	112	10991	1794	189	3 6	..	..	3	1	6 3
34	2	..	180	..	13744	2554	2	4 0	..	..	..	0	5 0
35	16	..	716	..	26486	3548	342	2 10	..	..	..	..	..
36	5	..	375	..	10332	1873	247	3 2	..	8	5	1	15 11
37	5	..	407	..	14519	2571	141	3 6	..	..	3	..	..
38	8	..	575	..	16163	2479	180	2 8	..	1	6	2	8 0
39	7	..	455	..	15692	2149	265	2 9	..	10	..	2	7 0
40	52	56	3906	3074	117307	19872	1805	3 8	..	22	31	14	1 0
41	11	9	886	344	22971	3768	474	2 11	..	14	4	2	17 4
42	14	5	829	187	20520	3008	361	3 0	..	13	3	2	17 10
	758	412	50500	26256	1422656	226353	23101	..	248	929	451	193	10 5
43	..	34	..	2725	116630	3205	788	..	60	..	2	1	1 0
44	..	9	..	560	3990	..	..	..	..	..	..	0	5 0
45	..	126	..	8993	49138	4148	610	1 0	888	12	47	3	5 0
	758	581	50500	38534	1592414	233706	24499	..	1146	941	500	198	1 5
1	141	31	6680	1970	133483	19854	1874	1 11	..	285	31	32	6 4
2	46	9	2290	647	48032	6486	580	2 6	..	76	17	8	2 11
3	67	29	4275	1990	114197	19963	1529	3 3	..	265	99	17	9 4
4	240	192	15350	10298	338013	51279	5600	2 8	..	108	238	54	5 8
5	7	..	398	..	11361	2066	213	3 4	..	23	11	1	9 1
6	4	..	348	..	9328	1295	119	2 6½	..	..	29	2	0 2
7	2	..	193	..	3804	623	50	2 10	..	..	..	0	18 9
8	11	1	603	97	13063	2176	205	3 3½	..	45	16	2	12 6
9	27	8	1948	496	44258	8974	740	3 4	..	..	23	6	10 4
10	64	15	3937	983	72054	10268	1004	2 6	..	48	23	14	15 0
11	164	70	7486	4655	199786	29169	2817	2 6	..	400	129	29	18 8
12	3	..	152	..	4264	804	67	3 9	..	..	1	..	..
13	2	..	105	..	3137	351	31	2 6	..	..	..	..	..
14	14	2	893	128	23192	4254	602	3 0	..	11	12	2	12 8
15	43	96	2838	1350	66390	12560	1400	3 2	..	195	121	11	2 8
16	93	12	3046	805	82505	14532	1415	3 0	..	105	66	16	18 8
17	205	20	12779	1453	274598	43956	3858	2 10½	..	407	55	43	15 8
18	9	..	654	..	12684	2051	175	2 8	..	..	5	2	1 0
19	5	2	326	104	6230	678	62	2 0	..	..	3	1	6 4
20	1	..	56	..	963	80	23	0 10½	..	..	..	..	..
21	125	36	5815	2538	95514	13483	1464	2 5	..	115	38	17	17 8
22	77	13	4380	855	86051	14581	1307	3 0	118	2	35	15	14 8
23	11	..	694	..	13900	2267	207	3 0	..	17	10	2	16 3
24	10	..	616	..	16790	1890	212	2 9	..	8	10	3	0 0
	1341	476	75862	28909	1672946	263580	25054	..	118	2115	972	287	14 4
25	..	118	..	6823	34346	1757	1145	..	410	..	7	2	0 0
26	..	163	..	8233	24096	1521	870	..	..	5	..	2	0 0
27	..	31	..	1077	3804	156	24	..	..	..	..	1	1 0
	1341	788	75862	44442	1735192	267014	27003	..	528	2120	979	292	15 4

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, Includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
<b>No. 9—MANCHESTER DIST.—</b>		£	£	£	£	£	£	£	£	
Beswick .....	11108	100587	11815	6299	18805	55571	847	58403	1906	1
Blackley .....	5919	103118	2748	3559	17964	33112	25977	40286	1516	2
a Broadbottom .....	303	1769	..	196	425	590	..	815	121	3
b Chisworth .....	154	1064	108	444	797	7	..	812	..	4
Clifton .....	494	11643	498	755	2302	4677	3523	3133	646	5
Compstall .....	3028	47766	11941	3385	8432	14973	16528	29007	946	6
Denton and Haughton .....	1516	29898	4418	1071	3300	9775	2916	21696	1155	7
Droylsden .....	6826	79911	7904	7334	21010	34338	23882	23285	1162	8
Eccles .....	16540	302593	29474	6526	49600	107726	132311	77928	5854	9
Faithworth .....	9740	159150	15637	8398	25817	39511	58424	74339	241	10
Glossop Dale .....	3223	68867	7922	3599	6133	10709	13490	54522	e48	11
Hadfield .....	1618	40898	6172	1932	4183	5507	4371	37511	282	12
„ & Hollingworth Coal	2471	1000	..	509	527	1138	..	1342	e113	13
Haughton Green .....	447	1859	1501	713	1156	1792	1690	768	263	14
Hollingworth .....	781	12925	..	200	2222	2392	2443	6710	457	15
Hyde .....	3258	49503	6572	1828	11943	14058	14535	21700	1902	16
Manchester and Salford ..	15295	207357	9651	6663	33255	70892	86372	45144	6267	17
Middleton and Tonge .....	3803	80141	9254	6643	10719	18356	35908	35794	3037	18
Mossley .....	3221	75263	8360	5589	9502	8335	9767	70714	566	19
New Mills .....	2740	57348	2530	3055	7203	10953	23698	24104	2262	20
New Moston .....	579	4997	282	320	1016	2749	1160	1666	..	21
Pendleton .....	28149	397797	8960	16519	58286	117606	72548	205167	d222	22
Prestwich .....	4086	69582	45679	1309	13263	32136	68978	5407	984	23
Rhodes .....	1127	22469	1313	520	3134	2857	12012	7044	1026	24
Roe Green—Worsley .....	204	8213	1521	800	803	1120	3505	5087	57	25
Swinton—Chorley Road ..	746	7975	384	316	2603	4002	1771	1173	405	26
„ Moorside .....	807	9356	3007	170	2650	3523	4070	8208	374	27
Whaley Bridge .....	2003	25699	7225	1356	4717	6290	11139	14266	1410	28
Whitefield and Unsworth..	961	17103	136	520	2291	4710	5906	5886	339	29
	131097	1995851	205012	90358	323828	616875	637861	876797	34402	
Productive Societies:—										
Co-op. Sundries Manufac- turing (Droylsden) .....	510	20029	6798	6958	10505	16246	..	6056	4439	30
Eccles Manufacturing .....	224	12600	7122	2715	6936	9518	..	8942	..	31
Hyde Co-op. Laundry .....	7	2828	800	..	113	3036	..	730	24	32
Manchester & Dist. Laundry	411	9000	822	..	175	10672	..	198	213	33
Manchester—Newspaper ..	339	11572	6013	863	816	10230	..	6244	2455	34
Printing .....	720	22413	9603	5541	9560	17150	..	6621	19400	35
<b>Total .....</b>	<b>132908</b>	<b>2074293</b>	<b>236170</b>	<b>106435</b>	<b>351873</b>	<b>683727</b>	<b>637861</b>	<b>905568</b>	<b>60933</b>	
<b>No. 10—NORTH-EAST LANCA- SHIRE DISTRICT—</b>										
Accrington and Church ..	9227	265190	48485	4941	39401	43886	161861	89266	d1759	1
„ Provident .....	682	5523	5873	205	4080	7297	355	567	..	2
Barnoldswick .....	1571	21644	4904	1155	7080	13193	9481	3590	357	3
Barrowford Industrial .....	532	5247	1903	523	1557	2827	1342	2651	96	4
Billington and Whalley ..	500	11888	2373	1458	2096	7243	3364	5220	475	5
Blackburn—Daisyfield .....	4114	84351	6267	1336	12537	31251	36109	17611	2478	6
„ „ Excelsior .....	258	1933	..	298	554	533	1158	119	..	7
„ „ Grimshaw Park .....	2349	43673	250	2489	5768	16586	12906	14881	..	8
„ „ Industrial .....	3907	59974	4986	1950	11111	32622	21387	4831	1839	9
„ „ Livesey .....	484	5432	..	370	1444	2374	1214	1420	416	10
a Brierfield .....	1302	19411	10893	797	6964	10382	9367	6199	63	11
Burnley .....	16551	202699	29720	7103	59337	103220	70692	33238	2920	12
Clayton-le-Moors .....	2216	44998	36104	2807	5805	8019	48919	22725	966	13
Clietheroe .....	1415	15618	4560	1816	4532	5971	1217	12536	565	14
Colne .....	5509	83328	12296	2150	23679	51323	24758	11139	897	15
Darwen Industrial .....	7862	295828	11650	14455	17742	58868	161212	99440	653	16
„ „ Provident .....	1896	13405	13536	290	4948	15897	5808	2332	85	17
Earby .....	916	11765	1205	1109	3300	3772	986	9006	140	18

d Hire Purchase only.

e Coal only.

h Societies.

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	Net Profit.	PROFIT.			Subscriptions.			
Distributive.	Productive.	Distributive.	Productive.			In-terest on Share Capital	Average Dividend per £.	Bonus on Wages.	Educational Purposes.	Charitable Purposes.	Co-operative Union.	
		£	£	£	£	£	s. d.	£	£	£ s. d.		
1	222	28	13626	2175	261302	45275	4051	3 0	359	83	161	..
2	166	38	9408	2486	158452	26071	3833	2 6	511	407	123	30 8 9
3	3	..	208	..	2218	160	40	1 4	..	..	..	..
4	..	..	..	..	5193	644	..	..	..	..	..	..
5	12	4	844	369	19752	3350	543	3 0	..	..	13	2 9 4
6	71	12	4509	976	91266	17965	1813	3 4 1/2	..	162	84	15 5 7
7	40	3	2826	248	59039	9137	1180	2 10 1/2	..	23	35	7 12 8
8	151	28	8842	2123	193117	25943	3156	2 9 1/2	..	207	72	33 19 0
9	454	129	26946	8167	499053	82452	12712	2 9 3/4	..	1707	294	85 19 6
10	245	67	11093	9178	266202	46440	5503	3 0	..	834	131	49 18 9
11	71	15	4699	968	108572	16257	2502	3 0	..	244	48	16 2 0
12	34	14	2745	911	58321	9976	1442	3 0	..	20	42	8 6 8
13	6	..	393	..	12226	2981	50	4 0	..	..	..	..
14	12	2	778	128	13111	1938	67	2 10 1/2	..	..	5	2 6 6
15	17	9	1388	445	26305	4052	491	3 0	..	65	10	4 3 4
16	61	27	4950	2083	96146	16651	1822	3 0	..	186	77	16 6 0
17	408	66	23581	5359	349396	47698	7654	2 3 1/2	..	501	144	74 4 0
18	105	55	6439	3818	138068	29970	2799	3 0	..	160	45	19 1 2
19	70	20	5031	1123	108055	19061	2777	3 0	..	161	171	16 16 4
20	63	8	3862	680	73150	13539	1842	3 3	..	175	72	13 14 0
21	13	1	778	129	15796	2683	179	3 0	..	62	3	2 17 3
22	696	155	36122	10368	721917	118923	16157	3 0	..	88	575	146 1 8
23	92	33	5673	2366	106367	16534	2755	2 10	..	279	19	20 2 9
24	21	..	1686	..	32182	4726	872	2 9 1/2	..	20	5	5 15 0
25	4	3	289	190	8005	1567	316	3 0	..	31	8	1 0 7
26	21	4	1080	165	22865	4194	364	3 3 1/2	..	..	1	3 15 11
27	18	7	1059	417	20346	4591	354	3 0	..	..	14	4 1 0
28	47	10	2976	642	64940	10594	1006	3 0	..	240	27	9 16 0
29	17	..	1205	..	25739	4049	689	3 0	..	..	20	4 18 3
	3140	738	183036	55464	3557301	587421	76969	..	870	5655	2199	595 2 0
30	..	150	..	8943	74681	3500	1495	0 6	617	16	41	5 0 0
31	..	121	..	6103	30463	1324	663	..	..	..	20	1 15 0
32	..	39	..	1642	4041	378	141	..	..	..	..	0 5 0
33	..	175	..	6847	12723	2022	375	3 0	..	..	..	1 0 0
34	..	50	..	6667	23508	780	716	..	..	43	7	15 0 0
35	..	545	..	37386	110988	12759	1679	0 6	868	..	157	12 10 0
	3140	1818	183036	123052	3813705	608184	82038	..	2355	5714	2424	630 12 0
1	198	149	11750	11485	320213	56216	10603	2 10	..	684	356	47 5 5
2	16	2	991	75	18366	2817	274	2 11	..	..	18	3 12 8
3	32	24	1698	1624	58730	9505	850	3 0	..	82	17	7 9 9
4	7	5	576	320	14919	2371	198	3 0	..	59	10	2 11 9
5	18	5	1043	286	20895	4720	430	3 0	..	40	14	2 17 9
6	105	56	6918	4223	134128	23246	4026	4 0	..	10	125	21 9 3
7	3	..	355	..	9040	2193	79	4 7 1/2	..	..	6	..
8	70	51	4720	1803	98764	12850	1848	2 2 1/2	..	..	45	16 10 0
9	106	35	6502	1760	112329	20604	2575	2 8	..	21	82	19 19 4
10	11	..	663	..	20443	3595	254	3 8 1/2	..	..	3	2 10 5
11	27	24	2154	1422	44841	6454	725	2 9 1/2	..	138	11	6 15 6
12	344	280	18178	15502	476317	77148	7536	3 0	..	1778	150	78 2 4
13	37	22	2030	1481	64955	11186	1790	3 0	..	236	31	12 0 4
14	32	8	1923	482	44920	7504	543	3 0	..	104	..	6 15 0
15	159	108	9305	7225	263575	26859	8160	2 9 1/2	..	336	84	26 11 3
16	180	128	10757	6893	253817	65666	10144	3 0	643	586	196	39 1 3
17	28	15	870	880	35100	5210	210	2 9	61	30	20	..
18	19	10	882	678	29950	5736	429	3 3	..	..	3	4 13 6

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
<b>NORTH - EAST LANCASHIRE DISTRICT—Con.</b>		£	£	£	£	£	£	£	£	
Great Harwood .....	3402	71267	16622	3273	16914	29455	37780	13382	2160	19
Higham .....	158	1960	..	109	424	428	..	1401	..	20
<sup>b</sup> Hoddesden .....	254	7061	2290	1179	2143	1641	..	6746	..	21
Lower Darwen Conserv'tve .....	185	4458	914	17	401	1132	2120	2058	78	22
" Fore Street .....	274	6005	3506	200	1099	5088	..	3971	..	23
Low Moor—Nelson Street .....	214	2231	..	1024	749	..	..	2351	235	24
" Union Street.. ..	123	1027	..	132	646	..	..	927	120	25
Nelson.....	8952	145814	21491	6676	32353	45743	77741	35005	2311	26
Oswaldtwistle .....	1712	47922	7897	1489	3588	6342	33758	15788	722	27
Padham.....	2740	18046	5344	868	6720	12315	5297	3214	243	28
Rishton .....	1350	26810	13959	995	3205	9144	18681	13385	192	29
Sabden Industrial .....	325	5083	1333	608	1201	575	..	5830	..	30
Salterforth.....	78	1207	27	111	459	431	228	448	34	31
Trawden.....	350	2623	1950	350	965	1209	522	2624	129	32
Wheatley Lane .....	150	2996	100	153	537	755	1115	1149	e41	33
Winewall .....	289	3825	..	391	1554	1647	..	1384	104	34
	82937	1540242	270438	62825	284893	531219	749378	446434	20073	
Productive Societies:—										
Burnley Self-Help Manufac. ..	313	8742	16765	1000	11045	13025	65	872	5347	35
<sup>b</sup> Nelson .....	81	2115	3305	3833	2941	4425	..	1887	..	36
North - East " Lancashire										
Laundries Association ..	13	4509	1800	75	93	7374	..	135	4	37
<b>Total .....</b>	<b>83344</b>	<b>1555608</b>	<b>292308</b>	<b>67733</b>	<b>298972</b>	<b>566043</b>	<b>749443</b>	<b>449328</b>	<b>25424</b>	
<b>No. 11—NORTH LANCASHIRE DISTRICT—</b>										
Bamber Bridge .....	652	5266	6772	51	3801	4788	3446	1202	745	1
Bentham .....	278	3804	..	43	1375	1798	..	829	276	2
Blackpool .....	8581	132206	5968	2298	25663	49565	5909	65912	1874	3
Fleetwood .....	2947	27795	3731	902	8583	11722	5523	9626	..	4
Fylde—Kirkham .....	762	18104	4256	2109	3048	4529	2149	15178	938	5
Gregson's Lane .....	118	2267	..	305	556	1390	..	822	112	6
Higher Walton .....	190	2168	..	150	500	..	..	2281	..	7
Lancaster .....	11567	162679	6885	7373	26757	56605	52888	51848	1608	8
Leyland and Farington ..	1597	28698	4103	1152	7204	7741	9254	11553	..	9
Longridge .....	1254	23373	2250	1015	4914	5742	5442	12443	473	10
Preston .....	22246	247851	31273	20553	44136	73917	133221	79035	1435	11
Ribchester .....	200	3067	288	15	932	503	833	1395	89	12
Skemmersdale .....	1238	8369	..	836	2886	2726	..	4865	30	13
Southport .....	1510	19619	3329	1057	5284	8181	3261	3898	388	14
Walmer Bridge .....	324	2180	233	250	599	1470	250	765	..	15
	53464	681446	69088	38109	136238	230677	222176	261152	7968	
Productive Society:—										
Blackpool Union Printers..	142	1061	1111	169	419	1276	..	186	813	16
<b>Total .....</b>	<b>53606</b>	<b>682507</b>	<b>70199</b>	<b>38278</b>	<b>186657</b>	<b>231953</b>	<b>222176</b>	<b>261338</b>	<b>8781</b>	
<b>No. 12—N. LONSDALE DIST.—</b>										
Ambleside .....	340	2536	108	146	1188	1457	..	559	214	1
Barrow-in-Furness .....	11360	147764	2735	8372	40263	50149	9002	75247	601	2
<sup>a</sup> Broughton-in-Furness .....	185	1584	353	153	211	376	1178	360	88	3
Carnforth .....	1818	28404	1961	1079	6022	11414	8181	6635	1256	4
Coniston.....	236	2530	354	..	464	1176	..	292	528	5

<sup>d</sup> Goods on Hire Purchase only.

<sup>e</sup> Coal only.



	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonns on Wages.	Subscriptions.			
										Educational Purposes.	Charitable Purposes.	Co-operative Union.	
			£	£	£	£	£	s. d.	£	£	£	£	s. d.
19	84	88	5601	5866	153657	26538	2944	3 0	..	180	43	17	3 9
20	2	..	155	..	4170	613	63	..	..	..	..	0	16 3
21	..	..	..	..	15199	2289	..	..	..	..	..	..	..
22	4	..	243	..	7561	1458	161	4 0	..	..	..	..	..
23	3	..	249	..	8738	1299	234	3 6	..	..	..	1	8 10
24	3	1	227	77	8343	1792	104	4 8	..	..	4	1	2 7
25	2	..	159	..	4350	975	49	4 6	..	..	1	..	..
26	200	209	12553	14052	311597	56815	5359	2 11½	..	970	62	43	19 9
27	37	26	2447	1717	57336	10874	2097	8 0	..	131	48	8	12 6
28	63	18	3185	2085	74820	11920	640	2 11½	..	270	30	14	1 3
29	38	14	2373	1128	52729	9231	986	3 0	..	91	42	6	17 8
30	4	..	383	..	9984	1816	190	3 4	..	..	16	1	14 8
31	1	..	92	..	2683	458	50	3 3	..	..	2	0	7 5
32	6	..	488	..	11052	1712	101	3 0	..	7	3	1	6 6
33	3	..	209	..	4838	741	115	2 8	..	..	2	0	15 8
34	6	2	450	140	8500	1490	146	2 10	..	16	..	1	8 8
	1848	1280	110319	81294	2696859	479911	58883	..	704	5769	1424	398	10 7
35	..	198	..	12296	90667	1627	866	..	..	..	1	2	10 0
36	..	..	..	..	38604	735	..	..	..	..	..	..	..
37	..	86	..	2960	6806	1294	112	..	..	..	1	0	5 0
	1848	1564	110319	96550	2832636	483567	59861	..	704	5769	1426	401	5 7
1	20	2	1207	119	22725	2912	217	2 5	..	..	6	3	5 6
2	5	..	275	..	7900	848	170	2 8	..	..	..	1	5 4
3	178	147	8349	10319	183653	21096	4509	2 0	..	237	62	42	11 9
4	63	19	3391	1602	75066	12764	1030	2 5½	..	233	45	15	11 0
5	22	4	1464	264	28754	4953	812	3 0½	..	62	5	4	1 10
6	3	..	208	..	6292	1163	112	3 5½	..	..	..	0	10 6
7	3	..	240	..	8246	1732	99	4 0	..	..	3	0	19 6
8	162	78	9145	5019	200239	33395	5915	2 9½	..	500	124	58	10 0
9	31	14	1951	890	45360	7081	1076	3 1	..	..	17	6	15 0
10	34	11	1698	1003	35592	5276	824	2 6	..	111	27	6	13 1
11	369	162	20171	11744	470507	81268	9314	3 0	..	100C	162	110	0 4
12	4	..	252	..	5994	1001	192	3 0	..	..	..	1	0 10
13	17	4	1063	237	26141	3637	397	2 6	..	30	9	6	5 0
14	46	5	3171	340	38438	5112	634	2 0	..	18	..	7	13 0
15	6	..	319	..	7148	1172	98	3 0	..	..	..	0	15 8
	963	446	52904	31537	1161425	183410	25439	..	..	2191	460	265	18 4
16	..	22	..	1436	3034	88	52	..	..	..	..	1	5 0
	963	468	52904	32973	1164459	183498	25491	..	..	2191	460	267	3 4
1	9	..	521	..	8553	1007	110	2 1	..	..	..	1	16 0
2	256	84	18587	5276	362113	58570	7054	2 10	..	..	227	56	11 8
3	2	..	129	..	2437	436	74	3 0	..	4	..	..	..
4	46	10	2751	456	48862	7629	1001	2 7	..	68	25	10	0 0
5	3	..	192	..	3604	310	115	1 4½	..	..	..	..	..

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Bldgs., Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
<b>NORTH LONSDALE DIST.—CON.</b>										
Dalton-in-Furness .....	2598	40042	143	818	11075	11668	6060	15296	1251	6
Hawkshead .....	328	2210	130	214	1215	598	..	573	624	7
Kendal .....	2069	20230	1556	834	6895	12322	1560	2596	822	8
Kirkby-in-Furness .....	436	9224	572	426	1886	626	4788	3280	228	9
Langdale .....	306	4288	253	202	1105	1085	..	2706	488	10
Leven Valley .....	195	2710	1030	108	1008	1090	1470	240	252	11
Lower Holker .....	224	2566	..	130	1354	390	200	777	245	12
Millom .....	1731	32071	250	2768	11742	6143	4446	13181	1791	13
Sedbergh (New) .....	133	427	2	82	341	29	..	173	114	14
Swarthmoor and Ulverston .....	2240	40616	..	1528	7235	14001	7392	15486	1606	15
	24199	337202	9447	16860	92004	112524	44277	137401	10108	
<b>Supply Association:— Furness and South Cumberland .....</b>										
	367	1859	..	695	1031	320	..	697	1894	16
<b>Total .....</b>	<b>24566</b>	<b>339061</b>	<b>9447</b>	<b>17555</b>	<b>93035</b>	<b>112844</b>	<b>44277</b>	<b>138098</b>	<b>12002</b>	
<b>No. 13—OLDHAM DISTRICT—</b>										
Ashton-under-Lyne .....	5720	122173	6576	12574	20006	30823	58808	41020	375	1
Crompton (Shaw) .....	2928	33593	8399	1448	7686	22444	6620	11282	299	2
Delph .....	781	20192	1121	86	1950	1344	8393	10341	578	3
Diggle .....	262	6788	3284	284	1319	1316	3817	4303	196	4
Dobcross .....	117	664	89	36	551	..	..	303	147	5
Grasscroft .....	355	5356	3066	286	1511	2151	1517	3614	506	6
Greenfield .....	744	22869	8912	706	1596	1541	21151	9439	109	7
Higher Hurst .....	1300	14810	12313	1644	4762	8187	5720	12322	d140	8
Hurst Brook .....	771	6273	6478	1372	2235	6402	1424	5545	..	9
Junction—Delph .....	247	2488	50	117	1003	787	..	1137	357	10
Lees .....	997	12467	659	..	5098	5532	1428	2041	..	11
Oldham Equitable .....	12870	249937	48833	25298	34618	70936	94889	128724	239	12
Industrial .....	17311	233737	33239	23873	49664	44826	159257	71192	..	13
Royton .....	2171	30580	7965	223	7910	13630	17614	4207	d216	14
Stalybridge .....	4066	69941	4592	1277	10923	12581	13043	45953	..	15
Uppermill .....	1253	27741	1540	1613	3136	1330	3926	24876	561	16
Waterloo .....	828	20132	3920	1111	3833	5724	5457	12147	..	17
	52721	879741	151036	71948	157801	229554	403064	399076	3723	
<b>Productive Society:— Delph Woollen Manufac'g.</b>										
	76	1487	457	15	1653	375	..	40	207	18
<b>Total .....</b>	<b>52797</b>	<b>881228</b>	<b>151493</b>	<b>71963</b>	<b>159454</b>	<b>229929</b>	<b>403064</b>	<b>899116</b>	<b>3990</b>	
<b>No. 14—ROCHDALE DISTRICT—</b>										
a Bagslate .....	670	11550	52	243	1378	4009	2615	4257	..	1
Brooksbottoms .....	186	2571	1883	290	712	260	907	3014	226	2
Bury .....	13446	318083	4332	25215	37728	47130	89423	200644	n1696	3
Firgrove .....	144	1390	111	113	326	886	..	479	116	4
Healey .....	416	6378	1004	2132	742	555	..	8794	204	5
Heywood .....	4874	78788	1024	7859	15746	19911	24533	34093	e498	6
Lane Bottom .....	85	846	..	195	456	33	548	184	50	7
Littleborough .....	2392	44588	1374	1786	5906	9934	12176	24433	519	8
a Millgate .....	270	2089	185	504	674	1330	..	740	454	9

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.									
Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.					
									Educational Purposes.	Charitable Purposes.	Co-operative Unions.			
		£	£	£	£	£	s. d.	£	£	£	£	£	s.	d.
6	58	27	3554	1186	68930	10820	1728	2 6	..	..	46	12	10	0
7	8	..	416	..	6760	547	94	2 0	..	..	..	1	11	1
8	45	8	2983	441	52918	6845	801	2 0	..	..	39	13	1	4
9	7	4	487	114	12604	2005	269	2 10	..	27	11	2	4	3
10	6	3	328	36	7621	1100	165	2 6	..	..	..	1	9	7
11	2	..	228	..	4920	672	102	2 6	..	..	..	1	0	0
12	3	..	233	..	5824	703	96	2 8	..	..	4	1	2	5
13	41	22	2482	1190	53077	7954	1400	2 6	..	28	40	9	4	4
14	2	..	183	..	2154	200	18	..	..	..	..	0	12	11
15	59	81	3545	1963	70192	11046	1401	2 9	..	..	131	11	0	0
	547	189	36569	10662	710569	109844	14428	..	4	554	402	122	4	3
16	5	..	362	..	16344	642	74	0 8	..	..	..	..	..	..
	552	189	36931	10662	726913	110486	14502	..	4	254	402	122	4	3
1	169	58	10347	3653	198196	35030	4749	3 3	..	378	147	28	19	8
2	84	17	5118	1122	94501	15426	1220	3 0	..	207	39	13	6	8
3	16	8	968	405	22850	3866	716	3 0	..	39	18	4	2	10
4	7	..	500	..	11322	1750	277	3 0	..	5	11	1	7	3
5	2	..	135	..	4758	403	37	3 0	..	..	..	0	6	3
6	8	..	499	..	11023	1660	209	3 0	..	8	4	1	16	5
7	15	..	1030	..	24486	4983	1011	3 2	..	39	24	3	15	6
8	30	5	1914	282	49644	9192	696	3 4	..	77	20	6	13	9
9	19	..	1202	..	27818	4438	303	3 3	..	17	12	4	0	4
10	6	..	441	..	12916	1044	98	2 11	..	8	3	1	6	10
11	14	..	974	..	19994	3530	490	3 0	..	52	9	5	3	11
12	232	104	14573	5614	330752	59645	8638	3 0	..	1430	167	65	18	11
13	419	164	25745	8541	586165	101256	8749	3 0	..	2532	419	87	8	3
14	50	12	3491	731	71100	11267	1191	3 0	..	252	26	11	2	0
15	86	39	5984	1670	139134	24225	3019	3 0	..	59	64	21	0	0
16	22	..	1668	..	41717	7693	1043	3 3	..	20	34	6	9	4
17	28	4	1726	267	34296	5304	882	3 0	..	40	26	4	9	7
	1207	411	76310	22285	1680972	290712	33328	..	..	5148	1017	267	7	6
18	12	..	607	..	2181	112	35	..	..	..	..	0	10	0
	1207	423	76310	22892	1683156	290824	33363	..	..	5148	1017	267	17	6
1	8	..	621	..	13200	2823	439	3 6	..	..	2	3	9	9
2	3	2	217	148	6653	1255	108	3 4	..	2	..	0	19	4
3	254	145	15414	8648	378199	70710	11442	3 8	..	1509	228	69	6	0
4	2	..	131	..	4222	675	49	3 2	..	..	2	0	14	5
5	4	..	386	..	13625	2591	392	4 0	..	9	..	..	..	..
6	120	36	7710	2373	159953	24520	2512	3 0	..	330	348	24	9	9
7	2	..	131	..	3052	596	40	4 0	..	..	2	0	8	4
8	54	20	3883	1623	83888	13288	1587	3 0	..	..	30	11	18	0
9	4	3	304	223	9088	1605	86	3 4	..	20	1	..	..	..

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				Owing to the Society for Goods.
		Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.			
							House Prop-erty.	All other Invest-ments.		
		£	£	£	£	£	£	£	£	
<b>ROCHDALE DISTRICT—Con.</b>										
Milnrow .....	294	3694	743	84	826	2403	..	1676	..	10
" Conservative .....	822	6345	372	323	3270	604	1477	2844	..	11
New Hey Industrial .....	456	2566	1530	115	1902	1899	..	1084	..	12
Rochdale Equit. Pioneers.	19591	370874	6096	12410	46402	55889	67373	238401	823	18
" Provident .....	12857	197405	9540	15212	22187	25400	46856	142902	..	14
Shawforth .....	275	2554	661	770	930	1292	..	1893	288	15
aSmall Bridge Conservative	250	4731	..	344	488	378	..	4642	12	16
Smithy Bridge .....	191	5625	575	169	443	657	2843	2876	53	17
Summerseat & Br'ksb't'tms	186	3061	2110	275	807	915	1563	2100	269	18
Tottington Equitable .....	356	6703	623	1789	62	..	1461	8392	..	19
" Industrial .....	1200	24143	3256	1441	2874	7890	1718	17460	300	20
Turn .....	87	1491	..	60	156	188	265	1117	6	21
Wardle .....	198	5131	500	474	481	4356	..	1650	11	22
Whitworth .....	836	12132	699	622	3248	3939	2430	5300	..	23
Woolfold .....	655	11410	..	479	1580	1481	6763	3158	..	24
<b>Total.....</b>	<b>60737</b>	<b>1123648</b>	<b>36640</b>	<b>72904</b>	<b>149324</b>	<b>191179</b>	<b>262951</b>	<b>712072</b>	<b>5465</b>	
<b>No. 15—ROSSENDALE DIST.—</b>										
Bacup .....	3423	86061	12374	7297	10387	9911	10896	75621	4836	1
bCawl Terrace .....	839	11229	1872	1006	1926	1649	..	10532	..	2
Crawshawbooth .....	745	30229	120	1021	4229	2593	700	24674	954	3
Edenfield .....	322	11023	541	203	791	1152	2212	7713	45	4
Haslingden .....	2941	48825	26069	4312	7302	10837	54000	11430	601	5
Helmsore .....	404	9713	1815	519	1683	2394	4879	3708	93	6
Love Clough .....	345	10137	998	743	1937	839	2803	6749	452	7
Lumb .....	130	911	200	5	533	388	..	285	119	8
Ramsbottom Industrial ..	2637	62544	18754	3980	11064	9276	23210	46648	111	9
Rawtenstall Conservative.	1155	7558	5106	877	2699	6097	4451	1607	634	10
Stacksteads .....	487	2629	2821	339	2140	2516	570	749	507	11
Tunstead .....	362	3647	654	..	1182	1365	..	1665	581	12
Water Peace and Safety ..	201	2789	460	207	799	448	..	2432	81	13
Waterfoot .....	676	5663	3770	..	2320	6201	252	985	312	14
Whitewell Bottom .....	353	3877	122	410	1411	1603	..	1443	331	15
<b>Total .....</b>	<b>15020</b>	<b>297135</b>	<b>75676</b>	<b>20919</b>	<b>50403</b>	<b>57269</b>	<b>103973</b>	<b>196241</b>	<b>9657</b>	
<b>No. 16—SOUTH YORKSHIRE DISTRICT—</b>										
Bakewell .....	371	1011	..	..	..	..	..	391	199	1
Barnsley .....	37217	546693	5920	7208	116782	171098	132247	219768	6236	2
Brightside and Carbrook (Sheffield) .....	27005	262572	12474	15524	69394	83612	46370	145534	6548	3
Chesterfield Provident .....	2800	13324	12401	1060	7305	7924	9912	3334	1022	4
Clown .....	1196	13908	4474	918	4166	3362	10359	2936	156	5
aConisbro' .....	362	1293	..	553	1325	12	..	1112	71	6
Denaby Main .....	768	21666	1069	4519	3181	2060	6806	17548	451	7
Doncaster .....	13700	132753	4948	7895	39911	75043	20233	20315	2595	8
Eckington .....	337	1828	..	315	552	555	695	457	308	9
Goole .....	2835	17248	..	3113	6135	7887	..	8412	340	10
Handsworth Woodhouse ..	1209	12210	726	1912	6934	5958	2231	1544	819	11
Hasland .....	780	4550	859	340	2585	2772	..	1382	480	12
Heath and Williamthorpe.	372	2638	569	689	1908	1780	..	972	575	13
Killamarsh .....	689	8475	809	869	2702	2144	1435	4547	441	14
Kilnhurst .....	765	12147	1760	1473	2860	1449	3295	9012	..	15
Masbro' .....	9646	140987	4782	8902	29213	60413	38122	41473	8971	16

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.									
Distributive.	Pro-ductive.	Distributive.	Pro-ductive.		Net Profit.	Inter-est on Share Capital	Average Divi- dend per £.	Bonus on Wages.	Subscriptions.					
									Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Un.on.			
10	4	..	287	..	7797	1495	153	4 0	..	..	..	1	10	6
11	10	..	643	..	28960	4538	257	4 0	..	..	7	2	6	2
12	10	..	745	..	17518	2624	87	4 0	..	..	5	2	6	2
13	378	57	24191	3426	405039	72331	14070	3 3	..	771	170	98	11	3
14	216	71	12431	4158	236167	48192	7442	3 4½	..	..	124	..	..	..
15	4	..	279	..	8412	1545	95	3 4	..	..	3	1	8	6
16	..	..	194	..	6490	1463	162	..	..	..	2	..	..	..
17	2	..	197	..	6238	1172	214	3 6	..	..	..	0	19	5
18	4	2	302	100	7443	1330	120	3 4	..	..	1	0	19	3
19	3	..	237	..	10714	2393	219	3 6½	..	..	..	1	13	10
20	22	4	1485	285	28070	5030	988	8 2	..	93	7	..	..	..
21	2	..	119	..	3111	608	58	3 5½	..	..	..	0	9	6
22	2	..	156	..	5648	1089	192	8 8½	..	..	..	2	0	0
23	16	9	1021	584	26893	4501	491	3 3	..	58	22	4	6	3
24	10	..	787	..	18046	3185	441	3 4	..	69	14	3	7	4
1134		350	71871	21568	1488526	269558	41644	..	..	2861	877	228	17	7
1	61	46	4251	2671	106924	19249	3056	3 4	..	378	78	17	10	10
2	..	..	..	..	22670	2461	..	..	..	..	..	..	..	..
3	12	8	847	406	27441	6656	1116	4 0	..	..	8	3	15	8
4	3	6	351	230	9637	1881	444	3 0	..	..	2	1	13	7
5	50	38	3213	2542	82915	14004	1833	3 0	..	304	43	14	13	5
6	6	..	418	..	12755	2538	344	3 6	..	..	5	2	1	8
7	6	..	465	..	12790	2945	369	4 0	..	31	6	1	15	5
8	2	..	184	..	4627	608	43	2 0	..	..	1	0	12	6
9	50	35	3316	1556	83796	14645	1907	3 0	..	237	42	13	6	8
10	19	5	1204	310	25825	5672	367	3 3	..	8	8	..	..	..
11	9	2	631	153	12527	1898	110	3 2	..	..	5	2	18	1
12	7	..	490	..	10063	1882	131	3 8	..	3	1	..	..	..
13	2	1	225	72	7290	894	131	2 2	..	..	..	1	1	4
14	10	2	1004	138	16187	1504	214	1 8	..	..	4	2	19	4
15	6	2	480	101	12843	1325	180	1 8	..	3	3	1	16	6
243		145	17069	9179	450290	78162	10254	..	..	964	206	64	5	0
1	7	..	434	..	5350	314	42	1 3	2	..	..	1	19	7
2	676	431	57286	18191	1143601	160244	26799	2 6½	..	1344	5741	178	9	4
3	615	248	35863	11275	686239	90702	11622	2 5½	..	410	606	132	14	10
4	52	3	3081	266	60938	5070	653	1 3½	..	110	27	14	12	0
5	25	2	1709	232	40405	5062	686	2 1	13	41	20	6	4	0
6	6	..	342	..	7587	1224	56	3 0	..	..	5	..	..	..
7	22	..	1311	..	31773	8300	1032	5 0	..	83	102	4	1	9
8	316	75	18384	4077	333224	41912	4964	2 2½	423	605	158	67	10	5
9	5	..	279	..	6202	736	78	2 0	24	1	2	1	14	3
10	58	10	3402	650	60535	9826	728	2 3	..	51	25	13	10	9
11	32	..	2100	..	41818	5605	575	2 6	55	56	14	6	9	4
12	16	..	1037	..	22588	2494	220	2 0	..	..	14	4	0	3
13	12	4	693	225	14725	1715	113	2 7	..	..	29	..	..	..
14	17	..	1169	..	23640	3249	383	2 4	..	92	43	3	4	7
15	12	1	845	117	26760	4800	563	3 0½	..	26	31	3	16	8
16	296	47	15306	2924	222837	41797	5494	2 6	34	362	272	46	13	2

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bidings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
<b>SOUTH YORKSHIRE DIST.—Con.</b>		£	£	£	£	£	£	£	£	
Matlock Bank .....	750	3625	941	363	2107	2334	..	985	456	17
Oughtibridge .....	470	3474	..	592	1256	1258	..	2389	640	18
Oxcroft .....	264	1230	316	283	1406	755	..	314	262	19
Pilsley .....	671	4900	..	620	2550	2433	1300	624	1188	20
Pontefract .....	6500	27265	..	4014	10218	7995	..	20074	442	21
Sheffield and Ecclesall....	17160	109720	7783	7169	35690	45030	7664	57917	1183	22
Staveley Town.....	1152	14344	..	1196	4768	2928	2904	8227	1273	23
Stocksbridge.....	2381	43324	167	2125	9676	11123	17331	14088	22	24
Worksop .....	3141	65108	1076	2933	10484	15769	34666	19818	2501	25
	132541	1466293	61074	74525	373108	515694	335570	597123	37179	
<b>Productive Societies:--</b>										
Sheffield Cutlery .....	56	1309	150	629	1486	..	..	525	257	26
"    Federated Cutlers .....	81	355	135	10	423	..	..	9	254	27
"    Trade Union Sheep .....										
"    Shear Manufacturing ..	66	1750	3481	5097	2217	5702	..	2409	..	28
<b>Total .....</b>	<b>132744</b>	<b>1469707</b>	<b>64840</b>	<b>80261</b>	<b>377234</b>	<b>521396</b>	<b>335570</b>	<b>600066</b>	<b>37690</b>	
<b>WHOLESALE SOCIETY—</b>										
Co-op. Wholesale Society.	I 1162	1916151	3859276	1508761	2858038	2035784	4042	2654991	828864	1
<b>SPECIAL SOCIETY—</b>										
Co-operative Insurance (Manchester)	988	10755	..	425055	..	28336	103436	329131	5707	1
<b>ISLE OF MAN—</b>										
aFoxdale .....	190	423	..	261	601	140	..	440	459	1
Laxey Industrial.....	493	4867	..	90	2127	803	..	2401	800	2
"    Old Equitable ....	219	2062	..	396	1410	195	..	840	225	3
<b>Total .....</b>	<b>902</b>	<b>7352</b>	<b>..</b>	<b>747</b>	<b>4138</b>	<b>1138</b>	<b>..</b>	<b>3681</b>	<b>984</b>	

I Societies representing 2,160,191 individual members.

II Including £876,971 Insurance Fund, but exclusive of 2,000 ordinary shares of £10 each (paid up) in the Manchester Ship Canal Company; 7,500 shares of £1 each (paid up) in the Gilsland Convalescent Home; 5,000 shares of £1 each (paid up) in the British Cotton-Growing Association; and £6,500 (paid up) in the North-Western Co-operative Convalescent Homes Association.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per %.	Bonus on Wages.	Subscriptions.		
										Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	£	1912	£	£	£	£ s. d.
17	17	2	778	90	12274	1019	169	1 7	..	10	5	£ 3 0 0
18	7	..	502	..	14523	1845	169	2 9	..	..	5	2 7 8
19	6	..	405	..	10265	1234	54	2 3	25	18	10	1 7 1
20	15	..	1049	..	22400	2725	218	2 3	..	..	10	3 2 8
21	145	14	7370	750	160705	22056	917	2 8	..	..	130	..
22	310	65	16358	4166	330999	42994	5044	2 8	..	200	340	80 11 6
23	25	..	1375	..	39769	5719	626	2 6	..	73	6	5 14 11
24	56	19	3622	974	69968	9139	2159	2 1	..	52	30	12 0 11
25	71	9	4516	260	98823	11573	3036	1 10	..	..	80	16 13 0
	2819	915	179216	44197	3557948	481354	66400	..	576	3534	7765	609 18 8
26	..	40	..	752	1767	145	64	..	..	..	..	0 10 0
27	..	34	..	676	1231	27	..	..	..	..	..	0 10 0
28	..	..	..	..	16539	1925	..	..	..	..	..	..
	2819	989	179216	45625	3577485	483451	66464	..	576	3534	7765	610 18 8
1	2858	16943	309353	989258	29732154	706734	93727	0 4	..	33	5150	580 0 0
1	B 188	..	19112	..	C 195878	6539	533	D 2 0	..	..	84	25 0 0
1	4	2	185	85	4111	434	25	2 0	..	..	..	..
2	13	5	640	255	14783	1960	227	2 11	..	..	1	..
3	7	2	331	99	6710	867	98	2 11 1/2	..	..	1	..
	24	9	1156	439	25604	3261	350	..	..	..	2	..

III Including Purchasing Depôts, Shipping Departments, Creameries, Building Departments, &c.

A Including Insurance and Sinking Funds. B Including 48 Full-time Agents. C Premiums.  
D On Members' Premiums.

## SUMMARY OF THE

NAME OF DISTRICT.	No. of Societies.	No. of Members.	LIABILITIES.			ASSETS.					
			Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
								House Property.	All other Investments.		
			£	£	£	£	£	£	£	£	
No. 1—AIREDALE.....	46	123294	2100757	123815	115050	524699	805102	462714	792489	30246	1
„ 2—BOLTON.....	33	95675	1711972	171059	89671	275362	466335	630823	750559	15048	2
„ 3—CALDERDALE.....	30	42281	923491	57046	50435	216326	266543	184619	424944	59551	3
„ 4—CHESHIRE AND NORTH WALES ..	42	85692	591880	82806	75438	195347	388661	78685	204533	11477	4
„ 5—DEWSBURY.....	80	63030	1114925	53900	39839	185090	310132	275308	543941	23586	5
„ 6—EAST YORKSHIRE ..	19	42341	299399	35941	23373	100528	163488	3916	196685	12298	6
„ 7—HUDDERSFIELD....	45	43056	618630	113806	36182	165726	229067	113044	337699	44536	7
„ 8—MACCLESFIELD, CREWE AND DIST.	27	60190	697971	113442	58181	173626	263173	175231	292717	66467	8
„ 9—MANCHESTER.....	35	132908	2074293	236170	106435	351873	683727	637861	905588	60933	9
„ 10—NORTH-EAST LANCASHIRE.....	37	83344	1555608	292308	67733	298972	566043	749443	449328	25424	10
„ 11—NORTH LANCASHIRE	16	53606	682507	70199	38278	136657	231953	222176	261338	8781	11
„ 12—NORTH LONSDALE..	16	24566	339061	9447	17555	93035	112844	44277	138098	12002	12
„ 13—OLDHAM.....	18	52797	881228	151493	71963	159454	229929	403064	399116	3930	13
„ 14—ROCHDALE.....	24	60737	1129648	36640	72904	149324	191179	262951	712072	5465	14
„ 15—ROSSENDALE.....	15	15020	297135	75676	20319	50403	57269	103973	196241	9657	15
„ 16—SOUTH YORKSHIRE..	28	132744	1469707	64840	80261	377234	521396	335570	600066	37690	16
WHOLESALE SOCIETY.....	1	1162	1916151	3853276	1605761	2853038	2035784	4042	2654991	828864	17
INSURANCE SOCIETY (Manchester).....	1	988	10755	..	425055	..	28336	103436	329131	5707	18
ISLE OF MAN.....	3	902	7352	..	747	4138	1138	..	3681	984	19
Totals, 1912.....	466	1114338	18416470	5541864	2895780	6310832	7552099	4791133	10183217	1262646	
Totals, 1911.....	466	1071217	17602649	5265458	2690400	6132382	7388550	4651193	9079008	1404746	
Increase.....	..	43116	813821	276406	205380	178450	163549	139940	1054209	..	
Decrease.....	..	..	..	..	..	..	..	..	..	142099	



## NORTH-WESTERN SECTION.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Am't Paid as Bonus on Wages.	Subscriptions.				
									Educational Purposes.	Charitable Purposes.	Co-operative Union.		
			£	£	£	£	£	£	£	£	£	s.	d.
1	3040	1653	171952	95427	3653725	560000	75887	34	2943	2066	613	4	3
2	2276	861	148719	57983	2908121	502727	60925	..	6452	1703	297	15	2
3	785	915	46387	56440	2146135	252191	36225	591	1557	664	219	19	2
4	2108	489	113573	28221	2032341	271954	22929	278	2603	676	383	8	11
5	1141	495	70302	29834	1721534	305322	40053	..	3599	1184	301	14	2
6	888	238	46385	15427	943606	127981	12363	1151	1506	451	191	4	6
7	758	581	50500	38534	1592414	233706	24499	1146	941	500	198	1	5
8	1341	788	75862	44442	1735192	267014	27093	528	2120	979	292	15	4
9	3140	1818	183036	123052	3813705	608184	82038	2355	5714	2424	630	12	0
10	1848	1564	110319	96550	2832636	483567	59861	704	5769	1426	401	5	7
11	963	468	52904	32973	1164459	183498	25491	..	2191	460	267	3	4
12	552	189	36931	10662	726913	110486	14502	4	254	402	122	4	3
13	1207	423	76310	22892	1683156	290824	33363	..	5148	1017	267	17	6
14	1134	350	71871	21568	1488526	269558	41644	..	2861	877	228	17	7
15	243	145	17069	8179	450290	78162	10254	..	964	206	64	5	0
16	2819	989	179216	45625	3577485	483451	66464	576	3534	7765	610	18	8
17	2858	16943	309353	989258	29732154	706734	93727	..	33	5150	580	0	0
18	188	..	19112	..	195878	6539	533	..	..	84	25	0	0
19	24	9	1156	439	25604	3261	350	..	..	2	..	..	..
	27313	28868	1780957	1717506	62423874	5745159	728201	7367	48189	28036	5696	6	10
	25915	27482	1674820	1602124	58829855	5528481	694515	7527	49212	25131	4213	9	9
	1398	1386	106137	115382	3594019	216678	33686	..	..	2905	1482	17	1
	..	..	..	..	..	..	..	160	1023	..	..	..	..

## SCOTTISH

## RETURN OF TRADE, &amp;c., of Co-operative Societies in the Counties of ABER-DUMFRIES, EDINBURGH, ELGIN, FIFE, FORFAR, HADDINGTON, INVERNESS, ROXBURGH, SELKIRK, and STIRLING, for 1912,

a These particulars are taken from our last year's return. b These particulars are taken  
this office or

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldgs., Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
		£	£	£	£	£	£	£	£	
<b>No. 1—AYRSHIRE DISTRICT—</b>										
Ardrossan .....	1181	8050	6551	1614	4227	9110	..	2614	3213	1
Auchinleck .....	762	8795	3399	741	4300	4221	..	5050	1345	2
Beith .....	734	11283	7041	1661	2820	4123	1727	11047	1402	3
Campbeltown .....	421	4571	352	317	1422	3080	..	785	475	4
Carrick (Maybole) .....	740	6272	1111	655	2489	3436	440	1683	884	5
Carronbridge .....	183	926	107	172	529	..	..	881	125	6
Catrine .....	701	13228	110	898	3063	2428	1201	8799	1239	7
Creetown .....	93	325	360	50	151	424	..	422	37	8
Crosshouse (Kilmarnock)..	692	14002	232	976	2206	6737	..	6627	852	9
Dalbeattie .....	89	367	200	56	244	490	..	397	75	10
Dalmellington .....	385	5751	80	484	1707	2056	..	3179	1125	11
Dalry .....	534	6069	813	251	1971	1965	..	3605	370	12
Darvel .....	1047	32031	4603	1846	5100	9602	3997	19377	1977	13
Dreghorn (Irvine) .....	656	15776	84	589	2224	3391	4713	7115	208	14
Dumfries & Maxwelltown..	2130	20345	4220	1266	6609	8759	..	14025	2632	15
Fergushill .....	160	2513	11	161	392	461	..	1760	81	16
Gakton .....	1202	28492	1625	2549	3230	8647	..	21204	2006	17
Glenbuck .....	110	2073	40	200	220	..	..	2479	..	18
Hurlford .....	893	15320	821	948	2862	9402	..	5822	664	19
Irvine and Fullarton.....	803	11555	2833	924	2338	4857	..	9297	142	20
Kilbirnie .....	1561	28196	2658	3449	6282	11952	5508	11733	2766	21
Kilmarnock Equitable .....	8201	150397	3303	4884	26141	59402	18981	62993	1220	22
Kilwinning .....	931	23309	2018	1349	4121	9034	5484	9685	486	23
Kirkconnel .....	88	323	400	71	351	3	..	685	184	24
Largs .....	117	292	747	103	284	401	..	327	190	25
Manchline .....	572	14286	484	642	1842	947	3887	8844	1211	26
bMillport .....	100	975	317	49	183	28	..	1130	..	27
Muirkirk .....	649	9649	3800	1062	2423	3306	760	8864	717	28
New Cumnock .....	584	7898	284	236	2623	3839	..	1311	811	29
Newmilns .....	1112	27469	12070	1223	7434	11869	1383	20078	3963	30
Old Cumnock .....	390	3885	355	280	669	268	..	4034	226	31
Patna .....	332	7345	118	520	931	1739	17	4466	836	32
Stevenson .....	1110	17571	9597	2014	3850	7835	1680	17084	..	33
Tron .....	927	20064	2799	1325	5099	9373	..	10682	702	34
Wigtown.....	134	1088	350	34	507	632	..	575	247	35
Total .....	30324	520491	73893	33599	110844	203767	49778	288599	32501	

## SECTION.

DEEN, ARGYLE, AYR, BANFF, BUTE, CAITHNESS, CLACKMANNAN, DUMBARTON, KINCARDINE, KINROSS, LANARK, LINLITHGOW, PEEBLES, PERTH, RENFREW, arranged in their respective Conference Districts.

from the Registrar's Return for 1911. c These societies have not made a return either to the Registrar.

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonns on Wages.	Subscriptions.			
		£	£	£	£	£	s. d.	£	£	£	£	s. d.
1	38	11	1684	865	36194	5241	325	2 9	..	18	6	..
2	23	25	1484	1369	35780	6240	400	3 2	..	..	71	3 16 7
3	23	7	983	571	27544	4459	454	2 11½	..	58	31	3 14 9
4	10	..	498	..	12289	1820	217	2 4	..	..	30	2 4 1
5	27	11	1404	701	24187	3122	322	2 5	..	36	16	3 12 11
6	5	..	182	..	3835	542	53	2 6	..	..	..	..
7	16	17	700	617	17808	3541	501	3 1	..	25	13	3 8 2
8	2	..	162	..	2991	478	15	3 0	..	..	2	0 9 10
9	18	16	1052	1146	27191	4825	399	3 1	..	54	52	3 8 5
10	3	..	121	..	2533	214	18	1 6	..	..	..	..
11	15	6	548	398	14931	2408	232	2 9½	..	..	21	2 0 1
12	15	8	859	483	18440	2972	221	2 8	..	24	20	2 7 6
13	25	20	1611	1242	39585	7394	908	3 1½	..	32	49	5 10 4
14	18	16	1011	852	24603	3949	606	2 10½	..	48	56	3 7 6
15	67	29	2862	1629	62531	11479	913	3 5	..	5	10	11 1 10
16	5	3	236	150	6879	1124	102	3 0	..	..	..	0 17 0
17	39	27	2182	1945	53141	9751	1070	3 1	..	..	..	6 2 5
18	2	..	113	..	5147	925	81	3 3½	..	..	2	..
19	22	18	1497	1259	36840	6278	607	3 0½	..	12	98	4 11 1
20	27	14	1390	10-2	33756	4734	178	3 0	..	116	20	4 0 1
21	67	38	3405	2236	75459	12441	960	3 1½	..	41	106	8 1 0
22	314	114	11761	7785	249622	33291	5103	2 1½	..	340	573	41 4 3
23	31	19	1821	1310	44106	7054	896	3 0	..	50	59	4 5 0
24	3	..	110	..	3120	371	21	2 5	..	..	..	..
25	3	..	107	..	2188	266	12	2 0	..	6	..	..
26	12	4	531	235	13047	2851	551	3 2	..	..	63	3 0 5
27	..	..	..	..	2055	216	..	..	..	..	..	..
28	22	13	1183	818	31187	5375	366	3 2½	..	24	60	3 8 1
29	19	20	711	731	16223	2415	203	2 9	..	21	12	2 16 5
30	34	29	1910	1719	44050	9261	975	3 0	..	..	73	5 15 0
31	8	..	422	..	12883	2208	150	3 1	..	..	7	..
32	11	4	663	252	19231	3876	347	3 0	..	..	17	..
33	32	16	1896	1076	5856	7496	670	3 0½	..	..	116	5 9 5
34	29	16	1607	1203	34634	6046	918	3 0	..	68	27	4 13 9
35	4	1	216	78	4063	398	49	1 11	..	18	..	..
989	502		47272	31762	1084901	174951	18043	..	24	972	1610	139 5 11

\* 13 months.

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				Owing to the Society for Goods.
		Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.			
							House Property.	All other Investments.		
		£	£	£	£	£	£	£	£	
<b>No. 2—BORDER COUNTIES DIS.</b>										
Earlston .....	268	1344	567	95	726	1375	..	524	587	1
Galashiels United .....	2367	47004	6836	3290	10926	26046	1150	22660	5918	2
Hawick .....	4346	62203	7878	5725	18964	15409	5570	47313	6378	3
Innerleithen .....	501	7628	1790	1408	3620	2249	1686	4806	1100	4
Jedburgh .....	342	3552	1082	..	1353	3036	..	993	1226	5
Kelso .....	416	3321	874	55	853	1694	..	1757	647	6
Langholm .....	572	4627	1492	493	2372	2494	..	3343	745	7
Peebles .....	851	17206	2278	1931	5660	9486	..	7951	1508	8
Riccarton Junction .....	65	536	..	19	315	..	..	336	254	9
Selkirk .....	1169	22449	6365	2347	7692	13204	..	11970	4042	10
Walkerburn .....	320	6135	3398	1147	3526	3283	..	4997	1854	11
<b>Total .....</b>	<b>11217</b>	<b>176005</b>	<b>32560</b>	<b>16510</b>	<b>56007</b>	<b>78276</b>	<b>8406</b>	<b>106650</b>	<b>23759</b>	
<b>No. 3—CENTRAL DISTRICT—</b>										
Auchinheath .....	391	2852	635	563	2221	1493	..	811	1291	1
Bellshill and Mossend .....	1899	30575	3888	2116	5625	19454	..	13501	2884	2
Blantyre .....	1430	17235	4301	2309	5279	11935	..	8353	1564	3
Burnbank .....	1540	4626	20274	2446	5009	9178	..	15423	922	4
Calderbank .....	825	831	4915	1090	923	1186	..	4158	587	5
Carlisle .....	1031	14590	1118	570	3729	5739	..	7902	2020	6
Carstairs Junction .....	337	1368	4977	..	1872	1490	728	2685	593	7
Chapelhall .....	664	9812	1547	935	3221	3717	..	5660	970	8
Chapelton .....	75	291	10	114	200	62	..	287	31	9
Clarkston .....	178	1088	516	153	430	797	..	771	262	10
Cleland .....	522	4588	1770	400	1690	3939	..	1421	723	11
Coalburn .....	1184	11305	5914	1397	6293	7241	..	5071	2363	12
Coatbridge .....	6923	164139	2581	20260	81190	32842	24000	99203	16576	13
Crofthead .....	912	26763	347	617	4500	3649	..	2938	19334	14
Dalziel (Motherwell) .....	7967	15241	165058	13834	23298	22121	22191	186096	5031	15
Darnagail .....	100	615	150	362	249	71	..	699	474	16
Douglas Provident .....	217	1978	889	44	596	2098	..	591	72	17
"    Water .....	225	2473	559	262	1165	1609	..	1149	268	18
Dykehead and Shotts .....	1570	31783	2096	2256	4576	14489	374	21141	317	19
bForth Provident .....	8	..	..	..	..	..	..	..	..	20
Glenboig .....	295	3954	480	154	1149	2702	..	1462	866	21
Glengowan .....	206	604	2631	133	691	440	..	3153	..	22
Glespin .....	43	373	25	44	248	..	..	250	9	23
aGreengairs .....	108	962	130	122	449	71	..	756	302	24
Hamilton—Central .....	2540	34982	8705	3121	10542	23006	..	15110	2701	25
"    Palace Colliery .....	440	3135	4732	548	2051	1554	..	6165	486	26
Lanark .....	1362	30721	1233	576	5009	12116	..	18397	711	27
Larkhall .....	1340	25039	2771	1401	6106	6380	..	16196	3819	28
"    Victualling .....	1387	12373	30627	1383	6966	7184	..	27615	7560	29
bLaw .....	331	2701	6458	234	1157	1183	..	7051	..	30
Leadhills .....	156	737	..	226	549	386	..	424	163	31
Levenscat .....	45	118	294	123	196	1	..	473	..	32
Moffat Mills .....	111	514	1887	183	438	812	..	1252	873	33
Newarthill .....	376	4619	120	239	1647	1529	..	2509	435	34
Newmains&Cambusnethan .....	1041	14013	398	853	3305	6798	..	5443	1965	35
Overtown .....	285	6617	303	245	1623	1908	459	3175	570	36
bPlains .....	158	212	2379	92	496	506	..	1681	..	37
Strathaven .....	435	3555	7776	716	1552	1570	250	8442	59	38
Wanlockhead .....	303	4267	50	250	963	1538	..	2224	951	39
Wishaw .....	2856	43792	3425	5457	8249	20313	2999	28871	3456	40
<b>Total .....</b>	<b>41816</b>	<b>535460</b>	<b>296019</b>	<b>65828</b>	<b>155391</b>	<b>233007</b>	<b>53939</b>	<b>489905</b>	<b>60914</b>	

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.							
Distributive.	Productive.		Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
			£	£	£	£	£	s. d.	£	£	£	£	s. d.
1	6	3	296	160	6276	692	59	2 2	2	..	1	1	6 0
2	79	86	5107	3413	98171	16794	1855	3 1	..	18	45	12	2 2
3	139	79	7826	4955	165541	35147	2579	4 0	..	68	96	22	7 7
4	25	12	1244	685	26692	5125	360	3 8	..	16	8	2	9 2
5	8	2	374	172	5565	502	113	1 6	..	..	..	1	13 10
6	8	4	344	294	8079	1054	136	2 8	..	..	..	1	17 6
7	15	7	945	551	24220	4605	228	3 7½	..	5	5	2	18 6
8	48	12	2212	858	39022	5970	650	2 10½	..	27	22	4	8 0
9	2	..	124	..	2665	345	22	2 10	..	..	..	..	..
10	56	28	9019	1632	56304	12944	1237	3 4	..	15	39	6	1 2
11	18	12	943	907	24900	4874	242	3 9	..	..	27	1	12 9
	404	245	22434	13627	457635	88052	7481	..	2	149	243	56	16 8
1	12	8	635	482	17607	2550	89	3 2	..	..	..	2	0 4
2	65	84	3914	2170	95854	16010	1395	3 0	..	80	245	9	6 0
3	65	23	3118	1592	69930	11028	707	3 0	..	78	110	7	0 0
4	66	26	3216	1104	79626	11473	190	2 11½	..	157	139	7	11 0
5	8	2	534	145	18063	3235	38	3 1½	..	..	16	..	..
6	24	14	1627	880	41810	6463	536	3 0	..	8	89	5	4 2
7	8	12	552	677	15990	2428	60	8 1½	..	..	..	..	..
8	25	..	1450	..	31462	5626	447	3 0	..	88	..	3	9 4
9	2	..	91	..	1630	202	10	2 9	..	..	..	..	..
10	4	..	213	..	8179	1414	39	3 5½	15	..	4	..	..
11	13	13	843	850	23185	3470	180	2 10½	..	5	..	2	12 0
12	40	37	2112	2084	55598	8656	602	3 0	..	11	25	5	12 7
13	347	168	16857	9486	834960	62028	6192	3 2½	..	558	230	33	8 3
14	25	17	1682	1149	47238	8771	1054	3 4	..	38	35	4	8 6
15	337	175	19130	10075	374181	73841	728	3 0½	..	200	296	38	19 0
16	3	..	171	..	5214	948	11	3 9½	..	..	2	..	..
17	6	4	311	273	8112	993	58	2 3	..	..	1	1	1 0
18	7	4	503	303	11724	1597	116	2 7	..	..	11	1	3 4
19	59	34	3102	2269	89376	17646	1320	3 8	..	50	112	7	12 2
20	..	..	..	..	48	..	..	..	..	..	..	..	..
21	10	5	634	325	18548	2690	192	2 10½	..	..	33	..	..
22	8	..	496	..	12904	2122	27	3 6½	36	..	6	1	0 3
23	1	..	102	..	2191	283	14	2 7½	..	..	1	0	6 3
24	3	..	232	..	6771	1347	48	4 0	..	..	7	..	..
25	98	50	4875	1584	106528	16519	1488	3 0	..	181	168	11	16 10
26	16	..	970	..	27491	5435	134	3 10	..	..	10	2	5 0
27	41	19	2132	1059	53386	8937	1273	3 0	..	185	42	6	17 7
28	49	30	2717	1076	62654	10080	1189	3 0	..	57	49	6	16 6
29	46	48	2904	2436	70810	13468	240	3 7	..	80	45	..	..
30	..	..	..	..	17263	2663	..	..	..	..	..	..	..
31	4	..	181	..	7053	1127	30	8 4	..	..	2	..	..
32	1	..	100	..	1730	250	5	2 10	..	..	23	0	5 0
33	3	..	181	..	6145	1071	100	3 3	..	..	3	0	11 0
34	11	2	724	124	17331	2610	229	2 10	..	..	51	1	19 3
35	31	19	2009	1475	46369	8222	587	3 5	..	33	48	5	3 0
36	10	..	689	..	14962	2668	278	3 8	..	..	10	1	9 2
37	..	..	..	..	7319	1430	..	..	..	..	..	..	..
38	12	5	596	297	13870	2133	370	2 7½	..	6	34	2	4 10
39	5	..	367	..	8509	1510	140	3 6	..	..	..	..	..
40	82	63	4710	3260	115160	21473	1727	3 6	..	267	134	13	14 0
	1547	812	84679	45125	1940681	344317	21838	..	51	2082	1921	183	16 4

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
CENTRAL DISTRICT— <i>Con.</i> Productive Societies:— Chapelhall Fed'rated Baking Hamilton Baking .....	<i>h</i> 8 <i>h</i> 7	889 5553	7880 19149	661 1595	1173 3262	2974 10462	.. ..	£021 13741	526 ..	41 42
Total .....	41331	541902	323048	68084	159826	246443	53939	509667	61440	
NO. 4—EAST OF SCOTLAND D.										
Armadale .....	1190	31688	590	3136	4045	5201	4192	25066	1152	1
Bathgate .....	3153	59819	20	1641	10585	15158	8903	26914	3022	2
Bonnyrigg .....	499	11021	638	987	2887	2071	..	9535	80	3
Broxburn .....	1349	13004	4165	1360	6862	10416	2322	2150	2447	4
Dalkeith .....	1082	24651	128	1530	3574	6996	..	18455	27·8	5
Edinburgh St. Cuthbert's..	42566	669314	33762	178569	119008	160122	102616	654750	53304	6
Gavieside .....	66	774	40	270	290	..	..	805	163	7
Gorebridge .....	1318	26977	1100	2046	6488	7884	1500	15412	3303	8
Haddington .....	1204	13565	2133	2411	4550	8149	2280	5439	1352	9
Hillwood .....	1332	15771	5207	1940	4185	6408	3088	14037	2030	10
Juniper Green .....	802	17004	32	3002	4035	5913	..	13464	1895	11
Leith .....	6615	77911	23893	6625	23668	49752	15640	41694	5274	12
Musselburgh & Fisherrow	3790	73538	8619	16438	17920	36503	317	49633	14300	13
Penicuik .....	2654	43567	2945	4800	9284	19566	5875	23932	3687	14
Portobello .....	934	15929	814	1058	3563	10674	..	6566	1643	15
Prestonpans .....	720	6416	1221	3327	2399	5360	..	5779	1880	16
Rosewell .....	395	438	..	770	1637	25	..	1092	77	17
Springfield .....	59	377	..	20	204	15	..	432	110	18
Tranent .....	2530	40342	6538	10693	14728	25337	5902	15756	4419	19
West Barns .....	507	1620	2185	109	1296	2160	..	1286	389	20
West Benhar .....	1523	27890	580	945	5942	5705	3000	18400	1012	21
West Calder .....	5493	111121	4589	16549	23558	26613	2862	85878	9101	22
Total .....	79181	1282737	99199	253226	270708	409428	158497	1035785	113968	
Productive Society:— Edinburgh Printing .....	157	10000	8801	3000	566	14283	1500	674	5798	23
Total .....	79338	1292737	108000	256226	271274	423711	159997	1036459	119166	
NO. 5—FALKIRK DISTRICT—										
Banton .....	61	472	6	52	134	142	..	356	105	1
Bo'ness .....	1824	27782	6638	1669	9094	2779	18384	8413	1541	2
Bonnybridge .....	1088	15375	2892	1588	6029	7508	3563	10384	440	3
Camelon .....	1479	26652	6974	1754	8801	14443	486	3156	2594	4
Carron .....	412	5590	3937	460	2114	3672	..	3441	1529	5
Carronhall and Kinnaird..	163	1806	739	375	1146	..	..	1774	..	6
Condorrat .....	275	1333	54	320	611	247	..	1266	404	7
Cumbernauld .....	302	2223	78	343	848	860	..	1471	99	8
Denny and Dunipace .....	1005	20766	1942	2305	4516	4613	4466	13229	746	9
Grahamston and Bainsford	2940	43868	6042	2814	13682	22287	..	19154	2978	10
Grangemouth .....	1426	33539	1969	2651	7030	11996	2000	15631	420	11
Kilsyth .....	1292	10499	2265	666	5133	7116	..	5148	1291	12
Larbert .....	641	16678	1171	505	3295	6941	..	9233	103	13
Laurieston .....	338	6043	111	197	1209	1427	..	3731	900	14
Longcroft .....	869	9060	2787	837	2800	2666	1850	5918	1320	15
Redding .....	2762	81826	553	4276	8224	280	1289	78919	7526	16
Skinflats .....	195	9209	102	400	468	16	..	9518	312	17
Slamannan .....	962	2348	17428	1571	5060	304	..	17758	1220	18
Stenhousmuir Equitable..	891	15902	150	479	2392	7703	..	7346	476	19
Total .....	18925	394971	55838	23262	82586	95000	32038	225876	27885	

*d* Hire purchase only.*h* Societies.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
										Educational Purposes.	Charitable Purposes.	Co-operative Union.	
			£	£	£	£	£	s. d.	£	£	£	£	s. d.
41	..	30	..	2640	25971	4419	419	..	16	..	16	..	..
42	..	67	..	5122	42308	3364	279	1 6	..	..	40	2 0 0	
	1547	909	84679	52887	2008960	352100	22536	..	67	2082	1977	185 16 4	
1	42	30	2321	2033	66975	14892	1056	3 11½	..	72	83	5 19 9	
2	92	56	5030	3125	190931	29190	2056	3 11½	..	44	116	15 19 8	
3	17	14	794	627	19077	3577	392	3 5	..	..	..	2 12 0	
4	57	35	3508	1893	59297	10976	522	3 6½	..	26	10	6 17 6	
5	30	29	1526	1337	42558	9354	759	4 0	..	..	2	..	
6	1684	865	93185	52766	1676305	400600	23229	4 4	..	553	916	217 0 0	
7	2	..	121	..	2700	552	28	4 0	..	..	..	0 6 2	
8	49	44	2643	2461	71112	16208	876	4 4	..	..	30	6 8 8	
9	33	27	1891	1157	46017	8113	521	3 8	..	..	52	6 1 3	
10	58	16	1967	2318	57717	13149	549	4 0½	..	..	3	..	
11	85	23	1915	1341	41169	9452	604	4 2	..	29	20	4 0 10	
12	235	140	12938	7492	240034	50798	3706	4 0	..	100	218	34 9 0	
13	169	106	10231	6268	229666	50427	2165	4 3½	..	41	73	18 11 1	
14	88	50	4223	2795	100097	21290	1635	4 0	..	35	92	10 13 11	
15	34	19	1758	1448	43216	9229	576	4 0	..	..	15	4 17 4	
16	26	14	1483	989	35918	7705	194	4 4½	..	11	18	3 15 0	
17	9	3	731	219	18113	3190	32	4 0	..	..	25	..	
18	8	..	130	..	3648	731	8	4 7	..	..	..	..	
19	78	77	4448	3656	116644	23013	1219	4 2	..	29	11	12 11 10	
20	11	7	544	366	13463	1909	64	3 2	..	..	2	2 9 0	
21	47	27	2758	1864	80450	16444	1217	3 9½	..	..	120	7 12 4	
22	216	113	12694	6712	279679	64404	3914	4 0	..	135	523	27 15 11	
	3015	1695	166239	101167	3374786	765203	45322	..	..	1075	2335	888 1 4	
23	..	101	..	5789	11473	847	800	..	106	..	13	1 5 0	
	3015	1796	166239	106956	3386259	766050	46122	..	106	1075	2348	890 6 4	
1	1	..	69	..	2648	520	19	3 10	..	..	..	0 6 3	
2	49	33	2359	2252	70912	12697	1034	3 4½	..	8	23	8 16 3	
3	52	23	2784	1620	60640	10020	925	3 0	..	96	80	5 12 7	
4	60	35	3204	2051	71122	11121	922	2 10½	..	98	85	7 10 7	
5	15	9	942	566	19821	3093	205	2 11	..	..	40	2 0 6	
6	..	..	..	..	7198	1040	..	..	..	..	..	..	
7	6	..	223	..	12022	2534	51	4 3	..	..	10	..	
8	4	..	264	..	12442	3261	82	3 6½	..	15	11	1 10 2	
9	40	20	2521	1543	62183	9419	953	2 10½	..	114	..	5 3 4	
10	119	45	6677	2161	127579	15959	1590	2 5½	..	74	149	14 16 0	
11	46	30	2890	2365	54846	8470	1215	2 8	..	57	79	7 8 4	
12	37	20	1815	944	62026	12682	400	3 11½	..	..	12	5 18 3	
13	22	8	1138	782	30600	4665	764	2 8	..	10	38	3 5 6	
14	10	3	529	216	14004	2382	212	3 1½	..	..	4	..	
15	22	12	919	930	37179	7343	490	3 9	..	..	93	4 2 4	
16	71	26	4251	2254	153239	35662	2735	4 4	..	13	80	..	
17	4	..	136	..	7801	1262	439	3 2½	..	..	12	1 0 3	
18	32	22	2104	1306	46261	9346	111	3 8	..	13	44	5 4 2	
19	37	17	1925	824	39243	5118	506	2 7½	..	38	42	4 12 0	
	627	303	34550	19904	891766	156594	12743	..	..	536	802	77 6 6	

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
<b>FALKIRK DISTRICT—Con.</b>		£	£	£	£	£	£	£	£	
Productive Societies:—										
Bainsford & Grahamst'n Bg.	2874	28208	434	1185	1112	10024	3303	17270	885	20
bCarronshore Baking .....	329	2238	552	10	235	916	..	1649	..	21
Stenhonsmuir Baking ....	986	9202	..	116	717	4372	1145	4310	185	22
<b>Total ... ..</b>	<b>23114</b>	<b>374619</b>	<b>56824</b>	<b>24573</b>	<b>84650</b>	<b>110312</b>	<b>36486</b>	<b>249105</b>	<b>28955</b>	
<b>No. 6—FIFE &amp; KINROSS DIS.</b>										
Anstruther .....	84	652	5	43	351	5	36	322	64	1
Auchtermuchty .....	505	3660	261	305	1675	1070	..	1908	597	2
aBuckhaven .....	1810	29709	592	1599	5790	22149	..	8365	3061	8
Burntisland .....	658	10616	1733	864	2001	2685	5000	4863	785	4
Coatdown of Wemyss ..	226	7016	185	170	870	2815	..	4267	369	5
Cowdenbeath .....	1586	27106	3068	2910	7420	17777	1300	10652	..	6
Cupar (Fife) .....	395	2181	936	225	990	2341	..	529	303	7
Dunfermline .....	8243	117674	..	16832	37471	47598	..	70823	..	8
Dysart .....	1313	16650	1793	1466	2964	5826	250	15465	1979	9
East Wemyss .....	630	17413	62	306	2233	3025	2120	12582	1154	10
bEdenvale .....	42	225	250	65	153	188	..	186	..	11
bFalkland .....	108	1018	211	11	475	400	..	365	..	12
bFreuchie Equitable .....	76	405	459	166	189	400	..	141	..	13
bGallatown .....	500	1267	4424	583	1365	2717	..	2192	..	14
Guardbridge .....	592	6484	..	665	2650	1952	..	3525	854	15
Kelty .....	1978	44144	649	3964	11228	16786	..	24680	1606	16
Kettle .....	256	895	322	122	486	305	..	916	90	17
Kingseat .....	190	1759	215	204	686	1098	..	777	175	18
Kinross and Vicinity .....	303	1967	50	85	1466	824	..	626	296	19
Lassodie .....	222	2781	150	169	1289	138	..	2673	810	20
Leslie .....	239	4400	..	326	1111	302	..	3686	..	21
„ and District .....	1087	24696	175	1176	6668	4766	3000	14474	..	22
Leven (Reform) .....	1673	30676	2685	1004	8200	19213	3300	7626	3150	23
Lochgelly .....	2952	58199	1013	5889	11299	24174	2108	26508	9578	24
Markinch .....	1636	37356	85	1174	9877	13471	..	20114	1525	25
Methil .....	835	17264	8842	554	6245	15664	..	3706	2250	26
Newburgh and District ..	220	2014	1100	187	600	1446	..	1570	120	27
Pathhead and Sinclairtown	3768	53422	1878	3579	12228	31118	5589	24791	..	28
St. Andrews .....	398	2135	36	340	923	308	..	1488	639	29
Townhill .....	598	6917	50	875	2440	4101	..	2769	217	30
West Wemyss .....	274	8727	20	500	544	1740	..	7513	520	31
	<b>33427</b>	<b>539408</b>	<b>26249</b>	<b>46358</b>	<b>141847</b>	<b>246202</b>	<b>22703</b>	<b>240102</b>	<b>29042</b>	
<b>Productive Societies:—</b>										
Burntisland Bread ..	272	1384	7	..	274	..	..	1332	..	32
Kettle Baking .....	535	1530	20	190	199	749	..	1272	128	33
Newburgh & Mount Plea- sant Baking .....	329	697	250	86	74	406	..	395	20	34
<b>Total .....</b>	<b>34563</b>	<b>542959</b>	<b>26526</b>	<b>46634</b>	<b>142394</b>	<b>247357</b>	<b>22703</b>	<b>283101</b>	<b>29190</b>	
<b>No. 7—GLASGOW &amp; SUBURBS—</b>										
Annesland .....	550	11528	1069	1031	1685	5226	..	6758	1003	1
Avonbank (Rutherglen) ..	1796	21976	4067	1388	2048	10645	..	16384	1180	2
Blairdardie .....	80	543	..	50	116	186	..	469	92	3
Bridgeton Old Victualling..	1335	4005	..	4025	3870	472	..	7327	3996	4
Cadder .....	409	2420	90	400	1798	190	..	1456	400	5



	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.								
	Distributive.	Pro-ductive.	Distributive.	Pro-ductive.		Net Profit.	In-terest on Share Capital.	Average Divi-dend per £.	Bonus on Wages.	Subscriptions.				
										Educa-tional Pur-poses.	Chari-table Pur-poses.	Co-operative Union.		
			£	£	£	£	£	s. d.	£	£	£	£	s.	d.
20	..	67	..	5154	43981	8489	1035	3 4	..	20	43	10	0	0
21	..	..	..	..	3935	800	..	..	..	..	..	..	..	..
22	..	18	..	1382	13225	2289	366	3 2	..	32	14	5	10	0
	627	388	34550	26440	952907	168172	14144	..	..	588	859	92	16	6
1	2	..	103	..	1950	216	28	2 3	..	..	..	0	8	4
2	13	3	652	167	19048	1695	185	2 10	..	..	..	2	6	0
3	48	44	2712	2571	79921	17419	878	4 2	..	..	50	9	8	6
4	20	4	1038	437	20440	3485	370	3 6	..	27	20	3	4	4
5	6	2	292	180	9377	2294	252	4 5	..	..	10	1	3	0
6	64	44	3391	2130	76086	14170	1235	3 10 1/2	..	67	76	8	2	4
7	8	4	297	276	9265	1522	87	3 1	..	8	1	1	19	6
8	260	182	13403	10949	310636	60155	4660	3 5 1/2	..	252	225	40	7	7
9	43	16	1780	1359	58647	10626	741	4 4	..	22	50	6	5	5
10	22	8	1182	594	30379	6427	632	4 6	..	..	10	2	19	1
11	..	..	..	..	1023	25	..	..	..	..	..	..	..	..
12	..	..	..	..	3104	437	..	..	..	..	..	..	..	..
13	..	..	..	..	1382	117	..	..	..	..	..	..	..	..
14	..	..	..	..	14906	3072	..	..	..	..	..	..	..	..
15	13	8	616	470	22296	4953	279	4 0	..	..	12	3	0	5
16	76	57	4547	3650	105213	18987	2000	3 3	..	169	..	10	1	2
17	5	2	227	69	4675	830	41	3 3	..	..	1	1	5	5
18	6	3	313	188	8418	1564	69	3 7 1/2	..	..	3	0	19	5
19	5	..	193	..	7799	1743	88	3 9	..	..	..	..	..	..
20	6	..	391	..	13361	2774	129	3 11	..	20	..	1	3	0
21	3	..	176	..	5964	1555	170	4 9	..	..	8	..	..	..
22	29	17	1519	881	42492	12366	995	4 6	..	18	23	5	12	6
23	50	46	2445	2767	74484	16230	1143	4 2	..	98	37	8	11	10
24	108	70	6087	4375	159338	25869	1761	3 0	..	137	65	15	1	9
25	61	43	3936	2149	83701	21731	1493	3 4	..	74	9	8	4	0
26	33	31	1876	1450	43359	8844	725	4 6	..	25	22	4	3	4
27	4	1	205	73	5151	903	97	3 0	..	3	4	1	3	0
28	190	65	6900	3431	135586	26249	2399	3 9	..	149	11	19	2	6
29	10	5	407	360	9565	1943	84	3 6	..	20	5	1	15	8
30	20	11	1144	792	26880	4842	323	3 8	..	46	..	3	1	6
31	7	2	319	179	11223	2881	346	4 2	..	..	9	1	7	9
	1042	668	55551	39497	1384729	275874	21220	..	..	1134	641	160	17	4
32	..	5	..	350	2396	360	65	..	..	..	..	..	..	..
33	..	10	..	641	6127	983	74	3 1 1/2	..	..	1	2	16	6
34	..	4	..	236	1749	252	25	..	..	..	..	..	..	..
	1042	687	55551	40724	1395001	277469	21384	..	..	1134	642	163	13	10
1	22	..	1320	..	26529	3566	86	2 6	..	42	16	2	14	2
2	63	..	3647	..	67633	10480	794	2 10	..	160	95	8	14	7
3	1	..	102	..	3185	450	18	3 0	..	..	..	..	..	..
4	38	12	2677	995	72936	14180	310	3 10	..	..	18	..	..	..
5	19	..	1124	..	25014	3073	114	2 6	..	..	5	2	2	4

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
		£	£	£	£	£	£	£	£	
<b>GLASGOW &amp; SUBURBS—Con.</b>										
Cambuslang .....	1627	19211	6448	1782	4959	17014	..	8761	..	6
Clydebank .....	6267	78953	33156	7311	31135	33285	22000	35860	9750	8
Cowlairs .....	8347	99697	25268	16867	24792	29445	15167	74959	11338	9
Dalmuir .....	663	3769	13128	..	2711	12155	..	1735	1505	10
Dumbarton Equitable .....	3180	75375	29908	3657	20340	18548	..	71198	4387	11
Duntocher and Hardgate .....	280	1553	1619	156	788	1304	..	1227	545	12
East Kilbride .....	180	1870	733	459	434	1700	..	1103	430	13
Gilbertfield .....	673	5238	7096	876	1820	3390	..	10027	2	14
Glasgow—Drap'y & Furnish. ....	2688	43962	69721	9162	32585	61865	..	28084	2944	15
"  Eastern .....	8121	42181	45742	1728	19721	19271	14660	36524	5569	16
"  Kinning Park .....	17462	204733	50230	20999	54743	93284	..	158391	5216	17
"  London Road .....	2372	3546	8367	1308	2608	4561	..	8124	804	18
"  Progress .....	2534	24738	2643	776	6501	3115	..	16585	2470	19
"  St. George .....	14523	36155	151120	16562	55832	83440	..	78807	6559	20
"  St. Rollox .....	3439	18628	11010	2715	5426	19250	..	13680	2063	21
Hallside .....	212	1720	40	326	351	19	..	2046	198	22
Kirkintilloch .....	1607	26923	249	1580	5632	8466	3795	13797	48	23
Lennox (Dumbarton) ..	2095	16949	4609	1435	7236	9446	..	7668	4359	24
aLennoxtown .....	397	5129	2242	228	1545	3356	..	3914	1499	25
Milngavie .....	550	7489	427	781	1333	3230	..	4584	993	26
Newton .....	279	2446	2594	327	468	2148	..	2718	212	27
bRutherglen Vict'ill'g & B'kg ..	382	265	3288	178	332	1227	..	2172	..	28
Shettleston .....	5395	41314	28538	6363	10114	20440	..	54408	472	29
Stonefield .....	410	3069	1421	1002	1773	3029	..	1002	801	30
Tollcross .....	1241	4861	20095	1330	4097	9860	7000	7334	..	31
Uddingston ..	1723	5835	28597	2536	6759	8590	4093	18333	3237	32
Vale of Leven (Alexandria) ..	4332	89600	5822	7544	18731	25452	18414	46347	553	33
	95149	899681	559277	114882	332283	513669	85129	741782	72625	
<b>Special Society:—</b>										
bScottish Guild of Handicraft .....	23	430	1861	..	903	196	..	1129	..	34
	95172	900111	561138	114882	333186	513802	85129	742911	72625	
<b>Productive Societies:—</b>										
Glasgow—Civic Press .....	200	1484	964	952	189	1498	..	684	1527	35
"  Scottish Newsp'r ..	57	166	169	150	..	..	..	1170	469	36
"  United Baking ..	192	182312	234464	71975	41107	234922	7578	205827	12671	37
<b>Total .....</b>	<b>95621</b>	<b>1084073</b>	<b>796735</b>	<b>187959</b>	<b>374482</b>	<b>750222</b>	<b>92707</b>	<b>950592</b>	<b>87292</b>	
<b>No. 8—PERTH, FORFAR AND ABERDEEN DISTRICT—</b>										
Aberdeen Northern .....	17911	152692	13335	12420	86371	124409	..	40783	1133	1
Aberathven .....	79	118	..	107	106	..	..	245	67	2
Arbroath Equitable .....	1428	18261	170	1047	5709	8399	1574	5267	1648	3
"  Friendly Coal ..	2521	2300	..	1590	491	1009	500	1171	2416	4
"  High Street .....	1712	18784	6724	423	8810	14041	3050	5965	1967	5
a  "  West Port .....	2107	17086	..	..	7017	8744	..	5424	812	6
Auchterarder Feus .....	236	3055	..	153	929	750	810	945	223	7
"  Provident ..	200	1737	300	157	872	327	..	859	429	8
aBanchory .....	433	700	696	807	720	1542	..	..	77	9
Blairgowrie .....	328	1073	500	233	630	1180	..	680	408	10
Brechin Equitable .....	2119	28674	847	901	7592	7465	4919	12816	2391	11
"  United Association ..	1676	14792	..	..	5899	3592	2000	3756	2776	12

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.		Net Profit.	In- terest on Share Capital.	Aver- age Divi- dend per c.	Bonns on Wages.	Subscriptions.			
										Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.	
			£	£	£	£	£	s. d.	£	£	£	£	s. d.
6	66	26	2830	1185	62143	9657	850	2 10	..	49	57	8	4 8
7	..	..	..	..	..	..	..	..	..	..	..	..	..
8	349	90	16408	5117	279887	38445	3237	2 4½	..	870	218	29	11 3
9	590	110	21239	6056	339924	43420	4696	2 8	..	550	332	42	9 7
10	42	2	1313	129	26067	3034	128	2 4	..	11	10	3	4 8
11	154	75	7277	3654	130143	22147	2924	2 11½	..	194	180	16	0 10
12	12	3	772	307	14343	2048	44	2 7½	..	14	11	1	10 3
13	5	..	262	..	6053	872	77	2 7	..	..	6	0	18 9
14	27	..	1530	..	39851	6787	446	3 2	..	57	44	3	5 11
15	187	219	9275	11073	162029	8684	2180	2 8	1136	..	167	14	0 0
16	309	49	16500	2834	240154	26926	1688	1 11½	1802	382	299	41	18 8
17	826	115	39578	7541	537180	70086	8350	2 0	4520	924	2-8	86	18 4
18	58	..	2916	..	53586	6882	420	2 6	226	97	73	11	16 4
19	44	26	3040	2003	77577	2262	1042	..	..	..	78	11	15 0
20	795	115	38971	7480	476931	54000	1780	2 0	4343	1044	250	72	0 0
21	156	11	7180	601	94890	9982	765	2 1	..	189	96	17	14 0
22	8	..	563	..	12716	1787	72	2 9½	..	5	18	1	2 0
23	67	41	3124	2074	67131	10780	1250	2 10	..	47	142	8	14 0
24	106	14	3199	1192	68968	15512	512	3 6½	..	..	19	..	..
25	9	3	663	235	19133	2490	230	2 7	..	..	10	2	1 9
26	22	..	1224	..	23696	3787	210	2 10	148	33	20	2	15 2
27	10	..	595	..	14060	1870	120	2 8	..	8	18	1	8 3
28	..	..	..	..	15115	2585	..	..	..	..	..	..	..
29	245	35	9986	1952	179551	28651	1883	2 10½	..	302	108	25	2 11
30	15	4	540	274	19228	3427	113	3 3	..	..	13	2	0 8
31	51	15	2748	540	49035	7063	241	2 9½	..	50	44	6	8 4
32	71	37	4144	1635	86997	13041	85	2 10	..	..	85	8	17 8
33	158	103	8769	5997	188610	33732	3432	3 1½	690	302	296	21	4 10
	4515	1105	212906	62874	3480299	461656	37987	..	12865	4830	3011	454	12 11
34	..	..	..	..	1139	..	..	..	..	..	..	..	..
	4515	1105	212906	62874	3481488	461656	37987	..	12865	4830	3011	454	12 11
35	..	26	..	1960	4214	620	..	..	..	..	..	1	1 0
36	..	2	..	367	3773	160	8	..	..	3	24	1	0 0
37	..	1292	..	92260	635787	62379	8845	1 6	6864	661	723	25	0 0
	4515	2425	212906	157461	4125212	524755	46840	..	19729	5494	3758	481	13 11
1	875	392	45533	25110	748539	114990	7457	3 4½	..	..	488	96	1 4
2	1	..	69	..	2719	379	6	3 2	..	..	..	..	..
3	31	23	1482	1240	37044	6031	878	2 11	..	..	46	7	14 2
4	10	..	941	..	8524	1194	65	2 6	..	..	15	..	..
5	52	43	2457	1921	49570	7281	981	2 8	..	17	42	9	7 7
6	34	38	1755	1993	43073	6400	649	2 9	..	..	38	..	..
7	4	..	211	..	5253	818	133	2 6	..	..	11	..	..
8	5	..	232	..	4404	654	95	2 7½	..	..	8	..	..
9	3	2	244	..	1908	175	20	..	..	..	..	..	..
10	8	3	395	232	9983	1505	50	3 1	..	..	..	..	..
11	40	38	1960	1787	42478	7800	943	3 0	..	72	36	10	10 6
12	22	29	1967	1524	27482	4153	484	2 9	31	..	18	..	..

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Build- ings, Machin- ery, and Fixed Stock.	Investments.	Owing to the Society for Goods.		
		£	£	£	£	£	£	£	£	£
<b>PERTH, FORFAR, &amp; ABERDEEN DISTRICT—Con.</b>										
Carnoustie Association . . . . .	1164	5055	3166	307	4257	4388	..	1897	1467	13
a Equitable . . . . .	500	1324	3415	..	1624	3268	..	500	690	14
aCrieff . . . . .	218	752	147	25	370	..	..	340	327	15
Don (Port Elphinstone) . . . . .	992	6542	..	910	5133	4813	..	60	..	16
Dundee (City of) . . . . .	1956	9352	249	2087	7258	3552	..	3479	3264	17
„ Coal Supply . . . . .	2670	5182	..	362	642	1870	..	4314	e502	18
„ Eastern . . . . .	7015	68055	..	19688	21713	16482	..	48896	12912	19
Dunning . . . . .	72	117	..	154	115	4	..	162	48	20
aElgin . . . . .	108	151	..	..	223	90	..	..	41	21
aForfar Coal . . . . .	1239	1132	..	235	176	151	..	458	e886	22
b „ East Port Saving . . . . .	294	445	805	105	436	1310	..	275	43	23
b „ Free Trade Saving.. . . . .	454	705	2779	250	1347	1638	..	749	..	24
„ High Street . . . . .	270	375	1398	..	611	1600	..	..	..	25
b „ Northern . . . . .	262	338	1558	..	432	1041	..	423	..	26
„ Victoria Coal . . . . .	901	782	..	220	134	94	..	554	e978	27
b „ West Port . . . . .	250	368	398	293	405	26	..	631	..	28
b „ West Town . . . . .	259	344	1893	6	434	1483	..	326	..	29
Fraserburgh . . . . .	389	1927	1909	145	1014	3089	..	202	106	30
aHuntly . . . . .	110	164	..	..	187	31	..	57	46	31
Inverness . . . . .	261	694	49	25	379	325	..	291	248	32
Kirriemuir . . . . .	1219	6966	..	28	4217	1951	..	3877	784	33
„ Coal . . . . .	430	371	..	196	53	105	..	285	e398	34
aLerwick . . . . .	190	493	59	13	163	60	..	165	526	35
Monifeth Coal . . . . .	156	78	..	88	15	..	..	40	100	36
bMontrose Baking & Grocery . . . . .	1295	1719	2796	690	1290	2165	..	1750	..	37
Muthill . . . . .	142	105	..	13	107	26	..	202	134	38
Perth (City of) . . . . .	6606	24467	105999	13465	47332	60931	17351	38193	..	39
„ Coal . . . . .	2300	1733	4988	1900	251	2578	..	5588	e239	40
aStrathisla . . . . .	522	2000	..	215	1610	869	..	21	674	41
Thurso . . . . .	1065	8831	..	1526	3633	2969	..	5524	1122	42
Wick and Pulteney Town . . . . .	410	1456	1000	20	339	1992	..	565	227	43
	64469	411245	155178	60104	231046	290359	30204	197185	40107	
Productive Societies:—										
Abermethy Baking . . . . .	200	198	33	418	184	356	..	570	..	44
Auchterarder Baking . . . . .	459	1225	1105	97	183	853	..	751	144	45
<b>Total . . . . .</b>	<b>65124</b>	<b>412668</b>	<b>156316</b>	<b>60619</b>	<b>231413</b>	<b>291568</b>	<b>30204</b>	<b>198506</b>	<b>40251</b>	
<b>No. 9—RENFREWSHIRE DIST.</b>										
Barrhead . . . . .	2809	23207	60523	7051	10181	37369	838	44338	2509	1
Bridge of Weir . . . . .	250	1540	1710	184	659	2388	..	974	18	2
Busby . . . . .	250	2504	93	186	566	923	..	1698	217	3
Cathcart . . . . .	765	5527	3815	554	985	4368	..	4848	421	4
Greenock—Central . . . . .	5294	56256	25896	6745	20764	21117	21060	29219	3603	5
„ East End . . . . .	940	6347	10382	818	2818	10170	..	5542	635	6
Howwood . . . . .	142	2260	18	112	562	87	..	1836	92	7
Hurlet and Nitsbill . . . . .	235	670	7354	617	563	5915	..	2174	547	8
Johnstone . . . . .	1704	33908	2411	1877	6551	18142	..	14853	1160	9
Kilbarchan . . . . .	516	13300	1540	819	1807	2059	1615	10306	309	10
Linwood . . . . .	277	4785	20	375	947	51	..	3884	1070	11
Lochwinnoch . . . . .	242	1636	4192	206	925	5494	..	538	153	12
Newton Mearns . . . . .	172	4014	150	198	324	2050	..	2232	285	13
Paisley Equitable . . . . .	1572	4904	25295	1012	5087	14423	..	13638	1308	14
„ Provident . . . . .	8415	39001	120302	14397	20100	89349	9255	61897	4923	15
„ Underwood Coal . . . . .	392	2636	1357	2664	511	1472	..	6826	e1370	16
Pollokshaws . . . . .	1390	15395	3608	2038	3312	8698	..	10558	554	17

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.								
Distributive.	Productive.		Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.				
			£	£	£	£	£	s. d.	£	£	£	£	s	d.
13	23	18	1210	996	17880	1885	251	2 0	..	10	..	..	..	..
14	9	5	523	384	10560	1204	81	2 5½	..	..	..	..	..	..
15	4	2	380	143	14601	435	37	2 0	..	..	..	..	1	2 8
16	27	13	1148	644	19513	2795	326	2 8½	..	..	..	..	..	..
17	90	16	4456	1323	58219	7691	443	2 7	..	71	7	10	1	3
18	29	..	1573	..	12182	732	207	1 0	..	15	..	10	0	0
19	260	61	12502	4222	278685	45683	2070	3 1	..	..	..	..	..	..
20	2	..	52	..	1051	103	5	1 11½	..	..	..	..	..	..
21	3	..	194	..	2060	62	..	..	..	..	..	..	..	..
22	..	..	133	..	3496	443	..	2 5	..	..	..	..	..	..
23	4	8	214	186	6834	1297	17	3 10½	..	..	..	..	..	..
24	..	..	..	..	10450	1819	..	..	..	..	..	..	..	..
25	4	3	193	192	6383	1147	17	3 10	..	..	..	..	..	..
26	..	..	..	..	5229	852	..	..	..	..	..	..	..	..
27	..	..	183	..	3093	386	10	2 6	..	..	..	..	..	..
28	..	..	..	..	5716	1017	..	..	..	..	..	..	..	..
29	..	..	..	..	5064	837	..	..	..	..	..	..	..	..
30	10	..	550	..	7728	829	70	2 1	..	..	1	1	0	0
31	2	..	136	..	2031	136	8	1 4	..	..	..	..	..	..
32	7	2	297	199	4655	67	32	..	..	5	..	1	8	4
33	27	10	1207	659	29642	3868	308	2 8½	..	..	..	..	..	..
34	..	..	75	..	1943	215	16	2 4	..	..	..	..	..	..
35	2	..	167	..	1840	..	8	..	..	..	..	..	..	..
36	1	..	63	..	558	28	2	1 2	..	..	..	..	..	..
37	..	..	..	..	22439	3450	..	..	..	..	..	..	..	..
38	2	3	143	171	1792	82	3	2 0	..	..	..	..	..	..
39	274	223	14291	10994	270559	37356	935	2 9	..	607	210	34	10	0
40	16	..	1346	..	9766	972	274	1 10	..	14	10	5	0	0
41	9	7	270	385	9675	1114	100	2 1½	..	..	..	..	..	..
42	22	5	1060	218	19363	2120	367	2 1½	..	18	23	..	..	..
43	3	4	231	244	3615	299	80	1 2	..	..	..	..	..	..
	1915	943	99793	54767	1826994	270254	17428	..	31	833	953	186	15	10
44	..	..	..	205	2481	900	2	..	..	..	..	..	..	..
45	..	7	..	467	3099	755	..	2 9	..	..	..	..	..	..
	1915	950	99793	55439	1832574	271909	17430	..	31	833	953	186	15	10
1	127	53	5608	3986	119363	18567	966	2 8	..	250	364	16	13	4
2	5	..	319	..	7223	967	60	2 6	..	5	5	1	6	0
3	7	..	464	..	7934	1248	107	2 5	..	9	10	1	6	0
4	27	..	1308	..	24664	2803	247	2 1½	..	5	10	3	2	1
5	253	55	10129	4421	172526	23773	3330	2 5½	..	107	146	25	19	4
6	34	9	1630	612	34769	5525	256	2 9	..	35	20	4	7	6
7	3	..	175	..	6190	973	108	2 8½	..	2	6	0	14	0
8	8	..	505	..	12761	2216	35	3 6	..	23	12	1	5	3
9	60	15	3078	1226	63713	9424	1438	2 3½	..	99	83	8	7	0
10	23	3	1169	128	24055	4094	598	2 5½	..	20	53	2	14	1
11	8	..	521	..	14261	2588	235	3 2	70	3	18	1	8	7
12	7	8	411	223	9280	1068	83	2 4½	..	4	8	1	5	0
13	5	..	315	..	8369	1844	188	3 11½	..	..	16	0	17	6
14	78	16	2911	1175	51618	5993	243	1 11½	378	150	86	7	16	3
15	362	80	15378	6504	266908	36745	1950	2 0½	2206	867	350	41	13	4
16	50	..	2619	..	30081	3688	176	2 0½	257	25	43	2	0	1
17	50	2	2880	180	52486	6700	534	2 6	..	108	108	7	0	10

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
							House Property.	All other Investments.	
		£	£	£	£	£	£	£	£
RENFREWSHIRE DIST.— <i>Con.</i>									
Port Glasgow—Fore Street	1375	16742	1541	1173	3430	7550	..	10492	460
"    Provident..	1726	22201	577	1049	3282	5935	2000	15692	..
Renfrew Equitable.....	1372	9680	23016	1663	3183	7248	..	25367	1478
Thornliebank .....	541	2165	13598	318	1370	1922	6090	5999	1930
	30379	268678	307398	44006	87927	246730	40858	272851	23212
Productive Societies:—									
Paisley Manufacturing....	4478	44245	67147	5922	29010	20814	7684	58118	9962
Scottish Laundry Association (Barrhead) .....	466	2695	7846	1171	217	9853	..	1916	675
Total .....	34923	315618	382391	51099	117154	277402	48542	332885	33869
No. 10-STIRLING, WEST FIFE, AND CLACKMANNAN DIST.—									
Aberfoyle .....	106	525	25	210	297	15	..	486	337
Alloa ..	4430	88072	7680	6069	27084	27937	18998	41058	2043
Alva Bazaar .....	1174	21826	318	1287	6035	4819	635	12860	1523
Balfrou .....	131	411	..	44	126	7	..	523	65
Bannockburn ..	1748	28664	..	4043	6958	13543	4315	7424	5041
Clackmannan .....	334	8298	182	415	1036	1921	694	6151	274
Coalsnaughton .....	248	2277	685	495	1055	716	..	2124	688
Deanston .....	87	115	17	93	196	12	..	154	21
Dunblane .....	405	9796	11	353	1626	2679	..	6439	233
Menstrie.....	170	2450	100	149	669	844	..	1209	305
Newtonshaw .....	685	10091	1049	1325	2171	2369	485	7618	1181
Stirling .....	3917	49359	4564	3843	13315	28426	..	23296	1187
Tillicoultry .....	1338	13550	150	1249	4151	3572	1520	6572	2492
Total .....	14773	235434	14781	19575	64719	86910	26647	115914	15390
Wholesale Society:—									
Scottish Wholesale (Glasgow) .....	A 270	453276	2568225	714323	945016	584621	50657	2465242	205246

*h* Societies.

A Societies, and 564 employé members.

No. of Employees on Dec. 31st.	Salaries and Wages.		Sales during the Year.			PROFIT.								
						Net Profit.	In-terest on Share Capital.	Aver- age Divi- dend per £.	Bonus on Wages.	Subscriptions.				
										Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.		
Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.	£	£	£	£	£	s. d.	£	£	£	£	s. d.
18	61	20	2389	1214	50045	8867	847	3 1	133	12	21	6 1 4		
19	63	10	2482	956	51587	9070	1111	3 1½	258	..	67	8 1 4		
20	57	4	3205	..	67527	10169	346	2 11½	..	122	71	6 16 7		
21	18	..	1051	..	24384	3496	85	2 8	31	14	42	2 15 2		
	1806	270	58607	20625	1099644	159818	11943	..	3333	1860	1548	151 10 7		
22	..	497	..	24972	145158	15411	2160	0 9	1056	54	169	25 0 0		
23	..	230	..	8229	18219	2062	131	2 6	..	17	12	1 0 0		
	1306	997	58607	53826	1263021	177291	14234	..	4389	1981	1729	177 10 7		
1	4	..	229	..	4211	522	16	2 10	..	1	2	0 11 4		
2	153	189	8884	6876	187508	34750	3228	3 5½	..	164	141	23 1 6		
3	32	26	1636	1120	45694	8768	834	3 5	..	96	70	6 1 6		
4	3	..	179	..	3510	875	14	2 1	..	..	..	0 13 4		
5	52	38	3111	2269	77950	14518	1270	3 5½	..	100	60	9 1 0		
6	12	5	712	303	18124	3780	368	3 10½	..	12	23	1 14 6		
7	7	4	836	250	14011	8304	95	4 1½	..	12	10	..		
8	1	1	94	78	2512	333	6	2 7	..	..	..	..		
9	14	2	792	164	14854	3028	464	3 5½	..	47	6	1 19 11		
10	5	2	201	118	6440	1106	94	8 5½	..	17	7	0 17 9		
11	25	19	1298	1074	29833	5559	402	3 5½	..	10	49	3 11 4		
12	129	72	6271	4332	143401	25151	335	3 8	..	235	50	20 8 0		
13	40	34	1786	1765	47055	10830	481	3 6½	..	96	48	6 18 9		
	477	342	25029	18349	595103	112078	9607	..	..	790	463	74 18 11		
1	2438	5726	106510	268558	8391258	323514	22360	0 8	15340	..	5680	100 0 0		







**SOUTHERN**

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of  
ISLE OF WIGHT, LONDON, KENT, MIDDLESEX, OXFORD,  
arranged in their respective

*a* These particulars are taken from our last year's return. *b* These particulars are taken  
this office or to

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
<b>No. 1.—NORTH METROPOLITAN DISTRICT—</b>		£	£	£	£	£	£	£	£	
Anchor (London) .....	685	550	3	346	149	..	..	685	425	1
Berkhamstead .....	811	8973	6266	412	3829	7835	2766	1754	532	2
Brentwood .....	1101	6741	2684	456	1819	4223	1242	2985	262	3
Chesham .....	965	6932	1582	258	2054	7471	..	985	91	4
Co-op. Brotherhood Trust (London) .....	163	469	170	55	281	50	253	210	17	5
<i>q</i> Co-op. Institute (London)..	263	1305	17	243	595	422	..	789	6	6
Croxley .....	13459	54534	12557	5259	18284	40092	6158	20696	1185	8
Enfield Highway .....	5942	55087	5463	2230	26709	22181	3371	15358	2285	9
Epping .....	608	3547	1894	252	1123	3847	..	1157	168	10
<i>b</i> Euston (London) .....	754	279	1346	1215	770	..	..	2070	..	11
Gothic (Edmonton) .....	100	124	..	100	241	38	..	62	118	12
Grays .....	5997	53037	3514	4718	18764	30328	159	19060	1600	13
Hemel Hempstead .....	239	702	152	19	400	302	..	296	35	14
Hendon .....	958	5886	189	359	1864	3137	624	1120	571	15
Kilburn .....	332	1289	121	..	615	190	..	564	946	16
Luton .....	3820	34233	5854	2050	7307	13794	15705	8490	132	17
Perseverance (London) ..	195	118	83	44	162	26	..	166	37	18
Redlett .....	232	2511	1652	162	1911	2268	..	263	300	19
<i>a</i> Railway Clearing House	1233	1505	8895	1116	5939	1912	..	3665	..	20
St. Albans .....	820	2498	1464	442	929	2833	..	860	120	21
St. Clements .....	130	177	..	25	52	35	..	140	..	22
Stratford .....	27786	326101	4943	9304	64034	149598	75705	73068	..	23
<i>a</i> Tring .....	986	15044	1142	322	2904	3532	7528	3276	411	24
Watford .....	4301	23789	3901	2426	12354	17389	..	6464	317	25
West London .....	6008	18852	3952	483	9130	13816	892	3926	172	26
Willesden and District .....	2009	6085	9000	353	4556	5202	4443	2253	516	27
"    Junction .....	456	3565	277	137	907	130	..	3414	1	28
Yiewsley and WestDrayton	751	2207	1498	298	1313	1937	479	1096	235	29
	81134	636440	78619	33084	188995	332588	119325	174872	10537	
Supply Associations:—										
Canteen & Mess (London).	361	12413	48900	..	17481	33979	..	8260	40050	30
Civil Service Supply Assoc.	84176	353920	31806	121709	314628	193851	22147	104583	17134	31
	165671	1002773	159325	154793	521104	560418	141472	287715	67721	

## SECTION.

BEDFORD, BERKS, BUCKS, CAMBRIDGE, DORSET, ESSEX, HANTS, HERTS, NORFOLK, SUFFOLK, SURREY, SUSSEX, and WILTS, for 1912, Conference Districts.

from the Registrar's Return for 1911. c These societies have not made a return either to the Registrar.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
										Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
1	4	..	281	..	12467	106	10	..	..	10	..	3 4 10
2	31	6	1662	395	25296	2320	424	1 43	30	58	19	3 14 2
3	16	4	1153	247	23208	2555	303	1 6	..	44	9	5 7 6
4	17	5	1034	341	20703	2165	318	2 0	25	36	21	4 15 2
5	3	..	232	..	1734	..	..	..	..	..	..	0 17 10
6	..	..	..	..	..	..	..	..	..	..	..	..
7	6	..	319	..	10696	1179	61	2 0	51	..	..	1 1 0
8	307	69	17414	6402	216976	14870	2328	1 2	..	355	110	62 10 0
9	158	22	10451	1948	190914	11040	2594	1 3	..	208	150	28 3 9
10	13	4	753	277	11512	663	163	0 10 1	15	12	7	3 1 8
11	..	..	..	..	25603	969	..	..	..	..	..	..
12	..	..	85	..	1537	72	5	1 6	..	..	..	..
13	174	22	11139	1854	154752	15885	1946	1 8	190	356	194	29 11 1
14	5	1	303	78	4386	209	24	0 10 1	..	5	1	1 3 3
15	19	4	1143	304	16971	1213	244	1 2	..	22	6	4 9 7
16	5	..	419	..	4929	..	..	..	..	..	..	1 14 10
17	55	10	3221	667	66684	8810	1441	1 11 1	84	188	49	16 12 0
18	8	..	150	..	1836	84	2	0 10	..	2	2	0 17 6
19	11	1	632	75	8656	308	108	0 9	..	..	..	..
20	..	..	..	..	36449	2456	..	..	..	..	..	2 2 0
21	9	7	525	426	13282	982	98	1 2	8	23	2	3 2 6
22	3	..	233	..	1032	10	6	1 0	..	..	..	..
23	933	213	48022	20110	640140	66136	14366	1 6 1	..	573	337	132 5 2
24	24	3	1046	189	20219	2748	570	1 7 1	..	8	..	5 0 0
25	85	14	4290	1179	93300	10827	1045	2 0	..	114	42	18 19 2
26	96	15	6206	1348	71747	4269	805	0 11	232	124	63	26 17 7
27	46	8	2506	725	30754	2135	252	0 9 1	48	29	9	9 13 6
28	9	..	547	..	10732	990	160	1 8	24	2	9	2 6 6
29	16	2	821	213	15022	1356	103	1 6	60	32	10	3 19 3
	2048	410	114587	36778	1671537	154357	27376	..	776	2201	1040	371 9 10
30	150	..	16247	..	325237	2159	309	..	..	..	..	5 5 0
31	1413	178	124819	11735	1643116	47246	42464	..	..	..	135	36 8 6
	3611	588	255653	48513	3630890	203762	70149	..	776	2201	1175	413 3 4

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Bidings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
<b>NORTH METROPOLITAN DISTRICT—con.</b>		£	£	£	£	£	£	£	£	
Productive Societies:—										
Chesham Boot and Shoe ..	60	962	622	412	1504	580	..	96	687	32
London Bass Dressers .....	62	316	304	1676	611	..	..	2150	480	33
„ Bookbinders .....	79	397	..	14	103	63	..	262	212	34
„ Clothiers .....	88	739	..	466	533	..	..	643	584	35
„ Pioneer Boot Manufacturing..	88	689	600	750	1857	1217	..	55	116	36
„ Typewriters .....	28	202	56	..	34	106	..	7	69	37
<b>Total.....</b>	<b>166076</b>	<b>1006078</b>	<b>160907</b>	<b>158111</b>	<b>525746</b>	<b>562384</b>	<b>141472</b>	<b>290028</b>	<b>69869</b>	
<b>No. 2—SOUTH METROPOLITAN DISTRICT—</b>										
Addington .....	15	94	88	..	120	9	..	194	85	1
Addlestone .....	1074	5918	631	564	2718	2968	..	2152	355	2
Bromley and Crays .....	7255	52686	18988	1450	26807	37890	13874	8033	3525	3
Cobham .....	201	485	1085	22	420	748	..	967	128	4
Croydon .....	2503	9024	3051	752	5110	5331	3232	1595	..	5
Epsom .....	501	3760	5938	570	1440	2889	5937	632	70	6
a Hampton & New Hampton.	359	3192	900	252	1553	1805	1100	513	402	7
Leatherhead .....	447	2282	417	151	672	1541	..	809	227	8
Penge and Beckenham .....	2004	10752	3808	208	5103	8059	..	2322	612	9
b South London General .....	294	..	190	348	291	81	..	166	..	10
Staines and Egham .....	1387	6637	289	520	3082	3658	..	1825	57	11
a Surbiton and Long Ditton.	211	498	1014	..	219	1288	..	246	96	12
Sutton .....	1552	5942	2756	187	2499	4030	508	1994	433	13
Woking, Horsell, & District.	1120	6842	3985	446	2237	4157	2924	2683	164	14
Woolwich (Royal Arsenal).	30051	308850	62867	41454	80337	119116	160829	93258	2340	15
	48974	416912	106007	46954	132608	193070	188404	116729	8494	
<b>Supply Association:—</b>										
Agricultural and Horticultural (London) .....	4077	10921	90948	12636	41938	37968	..	2243	54134	16
	5 051	427833	196955	59590	174546	231038	188404	118972	62628	
<b>Special Society:—</b>										
b Norwood Gardeners .....	81	56	8	23	..	..	..	87	..	17
	53132	427889	196963	59613	174546	231038	188404	119059	62628	
<b>Productive Societies:—</b>										
b Greenwich Bread and Flour	84	973	..	147	41	905	..	174	..	18
<b>Total.....</b>	<b>53216</b>	<b>428862</b>	<b>106963</b>	<b>59760</b>	<b>174587</b>	<b>231943</b>	<b>188404</b>	<b>119233</b>	<b>62628</b>	

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.		Net Profit.	In- terest on Share Capital	Aver- age Divi- dend per c.	Bonus on Wages.	Subscriptions.			
										Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.	
			£	£	£	£	£	s. d.	£	£	£	£	s. d.
32	..	36	..	2058	6859	307	73	0 4	67	13	25	0 7 6	
33	..	16	..	1968	4573	445	29	..	338	10	14	0 7 0	
34	..	7	..	423	805	90	18	..	..	..	..	0 8 3	
35	..	9	..	625	4793	377	36	1 0	28	..	5	0 9 6	
36	..	20	..	1220	6627	510	37	..	..	137	..	0 12 6	
37	..	5	..	313	445	..	..	..	..	..	1	0 5 0	
	3611	681	255653	54520	3663992	305491	70342	..	1209	2361	1220	415 13 1	
1	1	..	54	..	1343	112	4	1 0	43	..	..	0 1 10	
2	22	4	1295	323	21954	1849	263	1 4	103	38	10	5 3 8	
3	220	20	11671	2861	147603	10695	2521	1 1	..	187	103	36 2 11	
4	4	..	265	..	3651	65	38	..	..	..	..	1 0 4	
5	48	5	2731	404	34277	2366	360	1 0	123	48	3	10 16 8	
6	8	2	637	131	5998	153	93	0 14	3	1	9	2 12 1	
7	11	8	578	206	8234	510	156	1 0	30	8	7	1 17 6	
8	8	3	533	138	7879	307	98	0 74	..	8	2	2 5 0	
9	36	6	2162	486	30797	2079	460	1 0	..	40	25	9 5 0	
10	..	..	..	..	3307	94	..	..	..	..	..	..	
11	34	6	2280	422	29211	2241	314	1 24	140	49	21	6 16 0	
12	..	..	310	..	3153	..	11	..	..	..	..	0 19 2	
13	26	5	1603	404	18654	785	285	0 4	31	20	8	7 4 2	
14	28	5	1530	257	21317	1654	300	1 3	56	54	21	5 14 4	
15	832	303	48506	26001	651098	64417	11426	1 2	3179	1115	332	143 17 4	
	1278	362	74155	31633	988476	87327	16329	..	3708	1568	541	233 16 0	
16	62	240	3029	7900	71155	4207	546	..	..	577	..	10 10 0	
	1340	602	77184	39533	1059631	91534	16875	..	3708	2145	541	244 6 0	
17	..	..	..	..	..	..	..	..	..	..	..	..	
	1340	602	77184	39533	1059631	91534	16875	..	3708	2145	541	244 6 0	
18	..	..	..	..	1452	26	..	..	..	..	..	..	
	1340	602	77184	39533	1061083	91560	16875	..	3708	2145	541	244 6 0	

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
<b>No. 3—KENT DISTRICT—</b>										
Ashford .....	1677	13536	6017	646	6238	10108	2703	1966	162	1
Canterbury .....	464	1162	238	103	455	374	..	756	134	2
Chatham .....	2929	27485	5024	988	10929	14307	..	9444	732	3
Cliffe-at-Hoo .....	335	1785	532	..	1158	1645	..	418	189	4
Dartford .....	1814	9441	6620	729	5413	9507	820	2946	695	5
Faversham .....	1366	18058	927	1087	6976	4412	6166	3061	655	6
Folkestone .....	2732	35536	8636	757	11804	15544	7795	10534	1310	7
Gravesend (Borough of) ..	2008	12418	852	422	5745	7003	..	1891	295	8
Greenstreet .....	339	2732	136	278	1448	1067	483	706	66	9
Hastings, St. Leonards and Bexhill .....	490	674	59	35	431	171	..	296	198	10
Maidstone .....	695	1563	1075	111	1365	1140	..	428	179	11
New Brompton .....	5244	52689	14015	4105	19804	18513	2832	40267	1583	12
Rainham .....	502	5537	701	367	2232	1855	318	3005	103	13
Ramsgate .....	662	2500	1258	26	1095	2205	..	509	380	14
River and District .....	4500	45550	2775	1859	15713	24007	1435	10677	1892	15
Rochester .....	3066	19680	4048	527	7137	16722	220	2547	615	16
Sheerness .....	2876	38513	2589	1793	14259	12066	592	18219	2280	17
"    Economical .....	2378	21054	398	1684	4066	14331	3936	2642	530	18
Sittingbourne .....	3207	37988	6622	3505	12351	13451	4077	23975	515	19
Tonbridge .....	490	1640	295	160	671	200	..	1141	100	20
Tunbridge Wells .....	1328	6461	3685	530	2537	5445	1797	1741	365	21
Walmer and Mongeham ..	680	5185	217	145	2025	2951	..	1340	395	22
Waltham .....	63	111	72	..	3	..	..	6	..	23
	39845	361698	66791	19857	133855	177024	33174	138515	13373	
<b>Productive Societies:—</b>										
Alfred Joint Stock (Ashford) ..	554	3063	2044	200	536	5414	..	814	230	24
Medway Barge Building and Carrying .....	177	2781	2982	..	907	5209	..	37	114	25
<b>Total .....</b>	<b>40576</b>	<b>367542</b>	<b>71817</b>	<b>20057</b>	<b>135298</b>	<b>187647</b>	<b>33174</b>	<b>139366</b>	<b>13717</b>	
<b>No. 4—SUSSEX DISTRICT—</b>										
Arundel .....	533	3245	1666	582	1752	1526	792	1448	1182	1
Bognor .....	195	512	746	..	261	991	..	222	73	2
Brighton .....	4064	30813	4386	1228	10690	17091	5587	5901	1379	3
Crawley and Ifield .....	375	1664	882	164	1032	1409	..	452	114	4
Godalming .....	1145	11418	3648	120	6330	6027	2671	1064	348	5
Gomshall .....	313	2598	52	46	1021	927	115	754	220	6
Guildford .....	2000	20144	724	2044	6470	11283	4957	5039	369	7
Haywards Heath .....	1022	6816	1390	354	2784	5230	..	1084	620	8
Lewes .....	1562	14139	5485	293	4835	5926	9376	1414	..	9
Newhaven .....	1699	15540	1850	415	6283	9774	375	1857	711	10
Reigate .....	1843	23711	9121	745	4020	16557	10152	3387	972	11
<b>Total .....</b>	<b>14751</b>	<b>130600</b>	<b>29950</b>	<b>5991</b>	<b>45478</b>	<b>76741</b>	<b>34025</b>	<b>22622</b>	<b>4988</b>	
<b>No. 5—HANTS DISTRICT—</b>										
Aldershot .....	915	2798	1723	284	1542	3034	..	678	172	1
Alton .....	186	332	11	..	240	105	..	188	81	2
Basingstoke .....	901	6555	744	528	1996	2490	..	3735	536	3
Bramshaw .....	46	82	..	..	58	13	..	23	..	4
Camberley .....	321	389	8	..	205	127	..	140	72	5
Cowes .....	1708	7863	3069	755	5071	5096	1423	2218	547	6

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.		Net Profit.	In- terest on Share Capital	Aver- age Divi- dend per c.	Bonus on Wages.	Subscriptions.		
										Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
1	42	2	2160	142	31604	2191	610	1 3½	..	52	44	8 12 3
2	4	3	228	158	5000	391	16	1 0	..	10	..	1 4 5
3	76	10	4807	679	63217	8210	1258	1 9	..	140	32	14 5 5
4	7	2	424	80	4887	340	85	1 1½	..	..	..	1 16 3
5	52	8	2815	583	44811	3520	450	1 6	..	81	60	9 2 6
6	52	7	2803	524	42138	3734	700	1 6	..	52	48	7 6 4
7	82	11	4651	737	67937	6691	1574	1 6½	..	23	53	13 17 3
8	51	5	2759	388	36433	2575	567	1 1½	..	50	17	9 18 4
9	8	2	413	158	6421	555	106	1 6	12	9	6	1 16 5
10	11	3	461	169	5575	70	20	..	..	3	..	2 8 0
11	12	4	634	279	10420	675	60	1 0	11	8	..	2 12 7
12	174	89	9300	5076	134070	16131	2130	2 0½	..	350	131	26 2 11
13	17	3	1020	198	15597	1519	201	1 8½	..	47	21	2 12 5
14	12	2	642	104	10863	494	111	1 0	..	10	5	3 1 0
15	134	50	7386	1969	105263	11362	1843	1 9½	..	115	125	22 17 2
16	71	5	4036	366	51882	3836	933	1 1	..	71	35	15 12 6
17	94	15	4187	1103	67917	8298	1481	2 0	265	109	99	14 0 0
18	48	24	2859	1696	41933	5142	785	2 8	59	71	63	11 18 8
19	110	19	6086	1504	106678	13242	1374	2 6	..	130	134	16 5 4
20	5	2	720	220	9000	600	80	1 3	..	13	1	2 9 6
21	28	4	1565	264	26903	2312	225	1 2	65	80	12	5 11 9
22	13	4	787	208	13556	1294	235	1 6	..	24	4	..
23	..	..	..	..	528	..	..	..	..	..	..	..
	1108	274	60743	16605	896633	93182	14844	..	412	1448	891	193 11 0
24	..	30	..	2070	18971	3118	212	3 4	..	..	15	..
25	..	24	..	1329	3710	127	127	..	..	3	..	1 1 0
	1103	328	60743	20014	919314	96427	15183	..	412	1451	906	194 12 0
1	11	2	638	128	8125	485	146	0 10	22	8	9	2 17 2
2	5	..	208	..	2453	..	3	0 4	..	..	..	..
3	107	12	6237	933	80080	6313	1366	1 2½	376	146	58	17 17 6
4	9	2	471	87	7305	539	65	1 2	..	12	15	1 15 6
5	29	4	1733	329	25183	2225	507	1 3½	..	38	7	5 16 8
6	8	1	528	95	7264	434	127	1 0	15	7	3	1 13 1
7	65	8	3706	587	55860	6811	921	1 10	344	99	59	9 7 6
8	18	5	1037	319	17243	1778	253	1 6	71	12	11	5 4 0
9	26	3	1328	169	23041	2406	571	1 5½	92	44	13	7 18 6
10	46	8	2971	616	42323	2600	702	1 0	..	41	12	8 6 8
11	64	..	3975	..	40391	1820	1045	0 6	..	..	..	9 12 8
	388	45	22832	3263	309268	25411	5706	..	921	407	189	70 9 3
1	19	4	769	198	12000	788	108	1 0	..	19	5	4 0 3
2	3	1	167	70	2201	..	..	..	..	..	..	0 19 7
3	28	6	1618	407	24832	2661	300	1 11	..	59	10	4 3 3
4	..	..	..	..	120	2	1	..	..	..	..	..
5	3	1	165	67	2698	75	12	0 4	..	1	..	..
6	42	17	1991	810	39658	4824	378	2 0	49	107	45	8 17 1

t Eleven months' trade only.

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bidings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
		£	£	£	£	£	£	£	£	
<b>HANTS DISTRICT—Con.</b>										
Eastleigh .....	1181	6955	2743	209	3656	5015	1558	1254	182	7
Farnham .....	407	1110	12	93	679	409	..	396	..	8
bForton Coal (Gosport) .....	844	171	23	50	..	..	..	244	..	9
Haskemere .....	625	5408	201	230	1663	3655	..	1208	302	10
Parkstone & Bournemouth .....	2406	9449	6257	1052	4666	9597	1000	2592	..	11
Petersfield .....	300	796	12	..	397	358	..	254	93	12
Portsea Island (Portsm'uth) .....	10523	112040	18122	5558	34411	57970	15290	32943	2647	13
Ringwood .....	151	344	28	15	354	95	..	110	..	14
aRomsey .....	179	234	5	60	260	38	..	103	34	15
Shanklin Lake and Bran- stone .....	562	5280	2952	329	2572	1872	3396	580	560	16
Southampton .....	5522	30391	4465	2136	14620	14113	5089	5272	1370	17
Winchester .....	1011	5412	3593	535	2291	6916	..	1145	257	18
	27788	195609	39868	11834	74681	110843	27696	53123	6853	
Special Society:— Farnham and Alton Dis- trict Farmers and Hop- growers' Association....	131	492	603	568	742	..	..	688	2460	19
	27919	196101	40471	12402	75423	110843	27696	53811	9313	
Productive Society:— Portsmouth Printers.....	103	295	878	..	152	1007	..	24	74	20
<b>Total .....</b>	<b>28022</b>	<b>196396</b>	<b>41349</b>	<b>12402</b>	<b>75575</b>	<b>111850</b>	<b>27696</b>	<b>53835</b>	<b>9387</b>	
<b>No. 6—WILTS &amp; DORSET DIST.</b>										
Amesbury .....	89	358	25	..	153	103	..	71	40	1
Andover .....	1401	8107	1712	827	4863	4235	..	2730	310	2
Bradford-on-Avon .....	685	6841	1343	835	2171	2461	..	4242	509	3
Calne .....	283	1001	870	45	612	1119	..	354	121	4
bChilde Okeford.....	230	789	62	1216	623	786	..	658	..	5
Chippenham.....	1500	7602	2724	276	3681	5161	..	2682	552	6
Devizes .....	740	3845	1047	194	1780	2386	..	677	562	7
aMere and District .....	376	1686	950	167	613	620	1272	764	370	8
Salisbury .....	1200	7904	699	460	3551	3604	546	2421	374	9
Trowbridge .....	3545	31280	5637	2080	7484	12642	10406	11362	1437	10
Warminster .....	748	4559	1456	548	1742	2158	..	2624	410	11
Weymouth .....	2123	8415	350	660	4592	4659	..	1714	644	12
Wilton.....	247	2146	..	387	632	812	917	778	125	13
<b>Total .....</b>	<b>13167</b>	<b>84533</b>	<b>16975</b>	<b>7195</b>	<b>32497</b>	<b>40790</b>	<b>12541</b>	<b>31077</b>	<b>5454</b>	
<b>No. 7—OXFORD AND BUCKS. DISTRICT—</b>										
Aldermaston .....	124	675	..	55	486	149	..	316	305	1
Aylesbury .....	959	7767	266	488	3014	4410	469	1330	233	2
Banbury .....	3912	67819	6251	1813	22340	35692	7520	11716	4463	3
Bletchley & Fenny Stratford .....	649	4483	704	170	2073	1526	1303	805	144	4
Chipping Norton.....	2010	30636	2642	1075	7429	13032	4037	12023	1804	5
Grandborough .....	40	26	..	96	72	..	..	99	6	6
High Wycombe .....	801	2244	1684	3	1477	2335	..	748	254	7
Kingshill—New Swindon..	1244	2841	1269	..	614	4335	580	1125	159	8
Leighton Buzzard .....	790	6923	183	218	1788	3570	968	972	578	9
Maidenhead .....	826	3902	2693	3	1080	4924	..	781	218	10
bMiddleton Stony .....	98	1054	..	152	449	17	..	740	..	11



	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
										Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
7	33	9	1581	573	26310	2367	311	1 6	30	49	3	5 10 8
8	7	..	362	..	5671	395	38	1 2	7	10	6	1 16 0
9	..	..	..	..	1983	19	..	..	..	..	..	..
10	11	2	656	170	13965	1365	225	1 4	16	28	13	2 18 4
11	52	8	3154	695	41644	2456	445	1 0	50	148	25	11 10 2
12	5	2	246	122	4251	188	33	0 6	..	2	..	..
13	256	85	14278	6037	219730	22016	4937	1 5 1/2	887	444	119	50 12 2
14	4	..	189	..	2613	120	12	0 8 1/2	3	2	..	0 14 1
15	5	2	216	71	2860	227	9	1 3	..	9	..	0 19 0
16	18	3	1059	167	14197	940	238	1 1	..	17	22	2 18 4
17	118	14	6820	1180	91033	7883	1362	1 3	..	129	15	26 16 8
18	20	5	1157	438	22372	2116	242	1 6	26	32	21	5 1 0
	624	159	34428	11005	527438	48442	865	..	1068	1056	284	126 16 7
19	1	..	110	..	16578	296	24	..	..	..	..	..
	625	159	34538	11005	544016	48738	8675	..	1068	1056	284	126 16 7
20	..	5	..	359	664	45	14	..	..	..	..	..
	625	164	34538	11364	544610	48783	8689	..	1068	1056	284	126 16 7
1	2	1	89	65	1178	..	..	..	..	..	..	0 8 8
2	21	6	867	338	25431	2763	384	1 8	136	55	12	7 1 5
3	17	3	793	170	15437	1753	270	1 8 1/2	..	15	8	3 8 6
4	5	2	190	133	4416	188	39	0 11 1/2	1	4	..	0 19 0
5	..	..	..	..	6052	527	..	..	..	..	..	..
6	28	7	1409	494	30901	2522	350	1 8	..	63	8	7 5 10
7	25	6	979	426	15015	819	162	1 2	16	2	2	3 15 0
8	11	..	457	..	9283	742	80	1 6	..	..	3	1 19 2
9	21	5	1186	361	20113	1713	326	1 3	44	33	15	6 1 6
10	85	16	2925	1058	75359	8002	1095	1 10	..	62	46	17 8 4
11	15	4	846	164	16000	1159	168	1 5	..	8	12	3 14 0
12	48	10	2480	596	38454	4132	347	1 9	..	60	5	8 13 0
13	3	2	130	93	4969	520	100	1 8	28	2	..	1 19 4
	281	62	12351	3918	262608	24840	3321	..	225	304	111	62 13 9
1	2	1	193	52	4343	274	31	2 0	..	..	..	..
2	21	4	976	238	18633	1622	350	1 6 1/2	..	41	6	4 16 11
3	133	59	4941	3577	122706	7901	2648	1 3	..	131	77	20 4 0
4	15	4	841	201	12899	1184	187	1 6	..	..	8	3 5 8
5	58	19	3220	990	66142	9225	1457	2 4 1/2	..	100	43	10 9 0
6	..	..	28	..	560	39	..	1 4	..	..	..	..
7	14	3	872	190	11078	170	97	0 7	..	5	5	3 9 3
8	7	9	527	486	10413	2000	126	3 6	16	..	4	..
9	10	3	534	150	12986	1143	313	1 3	..	..	..	..
10	14	3	976	234	11474	229	200	..	..	..	..	4 7 7
11	..	..	..	..	2524	163	..	..	..	1	..	0 10 8

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					Owing to the Society for Goods.
		Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.	House Property.	All other Investments.	
<b>OXFORD AND BUCKS. DISTRICT—Con.</b>		£	£	£	£	£	£	£	£	
Newport Pagnell.....	898	1185	545	186	958	807	..	463	116	12
New Swindon Industrial ..	3400	16214	6546	2128	13774	10316	385	3158	885	13
Oxford.....	9471	98407	9643	744	30629	32114	33248	20284	3357	14
Reading.....	9402	154723	4949	965	22791	53663	70066	19738	4635	15
Slough.....	1738	14066	455	342	4383	5913	1462	4145	7187	16
αSteeple Aston.....	260	3115	355	133	873	722	1239	494	560	17
Stony Stratford.....	650	9968	680	126	2634	4242	..	3739	170	18
Sunningdale.....	152	396	86	..	302	41	..	179	97	19
Swanbourne.....	84	160	97	90	327	5	..	89	..	20
Windsor.....	1111	6883	2500	313	3393	3677	..	3105	605	21
Wolverton.....	2041	20855	8553	1033	6554	11144	5660	8609	1028	22
	40160	453852	50101	10133	127440	192634	126937	94658	19804	
<b>Productive Society:—</b>										
New Swindon Provident...	2802	4845	1220	882	1033	4706	1087	1743	359	23
Oxford Builders.....	60	616	405	161	137	196	..	677	254	24
<b>Total.....</b>	<b>43022</b>	<b>459313</b>	<b>51726</b>	<b>11176</b>	<b>128610</b>	<b>197536</b>	<b>128024</b>	<b>97078</b>	<b>20417</b>	
<b>NO. 8—CAMBS. AND BEDFORD DISTRICT—</b>										
Arlesey.....	523	5162	48	627	557	1438	1797	3066	141	1
Bedford Progressive.....	1169	4248	2851	337	1800	4905	455	1193	..	2
Biggleswade.....	400	1255	820	156	996	1205	..	342	368	3
Bishop's Stortford.....	422	1764	1691	81	918	2077	..	705	102	4
Burwell.....	306	1136	..	237	752	350	..	524	21	5
Cambridge.....	6174	43790	9182	3138	21820	25314	1246	11630	651	6
Chatteris.....	350	1700	..	202	715	183	..	1110	114	7
Ely (City of).....	759	3314	699	373	1750	1978	..	1039	342	8
αGarden City Co-operators..	312	584	22	25	381	146	..	157	106	9
αHitchin United.....	301	853	703	36	613	816	..	342	27	10
Newmarket.....	1147	10644	1050	596	2730	6211	32	4226	270	11
Olney.....	219	319	49	59	338	48	..	157	79	12
Potton.....	270	1606	5	206	327	78	..	1549	..	13
Ravenstone.....	68	247	..	54	150	5	..	190	..	14
St. Neots.....	345	847	376	164	794	506	..	270	94	15
Saffron Walden.....	348	1490	767	140	439	1518	..	580	45	16
Sawston.....	1074	9460	590	660	4098	2684	558	3650	280	17
βSharnbrook.....	72	382	513	..	150	597	..	148	..	18
Silsoe.....	299	959	..	163	1009	..	..	598	36	19
Soham.....	173	479	350	30	301	..	470	286	137	20
Willingham.....	83	170	..	20	213	..	..	125	93	21
	14814	90409	19716	7304	40851	50059	4558	31887	2806	
<b>Productive Society:—</b>										
Garden City Press.....	182	8411	5999	20	1708	12667	..	11	2852	22
cWoodworkers(Letchworth)	..	..	..	..	..	..	..	..	..	23
<b>Total.....</b>	<b>14996</b>	<b>98820</b>	<b>25715</b>	<b>7324</b>	<b>42559</b>	<b>62726</b>	<b>4558</b>	<b>31898</b>	<b>5658</b>	

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
										Educational Purposes.	Charitable Purposes.	Co-operative Union.	
			£	£	£	£	£	s. d.	£	£	£	£	s. d.
12	5	2	305	130	7387	664	43	1 8	..	22	5	1 15 6	
13	75	7	3589	808	64802	7220	714	1 8	176	145	28	17 10 10	
14	206	96	11694	2842	195055	21342	5080	1 8	..	437	201	46 17 6	
15	190	51	11385	3794	164228	18858	5989	1 6 1/2	1043	372	131	50 11 4	
16	37	6	1876	403	29297	2151	647	1 1	25	35	23	8 17 8	
17	4	3	270	78	4578	465	152	1 0	..	3	2	1 7 1	
18	19	2	1095	116	17848	1751	444	1 6 1/2	..	18	..	3 8 4	
19	3	..	150	..	2079	85	16	0 6	..	..	..	..	
20	2	..	105	..	1989	154	7	1 8	..	..	..	..	
21	22	4	1307	250	19059	1696	318	1 1 1/2	..	31	19	5 14 8	
22	52	9	2747	590	53791	6829	927	2 0	..	133	20	9 18 3	
	889	225	47625	15119	833871	85065	19746	..	1260	1474	567	193 4 3	
23	..	25	..	1481	20226	3841	339	3 6	25	..	9	..	
24	..	14	..	860	1567	63	28	..	..	5	..	0 6 6	
	889	264	47625	17460	855664	88969	20113	..	1285	1479	576	193 10 9	
1	5	5	279	220	413032	1593	175	2 3	47	..	11	2 12 1	
2	26	4	1230	260	21896	1640	194	1 3 1/2	..	36	6	5 10 0	
3	6	3	284	112	4560	322	57	1 3	..	..	..	2 1 8	
4	7	2	419	82	5261	224	81	0 6 1/2	..	2	2	2 3 9	
5	4	..	277	..	4592	690	54	4 0	..	..	5	1 11 3	
6	153	20	7871	1250	110532	10999	1682	1 7	97	97	80	31 4 0	
7	4	2	237	122	6230	720	73	2 0	..	2	2	1 16 6	
8	17	3	779	163	14004	1317	168	1 4	..	6	2	3 13 7	
9	8	..	271	..	5052	287	15	1 0	..	12	4	1 10 0	
10	3	1	202	68	2784	71	37	0 3	..	1	2	1 4 10	
11	36	5	1701	333	25294	2307	464	1 6	..	50	10	5 11 2	
12	3	2	154	104	3666	274	13	1 4	..	..	..	1 3 0	
13	4	..	179	..	3639	365	57	1 6	..	8	1	1 4 3	
14	1	..	68	..	1261	159	9	2 4	..	..	..	0 7 1	
15	7	..	385	..	6423	338	42	1 0	..	..	1	1 16 6	
16	7	..	876	..	4600	379	60	1 2	..	3	3	1 10 2	
17	26	3	1116	185	19968	1954	315	1 9	..	24	10	5 8 4	
18	..	..	..	..	1463	82	..	..	..	..	..	0 7 6	
19	5	2	200	68	4507	289	49	1 2	4	2	4	1 11 3	
20	4	..	144	..	3314	222	20	1 3	..	..	..	..	
21	3	..	107	..	1681	114	7	1 0	..	..	..	..	
	329	52	16279	2367	263819	24346	3572	..	148	243	143	72 6 11	
22	..	88	..	5341	11431	391	392	..	188	..	..	1 0 0	
23	..	..	..	..	..	..	..	..	..	..	..	..	
	329	140	16279	8308	275252	24737	3964	..	396	243	143	73 6 11	

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bidings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
		£	£	£	£	£	£	£	£	
<b>No. 9—NORFOLK DISTRICT—</b>										
Beeches .....	1533	11220	7430	503	6093	6869	1606	5403	1082	1
Brandon .....	261	1032	900	180	861	1080	..	264	..	2
Bury St. Edmunds .....	1186	4500	43	205	2004	1881	..	1455	552	3
Cromer .....	462	1180	..	114	841	234	..	604	71	4
Diss .....	417	1869	..	351	900	205	..	1395	..	5
Fakenham .....	350	1490	21	192	971	246	..	790	..	6
Great Yarmouth .....	1617	5730	3276	775	3493	5382	181	1298	522	7
Lakenheath .....	160	564	153	115	553	351	..	283	..	8
Lowestoft .....	2108	15894	2654	484	6661	11275	..	1677	659	9
Melton Constable .....	348	1921	422	65	1285	814	235	517	122	10
Norwich .....	9435	98792	6710	6791	32716	31808	8496	48452	..	11
Sheringham .....	521	3169	..	533	1822	700	..	1527	17	12
Swaffham .....	446	2116	129	151	1273	565	..	660	73	13
Thetford .....	1370	6953	13	390	5220	1860	..	2504	..	14
Wymondham .....	348	1465	703	90	1242	1111	..	254	192	15
<b>Total .....</b>	<b>20557</b>	<b>157965</b>	<b>22454</b>	<b>10939</b>	<b>65935</b>	<b>64381</b>	<b>10518</b>	<b>67083</b>	<b>3290</b>	
<b>No 10—ESSEX AND SUFFOLK DISTRICT—</b>										
Braintree and West Essex.	1429	11667	2172	710	4789	6616	952	2573	451	1
Chelmsford .....	3166	31569	104	1748	13004	11049	2090	9538	701	2
Clacton-on-Sea .....	552	2989	186	300	640	1995	..	1093	38	3
Coggeshall .....	250	1528	671	70	897	..	1127	551	204	4
Colchester and East Essex.	8394	83301	3607	6418	23352	32956	30130	11607	..	5
Punmow .....	190	1136	51	66	383	50	..	896	22	6
Earls Colne .....	305	3517	702	280	449	441	495	3530	..	7
Halstead .....	1595	14955	3024	1417	4024	6258	4718	5083	697	8
Harwich, Dovercourt, and Parkestone .....	1626	19657	7099	310	11520	12931	500	2429	943	9
Haverhill .....	1622	7899	11855	1641	5572	13219	1697	2709	849	10
Ipswich .....	10095	100282	11287	9173	35775	63793	12421	18284	547	11
<i>a</i> Lavenham .....	163	396	355	55	472	227	..	290	..	12
Leiston .....	865	11295	11	442	3250	2436	4521	2361	77	13
Maldon and Heybridge .....	1117	5467	1724	595	4616	2499	191	938	361	14
Stowmarket .....	972	1586	3199	857	2363	3957	..	967	<i>n</i> 67	15
<i>a</i> Terling .....	142	1074	899	285	184	17	..	2131	46	16
<i>a</i> Tiptree .....	965	5588	570	183	2280	3146	369	738	590	17
Wickham Market .....	431	3223	172	234	1052	2051	..	744	<i>u</i> 157	18
Witham .....	647	7584	623	806	1760	977	4294	2304	122	19
<i>b</i> Woodbridge .....	420	1173	498	169	1175	456	..	209	..	20
<b>Total .....</b>	<b>34956</b>	<b>315886</b>	<b>48809</b>	<b>25759</b>	<b>117557</b>	<b>165074</b>	<b>63505</b>	<b>68915</b>	<b>5872</b>	

*n* Owing by Public Bodies.*u* Owing by Other Societies.

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
		£	£	£	£	£	s. d.	£	£	£	£	s. d.
1	36	6	2002	140	36862	4064	508	1 11½	..	60	21	8 8 0
2	5	2	194	118	6141	863	44	3 0	..	..	2	1 7 4
3	20	5	780	208	17613	1850	106	2 0	..	..	4	5 17 2
4	10	2	513	91	8467	561	49	1 0½	9	12	2	1 18
5	6	4	359	182	9558	1010	87	2 0	..	5	9	1 19 0
6	9	..	408	..	6609	683	69	1 6	..	14	1	1 15 5
7	38	7	1937	393	28903	2570	231	1 6	..	29	43	7 10 9
8	3	..	145	..	4410	502	27	..	..	..	..	0 15 7
9	60	10	2753	445	39902	3893	712	1 7½	55	77	21	10 14 9
10	9	..	375	..	7577	496	74	1 4	19	6	3	1 11 3
11	300	62	14820	2875	259027	29757	4514	1 10	1561	315	233	47 14 0
12	9	4	530	196	9991	1136	140	2 0	24	23	4	2 11 11
13	8	..	312	..	7193	678	95	1 8	13	13	13	2 4 0
14	32	5	1562	230	34225	7576	290	4 4	..	..	85	7 2 3
15	8	2	414	74	8485	701	64	1 6	36	16	7	2 6 0
553		109	27104	4952	484803	56340	7010	..	1717	570	448	103 19 1
1	39	5	1840	345	26142	2818	451	1 4½	..	48	14	7 8 0
2	91	15	4343	990	73031	8505	1438	1 11	..	..	42	15 0 10
3	7	3	550	255	11234	1010	108	1 4	..	25	2	2 11 1
4	6	5	270	223	6516	665	65	1 10	5	..	..	..
5	254	66	11373	3663	170329	17317	3202	1 7	..	276	157	41 19 8
6	4	..	162	..	2900	180	42	1 1	..	7	..	0 18 3
7	3	..	203	..	5584	685	143	2 4	..	..	16	1 11 3
8	45	7	1442	474	32867	2332	536	1 0½	..	70	33	8 7 4
9	84	23	4929	780	61559	4777	1026	1 2½	..	103	67	8 8 0
10	52	24	2373	1423	49452	5105	317	2 0	..	85	14	8 6 8
11	284	90	15287	6128	251018	30594	3868	1 7½	..	520	306	48 0 0
12	2	..	107	..	3284	202	17	1 6	..	..	..	..
13	17	..	858	..	17122	1867	397	1 8	..	..	..	4 9 3
14	29	6	1455	328	21611	2012	183	1 7	64	46	23	5 14 0
15	29	5	1302	282	18432	1161	39	1 0	18	55	5	4 10 0
16	2	..	142	..	2232	234	40	1 11½	..	..	1	..
17	16	4	1194	211	19591	1096	308	0 9	..	..	11	5 0 0
18	10	..	514	..	9467	743	158	1 6	..	12	3	2 3 1
19	11	4	602	195	12939	1591	354	2 0	19	38	14	3 5 7
20	..	..	..	..	7579	926	..	..	..	..	..	..
985		257	48946	15237	803189	84160	12692	..	106	1285	708	167 13 6



## SOUTHERN SECTION.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.					
	Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.		Net Profit.	Interest on Share Capital.	Am't Paid as Bonus on Wages.	Subscriptions.		
									Educa- tional Pur- poses.	Char- itable Pur- poses.	Co-operative Union.
			£	£	£	£	£	£	£	£	£ s. d.
1	3611	681	255653	54520	3663992	205491	70842	1209	2361	1220	415 13 1
2	1340	602	77184	39533	1061083	91560	16875	3708	2145	541	244 6 0
3	1103	328	60743	20004	919314	96427	15183	412	1451	906	194 12 0
4	388	45	22832	3263	309268	25411	5706	921	407	189	70 9 3
5	625	164	34538	11364	544680	48783	8689	1068	1056	284	126 16 7
6	281	62	12351	3918	262608	24840	3321	225	304	111	62 13 9
7	889	264	47625	17460	855664	88969	20113	1285	1479	576	193 10 9
8	329	140	16279	8308	275252	24737	3864	336	243	143	73 6 11
9	553	109	27104	4952	484803	56340	7010	1717	570	448	103 19 1
10	985	257	48946	15237	803189	84160	12692	106	1285	708	167 13 6
	10104	2652	603255	178559	9179853	746718	163895	10987	11301	5126	1653 0 11
	9341	2366	574418	153303	8561813	737641	156417	10848	11629	5505	1390 16 9
	763	286	28837	25256	618040	9077	7478	139	..	..	262 4 2
	..	..	..	..	..	..	..	..	328	379	..

## SOUTH-WESTERN

RETURN OF TRADE, &c., of Co-operative Societies in  
arranged in their

a These particulars are taken from our last year's return. b These particulars are taken  
this office or to

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
		£	£	£	£	£	£	£	£	
<b>No. 1—CORNWALL—</b>										
Bodmin .....	400	2126	539	..	785	1109	..	422	120	1
Darite .....	120	763	330	51	485	100	241	304	75	2
Delabole .....	570	2745	..	327	1390	934	303	1471	..	8
East Cornwall .....	77	464	163	..	286	193	..	105	148	4
Falmouth .....	235	253	..	146	335	46	..	190	129	5
Liskeard, St. Cleer & Dist.	1111	5676	1013	255	2980	3538	..	1459	22	6
Menheniot .....	260	747	303	253	665	103	..	649	92	7
Pensilva .....	144	857	150	..	528	167	..	155	240	8
Penzance .....	456	1018	452	..	1123	208	..	277	153	9
Roche .....	150	239	25	..	259	27	..	66	25	10
St. Austell .....	650	1712	578	164	1322	1096	..	168	98	11
St. Blazey .....	292	1015	700	81	862	926	..	387	..	12
St. Breward .....	69	94	15	..	52	131	..	17	7	13
St. Columb Road .....	403	1252	224	188	976	564	..	451	..	14
Saltash .....	900	4800	201	886	980	2600	319	3562	78	15
Tokenbury Corner Coal ..	233	401	100	..	379	27	..	133	56	16
Truro .....	288	643	494	..	457	1220	..	316	2	17
Wadebridge .....	400	1716	878	225	1377	1287	..	459	148	18
<b>Total .....</b>	<b>6758</b>	<b>26521</b>	<b>6170</b>	<b>2526</b>	<b>15241</b>	<b>14276</b>	<b>863</b>	<b>10531</b>	<b>1393</b>	
<b>No. 2—DEVON—</b>										
Ashburton .....	271	688	409	169	679	568	..	231	137	1
Axminster .....	100	50	16	..	75	38	..	107	26	2
Barnstaple .....	273	963	1300	..	320	1403	..	301	234	3
Bideford .....	363	600	1020	28	351	850	..	386	160	4
Bovey Tracey .....	596	2801	94	303	1123	990	..	1499	78	5
Brixham .....	760	4264	1681	1019	1729	4529	484	900	250	6
Buckfastleigh .....	780	15357	1520	1582	3003	6260	9140	7514	75	7
Chudleigh .....	176	278	205	43	237	66	..	231	106	8
Colyton .....	97	287	102	..	141	307	..	152	148	9
Cornwood .....	196	719	568	85	423	996	..	348	38	10
Cullompton .....	182	1818	478	30	1308	863	..	191	57	11
Dartmouth .....	547	890	64	74	638	181	..	482	..	12
Exeter .....	3209	19857	9310	123	6248	17643	3548	3695	105	13
Exmouth .....	855	4192	72	230	1111	1586	..	2006	23	14
Honiton .....	226	1238	430	15	412	29	1090	282	..	15
Ilfracombe .....	205	378	404	..	244	555	..	172	13	16
Kingsbridge .....	48	48	..	..	51	8	..	23	3	17
Kingswear .....	129	475	99	112	902	349	..	247	14	18
Lee Moor .....	132	601	33	100	688	184	..	256	45	19
Moreton Hampstead .....	260	991	..	130	872	150	..	286	55	20
Newton Abbot .....	1630	12399	2106	1115	4704	5343	2936	4483	531	21
North Tawton .....	81	207	180	35	268	112	..	145	..	22



**SECTION.**

the Counties of CORNWALL, DEVON, and SOMERSET, for 1912, respective Counties.

from the Registrar's Return for 1911. c These societies have not made a return either to the Registrar.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
										Educational Purposes.	Charitable Purposes.	Co-operative Union.	
			£	£	£	£	£	s. d.	£	£	£	£	s. d.
1	5	2	258	72	4269	123	24	0 4	..	..	..	..	..
2	3	..	126	..	1698	105	32	1 6	..	2	1	0 11 10	
3	10	..	443	..	13840	1613	130	2 6	..	8	11	2 16 6	
4	1	..	72	..	1749	109	18	1 3	..	..	..	..	
5	..	..	147	..	2225	108	15	..	..	..	..	2 0 0	
6	19	3	880	170	18920	1541	251	1 6	..	..	6	5 3 6	
7	3	..	205	..	3835	326	31	1 8	..	5	8	1 6 0	
8	3	..	190	..	2288	154	40	1 3½	..	..	..	0 15 5	
9	8	..	329	..	7219	293	35	1 0	..	1	4	2 2 11	
10	3	..	132	..	1999	11	8	..	..	1	..	0 15 5	
11	8	..	408	..	9627	780	78	1 6	..	5	..	4 15 4	
12	7	..	258	..	3680	346	48	1 3½	..	7	..	1 10 4	
13	1	..	5	..	2158	15	..	..	..	..	..	0 5 3	
14	8	..	514	..	7083	502	54	1 8	..	3	2	2 0 0	
15	17	3	884	210	17321	2246	172	2 3	33	52	25	4 9 7	
16	1	..	25	..	1028	110	14	1 8	..	..	..	..	
17	3	..	152	..	3256	148	14	1 0	..	..	2	7 11	
18	8	..	308	..	4504	471	77	2 0	..	..	4	2 4 2	
	108	8	5276	452	104399	9001	1041	..	33	84	63	32 7 2	
1	7	..	320	..	3892	265	32	1 0	..	7	3	..	
2	2	..	48	..	708	17	1	0 7	..	..	..	..	
3	3	1	117	65	1616	40	17	0 6	..	..	..	1 9 1	
4	5	2	276	61	4265	255	22	1 0	..	..	7	1 16 3	
5	12	3	727	198	11940	1240	128	1 9½	..	35	10	2 18 8	
6	18	3	819	146	14370	1574	189	2 0	..	13	1	6 0 0	
7	25	7	1194	401	26025	3497	601	2 1	71	71	28	3 17 7	
8	3	2	107	83	2234	67	6	0 6½	..	..	..	..	
9	1	1	105	26	1241	21	6	0 8	..	..	..	0 7 7	
10	5	1	256	63	4133	303	33	1 4½	4	2	2	0 19 4	
11	3	2	108	80	2077	176	82	1 0	..	..	..	1 0 0	
12	4	2	354	102	6964	463	36	1 4	..	4	3	1 0 0	
13	50	10	2450	751	39084	2574	749	1 0½	38	46	20	15 1 0	
14	8	4	401	217	9474	970	179	1 7	11	19	3	4 2 4	
15	3	..	128	..	2000	91	22	1 0	..	..	..	1 0 10	
16	4	..	134	..	1914	79	10	0 7	2	..	..	0 16 1	
17	2	..	16	..	316	10	..	1 0	..	..	..	0 4 7	
18	2	..	84	..	2352	209	19	1 8	3	5	..	0 12 1	
19	3	2	225	136	4869	336	29	1 5	..	..	10	0 13 9	
20	4	1	253	75	5326	434	35	1 5	..	13	3	1 1 6	
21	34	6	1723	372	39079	3469	580	2 0	..	30	6	8 6 8	
22	1	..	34	..	1071	57	9	1 3	2	1	..	0 8 6	

or Five months only.

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Bldg., Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
		£	£	£	£	£	£	£	£	
<b>DEVON—Con.</b>										
Okehampton.....	348	697	123	60	455	277	..	178	45	23
Ottery St. Mary.....	160	507	335	44	455	642	..	144	94	24
Paignton.....	1770	10919	1700	1184	4898	8069	..	2491	363	25
Plymouth Mutual.....	39967	487751	23890	97791	97927	211379	103345	222900	..	26
Plympton.....	500	2652	3700	..	1077	3231	1668	635	262	27
Princetown.....	328	750	1254	..	611	968	..	330	201	28
Sidmouth.....	600	3028	232	315	840	949	..	2099	..	20
South Molton.....	413	1471	146	84	680	497	..	626	..	30
Tavistock.....	502	1786	689	238	949	1376	164	505	..	31
Teignmouth.....	663	4223	386	288	1598	2495	..	1317	g27	32
Tiverton.....	908	6353	1808	..	2691	4460	..	1363	260	33
Torquay.....	2330	25880	7844	1189	8056	15491	6625	6699	596	34
Torrington.....	218	542	..	200	545	65	..	326	3	35
	59823	615660	62198	106586	145609	292779	122940	263550	3949	
<b>Productive Society:—</b>										
Plymouth Printers.....	201	1157	604	69	226	1300	..	34	456	36
<b>Total</b> .....	<b>60024</b>	<b>616817</b>	<b>62802</b>	<b>106655</b>	<b>145835</b>	<b>294079</b>	<b>122940</b>	<b>263584</b>	<b>4405</b>	
<b>No. 3.—SOMERSET—</b>										
b Bath.....	1140	5448	3577	382	2242	5385	..	1780	..	1
Bridgwater.....	1793	9893	4342	913	3089	5034	4557	3778	387	2
Bristol.....	16604	111586	19114	6936	35363	81802	344	28577	6039	3
Bruton.....	422	1263	325	280	744	989	..	392	181	4
Butleigh.....	213	1897	55	167	1107	197	..	589	87	5
Chard.....	1906	20634	..	1050	7158	7140	5980	2914	996	6
Coleford (Highbury).....	475	2957	404	97	1333	638	90	1761	103	7
b Crewkerne.....	690	5857	653	680	2946	2973	..	1271	..	8
East Harptree.....	110	747	..	255	1029	16	..	298	5	9
Frome.....	828	6001	1440	212	1532	4572	..	1997	226	10
Minehead.....	244	578	11	..	226	82	..	226	91	11
Oakhill.....	218	1279	75	178	725	492	..	317	140	12
Portishead.....	541	2829	3017	200	1240	2717	1243	943	108	13
Radstock.....	4298	40440	7702	1278	9892	13730	13408	16461	..	14
Shepton Mallet.....	1113	4345	1586	1171	3438	2485	250	1296	1455	15
Stoke-under-Ham.....	260	1115	194	150	725	494	..	438	143	16
Street Industrial.....	571	3713	756	221	1438	1709	..	1785	495	17
Taunton.....	2340	23894	383	1225	2219	4151	14219	8201	..	18
Templecombe.....	218	1014	740	102	501	1022	..	335	75	19
Twerton-on-Avon.....	2682	14923	3652	1427	6489	8461	2180	5063	268	20
Wellington.....	1257	16764	2504	363	4628	5911	9090	1254	443	21
c Wells.....	..	..	..	..	..	..	..	..	..	22
Weston-super-Mare.....	709	4014	315	186	1700	2453	..	850	135	23
Yeovil.....	2150	9603	5084	594	4606	7395	2121	3162	g211	24
	41082	290800	55929	18067	94370	159843	13482	83688	11588	
<b>Productive Society:—</b>										
Bristol Printers.....	60	291	149	14	64	247	..	47	147	25
<b>Total</b> .....	<b>41142</b>	<b>291091</b>	<b>56078</b>	<b>18081</b>	<b>94434</b>	<b>160090</b>	<b>53482</b>	<b>83735</b>	<b>11735</b>	

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
		£	£	£	£	£	s. d.	£	£	£	£	s. d.
23	4	280	65	4812	257	25	1 5	..	3	3	1	3 6
24	3	151	40	3271	174	16	1 1	3	3	2	0 14 0	
25	48	2227	398	41083	4526	492	1 10 1/2	..	60	16	9 4 1	
26	1067	53368	26370	775354	107753	26100	2 0 9/16	3335	2039	1050	178 8 3	
27	12	544	135	7770	431	132	0 9	..	3	1	2 12 1	
28	4	282	64	3978	..	7	..	..	..	1	1 13 3	
29	4	350	150	7931	755	130	1 8	10	12	8	2 18 4	
30	4	167	114	4052	325	64	1 3 1/2	2	5	4	1 18 10	
31	9	351	105	7048	568	71	1 4	..	6	6	2 10 0	
32	13	668	118	9343	798	196	1 3	11	10	2	3 6 2	
33	17	838	306	13697	1245	303	1 4	..	20	10	5 1 1	
34	72	3547	858	52944	4916	1187	1 5	..	90	25	11 15 9	
35	7	236	..	4700	457	22	2 0	..	15	2	1 3 8	
	1463	418	72888	31484	1107820	138743	31523	..	3492	2512	1226	274 4 10
36	..	10	..	867	2580	69	52	..	..	2	..	1 1 0
	1463	428	72888	32351	1110400	138812	31575	..	3492	2514	1226	275 5 10
1	..	..	..	12414	964	..	..	..	16	..	..	5 11 8
2	32	7	1702	32528	3172	422	1 6 1/2	..	39	68	32	8 10 4
3	397	84	26912	5708	303609	23314	5096	1 0 1/2	665	457	207	82 9 7
4	7	3	349	128	5938	687	53	2 1 1/2	..	12	6	1 12 3
5	3	3	153	103	4340	392	88	1 10	..	..	..	..
6	40	6	2027	270	35234	4447	983	2 0	..	16	9	11 6
7	6	6	460	274	12455	1649	127	2 5	..	3	2	4 6
8	..	..	..	15539	983	..	..	..	..	..	..	..
9	..	..	137	..	3908	385	34	..	..	..	..	0 12 6
10	18	4	712	344	14638	1306	246	1 4	..	4	2	4 1 10
11	4	..	210	..	3530	279	93	1 0	..	..	..	1 7 5
12	5	3	280	147	4569	205	49	1 4	..	..	7	1 1 0
13	11	5	387	300	8310	577	115	1 3	..	7	..	2 10 6
14	82	23	5113	1314	107522	14828	1625	2 7	..	39	21	1 10
15	17	3	1286	273	18656	1206	187	1 2	..	5	..	..
16	5	4	128	115	3401	248	26	1 6	..	2	1	7 1
17	8	3	395	142	8256	974	180	1 10	9	..	..	..
18	39	8	1905	507	39236	4401	1102	2 2 1/2	54	105	10	12 4 2
19	4	1	203	68	4569	389	46	1 4	5	..	..	0 19 4
20	47	9	2617	672	46258	3822	595	1 4 1/2	..	74	15	13 13 0
21	21	7	1258	373	21982	2172	717	1 3	..	36	5	6 10 2
22	..	..	..	..	..	..	..	..	..	..	..	..
23	11	4	554	238	9907	602	177	0 11	12	11	5	3 10 10
24	37	13	1994	840	35822	2171	423	1 6	..	43	22	10 9 0
	794	196	48782	12202	752621	69173	12314	..	784	833	376	189 8 6
25	..	8	541	913	913	22	5	..	7	1	..	0 5 6
	794	204	48782	13743	753594	69195	12319	..	791	834	376	189 14 0

## SUMMARY OF THE

NAME OF DISTRICT.	No. of Societies.	No. of Members.	LIABILITIES.			ASSETS.					Owing to the Society for Goods.
			Share Capital.	Loans, including any Overdraft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.			
								House Property.	All other Investments.		
			£	£	£	£	£	£	£	£	
No. 1—CORNWALL .....	18	6758	26521	6170	2526	15241	14276	863	10531	1393	1
„ 2—DEVON .....	36	60024	616817	62802	106655	145835	294079	122940	263584	4405	2
„ 3—SOMERSET.....	25	41142	291091	56078	18081	94434	160090	53482	83735	11735	3
Totals, 1912 .....	79	107924	934429	125050	127262	255510	468445	177285	357850	17533	
Totals, 1911.....	78	103844	936133	115525	124343	262052	447510	163238	373133	14259	
Increase .....	1	4080	..	9525	2919	..	20935	14047	..	3274	
Decrease .....	..	..	1704	..	..	6542	..	..	15283	..	

## SOUTH-WESTERN SECTION.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Am't Paid as Bonus on Wages.	Subscriptions.				
									Educational Purposes.	Charitable Purposes.	Co-operative Union.		
			£	£	£	£	£	£	£	£	£	s.	d.
1	106	8	5276	452	104399	9001	1041	33	84	63	32	7	2
2	1463	428	72888	32351	1110400	138812	31575	3492	2514	1226	275	5	10
3	794	204	48782	12743	753534	69195	12319	791	894	376	189	14	0
	2365	640	126946	45546	1968333	217008	44935	4316	3432	1665	497	7	0
	2237	601	122104	36793	1868089	239428	41031	4658	3745	1516	412	5	3
	128	39	4842	8753	100244	..	3904	..	..	149	85	1	9
	..	..	..	..	..	22420	..	342	313	..	..	..	..

**WESTERN**RETURN OF TRADE, &c., of Co-operative Societies in the Counties  
HEREFORD, MONMOUTH, MONTGOMERY, PEMBROKE, and Part of

*a* These particulars are taken from our last year's return. *b* These particulars are taken  
this office or to

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, including any Overdraft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments. House Prop-erty.	All other Invest-ments.	Owing to the Society for Goods.	
<b>No. 1—GLOUCESTER AND HEREFORD DISTRICT—</b>										
Bream .....	92	219	563	..	436	672	..	101	68	1
Cainscross and Ebley .....	3707	41467	3547	2608	8960	8344	9597	23757	1598	2
Cinderford .....	2496	28715	857	3162	9213	9162	1504	16074	445	3
Coln Independent .....	168	1073	1	244	800	115	..	289	401	4
Dumbleton .....	90	242	104	45	257	58	..	138	45	5
Frampton Cotterell .....	618	5307	3426	76	2719	5488	..	762	624	6
Gloucester .....	9489	152355	4190	7579	33138	41115	37914	63346	7183	7
Hereford .....	1016	6390	470	610	2328	5478	..	1379	91	8
Kemble .....	412	1651	14	161	827	422	..	583	177	9
Llanidloes .....	374	2447	..	181	1029	970	..	769	103	10
Lydney .....	299	3394	252	485	876	1900	..	1579	79	11
Newtown .....	1063	9356	467	699	1879	4289	1038	3899	586	12
Pillowell and Yorkley .....	238	1865	..	301	851	808	100	492	138	13
South Cerney .....	128	187	..	36	191	26	..	85	50	14
Stroud .....	3705	39783	1162	2175	11753	10906	4647	18719	2086	15
<sup>b</sup> Tortworth .....	44	181	45	155	272	..	..	109	..	16
Upper Lydbrook .....	52	427	607	18	308	697	..	104	59	17
Welshpool .....	233	578	2	64	374	75	..	269	113	18
<b>Total .....</b>	<b>24224</b>	<b>295637</b>	<b>15707</b>	<b>18599</b>	<b>76211</b>	<b>90525</b>	<b>54800</b>	<b>132454</b>	<b>6846</b>	
<b>No. 2—BRECON, MONMOUTH, AND EAST GLAMORGAN DISTRICT—</b>										
Aberdare Workmen's .....	1539	16508	399	3063	6800	6912	4088	4462	2096	1
Abergavenny .....	252	432	31	75	282	200	..	318	..	2
Abersychan and Talywain .....	2496	20132	2026	3757	9164	7704	13039	3615	137	3
Blaenavon .....	1978	33500	9778	2270	10936	12151	19529	4423	1028	4
Blaina .....	6381	109620	24298	6080	43177	40669	45728	17953	1895	5
Cardiff .....	2700	8437	10536	..	4211	14270	1447	1975	2083	6
Chepstow .....	617	2838	1465	184	1781	2653	..	645	774	7
Cradoc .....	190	1591	1520	108	579	228	..	365	2503	8
Cwmbach .....	5906	97366	8036	40652	20540	8867	33744	2149	9	
Cwbran & Pontynewydd .....	192	1941	1336	40	1086	2148	..	219	123	10
Cwmtillery .....	1330	11985	1376	1115	6631	5434	430	4987	..	11
Dowlais .....	1192	6185	2168	1447	3467	5841	250	1094	299	12
<sup>b</sup> Duffryn (Mountain Ash) ..	634	9337	2213	300	9302	..	..	2548	..	13
Ebbw Vale .....	1650	16124	5004	670	8440	7579	3601	4313	161	14
<sup>b</sup> Garndiffaith and Varteg ..	566	9883	3689	1170	5151	3174	..	6417	..	15
Llanbradach .....	356	1726	2873	155	1935	4378	..	435	..	16

## SECTION.

of BRECKNOCK, CARDIGAN, CARMARTHEN, GLAMORGAN, GLOUCESTER, WORCESTER, for 1912, arranged in their respective Counties.

from the Registrar's Return for 1911. c These societies have not made a return either to the Registrar.

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.						
Distributive.	Productive.		Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
1	2	1	128	67	2513	..	7	0 9	..	..	..	0 9 0
2	69	26	4014	1967	103418	14443	1551	2 6	..	90	28	18 11 2
3	71	24	3394	1019	76950	7552	1927	2 0	..	25	32	12 0 3
4	4	1	151	62	3873	358	55	1 6	..	..	..	..
5	2	..	112	..	1840	129	9	1 6	..	..	..	..
6	20	4	824	308	17313	747	201	1 0	..	3	28	3 2 6
7	303	51	13593	3481	210588	29671	5287	2 2½	..	235	130	47 12 0
8	22	6	1055	434	17750	1791	270	1 7½	..	32	3	4 10 0
9	6	2	392	140	8635	849	59	1 4	..	14	3	2 2 5
10	5	4	275	217	6171	327	112	2 3	..	..	..	1 17 11
11	7	..	483	..	6328	815	150	2 3	..	14	2	1 11 3
12	17	..	1048	..	20549	3405	348	3 0	..	38	26	4 18 0
13	6	3	341	151	9590	1174	80	2 0	..	..	..	1 3 9
14	2	1	93	48	1644	67	6	0 8	..	..	..	0 13 3
15	83	19	4782	1144	107215	14955	1540	2 6	..	120	28	18 14 4
16	..	..	..	..	1186	79	..	..	..	..	..	..
17	2	1	105	70	1836	94	17	1 0	..	..	1	0 5 11
18	4	1	188	62	3572	299	19	1 7	..	5	1	0 18 9
	625	144	30978	8565	600971	76755	11038	..	..	576	282	118 10 6
1	35	8	1601	543	57010	10771	511	3 7½	..	40	36	7 14 2
2	4	2	222	81	4190	258	14	1 0	..	6	1	1 4 0
3	85	8	5134	762	98932	12579	783	2 6	..	149	56	..
4	59	21	3916	1383	75530	11612	1243	2 0	192	192	32	9 17 2
5	230	48	15603	3217	277760	34168	3020	2 0	713	352	107	30 0 0
6	57	8	8544	645	36320	..	190	0 2½	..	19	16	13 16 0
7	16	2	787	145	12879	895	136	1 3½	10	10	5	3 2 6
8	3	..	257	..	8363	223	66	..	..	..	..	1 0 0
9	196	29	12290	2128	346761	50262	3531	3 4	116	75	32	29 12 2
10	7	1	463	86	7201	619	86	1 6	..	..	..	1 0 10
11	34	8	2050	547	48789	6221	438	2 3½	61	74	2	6 2 10
12	44	5	2218	355	40126	3231	235	1 6	..	..	14	5 14 8
13	..	..	..	..	28091	4073	..	..	..	..	..	..
14	51	9	3815	773	58586	5932	630	1 10	94	41	50	9 10 0
15	..	..	..	..	30560	4044	..	..	..	21	..	2 12 1
16	12	2	1006	145	13760	1228	54	1 1½	..	6	..	2 0 0

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					Owing to the Society for Goods.
		Share Capital.	Loans, including any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.			
							House Prop- erty.	All other Invest- ments.		
<b>BRECON, MONMOUTH, AND EAST GLAMORGAN DISTRICT—Con.</b>		£	£	£	£	£	£	£	£	
Merthyr .....	352	1285	341	66	941	540	..	379	608	17
Newport .....	3915	52056	5465	1258	14969	14037	19324	11605	72121	19
New Tredegar .....	1203	8689	5289	982	6243	4401	3316	1249	1454	20
Penarth .....	1055	3932	710	610	2554	1786	149	2267	377	21
<sup>b</sup> Penrhiwceiber .....	575	9087	3184	..	875	15 <sup>1</sup>	..	5246	..	22
<sup>b</sup> Phoenix-Nantyglo .....	208	1189	568	102	1360	170	..	329	..	23
Senghenydd & Aber Valley .....	1088	6723	700	2105	5109	5290	..	1220	8	24
Trecynon and Cwmdare ..	480	6448	130	556	2195	1443	585	3071	792	25
Tredegar .....	1282	10049	9123	507	8872	5744	3703	2512	944	26
Treharris .....	830	9074	1727	623	4708	4444	912	1678	1120	27
Troedryhiw .....	664	5378	1005	1443	3803	5330	923	659	748	28
Ynysybwl .....	1410	11886	5917	773	7131	6252	3578	1505	2704	
<b>Total .....</b>	<b>41041</b>	<b>467401</b>	<b>102871</b>	<b>37495</b>	<b>211754</b>	<b>183468</b>	<b>129469</b>	<b>119233</b>	<b>24124</b>	
<b>No. 3—WEST WALES DIST.—</b>										
Abercrave .....	120	839	539	282	861	750	..	188	581	1
Alltwn and Pontardawe..	1533	11326	3117	4077	9809	3940	3456	2927	6323	2
Ammanford .....	580	3875	471	654	3413	1709	..	632	523	3
Briton Ferry .....	668	5472	2148	405	2376	2450	2797	1333	889	4
Burry Port .....	251	1057	1655	91	947	1555	..	375	138	5
Craigcefnparc .....	112	380	..	241	255	..	..	132	329	6
Cwmbwrla .....	603	2746	3075	664	1932	1765	1864	796	666	7
<sup>c</sup> Cwmgorse .....	..	..	..	..	..	..	..	..	..	8
Cwmillynfell .....	240	1737	237	108	1447	1064	..	160	662	9
Gorslas .....	124	994	331	215	968	649	..	196	24	10
Llanelly .....	776	3941	2074	542	2131	2097	1705	1226	168	11
Llangennech .....	71	381	..	108	358	3	..	164	58	12
Lower Cwmtwrch .....	141	785	234	59	663	466	..	94	296	13
Milford Haven .....	242	300	125	..	146	324	..	209	131	14
Neath Abbey & Skewen ..	568	2996	672	1770	3053	2875	..	791	1827	15
Pembroke Dock .....	1037	4638	2227	148	2733	4002	..	1035	242	16
Pontardulais .....	800	6914	90	637	3269	2164	1148	1125	765	17
Pontyberem .....	215	2303	836	472	2199	1218	..	410	912	18
Resolven .....	430	5837	104	663	2388	1967	..	2248	1226	19
Swansea .....	1500	3852	4160	261	2794	3388	1447	853	434	20
Treboeth .....	345	1550	2258	149	1126	1608	695	344	270	21
Trimsaran .....	81	320	280	226	492	150	..	60	230	22
Ystalyfera .....	105	509	267	17	459	520	..	96	197	23
<b>Total .....</b>	<b>10542</b>	<b>62752</b>	<b>24900</b>	<b>11849</b>	<b>43319</b>	<b>34670</b>	<b>13112</b>	<b>15394</b>	<b>16891</b>	
<b>Productive Societies:—</b>										
Cymmer, Corrwg & Gwynfi ..	9	400	639	169	155	899	..	130	101	24
Baking .....	68	454	243	50	94	683	..	36	338	25
Swansea Printers .....										
<b>Total .....</b>	<b>10619</b>	<b>63606</b>	<b>25842</b>	<b>12068</b>	<b>43568</b>	<b>36252</b>	<b>13112</b>	<b>15560</b>	<b>17330</b>	



	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
										Educational Purposes.	Charitable Purposes.	Co-operative Union.	
			£	£	£	£	£	s. d.	£	£	£	£	s. d.
17	8	2	463	104	9752	505	53	1 0	11	..	5	1 11 3	
18	86	26	4661	1802	79153	7908	1889	1 6	..	91	62	20 4 11	
19	47	9	2802	767	53797	5347	192	2 0	19	30	45	5 3 6	
20	26	4	1495	248	25266	2278	182	1 5½	..	64	148	5 8 1	
21	..	..	..	..	26843	4548	..	..	..	..	..	..	
22	..	..	..	..	7180	560	..	..	..	..	..	..	
23	31	5	2046	413	51016	6587	157	2 5	..	46	105	5 3 0	
24	11	4	740	251	17570	8393	243	3 6	..	..	9	2 4 10	
25	36	11	2954	782	48870	4240	321	1 6	..	56	2	8 14 4	
26	25	8	1928	530	36626	4203	370	2 1	..	20	5	4 0 0	
27	30	4	1765	305	33048	3897	141	2 0	..	15	5	3 11 2	
28	44	11	2834	841	58030	5795	438	1 10½	..	73	7	6 18 1	
<hr/>													
1177	235	74584	16843	1591989	195377	15523	..	..	1235	1377	728	186 5 7	
<hr/>													
1	4	..	375	..	7681	157	31	0 6	..	2	..	..	
2	22	26	1887	437	42347	4664	530	2 6	..	..	..	7 12 6	
3	12	4	950	98	18236	1957	157	2 0	..	7	13	2 13 2	
4	16	5	914	306	17204	1395	264	1 3	..	8	8	8 1 8	
5	6	..	335	..	5976	452	47	1 0½	13	2	13	1 6 0	
6	2	..	150	..	1971	114	15	1 0	..	1	..	0 10 5	
7	12	2	814	170	14205	658	137	1 1½	..	2	4	3 3 11	
8	..	..	..	..	..	..	..	..	..	..	..	0 15 8	
9	9	..	718	..	10629	527	79	1 0	..	6	..	1 4 0	
10	4	2	262	92	5525	510	40	1 6	..	..	5	0 12 6	
11	15	2	933	182	17765	1356	143	1 3	53	29	16	3 2 0	
12	3	..	106	..	2318	191	7	1 6	..	..	..	0 6 8	
13	4	..	311	..	4330	299	37	1 0	..	..	..	0 12 6	
14	2	1	110	80	1848	31	..	..	..	..	..	..	
15	23	..	1448	..	28199	3170	90	2 0	..	12	87	2 14 2	
16	19	3	994	137	17131	1296	68	1 4	..	20	7	5 6 8	
17	50	..	1186	..	34996	3066	237	2 3	..	12	5	2 18 4	
18	7	..	427	..	11090	931	44	1 8½	..	..	..	..	
19	14	4	1094	296	21645	2461	228	2 0	..	21	12	2 0 1	
20	39	10	2107	888	33081	1769	143	0 10½	118	92	22	5 4 2	
21	7	4	479	213	9586	403	56	0 10½	..	..	..	2 1 0	
22	3	..	130	..	8354	192	..	1 3	..	..	..	0 8 0	
23	3	..	254	..	2530	74	23	0 7½	..	7	..	0 7 10	
<hr/>													
245	63	15924	2809	311547	26573	2866	..	..	184	221	192	46 0 10	
<hr/>													
24	..	6	..	595	3792	23	20	..	..	..	3	..	
25	..	12	..	837	1661	125	18	..	..	..	..	..	
<hr/>													
245	81	15924	4331	317000	26721	2404	..	..	184	221	195	46 0 10	

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
<b>Nc. 4—MID-GLAMORGAN DISTRICT—</b>		£	£	£	£	£	£	£	£	
Aberavon .....	444	644	13		981	164	..	522	208	1
Abergwynfi .....	255	2017	..	738	1798	929	..	392	379	2
Afan Valley .....	222	1952	1163	970	1551	545	937	510	184	8
Barry and District .....	795	3754	2151	507	9845	2311	235	755	538	4
Blaengarw .....	338	2411	1718	377	1688	2480	..	468	457	5
Bryn .....	105	477	516	170	554	65	240	209	370	6
Caerau and Maesteg .....	699	3534	8009	367	3768	7584	..	498	2094	7
aCwmavon .....	11	34	..	3	10	50	..	..	..	8
Cymmer .....	404	4491	231	173	1422	1285	125	2199	538	9
aFerndale .....	2948	22212	..	19052	19002	18141	5655	20565	5005	10
Glyncorrwg .....	175	1510	1197	243	1356	1288	..	193	412	11
δMargam .....	58	154	103	50	213	6	..	88	..	12
Mid-Rhondda .....	1150	3522	1659	1201	4113	1606	1857	764	100	13
Nantymoel .....	1283	15435	..	1500	4655	5890	1392	4918	2855	14
Pantdu .....	172	1536	809	384	1385	809	..	858	150	15
Penygraig .....	1203	6310	210	1637	3565	3637	1748	5060	633	16
Pontrhydyfen .....	140	1797	..	146	1144	467	..	513	357	17
Pontycymmer .....	1212	9395	1581	1914	7133	4071	1403	1026	2128	18
Pontyrhyl .....	80	710	..	197	535	..	..	316	366	19
Taibach and Port Talbot ..	320	1682	1184	409	1214	1813	206	602	109	20
Ton .....	2001	23350	5009	1039	12435	14137	1454	2857	788	21
δTreorky .....	1820	21813	7537	5000	7827	4604	..	21919	..	22
Ynysbir and Watts Town..	432	3794	4754	150	4151	3046	1761	891	2559	23
<b>Total .....</b>	<b>16262</b>	<b>181934</b>	<b>37844</b>	<b>35627</b>	<b>78345</b>	<b>74928</b>	<b>17013</b>	<b>66213</b>	<b>19790</b>	

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per c.	Bonus on Wages.	Subscriptions.			
		£	£	£	£	£	s. d.	£	£	£	£	s. d.
1	12	..	584	..	11421	186	21 0 3	..	2	4	..	..
2	8	..	759	..	15145	1610	74 2 44	..	5	6	..	..
3	7	1	592	82	13225	1472	295 2 6	..	14	1	1 3 0	..
4	27	4	1077	234	25478	2139	161 1 5	..	55	7	3 4 2	..
5	7	..	625	..	13951	1708	95 2 8	..	2	..	1 13 4	..
6	3	2	239	134	4613	433	4 1 74	..	..	..	0 11 0	..
7	22	2	1613	134	13158	41	17 0 6	..	20	17	4 3 4	..
8	1	..	5	..	103	8	3 1 6	..	..	..	..	..
9	9	..	868	..	20064	2535	176 2 54	..	8	33	2 2 1	..
10	112	11	7888	840	207353	43619	157 4 1	..	86	95	..	..
11	4	..	400	..	10118	1203	40 2 7	..	..	2	1 0 10	..
12	..	..	..	..	1687	121	..	..	..	..	..	..
13	30	..	1811	..	42802	4330	56 2 0	..	10	27	4 13 9	..
14	37	14	3127	1002	67191	8586	390 2 6	..	15	6	6 11 3	..
15	6	..	339	..	10850	1639	66 3 0	..	..	..	0 17 1	..
16	43	4	2822	..	58078	7803	102 2 6	..	..	6	5 4 11	..
17	5	1	328	99	6438	625	82 1 10	..	5	..	0 15 0	..
18	34	7	2119	524	51000	7144	450 2 84	..	76	22	5 4 11	..
19	2	..	185	..	3868	359	23 1 10 1/2	..	4	9	0 8 4	..
20	12	1	666	84	14333	1604	63 2 0	..	10	..	1 9 4	..
21	67	12	3749	915	73812	6396	903 1 2	..	73	50	10 8 6	..
22	..	..	..	..	58517	10240	..	..	..	..	..	..
23	23	4	1350	331	17039	191	20	..	1	..	..	..
	471	63	31096	4379	740244	103992	3198	..	6	380	285	49 10 10

## SUMMARY OF THE

NAME OF DISTRICT.	No. of Societies.	No. of Members.	LIABILITIES.			ASSETS.					
			Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
								House Property.	All other Investments.		
			£	£	£	£	£	£	£	£	
No. 1—GLOUCESTER AND HEREFORD .....	18	24224	295637	15707	18599	76211	90525	54800	132454	6846	1
„ 2—BRECON, MONMOUTH, AND EAST GLAMORGAN .....	28	41041	467401	102871	37495	211754	183468	129469	119233	24124	2
„ 3—WEST WALES.....	25	10619	63606	25842	12068	43568	36252	13112	15560	17330	3
„ 4—MID-GLAMORGAN ..	23	16262	131934	37844	35627	78345	74928	17013	66213	19730	4
Totals, 1912.....	94	92146	958578	182264	103789	409878	385173	214394	333460	68030	
Totals, 1911.....	96	87716	921530	162809	109208	392160	376940	200305	329219	66895	
Increase .....	..	4430	37048	19455	..	17718	8233	14089	4241	1135	
Decrease .....	2	..	..	..	5419	..	..	..	..	..	

## WESTERN SECTION.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.		Net Profit.	Interest on Share Capital.	Am't Paid as Bonus on Wages.	Subscriptions.				
									Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.		
			£	£	£	£	£	£	£	£	£	s.	d.
1	625	144	30978	8565	600971	76755	11038	..	576	282	118	10	6
2	1177	235	74584	16843	1591989	195377	15523	1235	1377	728	186	5	7
3	245	81	15924	4331	317000	26721	2404	184	221	195	46	0	10
4	471	63	31096	4379	740244	103992	3198	6	380	285	49	10	10
	2518	523	152582	34118	3250204	402845	32163	1425	2554	1490	400	7	9
	2401	512	146345	33548	3145577	414514	31988	1354	2740	1438	454	14	3
	117	11	6237	570	104627	..	175	71	..	52	..		
	..	..	..	..	..	11669	..	..	186	..	54	6	6



## A SUMMARY FOR ALL THE SECTIONS.—Continued.

No. of Employees on December 31st.		Salaries and Wages.		Sales during the year.	Net Profit.	Interest on Share Capital.	Amount Paid as Bonus on Wages.	PROFIT.							
Distributive.	Productive.	Distributive.	Productive.					Educational Purposes.	Charitable Purposes.	Subscriptions.	Co-operative Union				
		£	£	£	£	£	£	£	£	£	£	£	£	s.	d.
1	414		23780	474257	38659	4435	1391	783	1447						
2	7716	6791	441178	8937628	1053039	166968	19698	11590	6553						
3	9200	2763	555207	11158481	1850137	210626	389	5272	7007						
4	27313	28868	1790357	62428874	5745159	728201	7367	48180	29036						
5	19275	14967	913570	25492881	3235741	241081	38688	15048	20262						
6	10104	2652	603255	9179853	746718	163805	10987	11801	5126						
7	2265	640	120946	1968383	217008	44935	4316	3432	1665						
8	2518	523	152582	3250204	402845	32163	1425	2554	1490						
	77305	57285	4507475	122865411	132803906	1592304	79261	98169	71886						
	73919	54274	4369718	116100069	129655619	1527571	78417	99694	65354						
	3946	3011	227757	6765312	323777	64733	844	....	6232						
	....	....	....	....	....	....	....	1525	....						





## DETAILED SUMMARY OF THE SOCIETIES.—Continued.

No. of Employees on December 31st.		Salaries and Wages.		Sales during the year.	Net Profit.	Interest on Share Capital.	Amount Paid as Bonus on Wages.	PROFIT.			
Distributive.	Productive.	Distributive.	Productive.					Educational Purposes.	Charitable Purposes.	Subscriptions.	Co-operative Union.
		£	£	£	£	£	£	£	£	s.	d.
1	70772	4016925	1493495	78866098	11957422	1385836	42530	95300	57251	12696	14 1
2	..	..	544317	3594958	238593	45810	21391	2259	3286	246	19 10
3	1630	144457	19635	2055852	54254	4383	..	577	135	52	3 6
4	207	20230	..	255091	8789	1178	..	..	84	25	15 0
5	2859	906353	..	22175332	515280	15592	..	33	5150	580	0 0
6	..	..	980258	7556822	191454	78185	..	..	..	..	..
7	2434	106510	..	5866897	242256	..	15840	..	5680	100	0 0
8	..	..	268553	2534431	81258	223840	..	..	..	..	..
	77903	457475	3315254	122885411	13286806	1592304	79261	98169	71586	13701	12 5

## RETURNS RELATING TO

*a* These particulars are taken from our last year's returns. *b* These particulars are taken this office or to

OBJECT OF MANUFACTURE.	NAME OF SOCIETY.		
ENGLAND AND WALES.			
(A) Cotton, Linen, Silk, & Wool.	Corsets .....	Kettering Corset Manufacturing .....	1
	Cotton Cloth .....	Burnley Self-Help Manufacturing.....	2
	" .....	<i>b</i> Nelson Self-Help Manufacturing .....	3
	Fustian .....	Hebden Bridge Fustian Manufacturing .....	4
	Hosiery .....	Kirkby-in-Ashfield Manufacturers.....	5
	" .....	Wigston Hosiers .....	6
	Ready-made Clothing.....	Kettering Clothing .....	7
	" .....	Ideal Clothiers (Wellingborough) .....	8
	" .....	London Clothiers .....	9
	Quilts, Table Covers, &c. ....	Eccles Manufacturing .....	10
	Silk Twist .....	Leek Silk Twist Manufacturing.....	11
	" .....	Macclesfield Silk .....	12
	Worsted and Wool .....	Thomson, Wm., and Sons Limited (Huddersfield).....	13
	" .....	Airedale Worsted Manufacturing (Bradford) ....	14
" .....	Delph Woollen Manufacturing .....	15	
	Total .....		
(B) Leather Workers.	Boots and Shoes .....	<i>a</i> Avalon (Rothwell) Boot and Shoe .....	16
	" .....	Chesham Boot and Shoe .....	17
	" .....	Crompton (Desborough) Boot and Shoe .....	18
	" .....	Excelsior (Sileby) Boot and Shoe .....	19
	" .....	Finedon Boot and Shoe.....	20
	" .....	Glenfield Boot and Shoe .....	21
	" .....	Higham Ferrers Boot and Shoe .....	22
	" .....	Kettering Boot and Shoe .....	23
	" .....	Kettering Union Boot and Shoe .....	24
	" .....	Leicester Anchor Boot and Shoe .....	25
	" .....	Leicester Equity Boot and Shoe.....	26
	" .....	Leicester Self-Help Boot and Shoe .....	27
	" .....	Midland (Wellingborough) Boot and Shoe .....	28
	" .....	Nantwich Boot and Shoe .....	29
" .....	Northamptonshire Productive (Wollaston) .....	30	
" .....	Pioneer Co-operative Boot (London) .....	31	
" .....	Ringstead Unity .....	32	
" .....	St. Crispin Productive (Raunds).....	33	
" .....	"Sperope" Boot and Shoe (Barwell) .....	34	
	Total .....		

**PRODUCTIVE SOCIETIES, 1912.**

from the Registrar's Returns for 1911. c These societies have not made a return either to the Registrar.

	No. of Members.	LIABILITIES.			ASSETS.					No. of Employees on Dec. 31st.	Salaries and Wages.
		Share Capital.	Loans, including any overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.		
		£	£	£	£	£	£	£	£		£
1	368	4622	4518	1039	6204	2973	..	355	2560	189	6324
2	313	8742	16765	1000	11045	13025	65	872	5347	198	12296
3	81	2115	3305	3333	2941	4425	..	1887	..	..	..
4	856	30779	400	13140	10805	11348	2625	17287	5109	900	16262
5	175	2554	8155	405	4710	1720	..	396	1748	47	2800
6	240	4195	1654	115	3793	2182	..	535	929	43	2023
7	1071	20396	13428	7802	25849	11460	384	12097	5322	1071	32357
8	923	16521	14287	4200	16926	8329	..	12277	9500	651	24151
9	88	739	..	466	533	..	..	643	584	9	625
10	224	12600	7122	2715	6936	9518	..	8942	..	121	6103
11	121	7486	8124	2288	3906	5478	..	2891	8131	118	6823
12	275	8700	7020	555	6820	3862	..	4348	4853	163	8233
13	411	13023	14080	3002	16260	664	..	7255	11232	126	8933
14	435	7057	2586	1355	8971	503	..	1878	1363	47	2360
15	76	1487	457	15	1653	375	..	40	207	12	607
	5557	141021	96901	41930	127352	75862	3074	71703	56885	3095	129957
16	194	1539	4475	776	8127	4739	..	1938	2337	260	8532
17	60	962	622	412	1504	580	..	96	687	36	2058
18	289	4536	3326	642	6121	3868	..	64	1851	115	5497
19	98	1860	1813	630	1130	1957	..	883	1512	70	3803
20	29	4601	414	800	2639	482	..	2470	951	80	2944
21	244	3065	2791	1295	3120	1790	..	998	1551	88	4566
22	224	4205	1874	1479	3879	2540	..	448	1628	87	4882
23	607	9365	8423	3686	13256	3672	..	2408	3712	219	13623
24	275	1817	1957	207	2012	1435	..	4	890	69	3863
25	530	5207	5693	37	7480	5798	..	384	1619	157	8765
26	956	11973	12517	1321	12688	8652	..	3864	1859	245	13443
27	200	2055	1829	461	2648	2422	..	23	762	57	3436
28	168	3784	1088	664	3264	1397	..	52	2523	92	4318
29	111	791	425	244	595	974	..	83	461	31	1077
30	191	2625	3211	517	2969	2161	..	529	1873	95	4955
31	88	680	600	750	1857	1217	..	55	116	20	1220
32	24	720	315	8	1378	392	..	29	315	60	2392
33	50	4090	2454	527	6814	3040	..	17	2327	130	7739
34	194	2812	4553	935	4643	1444	..	966	2330	74	4231
	4622	66696	58380	15391	86144	48560	..	15331	29094	1985	101374

## RETURNS RELATING TO

*a* These particulars are taken from our last year's returns. *b* These particulars are taken this office or to

OBJECT OF MANUFACTURE.	NAME OF SOCIETY.		
<b>ENGLAND AND WALES.</b>			
(A) Cotton, Linen, Silk, & Wool.	Corsets .....	Kettering Corset Manufacturing .....	1
	Cotton Cloth .....	Burnley Self-Help Manufacturing .....	2
	" .....	<i>b</i> Nelson Self-Help Manufacturing .....	3
	Fustian .....	Hebden Bridge Fustian Manufacturing .....	4
	Hosiery .....	Kirkby-in-Ashfield Manufacturers .....	5
	" .....	Wigston Hosiers .....	6
	Ready-made Clothing .....	Kettering Clothing .....	7
	" .....	Ideal Clothiers (Wellingborough) .....	8
	" .....	London-Clothiers .....	9
	Quilts, Table Covers, &c. ....	Ecclcs Manufacturing .....	10
	Silk Twist .....	Leek Silk Twist Manufacturing .....	11
	" .....	Macclesfield Silk .....	12
	Worsted and Wool .....	Thomson, Wm., and Sons Limited (Huddersfield)	13
	" .....	Airedale Worsted Manufacturing (Bradford) .....	14
	" .....	Delph Woollen Manufacturing .....	15
	Total .....		
(B) Leather Workers.	Boots and Shoes .....	<i>a</i> Avalon (Rothwell) Boot and Shoe .....	16
	" .....	Chesham Boot and Shoe .....	17
	" .....	Crompton (Desborough) Boot and Shoe .....	18
	" .....	Excelsior (Sibley) Boot and Shoe .....	19
	" .....	Finndon Boot and Shoe .....	20
	" .....	Glenfield Boot and Shoe .....	21
	" .....	Higham Ferrers Boot and Shoe .....	22
	" .....	Kettering Boot and Shoe .....	23
	" .....	Kettering Union Boot and Shoe .....	24
	" .....	Leicester Anchor Boot and Shoe .....	25
	" .....	Leicester Equity Boot and Shoe .....	26
	" .....	Leicester Self-Help Boot and Shoe .....	27
	" .....	Midland (Wellingborough) Boot and Shoe .....	28
	" .....	Nantwich Boot and Shoe .....	29
	" .....	Northamptonshire Productive (Wollaston) .....	30
" .....	Pioneer Co-operative Boot (London) .....	31	
" .....	Ringstead Unity .....	32	
" .....	St. Crispin Productive (Raunds) .....	33	
" .....	"Sperope" Boot and Shoe (Barwell) .....	34	
	Total .....		

**PRODUCTIVE SOCIETIES, 1912.**

from the Registrar's Returns for 1911. c These societies have not made a return either to the Registrar.

NET PROFIT: HOW DIVIDED.

	Sales during the Year.	NET PROFIT: HOW DIVIDED.									
		Profits during the Year.	Loss during the Year.	To Capital.		To Labour.		To Purchaser.		Subscriptions.	
				Amount Paid.	Rate per cent.	Amount Paid.	Rate per £ on Wages.	Amount Paid.	Rate per £.	Educational Purposes.	Charitable Purposes.
	£	£	£	£		£	s. d.	£	s. d.	£	£
1	28326	1713	..	416	5	304	1 0	576	0 6	80	52
2	90367	1627	..	866	5	..	..	..	..	..	1
3	38604	735	..	..	..	..	..	..	..	..	..
4	56677	4818	..	1512	5	569	0 9	1599	0 9	10	30
5	15600	488	..	141	6½	73	0 10½	65	0 1¼	12	..
6	11897	330	..	97	5	49	1 0	77	0 3	9	18
7	116583	11082	..	1485	7½	2696	1 8½	4041	0 8½	225	276
8	103277	11155	..	1508	7½	1650	1 6	3525	0 9	450	800
9	4793	377	..	36	5	28	1 0	140	1 0	..	5
10	30463	1324	..	663	..	..	..	..	..	..	20
11	34346	1757	..	1145	..	410	1 6	..	..	..	7
12	24096	1521	..	870	10	..	..	..	..	5	..
13	49138	4148	..	610	5	838	2 0	779	1 0	12	47
14	20831	936	..	345	5	34	0 4	319	0 4	16	12
15	2184	112	..	35	3½	..	..	..	..	..	..
	627182	42123	..	9729	..	6651	..	11121	..	816	1268
16	39100	700	..	110	7½	302	0 9	..	0 6	10	15
17	6859	307	..	73	8½	67	0 8	90	0 4	13	25
18	20784	..	423	108	5	..	..	..	..	..	..
19	15428	1010	..	84	7½	329	1 9	135	0 5	30	23
20	12749	655	..	229	5	334	2 3	..	..	..	3
21	16749	480	..	152	5	100	0 5½	108	0 1½	19	5
22	19996	926	..	196	5½	196	0 10	287	0 3½	36	20
23	55186	2800	..	470	5	677	1 0	1279	0 6	57	115
24	12260	304	..	86	5	..	..	..	..	1	7
25	27385	682	..	260	..	..	..	..	..	10	15
26	44660	3198	..	693	5	447	0 8½	709	0 4	36	18
27	12118	130	..	98	..	..	..	..	..	3	1
28	22072	1426	..	295	7½	208	1 0	590	0 8	59	237
29	3804	156	..	24	5	..	..	..	..	..	..
30	18658	826	..	127	5	144	..	164	..	..	..
31	6627	510	..	37	5	..	..	..	..	137	..
32	6732	33	..	..	..	..	..	..	..	..	..
33	33572	868	..	202	5	237	..	..	..	1	5
34	19108	1027	..	135	5	257	1 2	327	0 4½	3	7
	390847	16038	423	3379	..	3238	..	3620	..	413	496

OBJECT OF MANUFACTURE.	NAME OF SOCIETY.		
<b>ENGLAND AND WALES—Continued.</b>			
(C) Metal Workers,	Needles .....	Alcester Needle Makers .....	35
	Watches .....	Andrews Watch Manufacturing (Coventry) .....	36
	" .....	Coventry Watch .....	37
	Cutlery .....	Sheffield Cutlery .....	38
	" .....	" Federated Cutlers .....	39
	Locks, &c. ....	<sup>b</sup> " Trade-unionists' Sheep Shear Manufac. ....	40
Clog Iron and Sundries .....	Walsall Locks and Cart Gear .....	41	
	Calderdale Clog Sundries Manufacturing (Walsden) .....	42	
	Total .....		
(D) Wood Workers,	Cabinet Making, &c. ....	Bolton Cabinet Makers .....	43
	" .....	Bradford " .....	44
	" .....	Newcastle-on-Tyne Household Furnishing .....	45
	Carriage Builders .....	Midland Wood Workers .....	46
	Ship Building, &c. ....	Leicester Carriage Builders and Wheelwrights ..	47
Baskets .....	Medway Barge Builders and Carriers .....	48	
	<sup>b</sup> Worcester Hamper and Basket Makers .....	49	
	Total .....		
(E) Building, &c.	Building, &c. ....	Coventry Builders .....	50
	" .....	Lincoln Land and Building .....	51
	" .....	Oxford Builders .....	52
	" .....	<sup>c</sup> Wood Workers Limited .....	53
	Total .....		
(F) Printing and Bookbinding.	Bookbinding .....	Bookbinders (London) .....	54
	Printing .....	Birmingham Printers .....	55
	" .....	Blackpool Union Printers .....	56
	" .....	Bristol Printers .....	57
	" .....	Co-operative Newspaper (Manchester) .....	58
	" .....	Co-operative Printing (Manchester) .....	59
	" .....	Derby Printers .....	60
	" .....	Garden City Press (Letchworth) .....	61
	" .....	Hull Printers .....	62
	" .....	Leicester Printers .....	63
	" .....	Long Eaton Printers .....	64
	" .....	Nottingham Printers .....	65
" .....	Plymouth Printers .....	66	
" .....	Portsmouth Printers .....	67	
" .....	Swansea Printers .....	68	
	Total .....		

PRODUCTIVE SOCIETIES, 1912.

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No. of Mem- bers.	LIABILITIES.				ASSETS.					No. of Em- ployees on Dec. 31st.	Salaries and Wages.
	Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, B'ldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.			
						House Prop- erty.	All other Invest- ments.				
	£	£	£	£	£	£	£	£		£	
35	153	1872	1361	..	1431	584	..	66	317	22	888
36	18	342	..	..	296	7	..	34	17	3	181
37	61	1281	183	156	905	36	363	294	221	12	449
38	56	1309	150	629	1486	..	..	525	257	40	752
39	81	355	135	10	423	..	..	9	254	34	676
40	66	1750	3481	5097	2217	5702	..	2409	..	..	..
41	206	7079	3497	5090	6683	5989	..	72	5749	280	15340
42	118	1668	545	575	467	1723	..	460	371	19	915
	759	15656	9352	11557	13908	14041	363	8869	7186	410	19201
43	60	1485	1614	629	3016	162	..	590	293	38	2810
44	74	2871	3031	380	3071	2400	..	473	733	30	2213
45	120	6312	26247	1350	3842	29921	..	63	4308	90	5970
46	46	231	52	..	78	46	..	17	129	12	300
47	71	589	291	..	705	252	..	53	243	18	1117
48	177	2781	2982	..	907	5209	..	37	114	24	1329
49	89	249	259	..	313	40	..	71	..	..	..
	637	14518	34476	2359	11927	38030	..	1304	5820	212	13739
50	12	118	661	5	99	45	517	53	229	10	407
51	619	5332	62190	3414	826	724	68268	1410	405	23	2644
52	60	616	405	161	137	196	..	677	254	14	860
53	..	..	..	..	..	..	..	..	..	..	..
	691	6066	63256	3580	1062	965	68785	2140	888	47	3911
54	79	397	..	14	103	63	..	262	212	7	423
55	162	5307	1175	261	215	5167	..	260	1855	46	2739
56	142	1061	1111	169	419	1276	..	186	813	22	1436
57	60	291	149	14	64	247	..	47	147	8	541
58	339	11572	6013	863	816	10230	..	6244	2455	50	6667
59	720	22413	9603	5541	9500	17150	..	6621	19400	545	37386
60	57	685	282	452	99	526	..	690	308	12	668
61	182	8411	5999	20	1708	12667	..	11	2852	88	5341
62	88	2393	2565	965	271	5070	..	362	960	35	1919
63	347	6675	7926	1034	9610	10374	..	63	2867	106	5755
64	27	526	..	45	105	244	..	161	260	8	583
65	109	735	248	232	148	399	..	560	212	9	675
66	201	1157	604	69	226	1300	..	34	456	10	867
67	103	295	878	..	152	1007	..	24	74	5	359
68	68	454	243	50	94	683	..	36	338	12	837
	2684	62372	30796	9729	17530	66603	..	15561	33199	962	66196

OBJECT OF MANUFACTURE.	NAME OF SOCIETY.		
ENGLAND AND WALES—Continued.			
(c) Metal Workers,	Needles .....	Alcester Needle Makers .....	35
	Watches .....	Andrews Watch Manufacturing (Coventry) .....	36
	" .....	Coventry Watch .....	37
	Cutlery .....	Sheffield Cutlery .....	38
	" .....	" Federated Cutlers .....	39
	Locks, &c .....	<sup>b</sup> " Trade-unionists' Sheep Shear Manufac. ....	40
	Clog Iron and Sundries .....	Walsall Locks and Cart Gear .....	41
	Calderdale Clog Sundries Manufac. (Walsden)....	42	
	Total .....		
(d) Wood Workers,	Cabinet Making, &c. ....	Bolton Cabinet Makers .....	43
	" .....	Bradford " .....	44
	" .....	Newcastle-on-Tyne " Household Furnishing. ....	45
	Carriage Builders .....	Midland Wood Workers .....	46
	Ship Building, &c. ....	Leicester Carriage Builders and Wheelwrights ..	47
Baskets .....	Medway Barge Builders and Carriers .....	48	
	<sup>b</sup> Worcester Hamper and Basket Makers .....	49	
	Total .....		
(e) Building, &c.	Building, &c. ....	Coventry Builders .....	50
	" .....	Lincoln Land and Building .....	51
	" .....	Oxford Builders .....	52
	" .....	<sup>c</sup> Wood Workers Limited .....	53
	Total .....		
(f) Printing and Bookbinding.	Bookbinding .....	Bookbinders (London) .....	54
	Printing .....	Birmingham Printers .....	55
	" .....	Blackpool Union Printers .....	56
	" .....	Bristol Printers .....	57
	" .....	Co-operative Newspaper (Manchester) .....	58
	" .....	Co-operative Printing (Manchester) .....	59
	" .....	Derby Printers .....	60
	" .....	Garden City Press (Letchworth) .....	61
	" .....	Hull Printers .....	62
	" .....	Leicester Printers .....	63
	" .....	Long Eaton Printers .....	64
	" .....	Nottingham Printers .....	65
" .....	Plymouth Printers .....	66	
" .....	Portsmouth Printers .....	67	
" .....	Swansea Printers .....	68	
	Total .....		



	NET PROFIT: HOW DIVIDED.										
	Sales during the Year.	Profits during the Year.	Loss during the Year.	To Capital.		To Labour.		To Purchaser.		Subscriptions.	
				Amount Paid.	Rate per cent.	Amount Paid.	Rate per £ on Wages.	Amount Paid.	Rate per £.	Educational purposes.	Char. table purposes.
£	£	£	£			£	s. d.	£	s. d.	£	£
35	2743	35	..	..	..	..	..	..	..	..	..
36	394	..	56	..	..	..	..	..	..	..	..
37	968	..	68	..	..	..	..	..	..	..	..
38	1767	145	..	64	5	..	..	..	..	..	..
39	1231	27	..	..	..	..	..	..	..	..	..
40	16539	1925	..	..	..	..	..	..	..	..	..
41	33013	1625	..	509	6½	875	1 3	..	..	40	25
42	4047	291	..	83	5	22	0 6	90	0 6	..	10
	60702	4048	124	656	..	897	..	90	..	40	35
43	6046	285	..	74	5	..	..	..	..	..	..
44	5284	155	..	141	..	..	..	..	..	..	..
45	13279	..	642	..	..	..	..	1	..	..	..
46	670	..	23	..	..	..	..	..	..	..	..
47	2431	131	..	..	5	..	..	..	..	..	..
48	3710	127	..	127	2½	..	..	..	..	3	..
49	880	..	21	..	..	..	..	..	..	..	..
	32300	698	686	342	..	..	..	1	..	3	..
50	1067	24	..	5	5	..	..	..	..	..	..
51	6668	418	..	350	7½	..	..	..	..	..	..
52	1567	63	..	28	5	..	..	..	..	5	..
53	..	..	..	..	..	..	..	..	..	..	..
	9302	505	..	383	..	..	..	..	..	5	..
54	805	90	..	18	5	..	..	..	..	..	5
55	6489	608	..	286	6½	119	1 0	105	0 7½	20	..
56	3034	88	..	52	5	..	..	..	..	..	..
57	913	22	..	5	..	7	..	4	..	1	..
58	23508	780	..	716	7½	..	..	..	..	43	7
59	110988	12759	..	1679	7½	868	0 6	1321	0 6	..	157
60	2040	304	..	33	5	31	1 0	94	1 0	8	1
61	11433	391	..	392	5	188	2 0	..	..	..	..
62	3578	436	..	111	5	46	..	..	..	6	..
63	15044	900	..	357	5	151	0 6½	188	0 3	46	50
64	1178	188	..	31	6	25	..	17	0 6	1	..
65	1421	174	..	57	5	9	0 3½	12	0 3½	4	4
66	2580	69	..	52	5	..	..	..	..	2	..
67	664	45	..	14	5	..	..	..	..	..	..
68	1661	125	..	18	5	..	..	..	..	..	..
	186336	16979	..	3821	..	1444	..	1741	..	131	294

OBJECT OF MANUFACTURE.		NAME OF SOCIETY.	
ENGLAND AND WALES— <i>Continued</i>			
(G) Corn Milling.	Corn Milling .....	Colne Vale Corn Millers .....	69
	" .....	Derwent Flour Mills .....	70
	" .....	Halifax Flour .....	71
	" .....	<sup>a</sup> Northallerton Corn Mill .....	72
	" .....	Sowerby Bridge Flour .....	73
Total .....			
(H) Baking.	Baking .....	Alfred Joint Stock Bread and Flour .....	74
	" .....	Cødnor Park and Selston Baking .....	75
	" .....	Colne Valley Baking .....	76
	" .....	Cymmer, Corrwg, and Gwynfl Baking .....	77
	" .....	<sup>b</sup> Greenwich Bread and Flour .....	78
	" .....	New Swindon Productive .....	79
Total .....			
(I) Laundries.	Laundries .....	Dewsbury .....	80
	" .....	Hyde .....	81
	" .....	Keighley .....	82
	" .....	Manchester and District .....	83
	" .....	Newcastle .....	84
	" .....	North-East Lancashire .....	85
Total .....			
(J) Various.	Bass Dressers .....	London Bass Dressers .....	86
	Brushes .....	Hull Brush Makers .....	87
	General .....	Brandsby Agricultural Trading .....	88
	Grocery Sundries, &c. ....	Co-operative Sundries (Droylsden) .....	89
	" .....	Morning Star Sundries (Leicester) .....	90
	Mineral Water Manufacturers .....	Licensed Trade Supply (Coventry) .....	91
	Typewriting .....	London Typewriters .....	92
	Umbrellas .....	Derby Umbrella Manufacturers .....	93
	Total .....		
SCOTLAND.			
(A) Cotton and Wool.—	Woolen & Cotton	Paisley Manufacturing .....	94
(F) Printing and Bookbinding.—	Printing	Edinburgh Printing .....	95
"	"	Glasgow Civic Press .....	96
"	"	" Scottish Newspaper .....	97
Total .....			
(H) Baking .....		Abernethy Baking .....	98
" .....		Auchterarder Baking .....	99
" .....		Bainsford and Grahamston Baking .....	100
" .....		Burntisland Bread .....	101
" .....		<sup>b</sup> Carronshore Baking .....	102
" .....		Chapelhall Federated Baking .....	103
" .....		Glasgow United Baking (Glasgow) .....	104

PRODUCTIVE SOCIETIES, 1912.

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	No. of Mem- bers.	LIABILITIES.				ASSETS.				No. of Em- ployees on Dec. 31st.	Salaries and Wages.
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.		
		£	£	£	£	£	£	£	£		£
69	56	15835	8090	1400	6166	11838	..	538	9808	34	2725
70	9	18276	22980	..	7215	12325	..	19692	3516	50	4115
71	957	97687	758	980	26996	30000	1255	26143	27408	90	8361
72	690	1733	986	2533	542	3270	..	18	2110	8	501
73	1721	92130	516	1000	30045	41611	..	10728	19986	94	6774
	3483	225661	33390	5913	70964	99044	1255	57059	61828	276	22476
74	554	3063	2044	200	536	5414	..	814	230	30	2070
75	10	900	..	90	93	773	..	170	..	3	270
76	6	1850	950	..	229	1721	..	110	339	9	560
77	9	400	699	169	155	899	..	130	101	6	595
78	84	978	..	147	41	905	..	174	..	..	..
79	2802	4845	1220	882	1033	4706	1087	1743	359	25	1481
	3465	12031	4913	1488	2087	14418	1087	3141	1029	73	4976
80	9	3265	2136	..	92	4757	..	86	262	47	1846
81	7	2828	800	..	113	3036	..	730	24	39	1642
82	13	3362	133	..	90	3458	..	44	69	29	1164
83	11	9000	822	..	175	10672	..	198	213	175	6847
84	43	10666	10691	1100	159	16820	..	6284	874	160	4935
85	13	4509	1800	75	93	7374	..	135	4	86	2960
	96	89630	16382	1175	762	46117	..	7477	1446	536	19394
86	62	316	304	1676	611	..	..	2150	480	16	1368
87	42	76	..	5	70	29	..	3	8	3	157
88	384	3371	1136	272	2566	1636	..	457	2761	17	1220
89	510	20029	6798	6958	10505	16246	..	6056	4439	150	8943
90	116	794	1144	125	991	885	..	155	1310	7	425
91	155	1591	970	150	222	2227	..	441	98	7	625
92	28	202	56	..	34	106	..	7	69	5	313
93	38	269	107	7	235	22	..	128	135	5	268
	1835	26648	10515	9193	15234	21151	..	9397	9300	210	13319
94	4478	44245	67147	5922	29010	20814	7684	58118	9982	497	24972
95	157	10000	8801	3000	566	14283	1500	674	5798	101	5780
96	300	1484	964	952	189	1438	..	684	1527	26	1960
97	57	166	169	150	..	..	..	1170	469	2	367
	414	11650	9994	4102	755	157e1	1500	2528	7794	129	8116
98	200	198	33	418	184	356	..	570	..	..	205
99	459	1225	1105	97	183	853	..	751	144	7	467
100	2874	28208	434	1185	1112	10024	3303	17270	885	67	5154
101	272	1384	7	..	274	..	..	1332	..	5	350
102	329	2238	552	10	235	916	..	1649	..	..	..
103	8	889	7880	661	1173	2974	..	6021	526	30	3540
104	192	182312	234464	71975	41107	234923	7578	205827	12671	1392	92260

OBJECT OF MANUFACTURE.	NAME OF SOCIETY.		
<b>ENGLAND AND WALES—Continued.</b>			
(g) <i>Corn Milling.</i>	Corn Milling .....	Colne Vale Corn Millers .....	69
	" .....	Derwent Flour Mills .....	70
	" .....	Halifax Flour .....	71
	" .....	aNorthallerton Corn Mill .....	72
	" .....	Sowerby Bridge Flour .....	73
		Total .....	
(h) <i>Baking.</i>	Baking .....	Alfred Joint Stock Bread and Flour .....	74
	" .....	Codnor Park and Selston Baking .....	75
	" .....	Colne Valley Baking .....	76
	" .....	Cymmer, Corrwg, and Gwynfi Baking .....	77
	" .....	bGreenwich Bread and Flour .....	78
	New Swindon Productive .....	79	
		Total .....	
(i) <i>Laundries.</i>	Laundries .....	Dewsbury .....	80
	" .....	Hyde .....	81
	" .....	Keighley .....	82
	" .....	Manchester and District .....	83
	" .....	Newcastle .....	84
	North-East Lancashire .....	85	
		Total .....	
(j) <i>Various.</i>	Bass Dressers .....	London Bass Dressers .....	86
	Brushes .....	Hull Brush Makers .....	87
	General .....	Brandsby Agricultural Trading .....	88
	Grocery Sundries, &c. ....	Co-operative Sundries (Droylsden) .....	89
	" .....	Morning Star Sundries (Leicester) .....	90
	Mineral Water Manufacturers .....	Licensed Trade Supply (Coventry) .....	91
	Typewriting .....	London Typewriters .....	92
	Derby Umbrella Manufacturers .....	93	
		Total .....	
<b>SCOTLAND.</b>			
(A) <i>Cotton and Wool—Woollen &amp; Cotton</i>	Paisley Manufacturing .....	94	
(F) <i>Printing and Bookbinding—Printing</i>	Edinburgh Printing .....	95	
" " "	Glasgow Civic Press .....	96	
" " "	" Scottish Newspaper .....	97	
		Total .....	
(H) <i>Baking</i> .....	Abernethy Baking .....	98	
" .....	Auchterarder Baking .....	99	
" .....	Bainsford and Grahamston Baking .....	100	
" .....	Burntisland Bread .....	101	
" .....	bCarronshore Baking .....	102	
" .....	Chapelhall Federated Baking .....	103	
" .....	Glasgow United Baking (Glasgow) .....	104	

NET PROFIT: HOW DIVIDED.

	Sales during the Year.	NET PROFIT: HOW DIVIDED.									
		Profits during the Year.	Loss during the Year.	To Capital.		To Labour.		To Purchaser.		Subscriptions.	
				Amount Paid.	Rate per cent.	Amount Paid.	Rate per £ on Wages.	Amount Paid.	Rate per £.	Educational Purposes.	Charitable Purposes.
69	£ 116690	£ 9205	£ ..	£ 788	5	£ 60	s. d. ..	£ 2536	s. d. ..	£ ..	£ 2
70	147157	1899	..	904	5	..	..	995	0 2	..	..
71	466794	15830	..	4094	4½	..	..	10390	0 5½	29	90
72	8428	126	..	..	..	..	..	..	..	..	..
73	371661	14373	..	3812	4½	..	..	8198	0 6	..	21
	1110670	35438	..	9598	..	60	..	2705	..	29	113
74	18971	3118	..	212	7½	..	..	2967	3 4	..	15
75	2136	57	..	42	4	..	..	..	..	..	..
76	3990	..	133	..	..	..	..	..	..	..	..
77	3792	23	..	20	5	..	..	..	..	..	3
78	1452	26	..	..	..	..	..	..	..	..	..
79	20226	3841	..	839	5	25	0 4	3195	3 6	..	9
	50587	7065	133	013	..	25	..	6182	..	..	27
80	3582	398	..	..	..	..	..	..	..	..	..
81	4041	378	..	141	5	..	..	2	..	..	..
82	2761	370	..	167	5	..	..	..	..	..	..
83	12723	2022	..	375	5	..	..	1705	3 0	..	..
84	16828	2848	..	500	5	..	..	1219	2 0	..	7
85	6806	1294	..	112	5	..	..	..	..	..	1
	46741	7310	..	1295	..	..	..	2926	..	..	8
86	4573	445	..	29	5	338	5 0	..	..	10	14
87	895	..	18	..	..	..	..	..	..	..	..
88	22526	621	..	138	5	..	..	275	..	..	..
89	74681	3500	..	1495	7½	617	1 6	1889	0 6	16	41
90	8413	214	..	36	5	19	0 9	100	0 4	4	4
91	2132	162	..	77	5	..	..	..	..	..	..
92	445	..	58	..	..	..	..	..	..	..	1
93	1250	22	..	10	4	..	..	..	..	..	..
	114415	4964	76	1785	..	974	..	2264	..	30	60
94	145158	15411	..	2160	5	1056	0 9	11827	0 9	54	169
95	11473	847	..	800	8	106	0 5	..	..	..	13
96	4214	620	..	..	..	..	..	..	..	..	..
97	3773	100	..	8	5	..	..	..	..	3	24
	19460	1567	..	808	..	106	..	..	..	3	37
98	2481	300	..	2	..	..	..	..	..	..	..
99	3099	755	..	..	5	..	..	..	2 9	..	..
100	43981	8489	..	1035	4½	..	..	6969	3 4	20	43
101	2306	360	..	65	..	..	..	..	..	..	..
102	3935	800	..	..	..	..	..	..	..	..	..
103	25971	4419	..	419	5	16	..	4000	..	..	16
104	636787	62879	..	8845	5	6864	1 6	45483	1 6	661	723

OBJECT OF MANUFACTURE.	NAME OF SOCIETY.	
<i>SCOTLAND—Continued.</i>		
(II) Baking .....	a Hamilton Baking .....	105
" .....	Kettle Baking .....	106
" .....	Newburgh and Mount Pleasant Baking .....	107
" .....	Stenhousemuir Baking .....	108
Total .....		
(I) Laundry .....	Scottish Laundry (Barrhead) .....	109
<i>ENGLISH WHOLESALE SOCIETY.</i>		
(A) Corsets .....	Desborough .....	110
Cotton Cloth, &c. ....	Bury .....	111
" .....	Radcliffe .....	112
Flannel .....	Littleborough .....	113
Hosiery .....	Huthwaite .....	114
Ready-made Clothing .....	Broughton .....	115
" .....	Leeds .....	116
Shirts .....	Broughton .....	117
Tailoring, &c. ....	Pelaw .....	118
Worsted and Wool .....	Batley .....	119
(B) Boots and Shoes .....	Heckmondwike .....	120
" .....	Leicester .....	121
" .....	Rushden .....	122
(C) Machines, &c. ....	Keighley .....	123
Hardware .....	Dudley .....	124
Tin, Iron, and Zinc .....	Birtley .....	125
(D) Wood Workers Cabinet Making .....	Broughton .....	126
" .....	Pelaw .....	127
(F) Printing, &c. ....	Leicester .....	128
" .....	Longsight .....	129
" .....	Pelaw .....	130
(G) Corn Milling .....	Dunston .....	131
" .....	Silvertown .....	132
" .....	Manchester Sun Mill .....	133
" .....	Oldham Star Mill .....	134
(J) Various— Soap, &c. ....	Avonmouth .....	135
" Soap, Candles, &c. ....	Dunston .....	136
" Soap .....	Irlam .....	137
" Lard, &c. ....	Silvertown .....	138
" Biscuits, Sweets, &c. ....	West Hartlepool .....	139
" Preserves, Pickles, &c. ....	Crumpsall .....	140
" Tobacco .....	Middleton .....	141
" Brushes .....	Manchester .....	142
" Paints .....	Leeds .....	143
" .....	Rochdale .....	144
Total .....		
<i>SCOTTISH WHOLESALE SOCIETY.</i>		
(A) Woolen and Clothing .....	Shieldhall (Glasgow) and Ettrick Mills, Selkirk ..	145
(B) Leather, Boots and Shoes .....	Shieldhall (Glasgow) .....	146
(D) Cabinet, Brush, Saddlery, & Tinware .....	" .....	147
(F) Printing and Bookbinding .....	" .....	148
(I) Corn Milling, &c.—Chancelot, Junction, and Regent Flour Mills .....	Edinburgh and Glasgow .....	149
(J) Various—		
Preserves, Confections, Chemicals, Pickles, and Coffee .....	Shieldhall (Glasgow) .....	150
Tobacco .....	" .....	151
Miscellaneous .....	" .....	152
Soap .....	Grangemouth .....	153
Total .....		

	No. of Mem- bers.	LIABILITIES.				ASSETS.				No. of Em- ployees on Dec. 31st.	Salaries and Wages.
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.		
							House Prop- erty.	All other Invest- ments.			
		£	£	£	£	£	£	£		£	
105	7	5553	19149	1595	3262	10462	..	13741	..	67	5122
106	535	1530	20	190	199	749	..	1272	128	10	641
107	329	637	250	86	74	406	..	395	20	4	236
108	986	9202	..	116	717	4372	1145	4810	185	18	1382
	6191	283976	263894	76393	48520	266034	12026	253138	14559	1500	108457
109	66	2095	7846	1171	217	9858	..	1916	675	280	8229
110	..	..	25441	..	12987	11123	..	..	..	319	10297
111	..	..	49994	..	21458	23077	..	..	..	296	16366
112	..	..	4360	..	4208	26777	..	..	..	60	903
113	..	..	16477	..	11216	2606	..	..	..	93	4783
114	..	..	98839	..	55549	34644	..	..	..	608	25491
115	..	..	23889	..	8203	6738	..	..	..	638	33022
116	..	..	26193	..	10660	14777	..	..	..	860	37084
117	..	..	36253	..	26906	7616	..	..	..	625	22588
118	..	..	22872	..	8112	6027	..	..	..	344	13246
119	..	..	43903	..	21614	13672	..	..	..	256	13563
120	..	..	39173	..	38794	98	..	..	..	531	26329
121	..	..	121336	..	146289	9662	..	..	..	2075	120661
122	..	..	62553	..	23527	23227	..	..	..	411	22806
123	..	..	13784	..	5887	7151	..	..	..	112	6855
124	..	..	12408	..	4736	5950	..	..	..	143	8244
125	..	..	4755	..	1920	3514	..	..	..	39	2686
126	..	..	15707	..	12133	1810	..	..	..	202	13038
127	..	..	13947	..	12211	1134	..	..	..	209	14372
128	..	..	11815	..	4621	11528	..	..	..	139	6876
129	..	..	90624	..	32187	22555	..	..	..	1104	62674
130	..	..	19256	..	3119	9232	..	..	..	147	7186
131	..	..	28224	..	182376	80123	..	..	..	183	23090
132	..	..	173905	..	96680	57587	..	..	..	99	10401
133	..	..	176855	..	23861	111373	..	..	..	158	15482
134	..	..	84409	..	25881	36055	..	..	..	79	8410
135	..	..	194295	..	137753	64079	..	..	..	108	8631
136	..	..	60684	..	25713	40713	..	..	..	111	6064
137	..	..	181069	..	106580	61744	..	..	..	803	46287
138	..	..	81245	..	33984	41255	..	..	..	170	10077
139	..	..	16110	..	4031	4913	..	..	..	25	1789
140	..	..	64278	..	10192	26282	..	..	..	509	27394
141	..	..	325543	..	181949	83908	..	..	..	540	37291
142	..	..	161664	..	108889	23475	..	..	..	744	33737
143	..	..	21592	..	10278	11309	..	..	..	230	11237
144	..	..	9686	..	6438	14536	..	..	..	23	1264
	..	..	2590218	..	1426206	890780	..	..	..	16943	989258
145	..	..	112630	..	70264	50306	..	..	..	2171	80758
146	..	..	72700	..	70900	18026	..	..	..	1288	64465
147	..	..	42775	..	24341	21263	..	..	..	411	24729
148	..	..	32244	..	8674	24223	..	..	..	430	21030
149	..	..	320070	..	169673	127557	..	..	..	233	30711
150	..	..	59492	..	36708	26835	..	..	..	531	26164
151	..	..	50437	..	45772	1428	..	..	..	185	7507
152	..	..	52118	..	12952	38613	..	..	..	285	16689
153	..	..	26429	..	10261	14382	..	..	..	100	6500
	..	..	768800	..	449545	322633	..	..	..	5736	268253

OBJECT OF MANUFACTURE.	NAME OF SOCIETY.	
<i>SCOTLAND—Continued.</i>		
(H) Baking .....	Hamilton Baking .....	105
" .....	Kettle Baking .....	106
" .....	Newburgh and Mount Pleasant Baking .....	107
" .....	Stenhousemuir Baking .....	108
Total .....		
(I) Laundry .....	Scottish Laundry (Barrhead) .....	109
<i>ENGLISH WHOLESALE SOCIETY.</i>		
(A) Corsets .....	Desborough .....	110
Cotton, Cloth, &c. ....	Bury .....	111
" .....	Radcliffe .....	112
Flannel .....	Littleborough .....	113
Hosiery .....	Huthwaite .....	114
Ready-made Clothing .....	Broughton .....	115
" .....	Leeds .....	116
Shirts .....	Broughton .....	117
Tailoring, &c. ....	Pelaw .....	118
Worsted and Wool .....	Batley .....	119
(B) Boots and Shoes .....	Heckmondwike .....	120
" .....	Leicester .....	121
" .....	Rushden .....	122
(C) Machines, &c. ....	Keighley .....	123
Hardware .....	Dudley .....	124
Tin, Iron, and Zinc .....	Birtley .....	125
(D) Wood Workers, Cabinet Making .....	Broughton .....	126
" .....	Pelaw .....	127
(E) Printing, &c. ....	Leicester .....	128
" .....	Longsight .....	129
" .....	Pelaw .....	130
(G) Corn Milling .....	Dunston .....	131
" .....	Silvertown .....	132
" .....	Manchester Sun Mill .....	133
" .....	Oldham Star Mill .....	134
" .....	Avonmouth .....	135
(J) Various—Soap, &c. ....	Dunston .....	136
" Soap, Candles, &c. ....	Irlam .....	137
" Soap .....	Silvertown .....	138
" Lard, &c. ....	West Hartlepool .....	139
" Biscuits, Sweets, &c. ....	Crumpsall .....	140
" Preserves, Pickles, &c. ....	Middleton .....	141
" Tobacco .....	Manchester .....	142
" Brushes .....	Leeds .....	143
" Paints .....	Rochdale .....	144
Total .....		
<i>SCOTTISH WHOLESALE SOCIETY.</i>		
(A) Woollen and Clothing .....	Shieldhall (Glasgow) and Ettrick Mills, Selkirk ..	145
(B) Leather, Boots and Shoes .....	Shieldhall (Glasgow) .....	146
(D) Cabinet, Brush, Saddlery, & Tinware .....	" .....	147
(F) Printing and Bookbinding .....	" .....	148
(G) Corn Milling, &c.—Chancelot, Junction, and Regent Flour Mills .....	Edinburgh and Glasgow .....	149
(J) Various—		
Preserves, Confections, Chemicals, Pickles, and Coffee .....	Shieldhall (Glasgow) .....	150
Tobacco .....	" .....	151
Miscellaneous .....	" .....	152
Soap .....	Grangemouth .....	153
Total .....		



		NET PROFIT: HOW DIVIDED.									
	Sales during the Year.	Profits during the Year.	Loss during the Year.	To Capital.		To Labour.		To Purchaser.		Subscriptions.	
				Amount Paid.	Rate per cent.	Amount Paid.	Rate per £ on Wages.	Amount Paid.	Rate per £.	Educational Purposes.	Charitable Purposes.
105	£ 42308	£ 3964	..	£ 279	..	..	s. d.	£ ..	s. d. 1 6	£ ..	£ 40
106	6127	983	..	74	5	..	..	901	3 1½	..	1
107	1749	252	..	25	..	..	..	..	..	..	..
108	13225	2289	..	366	..	..	..	..	3 2	32	14
	781059	84390	..	11110	..	6880	..	57353	..	713	837
109	18219	2062	..	131	5	..	..	1876	2 6	17	12
110	34103	1558	..	790	..	..	..	..	..	..	..
111	111958	2056	..	1640	..	..	..	..	..	..	..
112	981	..	550	65	..	..	..	..	..	..	..
113	26417	2023	..	517	..	..	..	..	..	..	..
114	126958	5656	..	2952	..	..	..	..	..	..	..
115	5241	..	38	704	..	..	..	..	..	..	..
116	71975	1325	..	832	..	..	..	..	..	..	..
117	125477	3077	..	980	..	..	..	..	..	..	..
118	47966	1214	..	766	..	..	..	..	..	..	..
119	51984	2097	..	1327	..	..	..	..	..	..	..
120	105737	1987	..	1152	..	..	..	..	..	..	..
121	428531	9862	..	4163	..	..	..	..	..	..	..
122	89796	1771	..	1916	..	..	..	..	..	..	..
123	23394	1131	..	418	..	..	..	..	..	..	..
124	27749	1464	..	379	..	..	..	..	..	..	..
125	7439	615	..	150	..	..	..	..	..	..	..
126	30442	403	..	480	..	..	..	..	..	..	..
127	34204	344	..	403	..	..	..	..	0 4	..	..
128	22976	1634	..	355	..	..	..	..	..	..	..
129	160300	3477	..	2789	..	..	..	..	..	..	..
130	21411	812	..	600	..	..	..	..	..	..	..
131	854825	15780	..	8488	..	..	..	..	..	..	..
132	548720	4970	..	5155	..	..	..	..	..	..	..
133	1073127	29076	..	5671	..	..	..	..	..	..	..
134	416130	9585	..	2673	..	..	..	..	..	..	..
135	522403	12365	..	5873	..	..	..	..	..	..	..
136	155496	9016	..	1806	..	..	..	..	..	..	..
137	658186	16905	..	5451	..	..	..	..	..	..	..
138	195916	7578	..	2584	..	..	..	..	..	..	..
139	127460	4903	..	559	..	..	..	..	..	..	..
140	218598	14358	..	2038	..	..	..	..	..	..	..
141	420339	16892	..	8886	..	..	..	..	..	..	..
142	730327	6273	..	4689	..	..	..	..	..	..	..
143	33498	1247	..	678	..	..	..	..	..	..	..
144	5156	..	643	206	..	..	..	..	..	..	..
	7556822	191454	1231	78135	..	..	..	..	..	..	..
145	218462	10810	..	6027	..	..	..	..	..	..	..
146	280385	8462	..	3881	..	..	..	..	..	..	..
147	64852	2589	..	2286	..	..	..	..	..	..	..
148	63088	3969	..	1728	..	..	..	..	..	..	..
149	1099523	22335	..	17191	..	..	0 8	..	0 8	..	..
150	230334	13356	..	3192	..	..	..	..	..	..	..
151	224036	5194	..	2703	..	..	..	..	..	..	..
152	253565	6830	..	2795	..	..	..	..	..	..	..
153	99286	8213	..	1418	..	..	..	..	..	..	..
	2534431	81258	..	41221	..	..	..	..	..	..	..

## GENERAL SUMMARY OF THE PRODUCTIVE SOCIETIES.

	No. of Societies.	No. of Members	LIABILITIES.				ASSETS.				
			Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
								House Property.	All other Investments.		
England and Wales .....	93	23879	£ 604299	£ 364301	£ 102315	£ 346970	£ 424791	£ 74564	£ 186982	£ 206675	1
Scotland .....	16	11149	£ 291966	£ 348821	£ 87528	£ 78502	£ 312487	£ 21210	£ 315700	£ 33010	2
English Wholesale Society .....	1	..	£ 2590218	£ ..	£ ..	£ 1426206	£ 800780	£ ..	£ ..	£ ..	3
Scottish Wholesale Society .....	1	..	£ 768890	£ ..	£ ..	£ 449545	£ 322633	£ ..	£ ..	£ ..	4
Total .....	111	34528	£ 866265	£ 4072230	£ 189843	£ 2301223	£ 1950691	£ 95774	£ 502682	£ 239685	

## NET PROFIT: HOW DIVIDED.

No. of Employees on December 31st.	Salaries and Wages.	Trade during the Year.	NET PROFIT: HOW DIVIDED.					
			Profits for 1912.	Loss for 1912.	To Capital.		To Purchaser.	
					Amount Paid.	Amount Paid.	Amount Paid.	Charitable Purposes.
1	£ 394543	£ 2631062	£ 135163	£ 1442	£ 31601	£ 49993	£ 1472	£ 2231
2	£ 2356	£ 963896	£ 103430	£ 8042	£ 14209	£ 71056	£ 787	£ 1055
3	£ 16943	£ 7556822	£ 191454	£ 1231	£ 78135	£ ..	£ ..	£ ..
4	£ 5726	£ 2594431	£ 81258	£ ..	£ 41221	£ ..	£ ..	£ ..
32831	£ 1802128	£ 13686211	£ 511905	£ 2673	£ 165166	£ 121049	£ 2259	£ 3286

**DETAILED SUMMARY OF THE PRODUCTIVE SOCIETIES**

(Exclusive of the Productive Departments of the Wholesale Societies).

OBJECT OF MANUFACTURE.	No. of Societies.	No. of Mem- bers.	LIABILITIES.			ASSETS.						
			Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.			Owing to the Society for Goods.	
								House Property.	All other Invest- ments.	£		
<b>ENGLAND AND WALES:—</b>												
Cotton, Linen, Silk, and Wool	15	5657	£ 141021	£ 96901	£ 41930	£ 127352	£ 75862	£ 3071	£ 71703	£ 56885	1	£ 56885
Boots and Shoes, and Leather	19	4622	66696	58380	15391	86144	48560	..	15331	23094	2	23094
Metal, Hardware, &c.	8	759	15656	9352	11557	13908	14041	363	3869	7186	3	7186
Wood Workers	7	637	14518	34476	2359	11927	38030	..	1304	5820	4	5820
Building and Quarrying	4	691	6066	63256	3580	1062	965	68785	2140	888	5	888
Printing and Bookbinding	15	2684	62372	36796	9729	17530	64403	..	15561	83139	6	83139
Corn Milling	5	3433	225661	33330	5913	70964	99044	1255	57059	61828	7	61828
Baking	6	3465	12031	4913	1488	2087	14418	1087	3141	1029	8	1029
Laundries	6	96	33630	16382	1175	762	46117	..	7477	1446	9	1446
Various	8	1335	26648	10515	9193	15234	21151	..	9897	9900	10	9900
Total	98	23379	604299	364301	102315	346970	424791	74564	146982	206675		
<b>SCOTLAND:—</b>												
Cotton and Wool	1	4478	44245	67147	5922	29010	20811	7684	58118	9982	1	9982
Printing and Bookbinding	3	414	11650	9934	4102	755	15781	1500	2528	7794	2	7794
Baking	11	6191	233376	263904	76333	48520	299634	12026	253138	14559	3	14559
Laundry	1	66	2696	7846	1171	217	9658	..	1916	675	4	675
Total	16	11149	291966	348821	87528	78502	312487	21210	315700	33010		

DETAILED SUMMARY OF THE PRODUCTIVE SOCIETIES—Continued.  
(Exclusive of the Productive Departments of the Wholesale Societies.)

		NET PROFIT: HOW DIVIDED.										
No. of Employees on December 31st.	Salaries and Wages	Sales during the Year.	Profits for 1911.	Loss for 1912.	To Capital.		To Labour.		To Purchaser.		Subscriptions.	
					Amount Paid.	Amount Paid.	Amount Paid.	Amount Paid.	Educational Purposes.	Charitable Purposes.		
	£	£	£	£	£	£	£	£	£	£	£	£
1	12957	627182	42123	..	9729	6651	11121	819	1268			
2	101974	393847	16088	423	3379	3298	3629	415	496			
3	19201	60702	4048	124	656	897	0	40	35			
4	13730	32300	698	686	342	..	1	3	..			
5	3911	9302	505	..	383	..	..	5	..			
6	66196	185336	16979	..	3821	1444	1741	131	224			
7	22476	1110670	35433	..	9598	60	23059	29	113			
8	4976	50567	7065	133	613	25	6162	..	27.			
9	19394	46741	7310	..	1295	..	2926	..	8			
10	13319	114415	4964	76	1785	974	2264	30	60			
	394543	2631062	135163	1442	31601	13849	49993	1472	2231			
1	24972	145158	15411	..	2160	1056	11827	54	169			
2	8116	19460	1567	..	808	106	..	3	37			
3	108457	781059	84390	..	11110	6880	57353	713	887			
4	8229	18219	2062	..	131	..	1876	17	12			
2356	149774	963896	103430	..	14209	8042	71056	787	1055			

# Detailed List of Subscriptions Received from Societies

FROM 1ST JANUARY TO 31ST DECEMBER, 1912.

## IRELAND.

No. of Members.	SOCIETIES.	£	s.	d.
307	Armagh and District .....	2	16	11
395	Ballymena and Harryville ..	2	1	2
9200	Belfast .....	47	18	4
—	Callan Co-op. Agricultural..	0	12	3
90	Coalisland .....	0	10	5
561	Cork, City of.....	2	17	4
103	Drumaness .....	0	12	7
500	Dublin Industrial .....	2	12	1
174	Enniskillen .....	0	15	8
55	Greenore .....	0	5	9
119	Inchicore .....	0	12	5
—	Irish Agricul. C. Wholesale..	2	0	8
—	"    "    Organisation..	4	0	0
—	"    "    Co-operative Agency ..	0	10	6
98	Larne .....	0	10	3
1060	Lisburn .....	5	10	4
156	Lucan .....	0	16	3
96	Middletown .....	0	10	0
250	Newtownards .....	1	6	0
300	Portadown.....	1	9	2
297	Queenstown .....	1	11	0
49	Rosslare Harbour .....	0	5	1
<b>13810</b>		<b>£80</b>	<b>4</b>	<b>2</b>

## MIDLAND SECTION.

No. of Members.	SOCIETIES.	£	s.	d.
3000	Alcester .....	15	12	6
153	"    Needle Makers .....	1	10	0
18	Andrews C. Watch Manu- facturing, Coventry .....	0	5	0
798	Annesley Colliery .....	4	3	2
323	"    Woodhouse .....	1	13	8
320	Ashby-de-la-Zouch .....	1	13	4
673	Atherstone .....	3	10	1
1160	Barwell .....	6	0	10
606	Bidford .....	3	3	0
16747	Birmingham Industrial .....	87	4	4
150	"    Printers .....	1	5	0
88	Blakesley .....	0	5	0
114	Blue Lias .....	1	0	0
1325	Bolsover .....	6	16	10
1958	Boston .....	10	4	0
43	Bourton (Much Wenlock) ..	0	4	6
273	Bridgnorth .....	1	11	6
31	Broadwell, New .....	0	5	0
181	Broughton Astley .....	0	15	1
1964	Bulwell .....	10	3	0
486	Burbage .....	2	10	10
623	Burton Latimer .....	3	4	11
7503	Burton-on-Trent .....	39	1	0
2190	Cannock and District .....	11	8	0
236	Cheadle (Staffs.) .....	1	4	0

## Midland Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
1743	Cinderhill .....	8	17	4
836	Clay Cross.....	3	9	8
4597	Coalville .....	30	0	0
860	Codnor Park and Ironville ..	4	10	0
10	"    and Selston Baking ..	0	5	0
104	Cogenhoe .....	0	10	10
—	Co-operative Productive Federation .....	1	0	0
179	Cosby .....	0	18	8
13	Coventry Builders .....	0	5	0
155	Coventry Licensed Trade Supply .....	1	10	0
14638	Coventry Perseverance ....	76	4	9
61	"    Watch Manufact'g ..	0	12	0
134	Croft .....	0	14	0
816	Daventry .....	4	5	0
71	Denton .....	0	7	5
25954	Derby .....	185	3	6
57	"    Printers .....	0	15	0
38	"    Umbrella Manufctrs ..	0	7	6
1400	Desborough .....	8	7	2
262	"    Boot and Shoe..	1	7	3
6704	Dudley .....	15	0	0
712	Earls Barton .....	3	14	2
210	Ellesmere and District.....	1	1	0
864	Enderby .....	4	10	0
—	Federated Growers, Birming- ham .....	0	5	0
257	Fenny Compton .....	1	6	10
724	Finedon .....	3	15	6
30	"    Boot and Shoe.....	1	0	0
436	Fleckney .....	2	5	5
4291	Gainsborough .....	11	3	5
224	Glenfield .....	1	3	4
247	"    Progress Boot & Shoe ..	2	1	6
2331	Grantham .....	12	0	0
80	Great Glen .....	0	8	4
6754	Great Grimshy .....	35	3	4
1665	Great Wigston .....	8	13	5
164	Groby .....	0	17	1
163	Hackleton .....	0	17	0
148	Harleston .....	0	15	5
375	Harpole .....	2	19	10
262	Hathern .....	1	7	1
365	Higham Ferrers .....	1	18	0
214	"    Boot & Shoe .....	1	12	0
140	Highley .....	0	15	0
120	Hollington .....	0	12	8
3563	Hucknall Torkard .....	18	11	0
147	Huncote .....	0	15	4
606	Huntingdon .....	3	1	11
795	Ideal Clothiers Wellingboro' ..	6	8	6
4498	Ilkeston .....	23	5	3
867	Irchester .....	1	17	6
983	Ironbridge & Coalbrookdale..	5	2	3
563	Irthlingborough .....	2	18	8

## Midland Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
7200	Kettering	33	15	0
708	"    Boot and Shoe	6	0	0
1048	"    Clothing	8	10	0
335	"    Corset Manufac.	1	14	11
279	"    Union Boot & Shoe	2	5	0
240	Keyworth	1	5	0
2500	Kidderminster	13	0	5
1400	King's Lynn	7	5	10
110	Kirby Muxloe	0	11	6
1972	Kirkby-in-Ashfield	10	5	6
161	"    Manuftrs.	0	16	6
4550	Langley Mill and Alderear	23	14	0
430	Langwith	1	6	6
389	Lea and Holloway	2	0	8
19474	Leicester	101	8	4
610	"    Anchor Boot & Shoe	4	10	0
120	"    Tenants	0	12	6
964	"    Boot & Shoe Equit.	8	0	0
75	"    Carriage Builders	0	12	0
—	"    Co-op. Small Holdings	0	5	0
94	"    Morning Star Sundries	0	12	0
322	"    Printing	2	8	0
200	"    Self-Help Bt. & Shoe	1	10	0
13541	Lincoln Equitable	62	18	7
—	"    Land and Building	3	4	0
1976	Lockhurst Lane	10	5	10
817	Long Buckley	4	5	1
7520	Long Eaton	39	3	4
28	"    Printing	0	5	0
602	Loughborough	3	2	6
390	Lowdham	2	0	8
576	Malvern	3	0	0
8152	Mansfield and Sutton	41	13	4
1770	Market Harborough	8	16	2
150	Markfield	0	15	7
209	Mayfield	1	1	9
1337	Melton Mowbray	6	19	3
144	Midland Boot Manufacturers	1	6	6
—	"    Wood Workers	0	5	0
360	Milford	1	17	6
325	Moulton	1	13	10
336	Mount Sorrel	1	15	0
170	Napton	0	17	0
1933	Netherfield	2	10	8
1870	Newark	9	14	9
192	Northamptonshire Productive	1	10	0
4484	Northampton	23	7	1
18	"    I.L.P. Boot	0	5	0
13000	Nottingham	67	14	4
113	"    Printers	0	15	0
5458	Nuneaton	28	8	0
259	Oadby	1	7	0
1800	Oakengates	9	7	7
14411	Peterborough	75	1	2
643	Pinxton	4	12	11
62	Pitsford	0	6	6
1089	Pleasley and Pleasley Hill	5	13	5
273	Prees	1	15	0
153	Ratby	0	15	11
1056	Raunds Distributive	5	10	0
1251	Retford	8	8	0
148	Ringstead Distributive	0	14	9
24	"    Unity	0	5	0
8653	Ripley	45	1	4
770	Rothwell	4	0	4
194	Rothwell "Avalon" Boot and Shoe	1	10	0
557	Ruddington	2	18	0
5858	Rugby	30	10	0
956	Rugeley	4	19	8

## Midland Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
2222	Rushden	11	11	0
48	St. Crispin (Raunds)	0	10	0
710	St. Ives (Hunts.)	3	13	11
80	Saxby	0	8	4
2782	Scunthorpe	14	9	10
677	Selston	8	10	6
1105	Shepshed	5	15	1
2357	Shrewsbury	12	4	11
99	Sibley Boot and Shoe	0	9	9
200	Skegness	1	0	10
4120	Soho	20	8	9
430	Southwell	2	4	0
967	Spalding	4	14	8
188	Sperope Boot and Shoe Manu- facturers	0	19	7
1270	Stanton Hill	6	12	4
2316	Stapleford and Sandiacre	12	0	8
670	Stone	3	9	9
204	Stoney Stanton, New	1	1	3
4010	Tamworth	20	17	8
5941	Ten Acres and Stirchley	30	18	8
369	Thrapston	1	18	6
58	Tibberton	0	6	0
1019	Tibshelf	5	6	2
7440	Walsall	38	13	0
186	"    Locks & Cart Gear	1	10	0
208	Warsop Vale	1	1	8
527	Warwick	2	16	0
926	Wednesbury and Dist., New	4	17	6
2613	Wellingborough Midland	13	12	0
164	West Haddon	0	17	6
450	Whitchurch (Salop)	2	6	11
225	Wigston Hosiers	1	15	10
380	Wirksworth	2	6	6
430	Wisbech Phoenix	2	4	9
585	Wollaston	3	1	0
2767	Wolverhampton	14	8	2
3701	Worcester, New	19	5	6
89	"    Hamper	0	10	0
236	Yardley Hastings	1	4	7
331667		£1711	8	4

## NORTHERN SECTION.

No. of Members	SOCIETIES.	£	s.	d.
349	Allendale	1	16	4
357	Alston	1	17	2
1684	Amble	8	14	0
8064	Anfield Plain	42	0	0
3700	Ashington Industrial	19	5	8
802	"    Equitable	4	4	2
1737	Aspatia	9	0	7
900	Backworth	6	12	6
1077	Baynard Castle	5	11	6
520	Beaside	2	14	2
2483	Bedlington	12	18	6
144	Belsay	0	15	0
4540	Birtley	23	11	9
17022	Bishop Auckland	87	14	0
9536	Blaydon-on-Tyne	49	13	4
1707	Blyth Central	8	18	0
2620	Boldon Industrial	13	12	11
1267	Brandon and Byshottles	6	12	0
314	Brandsby Dairy	1	12	8
960	Broomhill	5	0	0
503	Cambos	2	12	5
8016	Carlisle	41	15	0
252	Castle Howard	1	5	3
5103	Chester-le-Street	26	9	6
463	Choppington	2	7	11

**Northern Section—continued.**

No. of Members.	SOCIETIES.	£	s.	d.
6307	Cleator Moor	32	17	0
211	Coanwood	1	1	8
2884	Consett	15	0	5
43	Co-op. Laundries Association	0	15	0
2188	Cornforth and Coxhoe	5	13	11
550	Coxholme and Fawdon	3	15	5
393	Craghead and Holmside	2	0	11
4152	Cramlington	21	13	4
4713	Crook	24	10	0
414	Dalston	2	3	0
10506	Darlington	54	14	4
9	Derwent Flour Mill	2	2	0
2321	Durham	12	1	0
670	Easington Lane	3	9	10
3991	East Cleveland	17	2	8
1555	Egremont	7	16	4
820	Esh	4	5	5
640	Felling Shore	3	4	2
104	Felton	0	10	10
408	Fourstones and Newbrough	2	2	2
275	Framwellgate Moor	1	8	8
11425	Gateshead	59	10	1
—	Gilsland Convalescent Homes Association	0	15	0
235	Greenhead	1	4	6
289	Grosmont	1	9	6
621	Guide Post	3	4	9
1240	Guisborough	6	9	2
750	Haltwhistle	3	18	1
311	Harrington	1	12	4
8500	Hartlepool	44	5	5
2566	Haswell	18	7	3
345	Haydon Bridge	1	16	0
490	Hebburn Colliery	2	11	0
636	Hedgeley	3	6	0
1876	Hetton Downs	9	0	4
427	Hexham and Acomb	2	16	5
89	Houghton	0	15	0
376	Howick	1	19	2
4561	Jarrow and Hebburn	25	0	0
808	Keswick	4	0	0
359	Kirkby Stephen	1	17	6
450	Lazonby	2	6	11
1851	Leadgate	9	12	10
470	Longtown	2	2	3
364	Low Moorsley	1	17	11
544	Malton and Norton	2	16	8
334	Marsden Industrial	1	14	4
351	Marske-by-the-Sea	1	16	10
4318	Maryport	22	9	9
16525	Middlesbrough	85	14	4
1334	Middleton-in-Teesdale	6	19	0
1546	Murton Colliery	7	14	11
463	Naworth Collieries	2	8	3
107	Nenthead	0	11	3
1610	Newbiggin-by-the-Sea	8	17	4
1940	Newbottle	10	10	0
995	New Brancepeth	5	3	7
23545	Newcastle-on-Tyne	122	12	7
120	" H'sehold Furnish'g	1	0	0
637	" St. Anthony's	3	6	4
793	New Delaval	4	2	6
739	Northallerton and District	6	15	7
—	Northern Section Educational Committees' Association	0	10	0
2483	North Shields' Association	12	18	4
539	Pegswood	2	15	5
415	Pelton Fell	2	3	8
1155	Penrith	6	0	4
402	Pickering and District	2	1	10
69	Pioneer Fishing—N. Shields	0	10	0
1272	Pittington	6	12	6

**Northern Section—continued.**

No. of Members.	SOCIETIES.	£	s.	d.
405	Radeliffe	2	1	8
9226	Ryhope and Silksworth	48	12	6
3410	Seaham Harbour	17	15	2
216	Sea Houses & N. Sunderland	1	2	6
1920	Seaton Delaval	10	0	0
298	Seghill	1	10	7
2902	Sherburn Hill	15	2	3
960	Shiremoor	5	0	0
1500	Skelton	7	14	2
311	South Hetton Amicable	1	12	3
2758	South Shields	10	19	4
1170	Station Town	6	1	10
12931	Stockton-on-Tees	67	6	0
14727	Sunderland	50	0	0
698	Swalwell	3	12	9
581	Tantobie	3	0	6
221	Tebay	1	2	0
—	Teesdale Associa. Farmers	2	12	8
480	Thirsk	2	10	0
1625	Throckley and District	8	9	2
150	Togston Terrace & Broomhill	0	15	8
1415	Tow Law	7	7	6
1966	Tudhoe Colliery	10	4	8
2997	Tweedsdale	14	7	2
1753	Tyne Dock	8	8	0
1919	Walker-on-Tyne	10	0	0
5447	Wallsend	28	7	6
1353	West Cornforth	7	1	0
1565	West Pelton	8	3	0
4427	West Stanley	23	1	2
3264	West Wylam and Prudhoe	17	0	0
1227	Whitby	6	8	0
105	Whitfield	0	13	2
307	Wigton	1	12	0
1982	Willington	9	19	0
1437	" Quay and Howden	7	9	8
236	Windermere	0	7	6
1260	Windy Nook	6	11	4
2017	Workington Beehive	10	8	6
2216	" Industrial	11	9	2

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**NORTH-WESTERN SECTION.**

No. of Members.	SOCIETIES.	£	s.	d.
9108	Accrington and Church	47	5	5
697	Accrington Provident	3	12	8
316	Adlington	1	12	11
704	Adlington Industrial	8	13	4
368	Ainsworth Industrial	1	18	4
236	" New Road	1	4	7
443	Airedale Worsted Manufac.	4	10	0
363	Allerton	1	17	10
350	Ambleside	1	16	8
5565	Ashton-under-Lyne	28	19	8
3968	Bacup	17	10	10
670	Bagliate	3	9	9
380	Bakewell	1	19	7
629	Bamber Bridge	3	5	6
507	Bamfurlong	2	13	4
240	Bangor	1	5	0
109	Barkisland	0	11	4
1437	Barnoldswick	7	9	9
34266	Barnsley	70	0	0
46	Barrowford Industrial	2	11	9
10864	Barrow-in-Furness	56	11	8
5430	Batley	28	8	7
398	Battysford Self-Help	1	15	2
170	Beeston	0	17	6
243	Bentham	1	5	4

## North-Western Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
600	Beverley and District .....	3	2	6
552	Billington and Whalley .....	2	17	6
3172	Bingley .....	17	7	11
8076	Birkenhead .....	33	9	0
3093	Birkenshaw .....	15	12	6
1975	Birstall .....	10	5	8
3833	Blackburn Industrial .....	19	19	4
4121	"    Daisyfield .....	21	9	3
3168	"    Grimshaw Park .....	16	10	0
5844	Blackley .....	12	12	0
8177	Blackpool .....	42	11	9
142	"    Union Printers .....	1	6	6
60	Bolton Cabinet Makers .....	0	10	0
75	Bradford .....	0	10	0
21251	"    (City of) .....	110	17	11
1302	Brierfield .....	6	15	6
7260	Brighouse .....	37	16	0
26000	Brightside and Carbrook .....	99	15	7
360	Brockholes .....	1	8	1
185	Brooksbottoms .....	0	19	4
383	Brymbo .....	2	0	0
491	Bryn Gates .....	2	11	2
500	Buckley .....	2	12	1
14999	Burnley .....	62	9	11
314	"    Self-Help .....	2	10	0
6205	Burslem .....	33	6	4
13304	Bury .....	69	6	0
324	Buttershaw .....	1	13	9
1564	Butt Lane .....	8	2	11
114	Calderdale Clog Sundries ..	1	0	0
216	Carleton .....	1	2	6
1764	Carnforth .....	10	0	0
3168	Castleford Industrial .....	16	10	0
504	Cefn and District .....	2	12	6
4143	Chester .....	20	17	0
2808	Chesterfield .....	14	12	0
610	Chirk Green .....	3	3	6
2980	Chorley .....	15	10	5
504	Churwell .....	2	12	9
685	Clayton .....	3	11	4
2147	Clayton-le-Moors .....	12	0	4
4800	Cleckheaton .....	25	0	0
476	Clifton .....	2	9	4
1296	Clitheroe .....	6	15	0
967	Close Hill .....	5	0	2
1190	Clown .....	6	4	0
5150	Colne and District .....	26	11	3
56	"    Vale Corn Millers .....	1	1	0
6	"    Valley Co-op. Baking ..	0	5	0
500	Colwyn Bay .....	2	12	1
2934	Compstall .....	15	5	7
3354	Congleton .....	17	9	4
400	Cononley .....	2	1	8
727	Co-op. Printing Society, Man- chester .....	12	10	0
362	Co-op. Secretaries' Assoc. ..	1	17	8
511	"    Sundries Manufac. ..	5	0	0
279	Cowling .....	1	9	0
240	Cragg Vale .....	1	4	10
726	Crawshawbooth .....	3	15	8
10746	Crewes Friendly .....	54	5	8
382	Criggstone .....	1	19	0
2560	Crompton Provident .....	13	6	8
988	Crosland Moor .....	5	2	11
460	Crosshills .....	2	8	0
2898	Dalton-in-Furness .....	12	10	0
7500	Darwen Industrial .....	39	1	3
43	Deinolen .....	0	4	6
793	Delph Industrial .....	4	2	10
78	"    Woolen Manufac. ..	0	10	0
785	Denaby Main .....	4	1	9
541	Denholme .....	2	16	2

## North-Western Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
1465	Denton and Houghton .....	7	12	8
12058	Dewsbury Pioneers .....	62	16	0
8	"    Co-op. Laundry Association .....	0	5	0
261	Diggle .....	1	7	3
279	Disley .....	1	9	1
111	Dobeross .....	0	6	3
184	Dogley Bar .....	0	19	2
12964	Doncaster .....	67	10	5
385	Dove Holes .....	2	0	2
340	Driffield .....	1	15	5
984	Drighlington .....	5	3	2
6516	Droylsden .....	33	19	0
800	Eagley .....	4	2	2
897	Earby .....	4	13	6
2776	Earlestown .....	14	9	2
224	Eccles Manufacturing .....	1	15	0
16540	"    Provident .....	85	19	6
525	Eccleshill .....	2	12	1
329	Eckington .....	1	14	3
316	Edenfield .....	1	13	7
500	Edgeworth .....	2	12	1
343	Egerton .....	1	15	9
99	Eiff Workmen's .....	0	10	5
1001	Ellesmere Port .....	5	0	0
410	Emley .....	2	2	8
713	Employés' Prov. (Port S'light)	3	14	3
107	Escrick and District .....	0	11	0
175	Ewloe Place .....	0	16	3
9613	FaiIsworth .....	49	18	9
7700	Farnworth and Kearsley .....	40	2	1
136	F'ynnongroyw .....	0	14	2
138	Firgrove .....	0	14	5
2982	Fleetwood .....	15	11	0
500	Flint and Oakenholt .....	2	12	1
787	Fylde Industrial .....	4	1	10
291	Gargrave .....	1	11	0
1020	Garston and District .....	5	6	0
3091	Glossop Dale .....	16	2	0
882	Golcar .....	4	11	10
997	Gomersal .....	5	3	8
2599	Goole .....	13	10	9
171	Grange Moor Friendly .....	0	17	10
437	Grasscroft .....	1	16	5
3300	Great Harwood .....	17	8	9
5298	Great Horton .....	27	12	0
128	Great Rocks .....	0	18	9
726	Greenfield .....	3	15	6
489	Greengates & Apperley Bdg.	2	11	4
105	Gregson's Lane .....	0	10	6
1186	Guisley .....	6	6	11
1606	Hadfield .....	8	6	8
969	Halifax Flour .....	10	0	0
11203	"    Industrial .....	58	7	0
1242	Handsworth Woolhouse .....	6	9	4
3830	Harrogate .....	19	18	11
795	Hasland .....	4	0	3
2817	Haslingden Industrial .....	14	13	5
446	Haughton Green .....	2	6	6
363	Hawarden .....	1	17	10
315	Hawkshead .....	1	11	1
1005	Haworth .....	5	4	8
504	Hayfield .....	2	12	6
1251	Hazel Grove .....	6	10	4
281	Heapy Busy Bee .....	1	9	3
849	Hebden Bridge Fustian Mfg.	10	0	0
2862	"    Industrial .....	14	18	7
7913	Hockmondwike .....	41	4	4
—	"    Co-op. Dyeing and Cleaning .....	0	5	0
403	Helmshore .....	2	1	8
449	Heptonstall .....	2	6	9



**North-Western Section—continued.**

No. of Members.	SOCIETIES.	£	s.	d.
643	Hepworth .....	3	6	10
4702	Heywood .....	24	9	9
158	Higham .....	0	16	3
1284	Higher Hurst .....	6	13	9
186	Higher Walton .....	0	19	6
2492	Hillhouse Perseverance .....	12	19	7
639	Hill Top (Paddock) .....	3	7	2
1843	Hindley .....	9	12	0
717	Hindsford .....	3	18	11
799	Hollingworth .....	4	3	4
265	Holmfild .....	1	7	0
4	Holmfirth Boot and Shoe .....	0	10	0
833	Holyhead .....	4	6	8
1199	Honley .....	6	2	11
1682	Horbury .....	8	16	0
3072	Horwich .....	16	0	0
15356	Huddersfield .....	79	19	7
15905	Hull .....	82	16	8
42	" Brushmakers .....	0	7	0
77	" Printers .....	0	10	6
167	Hulton and Chequerbent. ....	0	17	5
3125	Hyde Equitable .....	16	6	0
7	" and District Laundries Association .....	0	5	0
207	Illingworth .....	1	1	0
319	Ingleton .....	1	12	3
255	Junction (Delph) .....	1	6	10
10851	Keighley .....	48	5	2
13	" and Dist. Laundries .....	0	7	6
2507	Kendal .....	13	1	4
621	Killamarsh .....	8	4	7
736	Kilnhurst .....	3	16	8
720	Kippax .....	3	15	0
300	Kirkburton .....	1	11	3
425	Kirkby-in-Furness .....	2	4	3
298	Kirkheaton .....	1	10	8
11282	Lancaster and District .....	58	10	0
79	Lane Bottom .....	0	8	4
475	Lane Dyehouse .....	2	9	6
284	Langdale .....	1	9	7
46933	Leeds Industrial .....	244	8	10
2892	Leek and Moorlands .....	14	15	0
121	" Silk Twist .....	2	0	0
998	Lees .....	5	3	11
530	" and Cross Roads .....	2	15	3
144	Leeswood .....	0	13	6
11885	Leigh Friendly .....	61	18	0
147	Lepton Field .....	0	14	7
200	Leven Valley .....	1	0	0
1592	Leyland and Farington .....	6	15	0
844	Linthwaite .....	2	4	0
2266	Littleborough .....	11	18	0
901	Little Hulton .....	4	14	0
668	Little Lever .....	3	9	7
10081	Liverpool (City of) .....	52	10	1
814	Liversedge .....	4	4	10
484	Livesey .....	2	10	5
189	Llanberis .....	1	11	8
272	Llandudno Junction .....	1	8	4
1278	Longridge .....	6	3	1
760	Longwood .....	3	19	2
340	Love Clough .....	1	15	5
277	Lower Darwen—Fore Street .....	1	8	10
215	Lower Holker .....	2	0	4
217	Low Moor—Nelson Street .....	1	2	7
1115	Low Wortley .....	5	4	2
475	Luddenden .....	2	9	6
602	Luddendenfoot .....	3	2	8
123	Lumb .....	0	12	6
5747	Macclesfield .....	29	18	8
284	" Silk Manufac. .....	2	0	0
—	Manchester and District Laundries Association .....	1	0	0

**North-Western Section—continued.**

No. of Members	SOCIETIES.	£	s.	d.
—	Manchester Jewish .....	0	5	0
15780	Manchester and Salford Equitable .....	74	4	0
—	Manchester Tenants .....	1	10	0
349	Market Weighton .....	1	16	0
1040	Marsden Equitable .....	5	8	4
8958	Masbro' Equit. Pioneers .....	46	13	2
763	Matlock Bank .....	3	0	0
1157	Meltham Industrial .....	6	0	6
185	" Mills Provident .....	0	19	4
751	Middlestown .....	3	18	3
3660	Middleton and Tonge .....	19	1	2
485	Midgley .....	2	10	6
1769	Milnrow .....	9	4	4
296	Milnrow .....	1	10	6
1757	Milnsbridge Perseverance .....	9	3	0
1655	Mirfield Industrial .....	8	12	5
263	Mold Junction .....	1	7	6
6901	Morley .....	35	18	11
3229	Mossley .....	16	16	4
667	Mytholmroyd .....	3	9	6
116	Nantwich Boot and Shoe .....	1	1	0
8444	Nelson .....	43	19	9
260	Netherthong .....	1	7	1
444	New Hey .....	2	6	2
2630	New Mills .....	13	14	0
550	New Moston .....	2	17	3
13	North-East Lancashire Co-op. Laundries Association .....	0	5	0
—	North-Western Co-operative Convalescent Homes Assoc. .....	1	10	0
—	North-Western Educational Committees' Association .....	1	1	0
12662	Oldham Equitable .....	65	18	11
16783	" Industrial .....	87	8	3
3144	Ossett .....	16	7	6
1656	Oswaldtwistle .....	8	12	6
937	Oswestry .....	4	17	7
470	Oughtibridge .....	4	16	8
208	Oxenhope .....	1	1	8
246	Oxeroff .....	0	15	3
2700	Padham .....	14	1	3
912	Parkgate and Berry Brow .....	4	13	9
1335	Park Lane Friendly .....	9	0	2
154	Pecket Well .....	0	15	7
28037	Pendleton .....	146	1	8
96	Pennyford .....	0	10	3
600	Pilsley .....	3	2	8
168	Pocklington .....	0	17	6
566	Poynton and Worth .....	2	12	8
21123	Preston .....	110	0	4
3867	Prestwich .....	20	2	9
2087	Queensbury .....	10	19	3
1538	Queensferry .....	7	16	10
4479	Radcliffe and Pilkington .....	23	6	7
2960	Ramsbottom Industrial .....	13	6	8
500	Ravensthorpe .....	2	12	1
1475	Rawdon .....	7	14	0
1104	Rhodes .....	5	15	0
200	Ribchester .....	1	0	10
757	Ripon .....	3	18	3
623	Ripponden .....	3	4	11
1320	Rishton .....	6	17	6
18924	Rochdale Equitable Pioneers .....	59	2	9
197	Roe Green—Worsley .....	1	0	7
2132	Royston .....	11	2	0
8496	Runcorn and Widnes .....	44	5	0
80	St. Martin's .....	0	8	4
338	Sabden .....	1	14	8
71	Salterforth .....	0	7	5
2138	Sandbach .....	11	2	8
255	Scapegoat Hill .....	1	6	3

**North-Western Section—continued.**

No. of Members	SOCIETIES	£	s.	d.
1358	Scarborough	7	1	5
—	Scar Wood Coal	0	5	0
120	Sedbergh	0	12	11
661	Selby and District	3	9	3
274	Shawforth	1	8	6
345	Sheepbridge	1	15	11
19337	Sheffield and Ecclesall	80	11	6
—	Cutlery	0	10	0
81	Federated Cutlers	0	10	0
461	Shepley	2	8	0
287	Siddal	1	9	8
954	Silsden	4	19	4
3212	Silverdale	16	18	8
—	Skeldale Dairy	0	5	0
450	Skelmanthorpe	2	7	0
1232	Skelmersdale	6	5	0
1807	Skipton	9	7	6
2698	Slaithwaite	14	1	0
187	Smithy Bridge	0	19	5
550	South Crosland & Netherton	2	17	4
1466	Southport	7	13	0
1738	Sowerby Bridge Flour	10	0	0
3845	Industrial	20	0	6
558	Stacksteads	2	18	1
810	Stainland & Holywell Green	4	4	5
4032	Stalybridge	21	0	0
105	Stanbury	0	10	10
1103	Staveley Town	5	14	11
444	Stecton	2	6	3
8404	Stockport	43	15	0
407	Great Moor	2	1	8
2292	Stocksbridge	12	0	11
253	Styal	1	6	4
185	Summerseat & Brooksbot'ns	0	19	3
2168	Swarthmoor and Ulverston	11	0	0
729	Swinton—Chorley Road	3	15	11
779	Moorside	4	1	0
748	Tadcaster	3	17	11
404	Thomson, Wm., and Sons	3	5	0
586	Thornton	3	1	0
743	Todmorden—Bridge End	3	16	9
4138	Industrial	21	11	0
80	Tong Park, Baildon	0	8	4
325	Tottington Equitable	1	13	10
7245	Toxteth	37	14	8
350	Trawden	1	16	6
91	Turn	0	9	6
1600	Tyldesley	8	6	8
1240	Uppermill	6	9	4
415	Uppertown	2	3	3
191	Wainstalls	0	19	11
5904	Wakefield Industrial	23	10	0
2521	Walkden	13	2	6
300	Walmer Bridge	0	15	8
689	Walsden	3	11	9
194	Wardle	2	0	0
11459	Warrington	59	13	8
202	Water	1	1	4
570	Waterfoot	2	19	4
860	Waterloo	4	9	7
1147	Westhoughton Friendly	6	0	0
1250	United	6	10	0
—	West Yorks. Coal Federation	0	5	0
565	Wetherby	2	19	10
1881	Whaley Bridge	9	16	0
150	Wheatley Lane	0	15	8
122	Wheelton	0	12	9
645	Whiston	3	7	4
947	Whitefield and Unsworth	4	18	3
350	Whitwell Bottom	1	16	6
245	Whittle-le-Woods	1	5	6
830	Whitworth	4	6	3

**North-Western Section—continued.**

No. of Members.	SOCIETIES.	£	s.	d.
430	Wibsey Slackside	2	4	10
7181	Wigan	36	0	0
360	Wilden	1	17	6
6600	Windhill	34	7	6
275	Winewall	1	8	8
3434	Winnington and Northwich	17	17	8
3021	Wimsford	15	14	8
475	Withnell	2	19	5
540	Woodley	2	16	3
555	Wooddale	2	17	10
647	Woolfold	3	7	4
3196	Workop	16	13	0
1275	Wrexham	3	6	5
11100	York Equitable	57	16	3
570	Youlgreave	3	0	0

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**DONATIONS.**

Co-op. Insurance Society	25	0	0
" Newspaper	15	0	0
" Wholesale	580	0	0

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**SCOTTISH SECTION.**

No. of Members.	SOCIETIES.	£	s.	d.
18445	Aberdeen Northern	96	1	4
107	Aberfoyle	0	11	4
4431	Alloa	28	1	6
1166	Alva Bazaar	6	1	6
525	Annie'sland	2	14	2
85	Anstruther	0	8	4
1480	Arbroath Equitable	7	14	2
1801	High Street	9	7	7
1150	Armadae	5	19	9
387	Auchinheath	2	0	4
735	Auchinleck	3	16	7
453	Auchtermuchty	2	6	0
1657	Avonbank	8	12	7
2616	Bainsford and Grahamston			
	Baking	10	0	0
128	Balfon	0	13	4
1738	Bannoekburn	9	1	0
60	Banton	0	6	8
3200	Barrhead	16	13	4
3070	Bathgate	15	19	8
717	Beith	8	14	9
1785	Bellshill and Mossend	9	6	0
1327	Blantyre	7	0	0
1806	Bo'ness	8	16	8
1080	Bonnybridge	5	12	7
520	Bonnyrigg	2	12	0
2021	Brechin Equitable	10	0	6
250	Bridge of Weir	1	6	0
1320	Broxburn	6	17	6
1810	Buckhaven	9	8	6
1450	Burnbank	7	11	0
617	Burntisland	3	4	4
250	Busby	1	6	0
406	Cadder	2	2	4
1580	Cambuslang	8	4	8
1446	Camelon	7	10	7
423	Campbeltown	2	4	1
1014	Carlisle	5	4	2
735	Carrick	3	12	11
389	Carron	2	0	6
596	Catheart	3	2	1
654	Catrine	3	8	2

**Scottish Section—continued.**

No. of Members.	SOCIETIES.	£	s.	d.
666	Chapelhall	3	9	4
331	Clackmannan	1	14	6
497	Cleland	2	12	0
5676	Clydebank	29	11	3
1080	Coalburn	5	12	7
240	Coaltown of Wemyss.	1	3	0
6415	Coatbridge.	33	8	3
—	Co-op. Convalescent Homes Association	2	0	0
1557	Cowdenbeath	8	2	4
8156	Cowlairs	42	9	7
94	Creetown	0	9	10
218	Crieff	1	2	8
866	Crofthead	4	8	6
657	Crosshouse	3	8	5
289	Cumbernauld	1	10	2
379	Cupar and District.	1	19	6
385	Dalmellington	2	0	1
663	Dalmuir	3	4	8
456	Dalry	2	7	6
7480	Dalziel	38	19	0
1059	Darvel	5	10	4
992	Denny and Dunipace	5	3	4
224	Douglas Water	1	3	4
648	Dreghorn	3	7	6
3080	Dumbarton	16	0	10
2130	Dunfries and Maxwelltown.	11	1	10
383	Dunblane	1	19	11
1922	Dundee (City of)	10	1	3
2590	and Dist. Coal	10	0	0
7753	Dunfermline.	40	7	7
272	Duntocher and Hardgate	1	10	3
1461	Dykehead and Shotts	7	12	2
1206	Dysart	6	5	5
260	Earlston	1	6	0
180	East Kilbride	0	18	9
567	East Wemyss	2	19	1
—	Edinburgh—People's Bank	2	0	0
158	Printing	1	5	0
41753	St. Cuthbert's	217	0	0
163	Fergushill	0	17	0
378	Frazierburgh.	1	0	0
2325	Galashiels United	12	2	2
1180	Galston	6	2	5
60	Gavieside	0	6	3
630	Gilbertfield	3	5	11
200	Glasgow—Civic Press	1	1	0
2404	Drapery & Furnish.	14	0	0
8052	Eastern	41	18	8
16688	Kinning Park	86	18	4
2269	London Road	10	0	0
2255	Progress.	11	15	0
14105	St. George.	72	0	0
3396	St. Rollox	17	14	0
187	United Baking.	25	0	0
194	Glengowan	1	0	3
63	Glespin Provident	0	6	3
1234	Gorebridge.	6	8	8
2842	Grahamston and Bainsford.	14	16	0
1440	Grangemouth	7	8	4
5172	Greenock—Central	25	19	4
840	East End.	4	7	6
580	Guard Bridge	3	0	5
1182	Haddington	6	1	3
219	Hallside	0	10	11
7	Hamilton—Baking	2	0	0
2387	Central	11	16	10
432	Palace Colliery.	2	5	0
4346	Hawick	22	7	7
134	Howwood	0	14	0
234	Hurlet and Nitshill	1	5	3
874	Hurlford	4	11	1

**Scottish Section—continued.**

No of Members.	SOCIETIES.	£	s.	d.
472	Innerleithen	2	9	2
272	Inverness	1	8	4
769	Irvine and Fullarton	4	0	1
306	Jedburgh Store Co.	1	13	10
1605	Johnstone	8	7	0
776	Juniper Green	4	0	10
360	Kelso	1	17	6
1930	Kelty	10	1	2
241	Kettle	1	5	5
538	Baking	2	16	6
520	Kilbarchan	2	14	1
1552	Kilbirnie.	8	1	0
7913	Kilnarnock Equitable	41	4	3
1135	Kilsyth	5	18	3
815	Kilwinning	4	5	0
186	Kingseat.	0	19	5
1670	Kirkintilloch	8	14	0
1321	Lanark Provident	6	17	7
562	Langholm	2	18	6
628	Larbert	3	5	6
1281	Larkhall.	6	16	6
220	Lassodie	1	3	0
46	Levensent	0	5	0
6615	Leith Provident	34	9	0
401	Lennoxton	2	1	9
1080	Leslie and District.	5	12	6
1670	Leven Reform	8	11	10
274	Linwood	1	8	7
2877	Lochgelly	15	1	9
242	Lochwinnoch	1	5	0
790	Longcroft	4	2	4
1574	Markinch	8	4	0
595	Mauchline	3	0	5
162	Menstrie.	0	17	9
803	Methil	4	3	4
530	Milngavie	2	15	2
105	Moffat Mills	0	11	0
653	Muirkirk.	3	8	1
3641	Musselburgh and Fisherrow.	18	11	1
377	Newarthill	0	7	11
210	Newburgh and District.	1	3	0
542	New Cumnock	2	16	5
1000	Newmains & Cambusnethan.	5	3	0
1104	Newmilns	5	15	0
271	Newton	1	8	3
168	Newton Mearns	0	17	6
685	Newtonshaws	3	11	4
290	Overtown	1	5	2
1578	Paisley Equitable	7	16	3
4002	Manufacturing	25	0	0
8015	Provident	41	13	4
385	Underwood Coal	2	0	1
3768	Pathhead and Sinclairtown.	19	2	6
857	Peebles	4	8	0
2054	Penicuik	10	13	11
6624	Perth—City of	34	10	0
2433	Coal	5	0	0
1352	Pollokshaws	7	0	10
1165	Port Glasgow (Fore Street).	6	1	4
1549	Provident	8	1	4
939	Portobello	4	17	4
720	Prestonpans	3	15	0
1365	Renfrew Equitable.	6	16	7
342	St. Andrews	1	15	8
62	Scottish Co-op. Laundry	1	0	0
—	Veterans' Association	0	5	0
—	Holidays Association	1	0	0
51	Co-operator	1	0	0
1156	Selkirk	3	0	3
5116	Shettleston	25	2	11

**Scottish Section - continued.**

No. of Members.	SOCIETIES.	£	s.	d.
215	Skinflats .....	1	0	3
1000	Slamannan .....	5	4	2
880	Stenhousemuir Equitable ..	4	12	0
1001	"    Baking .....	5	10	0
1050	Stevenston .....	5	9	5
3917	Stirling .....	20	8	0
411	Stonefield .....	2	0	8
430	Strathaven .....	2	4	10
530	Thornliebank .....	2	15	2
1332	Tillicoultry .....	6	18	9
1232	Toll Cross .....	6	8	4
591	Townhill .....	3	1	6
2473	Tranent .....	12	11	10
900	Troon .....	4	13	9
1706	Uddingston .....	8	17	8
4679	Vale of Leven- Alexandra ..	21	4	10
314	Walkerburn .....	1	12	9
468	West Barns .....	2	9	0
1443	West Benhar .....	7	12	4
5337	West Calder .....	27	15	11
270	West Wemyss .....	1	7	9
2631	Wishaw .....	13	14	0

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**DONATIONS.**

Falkirk District Association ..	0	10	0
Central District Association ..	0	10	0
Renfrew District Association ..	0	10	0
East of Scotland District Assoc.	0	10	0
Scottish C. Wholesale Society.	100	0	0

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**SOUTHERN SECTION.**

No. of Members	SOCIETIES.	£	s.	d.
17	Addington .....	0	1	10
1023	Addlestone and District ..	5	3	8
700	Aldershot .....	4	0	3
190	Alton and District .....	0	19	7
83	Amesbury .....	0	8	8
1911	Andover .....	10	9	6
500	Arlesey .....	2	12	1
549	Arundel .....	2	17	2
1652	Ashford .....	8	12	3
930	Aylesbury .....	4	16	11
4848	Banbury .....	20	4	0
800	Basingstoke .....	5	6	2
1477	Beccles .....	8	8	0
1056	Bedford Progressive .....	5	10	0
712	Berkhamstead .....	3	14	2
400	Biggleswade .....	2	1	8
418	Bishop's Stortford .....	2	3	9
630	Bletchley & Fenny Stratford.	1	19	8
657	Bradford-on-Avon .....	3	8	6
1420	Braintree and West Essex ..	7	8	0
262	Brandon .....	1	7	4
1032	Brentwood .....	5	7	6
3433	Brighton Equitable .....	17	17	6
7200	Bromley and Crays .....	36	2	11
319	Burwell .....	1	11	3
1125	Bury St. Edmunds .....	5	17	2
243	Calne .....	0	19	0
5990	Cambridge .....	31	4	0
460	Canterbury .....	1	4	5
2740	Chatham and District .....	14	5	5
350	Chatteris .....	1	16	6
2888	Chelmsford .....	15	0	10
913	Chesham .....	4	15	2
59	"    Boot and Shoe .....	0	7	6

**Southern Section—continued.**

No. of Members.	SOCIETIES.	£	s.	d.
1400	Chippenham .....	7	5	10
2006	Chipping Norton .....	10	9	0
490	Clacton .....	2	11	1
348	Cliffe-at-Hoo .....	1	16	3
195	Cobham .....	1	0	4
7964	Colchester and East Essex ..	41	19	8
1700	Cowes .....	8	17	1
341	Crawley and Ifield .....	1	15	6
420	Cromer .....	2	1	8
244	Croxley .....	1	1	0
2080	Croydon .....	10	16	8
1752	Dartford .....	9	2	6
720	Devizes .....	3	15	0
373	Diss .....	1	19	0
175	Dunmow .....	0	18	3
300	Earls Colne .....	1	11	9
1063	Eastleigh .....	5	10	8
707	Ely .....	6	8	0
5412	Enfield Highway .....	28	3	9
592	Epping .....	3	1	8
508	Epsom .....	2	12	1
340	Fakenham .....	1	15	5
350	Farnham .....	1	16	0
1403	Faversham .....	7	6	4
2791	Folkestone .....	13	17	3
312	Garden City Co-operators ..	1	10	0
157	"    Press .....	1	0	0
1120	Godalming .....	5	16	8
318	Gomshall .....	1	13	1
1906	Gravesend, Borough of .....	9	18	4
5674	Grays .....	29	11	1
1447	Great Yarmouth .....	7	10	9
378	Greenstreet .....	1	16	5
1798	Guildford .....	9	7	6
1606	Halstead .....	8	7	4
360	Hampton and New Hampton ..	1	17	6
1692	Harwich and Dovercourt ...	8	8	0
560	Haslemere and District .....	2	18	4
460	Hastings and St. Leonards ..	2	8	0
1600	Haverhill .....	8	6	8
958	Haywards Heath .....	7	4	0
223	Hemel Hempstead .....	1	3	3
665	High Wycombe .....	3	18	11
301	Hitchin Union .....	1	4	10
120	Hoddesdon .....	0	12	6
9571	Ipswich .....	48	0	0
150	Lakenheath .....	1	5	0
431	Leatherhead .....	2	5	0
857	Leiston .....	4	9	3
1522	Lewes .....	7	18	6
3846	London—Agricultural and Horticultural Association ..	10	10	0
—	"    London—Agricultural Organisation Society ..	2	0	0
622	"    Anchor .....	3	4	10
—	"    Anchor Sav'gs Bnk. ....	0	10	0
79	"    Bookbinders .....	0	8	3
356	"    Canteen and Mess .....	5	5	0
81181	"    Civil Service Supply .....	36	8	6
67	"    C. Bass Dressers .....	0	7	0
171	"    C. Brotherhood Trst. ....	0	17	10
46	"    C. Brotherhood Trst. Extension .....	0	4	9
88	"    C. Clothiers .....	0	9	6
—	"    C. Permmt. Buildg. ....	10	10	0
—	"    C. Typewriters .....	0	5	0
—	"    Co-partnership Ten. ....	4	0	0
384	"    Ealing Tenants .....	2	0	0
12000	"    Edmonton .....	62	10	0
860	"    Hendon Industrial .....	4	9	7
334	"    Kilburn .....	1	14	10
—	"    King's Cross Publishing Co. ....	0	5	0

**Southern Section—continued.**

No of Members.	SOCIETIES.	£	s.	d.
168	London Perseverance .....	0	17	6
87	" Pioneer Co-op. Boot .....	0	12	6
—	" Tenant Co-operators .....	1	15	9
5161	" West London .....	26	17	7
—	" Working Men's Club and Institute Union .....	10	0	0
2108	Lowestoft .....	10	14	9
9188	Luton .....	16	12	0
841	Maidenhead .....	4	7	7
563	Maidstone .....	2	12	7
1094	Maldon and Heybridge .....	5	14	0
177	Medway Barge Builders .....	1	1	0
300	Melton Constable .....	1	11	3
376	Mere and District .....	1	19	2
108	Middleton Stoney .....	0	10	8
5020	New Brompton .....	26	2	11
1600	Newhaven .....	8	6	8
1067	Newmarket .....	5	11	2
340	Newport Pagnell .....	1	15	6
3368	New Swindon Industrial .....	17	10	10
9158	Norwich .....	47	14	0
221	Olney .....	1	3	0
9005	Oxford .....	46	17	6
60	" C. Builders .....	0	6	6
2209	Parkstone and Bournemouth .....	11	10	2
1775	Penge and Beckenham .....	9	5	0
9717	Portsea Island .....	50	12	2
107	Portsmouth Printers .....	0	17	0
232	Potton .....	1	4	3
502	Rainham .....	2	12	5
586	Ramsgate .....	3	1	0
68	Ravenstone .....	0	7	1
9876	Reading .....	50	11	4
135	Ringwood .....	0	14	1
4389	River and District .....	2	17	2
3123	Rochester .....	15	12	6
179	Romsey .....	0	19	0
600	St. Albans .....	3	2	6
350	St. Neot's .....	1	16	6
296	Saffron Walden .....	1	10	2
1290	Salisbury .....	6	1	6
1040	Sawton .....	5	8	4
550	Shanklin Lake & Branstone .....	2	18	4
69	Sharnbrook .....	0	7	6
2692	Sheerness .....	14	0	0
2283	" Economical .....	11	18	8
418	Sheringham .....	2	11	11
300	Silsoe .....	1	11	3
3123	Sittingbourne .....	16	5	4
1750	Slough and District .....	8	17	8
5154	Southampton .....	5	16	8
1909	Staines and Egham .....	6	16	0
656	Stony Stratford .....	3	8	4
864	Stowmarket .....	4	10	0
25360	Stratford .....	132	5	2
211	Surbiton and Long Ditton .....	0	19	2
1884	Sutton .....	7	4	2
422	Swaffham .....	2	4	0
1866	Thetford .....	7	2	3
965	Tiptree .....	5	0	6
125	Toddington .....	0	10	5
500	Tonbridge .....	2	9	6
966	Tring .....	5	0	0
3345	Trowbridge .....	17	8	4
1073	Tunbridge Wells .....	5	11	9
711	Warminster .....	3	14	0
3641	Watford .....	18	19	2
—	Wayford Tenants .....	0	5	0
294	Wealdstone .....	1	9	10
1661	Weymouth .....	8	13	0
414	Wickham Market .....	2	3	1
1854	Willesden and District .....	9	13	6

**Southern Section—continued.**

No. of Members.	SOCIETIES.	£	s.	d.
442	Willesden Junction .....	2	6	6
378	Wilton .....	1	19	4
1000	Winchester and District .....	5	1	0
1100	Windsor .....	5	14	8
630	Witham .....	3	5	7
947	Woking, Horsell .....	5	14	4
1903	Wolverton .....	9	18	3
27622	Woolwich—Royal Arsenal .....	143	17	4
159	" Industrial Bldg. .....	0	16	8
441	Wymondham .....	2	6	0
634	Yiewsley and West Drayton .....	3	19	3
196	Union Agricole de Jersey .....	1	0	6
<hr/>				
393746		£1685	15	1

**DONATIONS.**

Railway Clearing House .....	2	2	0	
Indian Co-operative Union .....	2	0	0	
<hr/>				
	£1689	17	1	

**SOUTH-WESTERN SECTION.**

No. of Members.	SOCIETIES.	£	s.	d.
419	Barnstaple .....	1	9	1
1070	Bath .....	5	11	8
351	Bideford .....	1	16	3
563	Bovey Tracey .....	2	18	8
16:6	Bridgwater .....	8	10	4
16184	Bristol .....	82	9	7
45	" Printers .....	0	5	6
704	Brixham .....	6	0	0
310	Bruton .....	1	12	3
745	Buckfastleigh .....	3	17	7
1867	Chard .....	9	11	6
427	Coleford .....	2	4	6
96	Colyton .....	0	7	7
186	Cornwood .....	0	19	4
192	Cullompton .....	1	0	0
142	Darite .....	0	14	10
535	Dartmouth .....	2	0	0
542	Delabole .....	2	16	6
120	East Harptree .....	0	12	6
2890	Exeter .....	15	1	0
790	Exmouth .....	4	2	4
828	Frome .....	4	1	10
214	Honiton .....	1	0	10
191	Ifracombe .....	0	16	1
116	Kingwear .....	0	12	1
130	Lee Moor .....	0	13	9
994	Liskeard St Cleer .....	5	3	8
250	Menheniot .....	1	6	0
263	Minehead .....	1	7	5
202	Moretton Hampstead .....	2	9	6
1630	Newton Abbot .....	8	6	8
81	North Tawton .....	0	8	6
201	Oakhill .....	1	1	0
266	Okehampton .....	1	3	6
137	Ottery St. Mary .....	0	14	0
1767	Paignton .....	9	4	1
148	Pensilva .....	0	15	5
412	Penzance and District .....	2	2	11
39277	Plymouth .....	178	8	3
202	" Printers .....	1	1	0
508	Plympton .....	2	12	1
485	Portishead .....	2	10	6
319	Princetown .....	1	13	3
4050	Radstock .....	21	1	10
148	Roche .....	0	15	5

**South-Western Section—continued.**

No. of Members.	SOCIETIES.	£	s.	d.
635	St. Austell	4	15	4
290	St. Blazey	1	10	4
50	St. Breward	0	5	3
370	St. Columb Road	2	0	0
560	Sidmouth	2	18	4
373	South Molton	1	18	10
260	Stoke-under-Ham	1	7	1
2344	Taunton	12	4	2
487	Tavistock	2	10	0
635	Teignmouth	3	6	2
186	Templecombe	0	19	4
980	Tiverton	8	8	0
2263	Torquay	11	15	9
227	Torrington	1	3	8
268	Truro	1	7	11
2622	Twerton-on-Avon	13	13	0
424	Wadebridge	2	4	2
1250	Wellington (Somerset.)	6	10	2
680	Weston-super-Mare	3	10	10
2005	Yeovil	10	9	0

99492

£496 7 9

**WESTERN SECTION.**

No. of Members.	SOCIETIES.	£	s.	d.
1480	Aberdare	11	17	1
224	Abergavenny	1	4	0
2217	Abersychan and Talywain	16	9	2
220	Afan Valley	1	3	0
1464	Alltwen and Pontardawe	7	12	6
510	Ammanford	2	13	2
615	Barry and District	3	4	2
1893	Blaenavon	9	17	2
303	Blaengarw	4	0	0
5760	Blaina	30	0	0
87	Bream	0	9	0
592	Briton Ferry	3	1	8
105	Bryn	0	11	0
250	Burry Port	1	6	0
800	Caerau and Maesteg	4	3	4
3556	Cainscross and Ebley	18	11	2
2650	Cardiff	13	16	0
600	Chepstow	3	2	6
2326	Cinderford	12	0	3
192	Cradoc	1	0	0
110	Craig-cefn-parc	0	10	5
5650	Cwmbach	14	14	3
218	Cwmbran and Pontnewydd	1	0	10
614	Cwmbwrla	3	3	11
150	Cwmgorse	0	15	8
230	Cwmllynfell	1	4	0
1179	Cwmtillery	6	2	10
404	Cymmer	2	2	1
1100	Dowlais Workmen's	5	14	8
1825	Ebbw Vale	8	9	0
600	Frampton Cotterell	3	2	6
544	Garndiffaith and Varteg	2	12	1
9140	Gloucester	47	12	0

**Western Section—continued.**

No. of Members.	SOCIETIES.	£	s.	d.
207	Glyncorrrwg	1	0	10
120	Gorslas	0	12	6
864	Hereford	10	0	4
407	Kemble	2	2	5
384	Llanbradach	2	0	0
595	Llanelli	3	2	0
60	Llangennech	0	6	3
378	Llanidloes	1	17	11
120	Lower Cwmtwrch	1	7	0
300	Lydney	1	11	3
303	Merthyr	1	11	3
160	Mid-Rhondda	4	13	9
1304	Nantymoel	6	11	3
540	Neath Abbey and Skewen	2	14	2
3387	Newport (Mon.)	20	4	11
962	Newtown (Mont.)	4	18	0
938	New Tredegar and District	5	3	6
164	Pantdu	0	17	1
1059	Pembroke Dock	5	13	4
1037	Penarth	5	8	1
1007	Pen-y-graig	5	4	11
238	Pillowell and Yorkley	1	3	9
560	Pontardulais	2	18	4
152	Pontrhydyfen	0	15	0
1055	Pontycymer	5	4	11
84	Pontyrhyl	0	8	4
385	Resolven	2	0	1
990	Senghenydd and Aber Valley	5	3	0
127	South Cerney	0	13	3
3595	Stroud	14	0	9
1000	Swansea	5	4	2
282	Taibach and Port Talbot	1	9	4
2003	Ton Industrial	10	8	6
329	Treboeth	2	14	8
430	Treycynon and Cwmdare	2	4	10
1674	Tredegar	18	3	0
803	Treharris	4	0	0
75	Trimsaran	1	0	6
683	Troedyrhiw	3	11	2
59	Upper Lydbrook	0	5	11
238	Welshpool	0	18	9
1331	Ynysybwl	6	18	1
75	Ystalyfera	0	12	0

79272

£420 4 6

**SUMMARY.**

	£	s.	d.
13810	Ireland	80	4 2
331667	Midland Section	1711	8 4
311177	Northern Section	1592	17 10
965536	North-Western Section	5413	18 8
372275	Scottish Section	2047	19 2
393746	Southern Section	1689	17 1
99492	South-Western Section	496	7 9
79272	Western Section	420	4 6
2566975		£13452	17 6

## THE CO-OPERATIVE UNION LIMITED.



## CASH ACCOUNT,

*From 1st JANUARY to 31st DECEMBER, 1912.*

**RECEIPTS.**

DR			£ s. d.	£ s. d.
To Cash in hand of Treasurer of Irish Executive.....			0 14 1	
" " " Midland Section .....			24 18 10	
" " " Northern Section .....			6 11 3	
" " " Scottish Section .....			36 16 10	
" " " South-Western Section .....			16 0 9	
" " " Western Section .....			14 4 11	
" " " Cashier—Central Office.....			20 3 3	
				119 9 11
<b>„ SUBSCRIPTIONS AS PER DETAILED STATEMENT:—</b>				
		Share Capital. Subscriptions.		Totals.
On Account of—		£ s. d.	£ s. d.	£ s. d.
19810 Members—Ireland.....	0 5 0	79 19 2	80 4 2	
381667 " Midland Section ....	1 0 2	1710 8 2	1711 8 4	
311177 " Northern Section....	0 5 0	1592 12 10	1592 17 10	
965536 " North-West'n Section 3 5 0 ..	3 5 0	4790 13 8	4793 18 8	
372275 " Scottish Section ....	0 15 0	1945 4 2	1945 19 2	
393746 " Southern Section.....	1 0 0	1684 15 1	1685 15 1	
99492 " South-West'n Section 0 5 0 .	0 5 0	496 2 9	496 7 9	
79272 " Western Section ....	1 0 0	419 4 6	420 4 6	
<u>2566975</u>	<u>7 15 2</u>	<u>12719 0 4</u>	<u>12726 15 6</u>	12726 15 6
<b>„ DONATIONS:—</b>				
North-Western Section .....			£20 0 0	
Scottish Section.....			102 0 0	
Southern Section .....			4 2 0	
				726 2 0
<b>„ Sale of Pamphlets, Song Books, &amp;c.</b> .....			165 15 3	
" " Rules .....			624 11 3	
" " Bond Forms, Impressed Stamps, &c. ....			30 19 1	
" " Co-operative Directories .....			19 7 0	
" " Congress Reports .....			87 14 7	
" " "Our Story" .....			99 19 2	
" " "Industrial Co-operation" .....			45 0 10	
" " "Co-operative Book-keeping" .....			151 2 7	
" " Exercise Pads .....			44 14 2	
" " Managers' Text Book .....			87 13 7	
" " "Co-operative Secretary" .....			83 2 4	
" " Other Publications.....			90 13 9	
" " Waste Paper .....			0 18 5	
" " Photographs .....			0 10 6	
				1482 2 6
<b>„ Advertising</b> .....			28 2 6	
<b>„ Postages received</b> .....			18 17 0	
<b>„ Hire of Rooms</b> .....			6 16 9	
<b>„ Abatement of Rates</b> .....			17 6 5	
<b>„ Half Rent and Interest of Newcastle Office—Repaid by Insurance Society</b> .....			17 5 0	
Carried forward .....			88 7 8	15054 9 11





Brought forward ..... £ s. d.  
18762 17 6

**UNITED BOARD.**

	£	s.	d.	£	s.	d.
<b>BY PORTSMOUTH CONGRESS:—</b>						
Travelling .....	225	7	7			
Expenses .....	266	0	0			
Foreign Delegates' Expenses .....	19	1	2			
Sundries, Postages, and Telegrams .....	0	7	3			
Reporting .....	25	0	0			
				535	16	0
<b>„ UNITED BOARD MEETINGS:—</b>						
Travelling .....	105	6	11			
Expenses .....	60	10	0			
				165	16	11
<b>„ OFFICE COMMITTEE MEETINGS:—</b>						
Travelling .....	41	12	6			
Expenses .....	23	0	0			
				64	12	6
<b>„ SUB-OFFICE AND FINANCE COMMITTEE MEETINGS:—</b>						
Travelling .....	24	19	3			
Expenses .....	16	0	0			
				40	19	3
<b>„ CONFERENCES AND OTHER MEETINGS:—</b>						
	£	s.	d.	£	s.	d.
Aberdeen .....	5	18	8	2	17	6
Belfast .....	2	6	6	2	10	0
Birmingham .....	0	2	3	0	10	0
Bradford .....	0	13	0	0	5	0
Brighouse .....	0	10	2	0	5	0
Chapel-en-le-Froment .....	0	8	11	0	5	0
Coniston .....	0	16	9	0	15	0
Dublin .....	9	2	6	8	11	3
Glasgow .....	8	6	4	6	2	6
Hebden Bridge .....	8	9	0	3	0	0
Leeds .....	1	2	0	0	13	6
Leicester .....	0	14	5	0	5	6
Little Hulton .....	0	2	2	0	7	0
London .....	34	5	9	26	19	0
Manchester .....	3	2	10	3	0	0
Manchester B'lding Sub-committee .....	0	12	9	1	10	0
Portsmouth .....	10	11	2	14	0	0
Copenhagen — International Alliance Committee Meetings .....	83	5	11	21	0	0
	190	11	1	92	16	3
				213	7	4
				213	7	4
<b>„ FOREIGN CONGRESS DELEGATIONS:—</b>						
Austrian Congress—Gratz .....	37	4	3	25	0	0
Danish .....	11	13	1	11	0	0
Finnish .....	1	8	1	19	0	0
German .....	12	6	10	9	0	0
Belgian .....	5	14	0	5	0	0
Dutch .....	3	17	11	6	0	0
French .....	11	17	11	—	—	—
Norwegian .....	9	11	5	14	0	0
Swedish .....	16	1	3	13	0	0
Swiss .....	9	3	9	7	0	0
	135	18	6	109	0	0
				244	18	6
				244	18	6
<b>„ JOINT PARLIAMENTARY COMMITTEE:—</b>						
London .....	61	11	3	29	2	0
Manchester .....	10	13	4	6	10	0
	72	4	7	35	12	0
				107	16	7
Secretary's Salary .....	75	0	0			
Assistance .....	19	1	8			
Reports, Bills, &c. ....	11	15	1			
Carried forward .....	213	13	4	1965	10	6
				18762	17	6

	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward.....	213	13	4	1265	10	6	18762	17	6
BY JOINT PARLIAMENTARY COMMITTEE—continued:—									
Postage and Carriage.....		7	14		6				
Subscriptions.....		9	19		0				
Deputation Expenses .. .. .		1	5		6				
Reporting Deputations.....		3	7		6				
Secretary's Expenses .. .. .		12	3		6				
"    "    attending Manchester.....		9	12		9				
"    "    "    Glasgow .. .. .		5	18		6				
Telegrams and Telephone Charges.....		3	3		0				
Sundries.....		0	18		6				
General Printing.....		15	5		3				
							283	1	4
„ EDUCATIONAL COMMITTEE:—Travelling Expenses. Totals.									
	£	s.	d.	£	s.	d.	£	s.	d.
Birmingham.....	15	6	3	8	10	0	23	16	3
Bradford.....	0	4	9	0	4	6	0	7	3
Bristol .. .. .	17	6	1	8	17	0	26	3	1
Haslingden .. .. .	0	2	4	0	3	6	0	5	10
Hebden Bridge.....	1	8	6	0	10	0	1	18	6
Leeds .. .. .	4	16	3	2	18	6	7	14	9
Leicester .. .. .	13	3	1	8	10	0	21	13	1
"    Easter Week-end .. .. .	0	14	5	8	3	0	8	17	5
London .. .. .	19	3	10	8	0	0	27	3	10
Manchester .. .. .	45	18	0	26	4	6	72	2	6
"    Lectures —									
"    "Holyoake House" .. .. .	2	11	5	2	10	1	5	1	6
Newcastle .. .. .	8	9	4	5	1	0	13	10	4
Oxford.....	4	2	9	2	17	6	7	0	3
Portsmouth .. .. .	—	—	—	3	15	0	3	15	0
Tamworth.....	2	2	6	1	10	0	3	12	6
York.....	1	7	8	1	2	0	2	9	8
	136	17	2	83	14	7	225	11	9
							225	11	9
„ TUTORIAL CLASS COMMITTEES:—									
Birmingham.....	2	18	6	1	2	6	4	1	0
Liverpool .. .. .	0	13	6	0	11	0	1	4	6
London .. .. .	0	2	0	0	5	0	0	7	0
Manchester .. .. .	2	0	9	0	12	6	2	13	3
	5	14	9	2	11	0	8	5	9
							8	5	9
„ STUDENTS' FELLOWSHIP.—									
Leicester .. .. .	1	4	2	1	0	0	2	4	2
General Printing.....							17	0	6
							19	4	8
„ MEN'S GUILD:—									
Altrincham .. .. .	0	2	8	0	2	6	0	5	2
Kettering .. .. .	1	13	11	0	11	0	2	4	11
Leicester .. .. .	0	16	1	0	10	0	1	6	1
London .. .. .	1	10	11	0	10	0	2	0	11
Manchester .. .. .	0	14	9	1	4	6	1	19	3
	4	18	4	2	18	0	7	16	4
Postages.....							0	18	2
General Printing.....							49	19	8
							58	14	2
„ MISCELLANEOUS EXPENSES:—									
Grants to Classes .. .. .		37	15		0				
"    for Prizes .. .. .		6	15		0				
"    "    Junior and Intermediate Examinations .. .. .		58	12		6				
Examination Expenses .. .. .		167	12		6				
Expenses—Correspondence Classes —									
Co-operation.....		25	0		0				
Industrial History and Citizenship .. .. .		10	0		0				
Economics.....		10	0		0				
Book-keeping .. .. .		55	16		0				
Expenses—Teachers' Class, Manchester .. .. .		8	4		6				
"    Book-keeping Class, Manchester .. .. .		3	1		3				
Carried forward.....	382	16	9	311	16	4	1548	11	10
							18762	17	6

CASH ACCOUNT.

699

	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward .....	382	16	9	311	16	4	1548	11	10	18762	17	6
<b>By MISCELLANEOUS EXPENSES—continued:—</b>												
Expenses—Women's Class, Manchester .....				10	10	0						
" Secretaries' Training Course .....				105	13	0						
Managers' Classes—Teachers' Expenses .....				20	15	11						
" " Fees .....				154	3	3						
Summer Meeting—Oxford and Cambridge .....				25	2	11						
Prizes—Essay Competition .....				7	2	0						
" Co-operative Plays .....				10	0	0						
Lantern Slides and Railway Claims .....				24	0	4						
Advertising .....				35	8	6						
Publications .....				0	6	6						
Telegrams .....				1	1	6						
Grant to Workers' Educational Association .....				5	0	0						
General Printing .....	358	2	4									
							1140	3	0			
<b>" MINIMUM WAGE SUB-COMMITTEE:—</b>												
Travelling. Expenses. Totals.				£	s.	d.	£	s.	d.	£	s.	d.
Manchester .....	14	16	4	7	15	0	22	11	4			
General Printing .....				8	4	6						
							30	15	10			
										1482	15	2
<b>" JOINT PROPAGANDA COMMITTEE:—</b>												
Travelling. Expenses. Totals.				£	s.	d.	£	s.	d.	£	s.	d.
Manchester .....	13	10	8	12	0	0						
Organiser's Expenses—Propaganda .....							25	10	8			
" " Salary .....							66	0	7			
" " National Health Insurance .....							156	0	0			
							0	6	0			
										247	17	3
<b>" JOINT EXHIBITIONS COMMITTEE:—</b>												
Travelling. Expenses. Totals.				£	s.	d.	£	s.	d.	£	s.	d.
Halifax .....	1	16	6	5	10	6						
Manchester .....	0	8	6	0	10	0				0	18	6
Middlesbrough .....	2	17	1	3	12	0				6	9	1
	5	2	1	9	12	6				14	14	7
General Printing .....							17	13	6			
										32	8	1
<b>" CREDIT COMMITTEE:—</b>												
Manchester .....	0	4	10	1	0	0				1	4	10
General Printing .....							5	4	0			
										6	8	10
<b>" JOINT COMMITTEE—TRADE-UNIONISTS AND CO-OPERATORS:—</b>												
£ s. d. £ s. d. £ s. d.				£	s.	d.	£	s.	d.	£	s.	d.
Bristol .....	17	14	2	6	10	0				24	4	2
Leeds .....	4	0	11	2	10	0				6	10	11
London .....	3	16	9	2	0	0				5	16	9
Manchester .....	4	12	0	2	10	0				7	2	0
	30	3	10	13	10	0				43	13	10
General Printing .....							2	9	6			
										46	3	4
<b>" RISE IN PRICE OF COMMODITIES COMMITTEE:—</b>												
Manchester .....	23	2	3	17	10	0				40	12	3
										40	12	3
<b>" WAGES, &amp;c.:—</b>												
Permanent Salaries—Manchester .....	1752	10	4									
Northern Section .....	242	10	0									
North-Western Section .....	191	0	6									
Scottish Section .....	376	5	4									
Southern Section .....	280	4	0									
Irish Propagandist Agent .....	150	0	0									
Honorariums—Irish Executive .....				7	10	0						
Midland Section .....				10	0	0						
South-Western Section .....				15	0	0						
Western Section .....				15	0	0						
Carried forward .....	3040	0	2	3404	16	9	18762	17	6			

	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward.....	3040	0	2	3404	16	9	18762	17	6
BY WAGES, &c.—continued:—									
Auditing .....		10	10	0					
Allowance to Mrs. J. C. Gray .....				3050	10	2			
„ NATIONAL HEALTH INSURANCE:—					153	0	0		
Manchester ..		1	16	0					
Northern .....		0	6	3					
Scottish .....		0	12	6					
Southern .....		0	6	3					
Irish Propagandist Agent .....		0	5	0					
						3	6	0	
„ GENERAL PRINTING:—									
Circulars, Stationery, &c. ....		570	14	2					
Pamphlets, Reports, Rules, Text Books, &c. ....	1233	12	0						
Publications .....	62	4	2						
Photographs .....		4	7	0					
Impressed Stamp .....		9	13	9					
						1300	16	11	
„ Rent .....	112	2	0						
„ Rent—Newcastle Office .....	46	0	0						
„ Rates and Taxes .....	342	16	11						
„ Insurance .....	18	8	11						
						519	7	10	
„ MISCELLANEOUS EXPENSES:—									
Lighting, &c. ....	36	2	4						
Coal, Coke, and Heating .....	20	18	10						
Office Cleaning .....	59	11	6						
Carriage .....	64	16	0						
Postages .....	359	0	10						
Telegrams .....	3	13	8						
Sundries .....	9	12	6						
Co-operative News—Copies of .....	22	7	2						
Advertising .....	35	13	0						
Office Furniture and Repairs .....	54	12	1						
Caretakers .....	5	0	6						
Legal Advice .....	232	7	0						
Translating and Reporting .....	2	2	6						
Paper and Twine .....	14	7	1						
Registrar's Lists and Reports .....	2	5	8						
Telephone Rent and Charges .....	23	1	1						
Conference Teas .....	9	0	0						
Employés' Picnic and Social .....	4	13	0						
Telegraphic Address and Letter Box .....	4	4	0						
Railway Contract Ticket .....	53	7	0						
Registration of Copyright "Lives of Great Men" .....	0	10	0						
Law Costs (Special) .....	716	8	0						
Irish Propagandist Agents' Expenses—Propaganda .....	68	4	3						
						1801	18	0	
Grants to Women's Co-operative Guild—England .....	300	0	0						
„ „ „ „ Scotland .....	100	0	0						
„ „ „ „ Ireland .....	15	0	0						
„ International Co-operative Alliance .....	50	0	0						
„ Workers' Educational Association .....	5	0	0						
„ Agricultural Organisation Society .....	21	0	0						
						491	0	0	
„ Co-operators' Foreign Trip—Belgium .....	211	1	3						
„ J. C. Gray Memorial—Hebden Bridge .....	100	0	0						
						11615	11	1	
									11615 11 1
<b>IRISH EXECUTIVE.</b>									
	Travelling Expenses.			Totals.					
BY EXECUTIVE COMMITTEE:—	£	s.	d.	£	s.	d.	£	s.	d.
Ballymena.....	2	9	6	0	17	6	3	7	0
Belfast .....	6	4	7	3	10	0	9	14	7
Dublin.....	8	9	3	1	12	6	10	1	9
Dundalk.....	2	19	7	0	15	0	3	14	7
Portadown.....	2	5	8	1	2	6	3	8	2
	22	8	7	7	17	6	30	6	1
							30	6	1
Carried forward .....							30	6	1
							30378	8	7

Brought forward .....			£ s. d.	£ s. d.	
			30 6 1	30378 8 7	
BY CONFERENCES AND OTHER MEETINGS:—			Travelling.	Expenses.	Totals.
			£ s. d.	£ s. d.	£ s. d.
Ballymena .....	0 4 8	0 5 0	0 9 8		
Bangor .....	0 17 6	1 0 0	1 17 6		
Belfast .....	1 17 5	1 5 0	3 2 5		
Coalisland .....	0 13 6	0 15 0	1 8 6		
Dublin .....	0 15 0	0 10 0	1 5 0		
Drumaness .....	0 3 2	0 5 0	0 8 2		
Keady .....	0 8 0	0 2 6	0 10 6		
Middletown .....	0 6 10	0 2 6	0 9 4		
	5 6 1	4 5 0	9 11 1		
				9 11 1	
" MISCELLANEOUS EXPENSES:—					
Postages .....			0 12 11	0 12 11	
				40 10 1	
					40 10 1

## MIDLAND SECTION.

BY SECTIONAL BOARD MEETINGS:—			£ s. d.	£ s. d.	
Travelling .....			67 14 0		
Expenses .....			17 5 0		
				84 19 0	
" CONFERENCES AND OTHER MEETINGS:—			Travelling.	Expenses.	Totals.
			£ s. d.	£ s. d.	£ s. d.
Annesley Woodhouse .....	0 5 3	0 2 6	0 7 9		
Anstey .....	0 5 3	0 2 6	0 7 9		
Armitage .....	0 6 0	0 2 6	0 8 6		
Aston .....	0 10 0	0 2 6	0 12 6		
Awsorth .....	0 12 6	0 10 0	1 2 6		
Barkston .....	0 5 9	0 2 6	0 8 3		
Bidford .....	0 11 6	0 2 6	0 14 0		
Birmingham .....	2 10 1	1 2 6	3 12 7		
Bishop Itchington .....	0 6 6	0 10 0	0 16 6		
Blakesley .....	0 8 6	0 10 0	0 18 6		
Boston .....	0 12 9	0 10 0	1 2 9		
Bourne .....	0 9 9	0 10 0	0 19 9		
Brington .....	0 6 6	0 2 6	0 9 0		
Brown Hills .....	0 19 9	0 12 6	1 12 3		
Bulwell .....	0 1 3	0 2 6	0 3 9		
Burton-on-Trent .....	2 19 2	2 0 0	4 19 2		
Chesterfield (Hasland and Clay Cross) .....	0 12 6	0 5 0	0 17 6		
Cinderhill .....	0 13 5	0 10 0	1 3 5		
Codnor Park .....	1 12 0	0 12 6	2 4 6		
Coventry .....	2 2 10	1 5 0	3 7 10		
Crosshills .....	0 3 9	0 2 6	0 6 3		
Cuckney .....	0 4 3	0 2 6	0 6 9		
Daventry .....	0 17 7	0 2 6	1 0 1		
Derby .....	1 5 3	1 2 6	2 7 9		
Dudley .....	0 13 3	0 10 0	1 3 3		
Earl Shilton .....	0 10 6	0 2 6	0 13 0		
East Kirkby .....	1 9 0	0 5 0	1 14 0		
Eastwood .....	0 16 6	0 2 6	0 19 0		
Evesham .....	0 18 7	0 10 0	1 8 7		
Fenny Compton .....	0 13 2	0 10 0	1 3 2		
Finedon .....	0 15 3	0 10 0	1 5 3		
Foleshill .....	0 15 3	0 10 0	1 5 3		
Forest Town .....	0 6 6	0 10 0	0 16 6		
Gainsborough .....	0 15 0	1 0 0	1 15 0		
Grantham .....	2 17 4	1 5 0	4 2 4		
Great Bowden .....	0 9 9	0 10 0	0 19 9		
Grimsby .....	2 12 10	1 10 0	4 2 10		
Hackleton .....	0 10 6	0 2 6	0 13 0		
Hadley .....	0 7 6	0 10 0	0 17 6		
Higham Ferrers .....	0 15 6	0 2 6	0 18 0		
Highley .....	0 5 9	0 2 6	0 8 3		
Hill Top .....	0 6 0	0 10 0	0 16 0		
Hinek'ey .....	0 6 9	0 2 6	0 9 3		
Carried forward .....	35 7 0	20 12 6	55 19 6	84 19 0	30418 18 8

	Travelling.		Expenses.		Totals.		£ s. d.		£ s. d.	
Brought forward.....	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.
By CONFERENCES, &c.— <i>continued</i> :—	35	7 0	20	12 6	55	19 6	84	19 0	30418	18 8
Holbeach .....	1	5 9	1	10 0	2	15 9				
Holloway .....	0	16 6	0	10 0	1	6 6				
Hucknall Torkard .....	1	18 9	2	2 6	4	1 3				
Hunstanton .....	1	4 0	1	0 0	2	4 0				
Husbands Bosworth .....	0	12 9	0	10 0	1	2 9				
Ilkeston .....	0	11 9	0	5 0	0	16 9				
Ironbridge .....	0	8 3	0	2 6	0	10 9				
Irthlingborough .....	0	9 6	0	10 0	0	19 6				
Kettering .....	0	15 6	0	7 8	1	3 0				
Kibworth .....	—	—	0	2 6	0	2 6				
Kimberley .....	0	7 6	0	2 6	0	10 0				
King's Lynn .....	0	17 7	0	10 0	1	7 7				
Kirkby .....	0	4 0	0	2 6	0	6 6				
Langley Mill .....	0	7 6	0	7 6	0	15 0				
Langwith .....	0	6 0	0	10 0	0	16 0				
Leicester .....	2	2 0	0	17 6	2	19 6				
Lincoln .....	0	13 3	0	2 6	0	15 9				
Little Harrowden .....	0	16 6	0	10 0	1	6 6				
Long Eaton .....	1	16 9	0	15 0	2	11 9				
Lowdham .....	0	15 6	0	10 0	1	5 6				
Lutterworth .....	0	9 4	0	10 0	0	19 4				
Malpas .....	1	2 6	0	15 0	1	17 6				
Malvern .....	0	15 3	0	10 0	1	5 3				
Mansfield .....	1	11 6	0	12 6	2	4 0				
Market Harborough .....	0	9 5	0	10 0	0	19 5				
Melbourne .....	0	4 0	0	10 0	0	14 0				
Melton Mowbray .....	0	6 0	0	2 6	0	8 6				
Milford .....	0	12 6	0	5 0	0	17 6				
Netherfield .....	0	6 3	0	2 6	0	8 9				
Newark .....	0	4 3	0	10 0	0	14 3				
New Brinsley .....	0	13 6	0	10 0	1	3 6				
Northampton .....	0	12 1	1	0 0	1	12 1				
Nottingham .....	0	6 0	0	7 6	0	13 6				
Oakham .....	0	7 6	0	10 0	0	17 6				
Peterborough .....	1	15 0	0	12 6	2	7 6				
Pibworth .....	0	8 6	0	10 0	0	18 6				
Pleasley .....	0	6 1	0	2 6	0	8 7				
Rampton .....	0	11 6	0	10 0	1	1 6				
Raunds .....	1	5 0	1	0 0	2	5 0				
Retford .....	3	4 4	1	12 6	4	16 10				
Ringstead .....	0	6 0	0	2 6	0	8 6				
Ripley .....	0	3 9	0	5 0	0	8 9				
Ruddington .....	1	1 6	0	12 6	1	14 0				
Rugby .....	—	—	0	10 0	0	10 0				
Rugeley .....	0	12 6	0	2 8	0	15 0				
Rushden .....	1	14 3	0	12 6	2	6 9				
Scunthorpe .....	0	19 8	0	10 0	1	9 3				
Sedgley .....	0	2 6	0	2 6	0	5 0				
Selston .....	0	8 6	0	10 0	0	18 6				
Shifnall .....	0	19 3	0	10 0	1	9 3				
Skegness .....	1	11 3	0	5 0	1	16 3				
Soho .....	0	13 3	0	2 6	0	15 9				
Spalding .....	1	10 11	2	0 0	3	10 11				
Stamford .....	1	15 8	0	15 0	2	10 8				
Stapleford .....	0	8 3	0	5 0	0	13 3				
Stirchley .....	1	2 9	0	12 6	1	15 3				
Sutton Bridge .....	0	16 3	1	0 0	1	16 3				
Sutton Coldfield .....	0	8 9	0	10 0	0	18 9				
Swanwick .....	0	3 0	0	2 6	0	5 6				
Tamworth .....	0	5 3	0	10 0	0	15 3				
„ Joint Meeting District Secretaries .....	4	1 2	2	5 0	6	6 2				
Thrapston .....	0	15 3	0	2 6	0	17 9				
Tibshelf .....	0	7 2	0	2 6	0	9 8				
Tuxford .....	0	13 0	0	10 0	1	3 0				
Underwood .....	0	15 0	0	10 0	1	5 0				
Walsall .....	4	12 2	3	2 6	7	14 8				
Walsall Woods .....	0	1 0	0	2 6	0	3 6				
Wellingborough .....	2	17 11	1	5 0	4	2 11				
Carried forward .....	96	12 4	61	2 6	157	14 10	84	19 0	30418	18 8

	Travelling.		Expenses.		Totals.		
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Brought forward .....	96	12 4	61	2 6	157	14 10	84 19 0 80418 18 8
By CONFERENCES, &c.— <i>continued</i> :—							
West Bromwich .....	0	13 0	0	12 6	1	5 6	
Whittlesea .....	0	14 6	1	0 0	1	14 6	
Wisbech .....	0	17 3	0	10 0	1	7 3	
Wolverhampton .....	0	3 11	0	2 6	0	6 5	
Worcester .....	0	16 3	0	10 0	1	6 3	
	99	17 3	63	17 6	163	14 9	163 14 9
„ DISTRICT ASSOCIATION EXPENSES:—							
Northampton and Earls Barton District Association ..			10	7 11			
Wellingborough and Kettering District Association .....			16	8 11			
Leicester District Association .....			9	6 5			
Coventry District Association .....			13	6 11			
Birmingham District Association .....			16	16 11			
Stafford District Association .....			20	7 4			
Derby District Association .....			9	16 10			
Nottingham District Association .....			15	1 0			
Lincoln District Association .....			20	12 8			
					132	4 11	132 4 11
„ MISCELLANEOUS EXPENSES:—							
General Printing .....					11	15 9	
Postages .....					8	5 10	
Telegrams .....					0	0 6	
Bank Charges .....					0	18 2	
Treasurer's Honorarium .....					4	4 0	
						25 4 3	
					406	2 11	406 2 11

## NORTHERN SECTION.

By SECTIONAL CONFERENCES:—			£ s. d.	£ s. d.			
Travelling .....			19	19 6			
Expenses .....			10	0 0			
				29	19 6		
„ OFFICE COMMITTED MEETINGS:—							
Newcastle .....	11	19 2	10	7 6	22 6 8		
					22 6 8		
„ CONFERENCES AND OTHER MEETINGS:—							
Allendale .....	0	10 4	0	10 0	1 0 4		
Annfield Plain .....	0	17 9	0	12 6	1 10 3		
Ashington .....	2	11 10	1	5 0	3 16 10		
Barnard Castle .....	1	10 2	0	12 3	2 2 5		
Berwick .....	2	0 10	0	7 6	2 8 4		
Bishop Auckland .....	0	3 9	0	1 6	0 5 3		
Blaydon .....	0	0 8	—	—	0 0 8		
Blythe .....	0	1 6	0	2 6	0 4 0		
Brandsby .....	1	3 1	0	16 6	1 19 7		
Bedlington .....	0	2 9	0	2 6	0 5 3		
Carlisle .....	2	1 11	0	15 6	2 17 5		
Castle Howard .....	0	1 6	0	1 0	0 2 6		
Chester-le-Street .....	0	5 11	0	5 0	0 10 11		
Consett .....	2	6 8	1	5 0	3 11 8		
Craghead .....	0	7 5	0	2 6	0 9 11		
Cramlington .....	0	1 6	0	2 6	0 4 0		
Darlington .....	0	5 6	0	1 0	0 6 6		
Dinnington .....	0	16 6	0	12 0	1 8 6		
Durham .....	0	2 3	0	5 0	0 7 3		
Easingwold .....	2	14 8	3	7 0	6 1 8		
Egremont .....	0	18 4	0	11 0	1 9 4		
Esh .....	2	1 0	0	15 0	2 16 0		
Haltwhistle .....	0	5 3	0	2 6	0 7 9		
Harrington .....	0	0 6	0	2 6	0 3 0		
Hartlepoons .....	0	4 6	0	2 6	0 7 0		
Hebburn .....	0	0 9	0	2 6	0 3 3		
Hebden Bridge .....	2	3 6	0	10 0	2 13 6		
Hetton Downs .....	0	7 2	0	7 6	0 14 8		
Carried forward .....	24	7 6	14	0 3	38	7 9	52 6 2 30825 1 7

	Travelling. Expenses.		Totals.	£ s. d.		£ s. d.		
	£	s. d.	£	s. d.	£	s. d.	£	s. d.
Brought forward.....	24	7 6	14	0 3	38	7 9	52	6 2 30825 1 7
BY CONFERENCES, &c.— continued:—								
Howick .....	0	5 9	0	3 9	0	9 6		
Jarrow .....	0	4 10	0	7 6	0	12 4		
Keswick .....	0	14 9	0	5 0	0	19 9		
Lanchester .....	0	1 0	0	2 6	0	3 6		
Loftus .....	0	4 6	0	2 6	0	7 0		
Malton .....	0	1 8	0	2 0	0	3 8		
Marske .....	0	2 6	0	2 6	0	5 0		
Middlesbrough.....	10	8 4	6	14 0	17	2 4		
Middleton-in-Teesdale .....	0	9 3	0	4 0	0	13 3		
Naworth .....	0	7 0	0	2 6	0	9 6		
Newcastle .....	1	18 6	5	12 6	7	11 0		
Otterburn .....	1	13 6	0	8 6	2	2 0		
Pegswood .....	0	2 8	0	2 6	0	5 2		
Pickering .....	0	2 6	—	—	0	2 6		
Ryhope .....	0	4 7	0	5 0	0	9 7		
Seaham Harbour .....	0	5 9	0	5 0	0	10 9		
Sedgefield .....	1	15 7	0	10 0	2	5 7		
Sherburn Hill .....	0	2 8	0	2 6	0	5 2		
Shotley Bridge.....	0	13 2	0	13 6	1	6 8		
Sleekburn .....	0	0 9	0	2 6	0	3 3		
South Shields .....	0	1 4	0	2 6	0	3 10		
Spennymoor .....	0	14 2	0	2 6	0	16 8		
Stakefield .....	0	8 10	0	5 0	0	13 10		
Stanhope .....	0	6 3	0	2 6	0	8 9		
Stockton .....	0	19 1	0	11 0	1	10 1		
Sunderland .....	0	8 4	0	11 0	0	19 4		
Tantobie .....	0	18 3	0	12 6	1	10 9		
Thirsk .....	0	8 9	0	2 6	0	11 3		
Throckley .....	0	0 9	0	2 6	0	3 3		
Tyne Dock .....	0	2 4	0	5 0	0	7 4		
Walker .....	0	4 6	0	5 0	0	9 6		
Wallsend .....	0	16 11	1	0 0	1	16 11		
West Cornforth .....	1	6 2	0	12 6	1	18 8		
West Stanley .....	0	1 9	0	2 6	0	4 3		
Workington .....	—	—	0	5 0	0	5 0		
York .....	5	14 1	0	19 6	6	18 7		
	56	18 3	36	10 0	93	8 3		
							93	8 3
„ DISTRICT ASSOCIATION EXPENSES:—								
North Northumberland District Association .....					17	13 11		
South Northumberland District Association .....					12	5 7		
Cumberland and Westmorland District Association .....					29	6 2		
West Durham and South Northumberland District Assoc. ....					17	0 1		
East Durham District Association .....					13	8 8		
South Durham District Association.....					15	15 6		
South Durham and North Riding of Yorkshire Dis Assoc. ....					18	13 0		
							124	2 11
„ MISCELLANEOUS EXPENSES:—								
General Printing.....					48	14 1		
Postages.....					22	10 10		
Carriage .....					0	3 5		
Telegrams .....					1	6 8		
Telephone Rent and Charges .....					10	3 11		
Office Cleaning and Repairs .....					9	11 9		
Rates and Taxes.....					7	2 0		
Engraving Shield .....					0	7 6		
Coal and Lighting .....					3	13 4		
Conferences, Teas, and Hire of Halls .....					2	12 9		
Telegraphic Address .....					1	1 0		
Insurance .....					0	3 3		
Purchase of Typewriter .....					14	15 1		
Paper Writer - Special Conference.....					5	0 0		
							127	5 7
							397	2 11
							397	2 11
Carried forward.....							31222	4 6



Brought forward ..... £ s. d. 81222 4 6

**NORTH-WESTERN SECTION.**

BY SECTIONAL BOARD MEETINGS:—  
 Travelling ..... £ s. d. 96 7 6  
 Expenses ..... £ s. d. 35 7 6

181 15 0

,, CONFERENCES AND OTHER MEETINGS:—	Travelling.		Expenses.		Totals.
	£	s. d.	£	s. d.	£ s. d.
Accrington	1	9 10	1	0 0	2 9 10
Addingham	0	4 0	0	2 6	0 6 6
Ambleside	0	8 3	0	2 6	0 10 9
Ashton	0	1 6	0	2 6	0 4 0
Bacup	0	9 9	0	8 6	0 18 3
Bangor	0	15 5	0	6 0	1 1 5
Barnsley	0	17 6	0	12 6	1 10 0
Barrow	0	7 6	0	5 0	0 12 6
Batley	0	2 6	0	12 6	0 15 0
Bentham	0	11 1	0	3 6	0 14 7
Beverley	0	13 3	0	2 6	0 15 9
Bingley	—	—	0	2 6	0 2 6
Birstall	0	1 0	0	2 6	0 3 6
Blackburn	0	11 5	0	13 0	1 4 5
Blackpool	0	10 0	0	5 0	0 15 0
Bolton	0	3 5	0	10 0	0 13 5
Bradford	0	2 10	0	10 0	0 12 10
„ Secretaries' Conferences	5	9 0	1	16 0	7 5 0
Brierfield	0	0 9	0	2 6	0 3 3
Brighouse	2	17 6	1	2 6	4 0 0
Brighouse—Sectional Conferences	4	18 4	1	15 6	6 13 10
Brymbo	—	—	0	2 6	0 2 6
Buckley	0	3 0	0	2 6	0 5 6
Burslem	0	10 11	0	7 6	0 18 5
Buxton	0	10 11	0	6 0	0 16 11
Carnforth	0	3 6	0	2 6	0 6 0
Cefn	0	10 3	0	5 0	0 15 3
Chesterfield	0	5 3	0	5 0	0 10 3
Chirk	0	3 0	0	2 6	0 5 6
Chorley	0	2 10	0	2 6	0 5 4
Cloughfold	0	8 5	0	6 0	0 14 5
Clown	0	8 0	0	5 0	0 13 0
Colne	0	5 4	0	10 0	0 15 4
Congleton	0	6 0	0	2 6	0 8 6
Cragg Vale	0	0 9	0	2 6	0 3 3
Crewe	0	6 6	0	10 0	0 16 6
Dalton	0	2 6	0	2 6	0 5 0
Denholme	0	2 2	0	2 6	0 4 8
Dewsbury	—	—	0	5 0	0 5 0
Doncaster	0	15 6	0	5 0	1 0 6
Eccles—Sectional Conference	6	8 11	2	11 0	8 19 11
Egerton	0	1 10	0	5 0	0 6 10
Farnworth	0	0 6	0	5 0	0 5 6
Filey	0	15 9	0	2 6	0 18 3
Fleetwood	1	6 1	0	12 6	1 18 7
Great Harwood	0	4 7	0	2 6	0 7 1
Gregson Lane	0	1 5	0	2 6	0 3 11
Guiseley	0	1 2	0	2 6	0 3 8
Hadfield	0	3 10	0	2 6	0 6 4
Haslingden	0	0 6	0	2 6	0 3 0
Hebden Bridge	0	9 6	0	5 0	0 14 6
Heckmondwike	—	—	0	2 6	0 2 6
Helmshore	0	1 4	0	2 6	0 3 10
Horwich	0	4 6	0	2 6	0 7 0
Huddersfield	0	19 0	1	11 0	2 10 0
Hull—Women's Guild Congress	0	11 3	1	10 0	2 1 3
Keighley	0	0 9	0	2 6	0 3 3
Kippax	0	5 6	0	5 0	0 10 6
Kirkburton	0	2 9	0	2 6	0 5 3
Leeds	0	16 1	0	17 6	1 13 7
Leek	0	6 0	0	2 6	0 8 6
Leigh	0	12 9	0	16 0	1 8 9

Carried forward ..... 39 13 8      25 12 6      65 6 2 181 15 0 81222 4 6



		£	s.	d.	£	s.	d.		
Brought forward.....		325	10	9	31222	4	6		
<b>BY DEMONSTRATION AND CHOIRS SUB-COMMITTEE:—</b>									
	Travelling.	Expenses.			Totals.				
	£	s.	d.	£	s.	d.	£	s.	d.
Bury .....	0	0	6	0	2	6	0	3	0
Halifax .....	14	4	9	7	4	0	21	8	9
Liverpool ..	2	5	4	0	16	0	3	1	4
Manchester ..	3	12	4	2	19	0	6	11	4
Nelson .....	1	15	9	0	11	0	2	6	9
Stockport ..	1	19	2	0	15	6	2	14	8
Wigan .....	0	7	7	0	5	0	0	12	7
	<u>24</u>	<u>5</u>	<u>5</u>	<u>12</u>	<u>13</u>	<u>0</u>	<u>36</u>	<u>18</u>	<u>5</u>

Insurance of Shield .....	0	7	6
Postages .....	5	2	0

42 7 11

## " DISTRICT ASSOCIATION EXPENSES:—

Airedale District Association .....	18	17	1
Bolton District Association .....	15	0	10
Calderdale District Association .....	11	15	8
Cheshire and North Wales District Association .....	26	19	3
Dewsbury District Association .....	16	16	0
East Yorkshire District Association .....	39	13	4
Huddersfield District Association .....	17	4	10
Macclesfield, Crewe and District Association .....	23	7	4
Manchester District Association .....	7	10	7
North-East Lancashire District Association .....	14	8	8
North Lancashire District Association .....	18	6	5
North Lonsdale District Association .....	30	0	10
Oldham District Association .....	11	9	10
Rochdale District Association .....	19	15	2
Rossendale District Association .....	9	14	4
South Yorkshire District Association .....	27	2	5

308 2 7

## " MISCELLANEOUS EXPENSES:—

General Printing .....	125	4	6
Postages .....	36	18	11
Telegrams .....	0	14	4
Maps .....	0	1	0
Bank Charges .....	0	2	6
Impressed Stamps .....	0	2	0
Carriage .....	0	5	7
Conference Teas .....	4	17	9
Sundries .....	0	10	6

168 17 1

844 18 4

844 18 4

**SCOTTISH SECTION.**

## BY SECTIONAL BOARD MEETINGS:—

	£	s.	d.	£	s.	d.
Travelling .....	47	18	8			
Expenses .....	22	5	0			
				70	3	8

## " SUB-COMMITTEE MEETINGS:—

	£	s.	d.	£	s.	d.
Glasgow .....	17	13	1	13	5	0
				30	18	1

## " EDUCATIONAL COMMITTEE MEETINGS:—

Glasgow .....	9	14	10	6	12	6
				16	7	4

15 7 4

## " CONFERENCES AND OTHER MEETINGS:

Aberdeen .....	1	12	9	1	0	0	2	12	9
Alexandria .....	0	17	10	0	7	6	1	5	4
Alloa .....	2	13	8	0	10	0	3	3	8
Annesland .....	0	1	7	0	2	6	0	4	1
Auchterarder .....	1	14	9	0	5	0	1	19	9
Bathgate .....	0	9	2	0	5	0	0	14	2
Belshill .....	0	11	8	0	5	0	0	16	8
Bonnybridge .....	0	6	7	0	6	0	0	12	7
Broxburn .....	0	5	6	0	5	0	0	10	6

Carried forward ..... 8 13 6 3 6 0 11 19 6 117 9 1 32067 2 10

	Travelling Expenses.		Totals.	
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Brought forward .....	8 13 6	3 6 0	11 19 6	117 9 1
BY CONFERENCES, &c.— <i>continued</i> :—				
Buckhaven .....	0 10 8	0 5 0	0 15 8	
Calderwood .....	0 3 4	0 5 0	0 8 4	
Carlisle .....	0 6 8	0 6 0	0 12 8	
Cathcart .....	0 7 2	0 5 0	0 12 2	
Clydebank .....	0 12 5	0 17 6	1 9 11	
Condorrat .....	0 6 6	0 2 6	0 9 0	
Dalmuir .....	0 1 4	0 2 6	0 3 10	
Dumbarton .....	0 9 8	0 5 0	0 14 8	
Dumfries .....	1 9 4	0 6 0	1 15 4	
Dundee .....	1 9 6	0 5 0	1 14 6	
Dunfermline .....	0 9 6	0 2 6	0 12 0	
Edinburgh .....	4 13 5	1 17 6	6 10 11	
Falkirk .....	2 18 11	1 16 6	4 15 5	
Gilbertfield .....	0 0 10	0 3 6	0 4 4	
Glasgow .....	15 0 1	17 13 0	32 13 1	
Grangemouth .....	0 12 10	0 8 6	1 1 4	
Hamilton .....	1 0 6	0 10 0	1 10 6	
Hebden Bridge .....	3 4 4	1 10 0	4 14 4	
Jedburgh .....	0 14 0	0 10 0	1 4 0	
Kilmarnock .....	1 3 0	0 12 6	1 15 6	
Kilsyth .....	0 2 9	0 2 6	0 5 3	
Kirriemuir .....	1 8 2	0 5 0	1 13 2	
Langholm .....	2 9 2	0 5 0	2 14 2	
Lauchie .....	1 11 0	0 5 0	1 16 0	
Lennoxtown .....	0 6 4	0 5 0	0 11 4	
Leven .....	0 4 0	0 2 6	0 6 6	
Lochgelly .....	0 14 5	0 6 0	1 0 5	
Markinch .....	1 2 5	0 5 0	1 7 5	
Maybole .....	0 15 5	0 6 0	1 1 5	
Methil .....	1 16 0	0 5 0	2 1 0	
Motherwell .....	0 6 7	0 2 6	0 9 1	
New Cumnock .....	0 9 8	0 2 6	0 12 2	
Newmains .....	0 13 3	0 5 0	0 18 3	
Paisley .....	1 10 9	0 17 6	2 8 3	
St. Andrews .....	1 12 9	0 5 0	1 17 9	
Selkirk .....	0 19 10	0 5 0	1 4 10	
Stenhousemuir .....	0 13 5	0 5 0	0 18 5	
Stirling .....	1 16 8	0 5 0	2 1 8	
Tillicoultry .....	0 11 2	0 5 0	0 16 2	
Tollcross .....	0 3 0	0 11 0	0 14 0	
Walkerburn .....	0 16 7	0 2 6	0 19 1	
Yoker .....	0 14 0	0 5 0	0 19 0	
	65 4 10	37 7 6	102 12 4	102 12 4
“ GRANTS TO DISTRICT ASSOCIATIONS:—				
Ayrshire District Association .....			3 0 0	
Border Counties District Association .....			3 0 0	
Central District Association .....			3 0 0	
East of Scotland District Association .....			3 0 0	
Falkirk District Association .....			3 0 0	
Fife and Kinross District Association .....			3 0 0	
Glasgow and Suburbs District Association .....			3 0 0	
Perth, Forfar and Aberdeenshire District Association .....			3 0 0	
Renfrewshire District Association .....			3 0 0	
Stirling, West of Fife, & Clackmannan District Association .....			3 0 0	
			30 0 0	
“ MISCELLANEOUS EXPENSES:—				
General Printing .....			67 5 4	
Postages .....			22 12 0	
Carriage .....			1 10 3	
Telegrams .....			1 4 9	
Telephone Rent and Charges .....			8 19 1	
Sundries .....			2 1 6	
Caretakers, Cleaning and Repairs .....			57 2 0	
Coal and Lighting .....			21 5 2	
Rent .....			49 0 0	
Rates and Taxes .....			11 15 2	
Carried forward .....			242 15 3	250 1 5
			32067	2 10

	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward.....	242	15	3	250	1	5	32067	2	10
<b>By MISCELLANEOUS EXPENSES—continued :—</b>									
Conference Teas.....	34	6	8						
Telegraphic Address.....	1	1	0						
Bank Charges.....	2	3	0						
Insurance.....	0	4	0						
Treasurer's Honorarium.....	5	0	0						
Directory.....	0	12	6						
Railway Contract Ticket.....	12	9	0						
Purchase of Typewriter.....	7	7	0						
Advertising.....	0	10	0						
Hire of Halls.....	0	10	0						
Paper Writer—Special Conference.....	2	0	0						
Publications.....	4	17	6						
Office Furniture.....	2	5	6						
							816	1	5
							566	2	10
							566	2	10

**SOUTHERN SECTION.**

By SECTIONAL BOARD MEETINGS:—		£	s.	d.	£	s.	d.		
Travelling.....		47	0	3					
Expenses.....		14	0	0					
					61	0	3		
" EXECUTIVE COMMITTEE MEETINGS:—		Travelling.	Expenses.	Totals.					
		£	s.	d.	£	s.	d.		
London.....	9	15	11	2	15	0	12		
							12		
					10	10	11		
" CONFERENCES AND OTHER MEETINGS:—									
Abbey Wood.....	—	0	2	6	0	2	6		
Addlestone.....	0	7	3	0	2	6	0		
Aldershot.....	1	10	8	0	15	0	2		
Alton.....	1	14	9	0	11	0	2		
Amesbury.....	1	12	9	1	4	6	2		
Banbury.....	2	1	8	0	12	6	2		
Basingstoke.....	0	9	3	0	12	9	1		
Battersea.....	0	3	0	0	5	0	0		
Beccles.....	0	18	6	0	16	6	1		
Belvedere.....	0	3	0	0	2	6	0		
Berkhamsted.....	0	6	0	0	2	6	0		
Biggleswade.....	0	9	0	0	5	0	0		
Billericay.....	0	7	3	0	2	6	0		
Bishop's Stortford.....	2	17	6	1	10	0	4		
Bognor.....	1	7	6	0	10	0	1		
Bournemouth.....	0	18	6	0	19	0	1		
Bradford-on-Avon.....	0	16	11	0	8	6	1		
Braintree.....	0	9	1	0	2	6	0		
Brentwood.....	0	18	9	0	10	0	1		
Brighton.....	3	9	6	1	18	6	5		
Brixton.....	0	1	3	0	2	6	0		
Bromley.....	0	11	6	0	2	6	0		
Bungay.....	0	10	9	0	10	0	1		
Byfleet.....	0	8	0	0	2	6	0		
Camberley.....	3	5	4	1	2	6	4		
Cambridge.....	2	12	5	1	5	0	3		
Canterbury.....	2	3	7	1	0	0	3		
Catford.....	0	18	10	0	2	6	1		
Chatham.....	0	17	6	0	2	6	1		
Chesham.....	0	15	6	0	2	6	0		
Chichester.....	0	18	6	0	10	0	1		
Chippenham.....	1	4	6	0	10	0	1		
Chipping Norton.....	1	3	1	0	2	6	1		
Clacton.....	0	19	0	0	10	0	1		
Cliffe-at-Hoo.....	0	9	8	0	2	6	0		
Colchester.....	0	14	4	0	10	0	1		
Cottingham.....	0	14	3	0	10	0	1		
Cowes and Newport.....	0	17	8	0	14	3	1		
Cromer.....	2	16	7	1	0	0	3		
Croydon.....	1	1	2	1	2	6	2		
Deal.....	0	5	11	0	10	0	0		
Diss.....	1	13	9	0	10	0	2		
Carried forward.....	46	3	11	22	17	6	69	1	5
							73	11	2
							82683	5	8

	Travelling.		Expenses.		Totals.		£ s. d.		£ s. d.	
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.
Brought forward .....	46	3 11	22	17 6	69	1 5	73	11 2	32633	5 8
By CONFERENCES, &c.— <i>continued</i> :—										
Dover .....	1	14 7	0	2 6	1	17 1				
Dunstable .....	1	0 1	0	10 0	1	10 1				
Eastbourne .....	0	16 3	0	10 0	1	6 3				
East Grinstead .....	0	9 0	0	5 0	0	14 0				
Eastleigh .....	1	0 4	0	10 0	1	10 4				
Ely .....	1	0 9	0	10 0	1	10 9				
Enfield Highway .....	1	15 0	1	10 0	3	5 0				
Epping .....	1	3 11	0	7 6	1	11 5				
Epsom .....	2	2 7	0	17 6	3	0 1				
Fakenham .....	0	19 1	0	13 6	1	12 7				
Farnham .....	1	16 1	0	15 0	2	11 1				
Faversham .....	0	8 10	0	12 6	1	1 4				
Feltham .....	0	3 9	0	2 6	0	6 3				
Fleet .....	0	6 8	0	2 6	0	9 2				
Folkestone .....	0	11 11	0	10 0	1	1 11				
Godalming .....	0	18 0	0	11 0	1	9 0				
Gravesend .....	1	6 8	0	12 6	1	19 2				
Grays .....	0	15 6	0	2 6	0	18 0				
Hampstead .....	1	11 6	0	5 0	1	16 6				
Hampton .....	1	1 6	0	12 6	1	14 0				
Harwich .....	1	15 9	0	17 6	2	13 3				
Hastings .....	2	1 0	1	17 0	3	18 0				
Haywards Heath .....	0	10 11	0	2 6	0	13 5				
Hebden Bridge .....	2	11 0	1	0 0	3	11 0				
Hendon .....	0	11 3	0	2 6	0	13 9				
High Wycombe .....	1	6 8	0	12 6	1	19 2				
Hitchin .....	0	6 6	0	2 6	0	9 0				
Hoddesdon .....	1	13 10	1	10 0	3	3 10				
Ipswich .....	0	11 9	0	7 6	0	19 3				
Kelvedon .....	0	12 0	0	10 0	1	2 0				
Kilburn .....	0	15 0	0	10 0	1	5 0				
King's Lynn .....	0	16 3	0	11 6	1	7 9				
Leatherhead .....	0	5 7	0	2 6	0	8 1				
Lephood .....	0	9 2	0	12 6	1	1 8				
Letchworth .....	0	11 8	0	18 0	1	9 8				
Littlehampton .....	0	10 0	0	12 6	1	2 6				
London .....	12	8 0	9	3 6	21	11 6				
"    Boundaries Committee ..	0	17 5	0	12 6	1	9 11				
"    Educational Assoc. Mtgs.	11	13 1	3	2 6	14	15 7				
"    Sectional Conference .....	7	13 1	2	0 0	9	13 1				
Lowestoft .....	0	12 3	0	2 6	0	14 9				
Luton .....	0	10 0	0	2 6	0	12 6				
Maidstone .....	2	16 3	0	17 6	3	13 9				
Maidenhead .....	0	3 0	0	2 6	0	5 6				
Maldon .....	0	16 0	0	10 0	1	6 0				
Margate .....	1	0 5	0	10 0	1	10 5				
Mere .....	1	9 8	0	2 6	1	12 2				
New Brompton .....	0	14 8	0	8 0	1	2 8				
Newhaven .....	4	4 8	1	10 0	5	14 8				
Newport Pagnell .....	1	3 3	0	10 0	1	13 3				
Norwich .....	3	7 4	0	5 0	3	12 4				
Penge .....	0	4 6	0	8 0	0	12 6				
Portsmouth—Congress Reception Committee .....	55	13 5	13	16 3	69	9 8				
Potton .....	0	11 7	1	0 0	1	11 7				
Rainham .....	0	1 0	0	2 6	0	3 6				
Ramsgate .....	1	16 9	0	2 6	1	19 3				
Reigate .....	0	7 10	0	2 6	0	10 4				
Ringwood .....	1	7 3	0	2 6	1	9 9				
Rinsly .....	0	1 9	0	3 6	0	5 3				
Romsey .....	0	12 6	0	7 6	1	0 0				
St. Albans .....	0	10 4	0	7 3	0	17 7				
Saffron Walden .....	0	16 0	1	0 0	1	16 0				
Salisbury .....	1	11 8	0	12 6	2	4 2				
Sevenoaks .....	1	13 3	1	2 6	2	15 9				
Sheerness .....	1	2 3	0	12 6	1	14 9				
Silsoe .....	0	13 10	0	10 0	1	3 10				
Slough .....	0	6 0	0	2 6	0	8 6				
Southampton .....	1	10 0	0	3 6	1	13 6				
Carried forward .....	201	3 3	84	3 6	285	6 9	73	11 2	32633	5 8

	Travelling.		Expenses.		Totals.		£ s. d.		£ s. d.	
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.
Brought forward.....	201	3 3	84	3 6	285	6 9	73	11 2	326	33 5 8
BY CONFERENCES, &c.—continued:—										
Staines .....	0	3 3	0	2 6	0	5 9				
Stratford .....	4	6 5	1	4 6	5	10 11				
Surbiton .....	0	14 6	0	14 6	0	1 9 0				
Strood .....	0	7 0	0	4 9	0	11 9				
Swaffham .....	1	10 2	0	10 0	2	0 2				
Sydenham .....	0	3 4	0	2 6	0	5 10				
Toddington and Luton .....	0	11 0	1	3 0	1	14 0				
Tonbridge .....	0	18 8	0	5 0	1	3 8				
Trowbridge .....	1	16 1	0	10 0	2	6 1				
Tunbridge Wells .....	0	18 0	0	10 0	1	8 0				
Uckfield .....	0	14 3	0	2 6	0	16 9				
Uxbridge .....	0	5 11	0	2 6	0	8 5				
Walthamstowe .....	0	2 8	0	5 0	0	7 8				
Walworth .....	0	1 9	0	2 6	0	4 3				
Westbury .....	1	13 0	0	10 0	2	3 0				
West Drayton .....	0	15 3	0	10 0	1	5 3				
Westerham .....	0	7 6	0	2 6	0	10 0				
West London .....	0	15 9	0	2 6	0	18 3				
West Smithfield .....	0	1 6	0	2 6	0	4 0				
Weymouth .....	1	17 10	0	10 0	2	7 10				
Whittlesford .....	0	13 8	0	2 6	0	15 9				
Willerden .....	0	5 11	0	5 0	0	10 11				
Winchester .....	0	12 8	0	12 6	1	5 2				
Winton .....	1	8 6	0	10 0	1	18 6				
Woking .....	0	11 0	0	2 6	0	13 6				
Wolverton .....	5	2 5	2	12 6	7	14 11				
Woolwich .....	0	5 10	0	5 0	0	10 10				
Worthing .....	2	7 2	0	12 6	2	19 8				
Wymondham .....	1	9 10	0	10 0	1	19 10				
Yarmouth .....	0	13 3	0	2 6	0	15 9				
Yiewsley .....	0	15 3	0	10 0	1	5 3				
	235	12 2	98	5 3	331	17 5				

331 17 5

## " DISTRICT ASSOCIATION EXPENSES:—

North Metropolitan District Association .....	18	17 3
South Metropolitan District Association .....	17	12 5
Kent District Association .....	4	14 10
Sussex District Association .....	14	14 5
Hants District Association .....	22	9 7
Wilts. and Dorset District Association .....	14	18 8
Oxford and Bucks. District Association .....	12	3 7
Cambridge and Bedford District Association .....	30	5 7
Norfolk District Association .....	17	14 1
Essex and Suffolk District Association .....	21	19 10

175 10 3

## " MISCELLANEOUS EXPENSES:—

General Printing .....	61	16 4
Postages .....	22	10 5
Telegrams .....	3	11 7
Telephone Rent and Charges .....	3	10 7
Carriage .....	2	12 0
Sundries .....	2	9 4
Rent .....	40	0 0
Conference Teas .....	20	16 6
Bank Charges .....	2	8 10
Assistance .....	0	18 4
Teachers' Training Class .....	7	16 5
Hire of Room .....	1	1 0
Delegation Fees—Special Conference .....	0	10 0
Office Furniture and Repairs .....	0	11 5
Special Propaganda—Alton .....	4	1 4
" " Amesbury .....	7	17 0
" " Bishop's Stortford .....	7	12 9
" " Bognor .....	6	7 3
" " Cliffe-at-Hoo .....	4	18 10
" " Epsom .....	6	17 10
" " London Perseverance .....	2	15 0

Carried forward ..... 211 2 9 580 18 10 32633 5 8





	Travelling Expenses.		Totals.				
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Brought forward.....	93 11 8	47 0 0	140 11 8	77 12 9	334	36 10 1	
By CONFERENCES, &c.,— <i>continued</i> ;—							
Tavistock .....	0 16 0	0 5 0	1 1 0				
Teigngrace .....	0 15 6	0 10 0	1 5 6				
Teign Village, Chudleigh, and Trusham .....	0 10 2	0 10 0	1 0 2				
Teignmouth .....	0 9 6	0 2 6	0 12 0				
Templecombe .....	2 12 6	2 10 0	5 2 6				
Tiverton .....	2 7 11	0 15 0	3 2 11				
Torquay .....	0 9 9	0 2 6	0 12 3				
Torrington .....	1 9 9	0 10 0	1 19 9				
Truro .....	2 11 0	0 17 6	3 8 6				
Wadebridge .....	0 9 6	0 2 6	0 12 0				
Wellington .....	3 17 8	0 17 6	4 15 2				
Wells .....	2 2 9	2 5 0	4 7 9				
Wincanton .....	0 9 9	0 2 6	0 12 3				
Yeovil .....	0 12 9	0 10 0	1 2 9				
	<u>113 6 2</u>	<u>57 0 0</u>	<u>170 6 2</u>	170	6	2	
„ DISTRICT ASSOCIATION EXPENSES :—							
Cornwall District Association .....			31 4 3				
Devon District Association .....			5 0 0				
Somerset District Association .....			29 7 6				
				65	11	9	
„ MISCELLANEOUS EXPENSES :—							
General Printing .....			10 13 1				
Postages .....			4 11 5				
Hire of Halls .....			3 12 6				
Sundries .....			0 2 6				
Cheque Book .....			0 2 6				
Paper Writer—Special Conference .....			2 2 0				
Treasurer's Honorarium .....			3 3 0				
Special Propaganda—Kingsbridge .....			1 8 7				
				25	15	7	
				<u>339</u>	<u>6</u>	<u>3</u>	
							339 6 3

## WESTERN SECTION.

By SECTIONAL BOARD MEETINGS :—			£ s. d.	£ s. d.	
Travelling .....			32 5 6		
Expenses .....			8 5 0		
				40 10 6	
„ CONFERENCES AND OTHER MEETINGS :—	Travelling Expenses.		Totals.		
	£ s. d.	£ s. d.	£ s. d.		
Aberaman ..	0 8 9	0 12 6	1 1 3		
Aberdare ..	1 1 6	0 12 6	1 14 0		
Abergavenny ..	0 13 6	0 7 6	1 1 0		
Abergwynfi ..	0 1 9	0 2 6	0 4 3		
Abersychan ..	1 4 7	0 10 0	1 14 7		
Abertridwr ..	0 9 9	0 2 6	0 12 3		
Abertillery ..	—	0 2 6	0 2 6		
Ammanford ..	0 4 3	0 2 6	0 6 9		
Barry ..	0 14 4	0 10 0	1 4 4		
Birch Grove ..	0 1 0	0 2 6	0 3 6		
Blackwood ..	0 9 11	0 2 6	0 12 5		
Blaengwynfi ..	0 2 0	0 2 6	0 4 6		
Blaina ..	—	0 5 0	0 5 0		
Bream ..	0 8 3	0 5 0	0 13 3		
Bryn ..	0 3 9	0 2 6	0 6 3		
Caerau ..	2 3 8	0 12 6	2 16 2		
Caerphilly ..	0 9 6	0 2 6	0 12 0		
Cainscross ..	0 3 0	0 2 6	0 5 6		
Cardiff ..	3 15 8	1 5 0	5 0 8		
„ Choral Association ..	4 12 10	2 7 6	7 0 4		
Cheltenham ..	1 3 11	0 12 6	1 16 5		
Cirencester ..	0 6 0	0 2 6	0 8 6		
Clydach-on Tawe ..	0 19 6	0 10 0	1 9 6		
Cwmilynton ..	0 11 1	0 10 0	1 1 1		
Carried forward .....	20 8 6	10 7 6	30 16 0	40 10 6	337 16 4

	Travelling.		Expenses.		Totals.		£ s. d.		£ s. d.	
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.
Brought forward.....	20	8 6	10	7 6	30	16 0	40	10 6	33	75 16 4
BY CONFERENCES, &c.,—continued:—										
Cymmer.....	0	8 11	0	5 0	0	13 11				
Fishguard.....	1	13 9	0	10 0	2	3 9				
Glanamman.....	0	5 0	0	2 6	0	7 6				
Gloucester.....	1	5 6	1	5 0	2	10 6				
Gorseinon.....	0	2 0	0	2 6	0	4 6				
Gwauncae gurwen.....	1	2 6	0	10 0	1	12 6				
Hebden Bridge.....	1	17 2	1	0 0	2	17 2				
Hereford.....	0	7 6	0	2 6	0	10 0				
Kenble.....	0	5 9	0	2 6	0	8 3				
Kenfig Hill.....	0	12 9	0	10 0	1	2 9				
Llandaff.....	0	7 6	0	2 6	0	10 0				
Lower Cwmtwrch.....	1	3 3	0	2 6	1	5 9				
Lydbrook.....	0	7 11	0	2 6	0	10 5				
Maesteg.....	1	12 10	0	17 6	2	10 4				
Merthyr.....	0	3 3	0	2 6	0	5 9				
Mid-Rhondda.....	0	0 9	0	2 6	0	3 3				
Nantymoel.....	2	10 10	1	5 0	3	15 10				
Neath.....	4	4 0	0	15 0	4	19 0				
Newent.....	0	2 6	0	2 6	0	5 0				
Newport.....	2	13 0	0	17 6	3	10 6				
Choral Association.....	3	9 4	1	15 0	5	4 4				
Newtown.....	1	15 3	0	10 0	2	5 3				
New Tredegar.....	0	3 10	0	10 0	0	13 10				
Penarth.....	0	7 6	0	10 0	0	17 6				
Pillowell.....	0	5 6	0	2 6	0	8 0				
Pontypridd.....	0	1 11	0	2 6	0	4 5				
Porth.....	0	1 3	0	2 6	0	3 9				
Resolven.....	0	3 3	0	2 6	0	5 9				
Risca.....	0	3 0	0	2 6	0	5 6				
Sketty.....	0	18 9	0	10 0	1	8 9				
Skewen.....	0	6 1	0	2 6	0	8 7				
South Cerney.....	0	14 9	0	12 6	1	7 3				
Stroud.....	0	3 0	0	5 0	0	8 0				
Swansea.....	4	9 2	1	5 0	5	14 2				
Ton.....	0	11 4	0	12 6	1	3 10				
Tondu.....	0	15 0	0	5 0	1	0 0				
Tonypanyd.....	0	0 10	0	2 6	0	3 4				
Tonyrefail.....	0	10 0	0	10 0	1	0 0				
Treboeth.....	—	—	0	2 6	0	2 6				
Treharris.....	0	8 5	0	2 6	0	10 11				
Troedyrhiw.....	0	6 8	0	5 0	0	11 8				
Ynyshir.....	0	14 6	0	10 0	1	4 6				
Ystalyfera.....	1	3 1	0	5 0	1	8 1				
	59	7 7	28	15 0	88	2 7				
							88	2 7		
,, DISTRICT ASSOCIATION EXPENSES:—										
Gloucester and Hereford District Association.....					18	18 11				
Brecon, Monmouth, and East Glamorgan District Association.....					15	19 5				
West Wales District Association.....					25	16 7				
Mid-Glamorgan District Association ..					18	11 2				
							79	6 1		
,, MISCELLANEOUS EXPENSES:—										
General Printing.....					7	10 5				
Postages and Telegrams.....					3	4 0				
Hire of Rooms.....					3	14 0				
Hire of Car.....					0	12 6				
Treasurer's Honorarium.....					3	3 0				
Special Propaganda.....					0	16 0				
							18	19 11		
							226	19 1		
									226	19 1
Carried forward.....									34	002 15 5



# HUGHES SCHOLARSHIP FUND.

Dr.	<b>FUND ACCOUNT.</b>		Cr.
	£ s. d.		£ s. d.
To Scholarship Fund .....	2000 0 0	By Investment in Co-operative Wholesale Society .....	1360 0 0
		"          "          Scottish Co-operative Wholesale Society ..	640 0 0
	£2000 0 0		£2000 0 0

## INTEREST ACCOUNT.

			£ s. d.
1912.		1912.	
To Cash in hands of Co-operative Union, 1st January, 1912 ..	69 8 3	By Cash paid to Scholar during the year .....	100 0 0
" Interest received during the year:—		" Cash in hands Co-operative Union, 31st December, 1912 ..	50 4 7
English Wholesale Society .....	£55 5 10		
Scottish Wholesale Society .....	25 10 6		
	80 16 4		
	£150 4 7		£150 4 7



## BALANCE SHEET.

DR.

CR.

LIABILITIES.	£	s.	d.	£	s.	d.
Share Capital, as per last Report.....	321	14	10			
" " received since .....	7	15	2			
<i>Less</i> amount extinguished .....	329	10	0	324	5	0
Accounts owing.....	5	5	0	124	6	10
Cash owing to "Neale" Scholarship Fund .....				142	3	3
" " "Hughes" " .....				50	4	7
" " "Blandford" " .....				1	18	11
" " University Scholars' Maintenance Fund.....				44	1	0
Loan from Women's Co-operative Guild .....	£	300	0	0		
Interest due .....	12	0	0			
Cash due to Southern Sectional Secretary.....				312	0	0
Balance .....				38	15	1
				5599	2	6

ASSETS.	£	s.	d.	£	s.	d.	
Stock-in-Trade—Estimated .....	780	0	0				
Fixtures—Estimated .....	100	0	0				
INVESTMENTS:—							
Shares—Co-op. Wholesale Soc., as per last report.....	£	1285	0	0			
Additional Share—Trade Dividend, &c., 1912 ..	5	0	0	1290	0	0	
Loans—Co-op. Wholesale Soc., as per last report	432	4	5				
" Share and Loan Interest, and Trade							
Dividend, 1912 .....	141	6	0				
<i>Less</i> Trade Dividend transferred to New Building Bank Account .....	573	10	5				
	209	0	0	364	10	5	
Shares—Scottish Wholesale Soc., as per last report	628	8	0				
Interest and Dividend, 1912 .....	34	15	5				
Shares—Co-operative Printing Society .....				663	3	5	
Shares—Kinning Park Co-op. Society, as per last report .....	£	17	6	11			
Interest and Dividend, 1912 .....	1	19	0	50	0	0	
Shares—Co-operative Insurance Society .....				19	5	11	
Shares—Co-operative Newspaper Society .....				100	0	0	
Loans—Co-operative Newspaper Society, as per last report .....	£	60	7	1			
Share and Loan Interest, 1912 .....	4	0	8	50	0	0	
Shares—Manchester and Salford Co-op. Society, as per last report .....	4	2	11				
Interest, 1912 .....	0	3	10	64	7	9	
Accounts owing for Pamphlets, Rules, &c. ....				4	6	9	
Cash in Co-operative Wholesale Society's Bank .....				16	16	5	
" hand as per Cash Account .....				2971	16	0	
				162	10	6	
				£	6636	17	2

I have carefully examined the books and accounts of the Co-operative Union for the financial year ended 31st December, 1912, and compared all counterfoils of acknowledgments for cash received, and vouchers for all payments made, and hereby certify the above statement of accounts as correct.

Deansgate Arcade, Manchester.

T. WOOD,  
PUBLIC AUDITOR.



ALL CO-OPERATIVE SOCIETIES  
— SHOULD JOIN THE —  
**CO-OPERATIVE UNION LTD.**

The Union is an Association of Co-operative Societies for the defence of Co-operative principles, and to give advice to Societies in need of same, either in connection with Legal Business or Educational Work.

**THE MISSIONARY, ORGANISER, AND ADVISER  
OF THE CO-OPERATIVE MOVEMENT.**

**DIVIDED INTO EIGHT SECTIONS—**

Irish, Midland, Northern, North-Western, Scottish, Southern, South-Western, and Western Sections.

**SUB-DIVIDED—**

Into 62 District Associations.

**CONTROLLED—**

By a duly-elected Central Board of 68 members.

**IN MEMBERSHIP—**



1,264 Co-operative Societies, representing 2,694,320 Individual Members, or 93·65 per cent of the total membership of the Co-operative movement.

**NOT IN MEMBERSHIP—**

256 Co-operative Societies, representing 182,572 Individual Members, or 6·35 per cent only of the total membership of the Co-operative movement.

**CONDITIONS OF MEMBERSHIP—**

Any Co-operative Society may become a member of the Co-operative Union by payment of the sum of 1*½*d. per member per annum. :: ::



*Full particulars in regard to the work and objects of the Union may be had on application to the Central Office :*

**Holyoake House, Hanover Street, Manchester,**

*Or any of its Branch Offices*

263, WALLACE STREET,  
KINGSTON, GLASGOW.

99, LEMAN STREET,  
LONDON, E.

84, WESTMORLAND ROAD,  
NEWCASTLE-ON-TYNE.



ESTABLISHED IN BALLOON STREET, 1869.

# THE ORIGINAL CO-OPERATIVE PRINTERS.

*All Employees receive full Trade Union Wages and Work the Forty-eight Hours Week in all Departments.*



ACCOUNT BOOKS for Co-operative,  
Friendly, and Trade Societies.

“Simplex” System of Penny Bank  
Accounts.

*LIBRARY BINDING.*



## EXPERTS IN CHECK SYSTEMS.

*Copyright Proprietors of XL., Fallsworth, “Eccles,” and  
FIELDING-WOOD CHECK SYSTEMS.*

*Also Makers of the “CLIMAX” CHECK BOOKS.*



Illustrated Co-operative BOOK (32 pages)  
and SHEET ALMANACS.

CHROMO ALMANACS FOR 1914.

*Shop Papers, Paper Bags,  
:: :: Twine, &c :: ::*



*Estimates on application to the*  
**Co-operative Printing Society Ltd.,**

**118, Corporation St., Manchester ;**

Or Branches—

**RUTHERFORD ST., NEWCASTLE-ON-TYNE.  
TUDOR STREET, LONDON, E.C.**

THE

# Co-operative Wholesale Society Limited.



*Enrolled 11th August, 1863. Business commenced 14th March, 1864.*

## Wholesale Grocers, Provision Dealers, Drapers,

Dealers in Woollens, Ready-made Clothing, Boots, Shoes, Brushes, Crockery, Carpets, Furniture, Coal, &c.; Bankers, Manufacturers, Millers, Printers, Bookbinders, Boxmakers, Lithographers, Shipowners, Butter Factors, Lard Refiners, Bacon Curers, Fruit Growers, Drysalts, Spice Grinders, Saddlers, Curriers, Iron Founders, and Tinplate Workers, Fellmongers, &c.; Tea Growers, Blenders, Packers, and Importers.

SHIPPERS—Owners of Steamships

“FRATERNITY,” “NEW PIONEER,” “DINAH,” and “BRITON.”

Registered Office, Bank, and Shipping Department:—1, Balloon St., Manchester.

Grocery and Provision Warehouses:—Balloon Street and Corporation Street, Manchester.

Paper and Twine Warehouse:—Corporation Street, Manchester.

Drapery Warehouses:—Balloon Street and Dantzic Street, Manchester.

Woollens and Ready-made Clothing Warehouse:—Dantzic Street, Manchester.

Boot and Shoe Warehouse:—Balloon Street, Manchester.

Saddlery Warehouse:—Thorniley Brow (Dantzic Street), Manchester.

Furniture Warehouse:—Corporation Street, Manchester.

Carpet and Floorcloth Warehouse:—Corporation Street, Manchester.

Coal Department:—Balloon Street, Manchester.

Branches:—West Blandford Street, Newcastle-upon-Tyne; and Leman Street, London, E.

*Purchasing and Forwarding Depôts:—*

Liverpool, Manchester, Goole, Garston, Bristol, Northampton, Cardiff, Longton, and Jersey; Cork, Limerick, Tralee, and Armagh (Ireland); New York (America); Montreal (Canada); Copenhagen, Aarhus, Odense, Herning, and Esbjerg (Denmark); Gothenburg (Sweden); Rouen (France); Sydney (Australia); and Denia (Spain).

*Sale and Sample Rooms:—*Leeds, Nottingham, Blackburn, Huddersfield, and Birmingham.

*Hide and Skin Depôts:—*Newcastle, Manchester, Leeds, and Beeston.

*Fellmongering, &c.:—*Pontefract.

**Manufacturers of Flour, Butter, Lard, Biscuits, Sweets, Preserves, Candied Peels, Pickles, Cocoa, Chocolate, Soap, Candles, Glycerine, Starch, Tobacco, Cigars, Cigarettes, Snuff, Paints and Varnish, Boots and Shoes, Saddlery, Woollens, Grey Cotton Cloths, Clothing, Shirts, Shirtings, Mantles, Underclothing, Corsets, Millinery, Flannels, Hosiery, Silesias, Pants, Ladies' Underwear, Cardigans, Furniture, Hardware, Brushes, Mats, &c.**

# THE PRESENT POSITION

Shareholders (1,162 Societies), over 2 Millions.

Capital, - - over 8 Millions. <sup>£</sup>

Reserve Funds, over 1½ Million.

Land, Buildings, &c., over 4¾ Millions.

Depreciation, - over 2¾ Millions.

Sales for Year, nearly 30 Millions.

Total Sales, - over 468 Millions.

Total Profit, - over 7¾ Millions.

Bank Turnover, over 158½ Millions.\*

Direct Imports, nearly 7½ Millions.\*

Own Manufactures, over 7½ Millions.\*

\* For Year.

OF THE

## CO-OPERATIVE WHOLESALE SOCIETY.



*Registered Office and Furnishing Departments of the*  
**SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY Ltd.,**  
**95, MORRISON STREET, GLASGOW.**

Established 1868.

## PRODUCTIVE DEPARTMENTS.

### SHIELDHALL, near GLASGOW.

Tannery.	Brush Factory.	Artisan Clothing Factory.
Boot and Shoe Factory.	Tobacco Factory.	Printing Department.
Cabinet Factory.	Hosiery Factory	Tinware Department.
Preserve Factory.	Pickle Factory.	Confection Factory.
Coffee Essence Factory.	Chemical and Sundries Department.	

### PAISLEY ROAD, DUNDAS STREET, PATERSON STREET, AND PARK STREET, GLASGOW.

Ham curing and Sausage Department.	Cart and Van-building Department.
Bespoke Tailoring and Mantle Making.	Saddlery Department.
Waterproof and Umbrella Factories.	Aerated Water Factory.
Skirts and Underclothing.	Carting Department.
Electrical Department.	

### REGENT FLOUR MILLS, PARTICK, GLASGOW. JUNCTION MEAL AND FLOUR MILLS, LEITH. CHANCELOT ROLLER FLOUR MILLS, EDINBURGH.

Aerated Water Factory, Leith.

<b>PAISLEY.</b>	Potterhill Laundry and Dress Shirt Factory.	<b>STIRLING.</b>	Aerated Water Factory.
<b>WIGTOWN.</b>	Bladnoch Creamery.	<b>ENNISKILLEN.</b>	Creameries and Depot.
<b>ABERDEEN.</b>	Fish curling Works.	<b>GRANGEMOUTH.</b>	Soap Works.
<b>SELKIRK.</b>	Ettrick Tweed Mills.	<b>DUNFERMLINE.</b>	Aerated Water Works.

**CALDERWOOD ESTATE, LANARKSHIRE.**

# The Scottish Co-operative Wholesale Society Limited.

ESTABLISHED 1868.

Registered Address and General Offices:

**95, MORRISON STREET, GLASGOW.**

## DISTRIBUTIVE DEPARTMENTS.

**GROCERY AND PROVISION WAREHOUSE:** Paisley Road, Crookston Street, Park Street, and Clarence Street, Glasgow.

**GROCERY AND PROVISION BRANCHES:** Leith, Kilmarnock, Dundee, and Enniskillen.

**DRAPERY WAREHOUSE:** Dundas Street, Paterson Street, and Wallace Street, Glasgow.

**BOOT AND SHOE WAREHOUSE:** 129, Dundas Street, Glasgow.

**FURNITURE AND STATIONERY WAREHOUSE:** 95, Morrison Street, Glasgow.

**FURNITURE WAREHOUSE AND DRAPERY AND BOOT SAMPLE ROOM:** Chambers Street, Edinburgh.

---

Turnover for 1912 .. .. .	£8,391,258
Value of Goods Manufactured, 1912 .. .. .	£2,532,063
Total Profit for 1912 .. .. .	£301,154
Total Capital at December, 1912 .. .. .	£3,333,240
Reserve and Insurance Funds .. .. .	£705,673

Total Sales from Commencement £146,009,604

---

**T**HE Society is a Federation of 270 Co-operative Societies in Scotland, holding among them at December, 1912, 439,969 Shares of the value of £1 each. For the year 1912 £260,521 was allocated to Societies as Dividends on Purchases. Working Expenses, Distribution, &c., including Interest on Capital and Depreciation, were at the rate of 6d. per £ on value of goods turned over. The sum of £1,619,444 has been expended on Buildings, Plant and Machinery. These have been depreciated by £1,106,304, and their book value at December, 1912, was £513,140.

The Society has joint buying arrangements with the Co-operative Wholesale Society Limited, of England, in many important Continental Centres; in the United States and Canada; and is joint owner with the Co-operative Wholesale Society of Tea Estates in Ceylon.

---

NUMBER OF EMPLOYEES .. .. . 8,164.

# Co-operative Insurance.

---



**The Co-operative Wholesale Society Limited**

AND THE

**Scottish Co-operative Wholesale Society Ltd.**

have jointly agreed to acquire the  
interests of the Shareholders of

THE CO-OPERATIVE INSURANCE SOCIETY LIMITED,

AND

the Shareholders of the C.I.S. have agreed to accept  
the terms of transfer as mutually agreed.

---

---

Subject to any modification or changes which may be announced from time to time, the business will be carried on as hitherto, and all communications relating to insurance of every class, except Marine Insurance and National Health Insurance, should be addressed to the CO-OPERATIVE INSURANCE SOCIETY LIMITED, at either the Chief Office,

**109, CORPORATION ST., MANCHESTER,**

or one of the following Branch Offices:—

*Office for Scotland—*

**23-27, MORRISON STREET, GLASGOW.**

**NEWCASTLE-UPON-TYNE—84, Westmorland Road.**

**BRADFORD—65, Sunbridge Road.**

**LONDON—14, Red Lion Square, Holborn.**

**CARDIFF—53, Queen Street.**

**DUBLIN—3, Commercial Buildings, Dame Street.**

— THE —

# Co-operative Insurance Society Ltd.,

ON BEHALF OF

THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED

AND

THE SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY LTD.,

UNDERTAKES

**Life Assurance** (Collective & Individual) **and Annuities**  
**Fire—Plate-Glass**

**Burglary—Fidelity and Insurance.**  
**Employers' Liability**

**COLLECTIVE PERSONAL ACCIDENT INSURANCE**  
for Committee-men, who are Employers.

**Public Liability - -**  
**Driving Accident - - Insurance.**  
**Horse & Motor Vehicle**

---

**Liberal Policy Conditions.**

**Moderate Rates, and**

**Prompt Loss Settlements.**

*Every Co-operator should read the*

# “MILLGATE MONTHLY,”

A Popular Progressive Magazine, Issued by the  
CO-OPERATIVE NEWSPAPER SOCIETY LIMITED.

*Monthly.*

3d.

*Monthly.*

INTERESTING.

ILLUSTRATED.

INTERNATIONAL.

CONTRIBUTIONS BY THE LEADING  
WRITERS OF THE DAY.

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The only HIGH-CLASS MAGAZINE owned by the  
People for the People, and the only Periodical of  
its kind issued at —

**THREEPENCE.**

XXXX

It is the duty of every Co-operator to support the  
“Millgate Monthly,” because it is his own property.

ON SALE AT THE STORES AT  
THE END OF EACH MONTH.

PUBLISHERS:

**The Co-operative Newspaper Society Ltd.,**

“Co-operative News” Building,

LONG MILLGATE, MANCHESTER.



**BARNSLEY BRITISH CO-OPERATIVE SOCIETY  
LIMITED.**

**TINNING DEPARTMENT.**

MAKERS OF  
**Flour, Grain, Potato,  
AND  
Sugar Bins and Shoots.**

150 SOCIETIES USING THESE BINS.  
OVER 200 REPEAT ORDERS.



**PATENT VENTILATORS**

FOR ANY KIND OF BUILDING.      MANY CHOICE DESIGNS.

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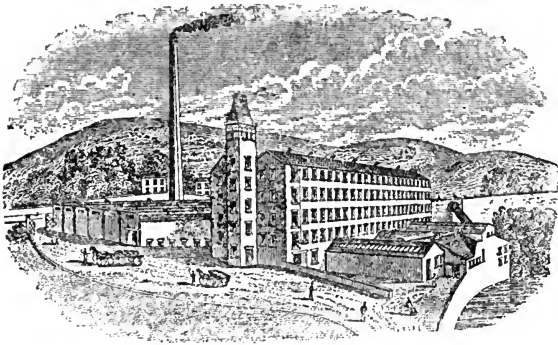
MAKERS OF THE VORTEX WINDER  
FOR ADDING MACHINES; ALSO  
EXCELDA CHECK STORING CABINET.

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See Our New Illustrated Catalogue.      Just Out.  
FREE ON APPLICATION.

=====  
Hebden Bridge Fustian  
=====  
Manufacturing Co-operative Society  
LIMITED.

Telegraphic Address:  
"NUTCLOUGH,"  
HEBDEN BRIDGE.



Telephone No. 50.

**To Members of Co-operative Societies—**

When ordering Fustian Clothing at your Stores insist on having those from the Co-operative Factory at Nutclough.

ALL KINDS OF

**FUSTIAN CLOTHING,**

Ready-made and to Measure      Neatly Cut and Finished.

Samples and Prices to Co-operative Societies on Application.

**Nutclough, Hebden Bridge, Yorkshire.**

AGENTS—The Co-operative Wholesale Society, Manchester, Newcastle-on-Tyne, and London, and the Scottish Wholesale Society, Glasgow.

**Your Welfare is Our  
Welfare.**

Social conditions are improved by a process of experiment. Each successful experiment paves the way for improvement all round. Garden City (Letchworth) conditions are a marked advance on those generally existing.

**Garden City Press Ltd.,**  
Printers for Co-operators,  
**LETCHWORTH.**

Letchworth's example must eventually raise the Standard of life throughout the country. Help to spread it more rapidly by sending us your orders for Printing and Stationery. Write now, enclosing that order you have in hand. We give good value, and you will be pleased with our work.

**Our Welfare is Your  
Welfare.**

ANCHOR BOOT AND SHOE  
**Productive Society Ltd.**



**NEW EVINGTON, LEICESTER.**



*Makers of*

**"OUR CIRCLE" SCHOOL BOOTS.**

Established over 25 Years.

Telephone: National, 27.

**The Leek Silk Twist  
Manufacturing Society Ltd.,**  
NELSON MILLS, Leek, Staffordshire.

— ALSO AT GLASGOW, MANCHESTER, LONDON, LEEDS, &c. —

---

The only Co-operative Society  
who are manufacturers of .

**SEWING SILKS AND TWISTS**  
FOR HAND OR MACHINE USE.

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*Also Manufacturers of*

**SKIRT BELTINGS**

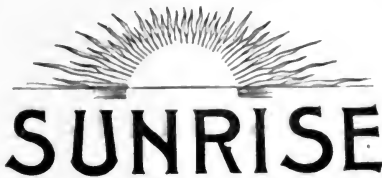
*Velvet Dress Bindings,*

**SILK, PRUSSIAN, and  
PATENT BINDINGS,**

*Boot Loops, and*

*other Trimmings.*

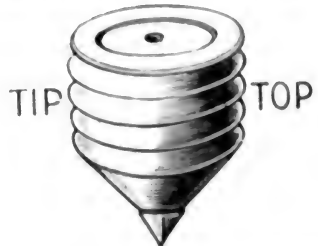
*Manufacturers of all kinds of Woven and Knitted Neckwear.*



. . . TRY THE . . .

**“TIP TOP” BRAND MACHINE SILK,**

*A Speciality for  
Clothing or Boots.*



Samples and Prices on application to  
our Agents, the CO-OPERATIVE WHOLE-  
SALE SOCIETY LIMITED, or direct from  
Nelson Mills, Leek.

THE

# Lincoln Land and Building Society Limited.

(Incorporated under the Industrial and Provident Societies Act, 1893.)

ESTABLISHED 1872.

---

Registered Office: ODDFELLOWS' HALL, UNITY SQUARE, LINCOLN.

---

## OBJECTS :

The objects of this Society shall be to carry on the industries, trades and businesses of builders and contractors, producers, manufacturers and dealers in any of the materials employed in the construction of buildings, and of the buying and selling of land, and of **Banking**.

**The Share Capital** is all transferable, and consists of an unlimited number of Shares of One Pound each, payable at once, or by instalments, as follows, viz. :—One Shilling per Share on application, One Shilling per Share on allotment, and One Shilling per share per month until the Shares are fully paid up. A member can hold from one to two hundred Shares.

The Society is a "Permanent" Building Society, and persons may take up Shares at any time without having to pay up any arrears.

ANDREW HALL, CHAIRMAN. JAS. WIELD, SECRETARY.

---

SAMPLE  
: THE : **K.C. BRANDS**

## In Corsets, Blouses, and Overalls,

BECAUSE they are Smart.

BECAUSE they are Cheap.

BECAUSE they are Manufactured with Co-operative Capital, under first-class conditions, by a Society that has stood the test for 15 years, and increased its trade every year. This speaks for itself. The year 1913 is proving a record.

Sole Manufacturers :

**Kettering Corset Manufacturers Limited, Rutland Works.**

---

NOTE.—Not C.K. ; this is an infringement.

FOR ALL KINDS OF . . .

**HOSIERY and UNDERWEAR**

TRY THE

**Kirkby-in-Ashfield Manufacturers Limited  
Co-operative Hosiery Society,**

————— **EAST KIRKBY, NOTTINGHAM.** —————

---

*Co-operators should ask at their Stores for*

**“ASHFIELD” BRAND Hosiery and Underwear.**  
SATISFACTION GUARANTEED.

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**SAMPLES SENT TO ANY SOCIETY—CARRIAGE PAID.**

---

**FOR LADIES', GIRLS', AND BOYS'**

**BOOTS AND SHOES**

---

TRY THE

**SILEBY EXCELSIOR CO-OPERATIVE  
Boot and Shoe Manufacturing Society.**

**TRADE UNION STAMPED GOODS.**


---

**MADE UNDER CO-PARTNERSHIP PRINCIPLES.**  
Samples sent to any Societies, Carriage Paid.

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**WORKS:**

**Brook Street, Sileby, near Leicester.**

Insist on having an 

# “IDEAL” Costume or Suit.

Absolutely the Best.  
Best for Wear.



Best for Style.  
Best for Value.

Every Garment sold is made under co-partnership conditions of labour on premises which are acknowledged to be the **Best** for the **Tailoring** in the country.

REFUSE IMITATIONS. HAVE ONLY THE “IDEAL.”

THE IDEAL CLOTHIERS LIMITED.

WORKS: MILL ROAD, WELLINGBOROUGH.

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