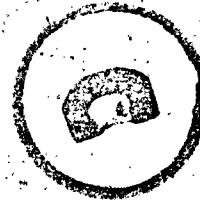


WHAT ROLE CAN NEWSPAPERS PLAY IN FURTHERING RURAL
BETTERMENT PROGRAMS ?

Another story stated "Minnesota and Wisconsin behind Indiana
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WHAT ROLE CAN NEWSPAPERS PLAY IN FURTHERING RURAL
BETTERMENT PROGRAMS ?

Another story stated " Minnesota and Wisconsin behind Indiana in the use of fertilizers." This could be called a story containing general information but I am inclined to classify it under the present head as it is an attempt to induce the farmers to utilise more fertilizer which would reflect in larger sales volume to the co-op.

The paper devotes sufficient space to describe the activities and progress of other co-ops. in this country and outside. It carries stories of the credit unions, Health Mutual, R. E. A. and insurance co-ops. It records progress of the farm co-operatives and also takes notice of important resolutions of National Council of Farm Co-operatives.

It describes the efforts made by the Canadian farmers to start a co-op. rural community. The possibilities of growth of co-op. movement in Latin America to counteract the Communist activities are reported.

The paper some time back reproduced an article by Dr. H. E. Babcock wherein he expressed the dangers of a strong united national co-op. movement. He discouraged such a move. Though the article did not fit into the policy of the management it was published.

This shows that the outlook of the paper is broad. Attempts are made to give the reader an overall picture of the movement and stimulate his interest in the co-op. philosophy without neglecting the business aspect.

3. In addition to the above " shop talk " there appears some material which can be useful to the reader in his individual capacity. A few instances are :

"How much soap do you waste washing clothes ? "

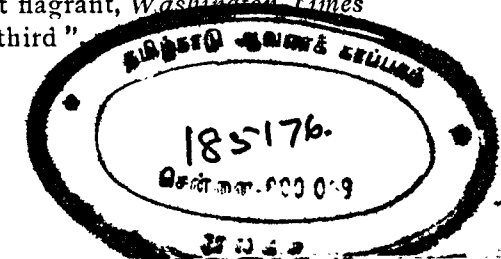
" Doctor warns against pills as digestion aids "

(Opinion of Wisconsin State Medical Association cited.)

The December issues gave information about income-tax rules applicable to the farmers. He was reminded about the last date of payment. The expenses deductible were listed.

General information of the following type is at times given :

" *The Saturday Review* of literature recently polled Washington newspapermen as to which newspaper they considered most flagrant in angling or weighting the news to suit its own editorial opinions. The scribes rated *Chicago Tribune* most flagrant, *Washington Times Herald* next and " *PM* " of New York third "



THE MADRAS JOURNAL OF CO-OPERATION

For religious-minded farmers (and most of them are) the *Church Relations Director* develops a story on biblical quotations. The *Labour Relations Director* explains the significance of the activities of organized labour and tries to establish better relations between farm and labour groups.

The general information of this nature increases the readability of the house organ and it becomes more effective thereby.

Suggestions.

The tone of the paper has been generally dignified. Criticism has been mostly constructive and without ill-will. Occasionally, however, the paper comes out with a crack at the N. T. E. A. For instance, in November, 1944, there appeared the following headlines:

WE'LL BE SEEING YOU BEN.

"Two hundred representatives of co-operatives in Wisconsin clear the decks for action against a common foe the so-called N.T.E.A." etc.

Tax question has been a vital issue for this and all co-ops. Some of the activities of the N. T. E. A., might not have been fair. The cracks of the *Co-operator* are, therefore, understandable. But the real test of the paper comes in times of its difficulty. If we can keep our head cool on vital issues the paper gains immeasurable prestige and dignity. Such instances of bad taste are rare, however.

2. It might be possible to increase the effectiveness of the paper by putting across success stories of a few individual farmers who have derived considerable benefit by joining the co-op. Some of them might as well appreciate the service and the quality of the goods. Why not let other people know about it?

Similarly, the achievements of an efficient manager might be described. The important points that led to success of his work might be stressed.

These people can be interviewed by a staff member and the story published along with their pictures. The stories regarding human beings and their work have a greater appeal than the story of an institution. The stories can be spread in all the eleven districts—one man being selected from each area by rotation.

3. The paper contains considerable material of consumer and general education. But it carries very little news regarding the

WHAT ROLE CAN NEWSPAPERS PLAY IN FURTHERING RURAL BETTERMENT PROGRAMS?

farm and farm life. Nor does it contain any information regarding the market conditions. This is possibly due to the fact that the space is limited only to 8 pages.

Moreover, the information regarding farm problems and market conditions is available in technical journals which the farmers can easily get. The radio also gives out this news. But all the farmers and their families do not like to wade through the technical stuff. A review of price trends and new farm practices written in a simple style might be appreciated by some readers.

"Land o'Lakes News."

The *Land o'Lakes News* is issued once a month whereas the *Midland Co-operator* appears twice during the same period. The scope of the *Land o'Lakes News* is hence restricted. They cannot, therefore, put out as much material as the *Midland* paper.

The *Land o'Lakes News* carries following special features.

(1) Quality emphasis, (2) Market news, (9) General news and (4) National news.

1. Quality programs for butter and milk receive considerable attention. Valuable information is passed on to the farmers on this subject. In one issue it was rightly stated "Produce clean milk not cleaned milk."

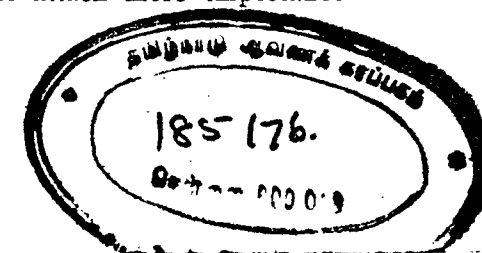
2. The economic conditions and market news are reviewed frequently. Tips and leads on feeds and seeds are also offered.

3. Occasionally a report is issued regarding a 4-H show or celebration of co-op. week in Wisconsin. Another item is "Grocers praise fair dealings by Land o'Lakes". Even these are rare instances.

4. A good deal of space is allotted to the activities of the National Milk Producers' Association and American Dairy Association. One issue carried excerpts from address delivered by John Brandt at the National Association. The resolutions adopted by that association were also published in considerable detail.

Comparison.

The *Midland Co-operator* also describes the affairs of its national organization, e.g., Co-operative League and National Co-operatives, Inc. But the *Land o'Lakes News* seems to attach more importance to the national activities.



Besides this, the *Land o'Lakes News* carries long reports of department heads. President's activities and speeches are another frequent feature. Mr. Brandt is an influential farm leader. His views are important to the farmers. But the question is, to what extent should this be done?

While *Midland Co-operator* has one or two success stories of the locals in each issue, it is very hard to find similar stories in the *Land o'Lakes* house organ.

Both the regionals are federations and depend upon the locals for their success. The study gives an impression that the locals which form the foundation and source of real strength are being neglected in respect of publicity by *Land o'Lakes* paper. Unduly large space seems to be allotted to the doings of the President, the Board, the employees of *Land o'Lakes* and for the national organisation.

Another sidelight is thrown by the following news items:—

- (1) G.I. saved from oleo.
- (2) Oleo unpopular diet.
- (3) Oleo gets a boom.

Instead of educating the locals and building up sound membership, more attention appears to be given to air the views of management. Oleo complex is an instance on the point. The *Land o'Lakes* news does not think it necessary to inform its readers about the activities of other farm co-operatives.

Whether it is *Land o'Lakes* or *Midland*, the regionals should take sufficient cognisance of the changing public opinion and move accordingly. While it is very important that leaders give proper lead and guidance to members, care needs to be taken to see that opinions of a few are not thrust upon the readers.

Compared to *Midland*, *Land o'Lakes* is a big organization. So it has a large number of employees on the staff. To maintain their efficiency and morale some space should be allotted to their achievements. Yet the paper should not give an impression that it is a family report. For that, a separate magazine might be started if necessary. But it is hardly worth being handed over to the members, patrons and general public.

The *Land o'Lakes* spends quite a sum on advertising. It might as well (and it can afford) set aside some more amount and

issue better house organ which could devote more space for describing the progress of the creameries and success of a few dairy farmers. The condition of farmers of other farm co-ops. will be of considerable interest to the *Land o'Lakes* members. While doing this the quality emphasis should be continued.

Conclusions.

The study conducted brings out the following points:—

1. Educational information expressed in every day doings in simple style is more useful than preaching.
2. People—both big and small—make the news.
3. Success stories will be more effective than condemnation.
4. The newspaper can break down prejudices. It can as well build up prejudices and that is more easy.
5. There is always room for trying new ideas. Human interest is not always narrow and selfish. The newspaper can lead the people to appreciate and expect better service.
6. Conditions in India being different an attempt to imitate the American newspaper methods may not succeed. The basic ideas and technique outlined in this paper can, however, be adopted to build up rural press. The ideas should be dressed in such a manner as would fit into the local needs.

Available for Sale.

MARKET INTELLIGENCE—1945

For the establishment of the Consumers' Movement on a permanent basis, it is necessary that Co-operative Stores should have upto date market intelligence. The booklet now published by the Union aims at this object and may be of immense use to Co-operative Store. It contains useful information as to the centres of production or marketing and seasons for bulk purchase, etc., of important agricultural products, such as food grains, pulses and grains, fruits, household requirements, clothing and other essential commodities.

Price per copy is Rs. 0-5-0. Postage Extra.

For 50 copies and above Rs. 0-4-0 a copy.

Copies can be had from: The General Secretary,
The Madras Provincial Co-operative Union,
Esplanade, Madras.

Transport Co-operative in the Punjab.

By KHAN MOHAMMAD BASHIR AHMAD KHAN,
M.A., LL.B., M.R.A.S. (LONDON),

*Honorary Secretary, All-India Co-operative Institutes'
Association, Lahore.*

The experiment of organising transport on co-operative lines is of recent origin in the Punjab. The road transport services have in the past suffered from uneconomic competition and were maintained by operators at a very low level of efficiency. With the implementation of the road development scheme, very heavy demands will be made on the transport system of the province. To meet this contingency the Provincial Transport Department has started a programme of rationalization of the transport system and have already achieved considerable success. Out of a total of 4,469 individual permit-holders 106 transport companies have been organised of which 92 are of limited liability companies and 14 co-operative societies. The Motor Transport Co-operative Societies are supervised by the co-operative staff and are run on business lines. A description of one of these societies—the Lower Bari Doab Co-operative Transport Society, Ltd., Montgomery—will illustrate the work of these societies.

Registration and Introduction.

The society was registered on the 7th July, 1944, under the name of the Lower Bari Co-operative Transport Society, Ltd., Montgomery. Prior to the organisation of this society, the permit-holders on Montgomery-Arifwala, Montgomery-Pakpattan, and on several other routes, such as Pakpattan-Fazilka, Montgomery-Lahore, etc., were operating their lorries separately. The transport authorities, however, made it obligatory for all the permit-holders to join in one society and, consequently, all permits numbering 166 were taken as having been transferred to the new society with effect from 1st May, 1944. The Lower Bari Co-operative Transport Society thus took over the business from this date with an area of operation extending over 17 routes.

Objects.

2. Its objects are to promote the economic interest of the members and more particularly—

(a) to organize transport facilities along those routes or in those areas on which, or in which, the society may be permitted to operate;

TRANSPORT CO-OPERATIVE IN THE PUNJAB

(b) to purchase, hire, or sell, and to maintain in an efficient condition vehicles, for the purpose of (a) above ;

(c) to operate any stands or bus stops which may be entrusted to the society ;

(d) to arrange for the insurance of society's vehicles against damage, passenger, or third party risk ;

(e) to acquire, construct, maintain and alter any building or buildings or works necessary or convenient for the purpose of the society ;

(f) to manage, sell, improve, develop, mortgage, lease, exchange, dispose of, turn to account or otherwise deal with all or any part of the property movable or immovable, over which the society has any power of disposal ;

(g) to enter into any agreement with any Government or authorities (Supreme, Municipal, Local or otherwise), including an agreement to supply motor transport vehicles on hire to such authorities, and to obtain from them all rights, concessions and privileges that may seem useful to the society's objects or any of them and to give any guarantee or indemnity as may seem expedient for the above purpose ;

(h) to adopt any measure designed to encourage in the members the spirit and practice of thrift, mutual help, and self-help ;

(i) to do all such other things as are incidental or conducive to the attainment of the above objects.

Membership.

3. The members shall consist of :—

(i) Persons who join in the application for registration ;

(ii) Persons admitted in accordance with these by-laws.

3 Every member of the society must be—

(i) the holder (individually or jointly) of a permit issued under the Motor Vehicles Act, 1939, and valid for the whole or a part of the area over which the society operates at the time of admission or the nominee or heir of a deceased member ;

(ii) of good character ;

(iii) of not less than 18 years of age except in the case of a minor heir of a deceased member.

5. (a) All members joining in the application for registration shall be a holder (either individually or jointly with others) of permits for one or more vehicles in respect of which a valid certificate of fitness exists.

(b) On the registration of the society the members shall immediately proceed to appoint the election committee of valuation consisting of three persons none of whom is a member of the society. This committee will value to the nearest multiple of Rs. 100 all vehicles of the members for which valid certificates of fitness exist and which are covered by permits.

(c) The multiple of Rs. 100 which is next above the average value of a vehicle as estimated under the foregoing clause shall be the minimum number of shares which must be subscribed in respect of each vehicle.

(d) The society shall thereupon take over all these vehicles in exchange for shares in the society at the estimated value, the payment being made by adjustment in the following manner.

(e) Where the total estimated value of the vehicles belonging to a member exceeds the total under clause (c) above, he will be allotted shares to the latter total and the excess shall be shown as deposited in the funds of the society. The profit and interest shall be paid to him by the society at 4 per cent per annum on this deposit or the outstanding balance of it until it is repaid in full.

(f) Where the estimated value of the vehicle or vehicles of a member is less than the minimum value of the shares which, that member is required to subscribe under clause (c) above, he will be required to make good the deficiency either by paying up the necessary sum in cash immediately or by taking a loan from the society. He shall thereupon be allotted shares up to the full or the amount of loan as the case may be. This loan must be repaid together with interest at 6 per cent per annum by equated monthly instalments within a period of two years and he may repay all or any part of this loan earlier. In the event of default in repayment, the society shall be entitled to call in the whole amount of loan outstanding together with interest due and any sum due to the society by way of principal or interest on such loan shall be a first charge on any amount

payable by the society to such member by way of wages, dividend or otherwise.

(g) Subject to the confirmation by the general meeting the committee must extend the period for repayment of such loan provided that such extensions shall not exceed two years in all.

6. Members who are permit-holders shall be admitted after election by the managing committee, subject to the confirmation of the general meeting. Every applicant shall submit a signed and dated application specifying the number of shares which he wishes to subscribe, and a successor or successors in the interest whom he wishes to nominate on account of his holding in the society.

7. Every member on admission by the committee shall pay an entrance fee of Rs. 5 and take at least 25 shares in the society and shall sign his name in the register containing a list of names, descriptions and addresses of the members of the society in token of acceptance of these rules. When a member has paid for one share he shall be deemed to have acquired all the rights and incurred all the obligations and responsibilities of a member of the society as laid down in the Act, rules and the by-laws.

8. The value of the share shall in no case be more than the sum received by the society in payment thereof.

9. The capital shall be composed of—

- (1) an undetermined number of shares of the value of Rs. 100 each;
- (2) deposits from members;
- (3) deposits and loans from non-members; and
- (4) realised profits.

The acceptance of deposits and loans from non-members shall be subject to any restriction which the Registrar may impose.

10. Every member shall purchase at least that number of shares which is prescribed in by-law 5 (c) as the minimum to be subscribed in respect of a single vehicle and no member shall hold shares, the value of which exceeds Rs. 15,000 or exceeds one-fifth of the total share capital actually subscribed. If any member by inheritance or otherwise becomes possessed of more than the maximum holding permitted by this rule the managing committee shall have power to sell the excess number or to buy them on behalf of the society and to hold the proceeds at his disposal.

THE MADRAS JOURNAL OF CO-OPERATION

11. Shares shall be paid up in a single payment made within seven days from the admission of a member by the committee.

12. The liability of the members for any deficit in the assets of the society on liquidation shall be limited to twice the value of their shares.

13. No member of the committee shall receive any remuneration.

14. (a) No member shall be appointed to or hold any paid post or place of profit under the society or receive any remuneration or honorarium from the society, except to the extent permitted by the Registrar who may, by a general or special order, limit both the number or nature of such posts and the remuneration to be paid to the holder of any such post or posts.

15. The accounts of the society shall be audited at least once a quarter by an auditor appointed by the Registrar. The society shall pay such contribution as the Punjab Co-operative Union may fix from time to time.

16. At the close of each calendar month there shall be paid an interim dividend at a rate calculated from the previous years' dividends and in no case exceeding a percentage of the gross takings fixed by the Registrar. The rate for the first year after the formation of the society shall be the percentage of the gross takings decided by the Registrar.

At the close of each quarter ending April 30, July 31, October 31, and January 31, respectively, the expenses shall be deducted from the gross profit and that the net profit shall be distributed as follows:—

- (a) 10 per cent shall be carried to the reserve fund;
- (b) a percentage to be decided by the general meeting subject to a minimum to be fixed by the Registrar by general or special order shall be carried to the general replacement and maintenance fund;
- (c) a percentage to be decided by the general meeting subject to a minimum to be fixed by the Registrar by general or special order will be carried to a Bad and Doubtful Debt Fund and a Dividend Equalisation fund; and
- (d) the balance shall be paid as dividend on the shares.

17. No bonus in addition to the dividend declared shall be distributed to members.

TRANSPORT CO-OPERATIVE IN THE PUNJAB

18. The reserve fund shall be available by a resolution of the general meeting to cover any deficiency which may arise from unforeseen losses and to serve as security for any loans which the society may find that it has to contract provided that any sum withdrawn from the Reserve Fund to cover a deficiency in any year shall be restored in subsequent years out of profits before any dividend is paid. The reserve fund is otherwise indivisible.

Progress.

Date of Registration	...	7-7-1944.
Number of members	...	156.
Working capital	...	Rs. 8,57,186.
Number of vehicles in its possession	...	73.

Twenty of these are new which were received from Government on lend-lease basis and have upper class accommodation. The society is willing to replace its old stock but the supply of controlled chassis is a matter which is not its business.

Routes.

The number of routes managed by the society is 17, with a mileage of 568. The average number of trips (single) and mileage thereof is 132 and 4,244 respectively.

Income.

The main income of the society at present is booking income derived from the booking of passengers. There is also a small income from the booking of goods and carrying of newspapers and post, but no separate account for these two items is kept. The sale-proceeds of keri-coal unfit for the use of gas plant and coal-dust, empty drums, and spare parts of lorry engines also resulted in a small income.

The annual income was Rs. 7,36,200 in 1945. It went up to Rs. 11,59,671 in 1946. There is a marked improvement over last year. This is due among other things to the coordination which was possible with better experience after over a year's working. The increase in the quota of petrol in some cases and general elections to the Legislative Assemblies, Central, as well as Provincial, has also contributed to this improvement. The average monthly income is Rs. 96,640. The total expenses during the year were Rs. 8,25,305 including depreciation. The percentage of expenses to income is 66.

The level of expenses roughly represents two-thirds of the income. The expenses in case of joint-stock motor transport companies are 95 per cent. or over in relation to income and on an average they are 30 per cent higher than that of co-operative societies.

Profits.

The total annual profits in 1946 amounted to Rs. 2,34,366 as against Rs. 2,66,723 of the last year.

Common Fund.

	Rs.
Reserve fund ...	55,527
Replacement and maintenance fund ...	73,300
Bad and doubtful fund ...	10,676
Common good fund ...	3,828
	1,43,331

Fluid resources or money invested outside as on 31st July 1946 were Rs. 2,30,527. Interim dividend was paid at the rate of 38 per cent. Average interim rate per mensem was $3\frac{1}{2}$ per cent. It is stated that the rate of dividend paid is excessive and some limit is needed to check the tendency of profit-hunting among the members in the best interests of road transport. All the vehicles received under the lend-lease arrangements are insured under the provisions of chapter 8 of the Motor Vehicles Act of 1939.

Improvements.

The society is running service according to the time-table and rates of fare approved by the transport authority. The time-tables are conspicuously displayed inside all vehicles and on the various stands. The regularity and punctuality of service are almost certain and these have gone a long way to improve the condition of road transport. The society has got its own workshop. It has been built according to the plan approved by the Transport Authority. The workshop has a fair number of garages to house the vehicles according to their normal requirements. The Hon'ble Minister for Development paid a visit to this society in January, 1946 and laid the foundation stone of a new plan of building which includes upper and lower classes waiting rooms, refreshment rooms, office and platforms.

Farm Engineering and Management.

The Department of Agriculture recently received from the United States of America a series of twelve admirably produced booklets on Farm Engineering and management. They comprise an entire Course of correspondence instructions on all aspects of Farm Engineering and management and have been prepared by the La Salle Extension University, Chicago, for the National Farm Youth Foundation, sponsored by the Ferguson-Sherman Manufacturing Corporation, with the co-operation of Mr. Henry Ford, Founder and Mr. Edsel Ford, President of the Ford Motor Company. The Course is planned to prepare the American Farm Boy for a career of farming either as owner or Manager. It presupposes the attainment of an elementary educational standard normally within the reach of American boys. It emphasizes the dignity of farming as a profession, its importance to National Economy and the necessity for organized efficiency in farming for the well-being of the individual farmer and of the community. It seeks to instil a sense of pride in the profession of farming and to encourage the American boy to choose farming as a profession and get an honourable and good living out of it. The method of presentation is simple and the approach is direct and personal. Different aspects of the various operations constituting the business of farming and the application of engineering and management technique are discussed in simple language. The emphasis is always on principles and methods of approach to problems rather than on specific answers to problems. By this means technicality is avoided but the student is trained to meet and solve problems as they arise.

For obvious reasons, the Course as it stands will be of no use to the Indian Farm boy. He is not equipped to acquire instruction by Correspondence. His instruction should be by example and precept. Such utility the Course possesses will be for the educated personnel in Agricultural Departments. To such, even a cursory perusal of the booklets indicates, the Course can be of immense assistance.

In this country, the teachers and students of Agriculture Colleges are likely to derive the greatest benefit from the booklets because of the considerable amount of basic information which these contain on various aspects of agriculture. These booklets are likely to be of greater value from the point of view of agricultural economics rather than of pure agriculture and can inspire the teachers with ideas and may give them practical guidance for essential matters connected with the business side of farming. The staff of Agricultural Departments as well, who have long passed out of colleges, may read this with much profit to themselves and the District Development Officers may get, by a thorough study, much useful guidance in many spheres of their activities.

Benefit may be obtained in another direction also. The booklets are interspersed with excellent photographs, diagrams and charts and the method of presentation compels attention. A perusal of these booklets will be helpful to our Agricultural Officers in designing and producing educative posters, booklets, etc., for the benefit of Indian cultivator in an attractive manner.

For these reasons it has been thought worthwhile to publish a short review of this Course. This follows. Each division of the subject is called an "Assignment" and the Assignments are dealt with in the order they are presented in the Course. Wherever ideas for adaptation for Indian use are apparent these have been added after the reviews, in the form of short notes. Only the most obvious items for adaptation have been presented. Actual perusal of the original booklets would produce scores of other ideas.

Interested Officers, who require copies, may get in touch with the Deputy Agricultural Production Adviser (Implements), Department of Agriculture, New Delhi, who is investigating the availability and cost of further copies of this Course.

Assignment 1. The business of farming.

Farming as a Career is presented as the best of professions. The advantages of farm life, the sense of independence it imparts are all played up.

The student is given general hints on how to organize his spare time for study. The entire Course is explained and the basic principles of good farming are laid down. Questions such as "What is Management", "How are the fundamental principles of Management applied to farming" are answered. The method of solving problems by analysis to fundamentals is imparted. Five standard problems confronting the Manager—whether of a farm or a factory—are stated and analysed as follows :—

1. Production problem—Analysed into :—

- (a) Gaining an increase in volume.
- (b) Securing improved quality.
- (c) Reducing cost.

2. Marketing problem—Analysed into :—

- (a) Producing to meet market demand.
- (b) Gauging price trends.
- (c) Selling in the best market.
- (d) Getting the best obtainable price.

FARM ENGINEERING AND MANAGEMENT

3. Labour problem—Analysed into :—

- (a) Anticipating needs for labour.
- (b) Securing right kind of labour.
- (c) Supervision.
- (d) Controlling labour costs.

4. Finance problem—Analysed into :—

- (a) Anticipating needs for cash.
- (b) Providing working capital.
- (c) Protecting credit.

5. Record keeping problem—Analysed into :—

- (a) Deciding what records are necessary.
- (b) Keeping records.
- (c) Using records for control of operations.

Photographs are given in sets—setting off poorly managed farms with well managed ones.

Assignment 2. Managing the farm plant and equipment.

The effect of size and layout on farm economy is discussed and excellent diagrams provided showing how layouts can be planned for best results from points of view of economy, soil conservation, etc. The problems involved in fencing and roads on farms are discussed. The arrangement and equipment of farm buildings are explained and farm modernization is touched upon.

In India the conditions governing shapes and sizes of fields are entirely different from those obtained in the United States of America and to this extent the conclusions drawn regarding layout may not be applicable in this country. The emphasis on layouts to prevent soil erosion is however worth noting. Seven methods of soil erosion control are listed. These are :—

- (a) Contour strip cropping.
- (b) Contour buffer strips.
- (c) Grass water-ways.
- (d) Terracing.
- (e) Tilling on contour.
- (f) Permanent grass.
- (g) Forests.

It is emphasized that the most economic method in the long run should be considered and adopted.

(The diagrams illustrating advantages of proper layout of farms may be used as models for propaganda posters for consolidation of holding into economical units).

Assignment 3. Soil and crop management.

The basic facts about soils, factors controlling soil fertility, maintenance of fertility and erosion control, place of tillage in soil and crop management, crop selection and insect, weeds and pests control are the subjects dealt with in this Assignment. A slogan reads "A mark of a good farm Manager is that he farms on good soil. His soil is good either naturally, or he makes it good". Structure of soils, the various constituents that go into the making of good soils, measures to increase soil fertility, etc., are discussed in detail. Tests for soil fertility, use and misuse of manures and fertilizers are discussed. The problem of erosion control with particular reference to crop selection for this purpose are explained. The primary purposes and benefits of tillage are summarized as follows:—

1. Good tillage produces a favourable tilth or soil structure. This aids the development of strong root structures and increases the feeding area of the plants.
2. Good tillage helps the incorporation of organic matter with the soil, hastens decomposition, and liberates nitrogen.
3. Good tillage improves aeration of the soil. This results in increased bacterial and chemical actions which increase the amount of available plant food.
4. Good tillage kills weeds. Destruction of weeds eliminates competition for space and conserves plant food and water for the cultivated crops.
5. Good tillage conserves moisture. It does this by aiding absorption of rainfall and lessening evaporation.
6. Good tillage aids in the control of plant diseases and insect pests.
7. Good tillage aids in erosion control by putting the soil in condition to absorb rainfall more readily, by incorporating more organic matter, and by checking the flow of water by means of contour tillage. Where wind erosion is a factor, implements are used which till the soil without unduly pulverizing it, leaving it in clods and ridges designed to trap drifting soil.

The importance and advantages of proper crop rotations are also summarized as follows :

1. They provide for effective soil maintenance.
2. Some crops follow others with the minimum of cost for seedbed preparation.

3. Rotations reduce costs by distributing the demand for labour, power, and equipment through the year.

4. They tend to reduce weather and market risks.

5. They give a well-balanced supply of livestock feeds.

6. They provide the maximum desirable acreage for crops which normally yield maximum profits.

7. They discourage weeds, insects, and soil-borne crop diseases.

The best planned rotations are stated to be found in well-balanced successions of the following three kinds of crops :

1. Cultivated crops.
2. Small grains.
3. Hay or pasture.

A section is devoted to the management of seeds, insects and weeds. The necessity for good seed is emphasized. Methods of insect control practice in U.S.A. are also outlined.

(This assignment contains diagrams emphasizing advantages accruing from the use of fertilizers. Similar diagrams are already available on Indian conditions for many crops, e.g., the wood-cut illustrations in Masani's *Our India*. It may be advantageous if all crops and conditions are dealt with in similar posters.)

Assignment 4. Profitable management of farm operations.

The most interesting portions of this assignment are the summaries of physical and economic factors contributing to low cost production of crops and livestock. On the basis of these summaries students are advised to plan their crops and livestock programmes. The economics of production are dealt with in detail. Methods of solving problems, such as figuring out whether, on the basis of price obtaining for beef, feeding up of cattle would be more profitable than selling off immediately, are discussed. The necessity for balanced farming for maximum profits is emphasized.

(This assignment may be studied with profit for the preparation of standard conditions charts by areas and crops to be used as standards of measurements in organizing improvement and drawing up basic targets to be aimed at. If these are made available to the cultivator he will then have means of seeing to himself how successful he is in his efforts to increase production.)

Assignment 5. Handling labour on the farm.

The main point made in this assignment is the principle that full utilization of labour is essential to low cost production. To achieve a steady utilization of labour and avoid peaks of activity and periods of

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News and Notes.

Milk Production in India.

A 24-point programme for increasing the over-all milk-supply in the country has been recommended by the Milk Sub-Committee of the Policy Committee on Agriculture, Forestry and Fishery, presided over by Sir Datar Singh, Vice-Chairman, Indian Council of Agricultural Research. The Sub-Committee has also dealt with the question of procurement, processing, transport and sale of milk.

Among the recommendations made by the Sub-Committee are the establishment of milk-collecting and processing centres or "creameries" in milk-producing areas; use of separated milk; restricting the use of milk for purposes other than for fluid consumption; transfer of milk stock from non-essential to essential areas for milk production; toning or standardization of milk; utilising *ghosalas*; supply of adequate quantity of cattle-feed; cold storages and railway transport facilities; and adequate supply of dairy plant and equipment for the trade. The Sub-Committee has recommended that steps should be taken immediately to set up wherever possible a suitable organisation, to be worked, preferably, on co-operative lines. The creation of a Milk Control Board in each town or city to control the price of milk has also been recommended. Cold stores should be constructed in urban areas for the storage of milk to facilitate its distribution and as far as possible such cold stores should be managed on co-operative lines. It has also recommended that special transport facilities should be arranged for bringing about a proper distribution of feeds for the cattle and that in future planning care should be taken that factories producing oil-cakes, which form the bulk of the concentrates given to the milk stock, should be located as far as possible in rural areas.

The recommendations of the Sub-Committee are under the consideration of the Central and Provincial Governments. The Provincial Governments are expected to pay special attention to such matters as the provision of adequate staff for developing the dairy industry, the establishment of "creameries" in suitable areas, where all the milk offered could be purchased at a fair price, setting up dairy farms, which, apart from producing milk could also breed pedigree bulls for distribution to villages, re-organisation of and rehabilitation of *ghoshalas* and prevention of slaughter of prime animals.

"Grow More Food" Scheme.

The Government of India, it is understood, have requested the Provincial Governments to carry out their respective "Grow More Food" schemes for five years more and have promised to extend financial help in this connection. It is understood that according to the Food Department an additional annual production of four million tons of food-grains in India is required till the end of 1952 and hence this move on the part of the

Correspondence.

Producer's Margin for Handloom Cloths.

When the Provincial Textile Commissioner announced his control of handloom cloth as early as September 1944, he fixed a margin of 10 per cent for producers and it was felt insufficient, especially for those manufacturing higher counts, as they had to depend on distant markets and seasonal demands. But for the dropping of the proposal then, the Provincial Textile Commissioner had almost agreed to fix it at 15 per cent.

Consequently, in the recently enforced Handloom Cloth Price Control Order, 1946, the producer's margin was fixed at 15 per cent, more so due to the yarn scarcity and resulting unemployment of the weavers for 20 days in the month.

But the latest move of the Textile Department seems to be to curtail the producer's margin and allow only $6\frac{1}{2}$ per cent. only, on the advice of laymen and interested middlemen who have been crying aloud for greater spoils at the expense of the producer.

This drastic reduction to $6\frac{1}{2}$ per cent., if really approved by the Government, would work to the detriment of the weavers as borne out by facts. A look into any producer's accounts, would show that nearly $6\frac{1}{2}$ per cent is spent under establishment, incidental charges and interest on capital. This is true of the Weavers' Co-operative Societies too. When it is proposed to control wages, it is evident that utmost a weaver can earn would hardly feed his family for 15 days in the month. Assuming the weavers are under the co-operative fold, their societies under these circumstances would have a nil or deficit balance sheet, at the end of the year engaged in delivering cloths to consumers at the lowest possible rates, eliminating the middlemen and master-weavers who are the cause of so much black-marketing, etc.

Therefore, in the interests of the handloom weaver and the weavers' co-operative movement, which is the one hope of the public in safeguarding the interests of the producers and the consumers, it is essential that the Government should allow at least $12\frac{1}{2}$ per cent margin for producers.

Pullampet, }
20-11-46. }

V. V. RAMAN,
President, Pullampet Weavers' Co-op. Society, Ltd.

Resolutions.

The Madras Provincial Non-Official Co-operative Employees' Association.

(Resolutions passed at the IV Madras Provincial Non-Official Co-operative Employees' Conference.)

1. This conference expresses its grief at the demise of the late Mr. V. Ramadas Pantulu. The late Mr. Pantulu was the President of the first conference. He was taking an abiding interest in the welfare of the employees. In his death the employees have lost a true Co-operator and Guide.

2. This conference places on record its grief at the untimely death of the late V. Srinivasa Rao who was the Secretary of the Triplicane Urban Co-operative Society. The late Srinivasa Rao was of great assistance to the employees' association in its early days and he had to brave the machinations of some of the directors of the society against him.

3. This conference views with grave concern the increasing officialisation of the movement, the large number of departmental men dumped on co-operative institutions. The disastrous effects of the regimentation are seen :—

- (1) In the stagnation of the rural credit structure ;
- (2) In the inability of the co-operative movement in taking an effective part in grow-more-food campaign ;
- (3) In the co-operative movement playing an insignificant part in solving the food problems, the cloth problem and the problem of checking the spread of black marketing ;
- (4) In the inauguration of paper schemes that have no bearing with the realities of life in rural areas and that run counter to the democratic growth of the movement ;

This conference is further of the view that the primary responsibility for the regimentation of the movement and its present plight rests with the Non-Official Co-operative Employers and Directors.

It therefore calls upon co-operators to launch an intensive drive for :—

- (1) More membership in all co-operative institutions ;
- (2) Attracting honest and enthusiastic men into the fold of the movement, so that through their selfless efforts the societies can be revived and their activities enlarged ;
- (3) Organising a wide net work of co-operative stores, weavers' societies and special types of societies ;

- (4) Carrying on an extensive propaganda for co-operation through leaflets, folk songs, mass meetings and dramas ;
- (5) Making special efforts to revive, enlarge and organise the activities of loan and sale and marketing societies and make them play their rightful part in procurement and distribution ;

4. The areas assigned to supervisors and bank inspectors are wide and the number of societies allotted to each supervisor or bank inspector many. They do not, therefore, admit of intensive supervision. Further there has grown of late a tendency among the Deputy Registrars to issue *hukums* to supervisors and bank inspectors to do this thing and that ; here is official interference which should be put an end to.

This conference therefore urges the immediate need to entrust not more than 15 societies to an employee and to see that there is no dual control and direction.

5. Many of the Central Banks and other co-operative institutions are complaining of being short of funds. They complain that they are unable to meet the demands of the employees for adequate salaries in view of the rising cost of living. This conference is not able to take the above statement of the employers as wholly correct. There is ample scope for increasing the salaries even within the margins left. It calls upon the employees not to be taken unawares, but to examine how far the earnings of institutions admit of higher salaries and demand them backing their demand with the united and organised might of the employees.

This conference is aware that there are no doubt some institutions in some localities, where the earnings of co-operative institutions are not such to enable them to pay adequate salaries and allowances. In such cases and in all cases where a large scale drive for rectification work has to be undertaken the conference urges :—

- (1) That the Government should give special grants in the form of cash and not in the form of deputation of departmental men to such of the institutions as are not able to meet the necessary staff ;
- (2) that the expenditure incurred for undertaking a programme of expansion be capitalised, the same being set off against profit and loss account in five or ten yearly instalments ;
- (3) to create an " Employees pay reserve " by carrying 10 per cent of the net profits to this reserve ; and
- (4) that the reserve fund of the co-operative institutions may be drawn upon to incur the necessary expenditure in view of the abnormal rise in the prices of the necessities of life ;

That the working committee of the Provincial Association do fix up demand of salaries and grade for different categories of employees in consultation with the District Association.

6. This conference finds that in many institutions separate posts like Managers, Accountants, head clerk, etc., are not created with grades specified for each post. All employees, barring the Secretary, who, thanks to the departmental dictation, would be a departmental man, are started on low scales of salary and the work which should naturally pertain to a Head Clerk, accountant, or manager is got done by these clerks without giving extra remuneration. This conference urges that in all stores, banks and societies, whose working capital exceed a lakh of rupees, the posts of Manager, accountant, head clerk should be created with specific grades of salary.

Further whenever a short vacancy occurs in any of the above posts by leave, the employees who act in such posts should be granted an allowance which should not be below one-fourth of the minimum salary of the higher post.

7. This conference, while regretting the unsympathetic attitude of some of the employers in dealing with their staff, appeals to the nonofficial employers in various societies to deal with their employees in a sympathetic manner and take a paternal care in the welfare of their employees, see that proper service rules and provident fund rules are framed placing their employees in a par with other Government servants giving them security of service.

8. This Conference expresses its surprise at the attitude of many employers who are adopting an attitude of antagonism and vengeance against employees who take part in the activities of the association, which is primarily intended to better their lot. This conference calls upon such employers to have a better regard for the principles of co-operation and see that they are observed in practice. Co-operation essentially stands for the association of persons with common economic demands for the general amelioration of their conditions. It is therefore unco-operative for these so-called "Co-operators" to assume an unhelpful attitude towards this activity. The conference therefore urges that :—

- (1) The buildings of co-operative Institutions should be given for the purpose of holding meeting of employees ; and,
- (2) leave should be given to enable employees to attend Conferences or General Body meetings of employees ;

9. This conference requests that all employees should be given :—
(1) dearness allowance at Government rates as from 1st July 1946 ;

- (2) house rent allowance at the rate 15 per cent of the salary subject to a minimum of Rs. 15 to such of the employees of urban areas as do not own a house. Central Banks, Urban Banks and wholesale stores should construct houses for housing their employees ;
- (3) malarial allowance at the rate of Rs. 15 per month for employees working in malarial areas ;
- (4) fixed travelling allowance of Rs. 25 per month, minimum four days being 20 per month ;
- (5) gratuity at one month's salary for every year of service, the gratuity payable not being in any way dependent on the amount of Provident Fund ;
- (6) payment of at least one month's salary as bonus every year. The bonus to be a charge against general funds and not against divisible profits ; and
- (7) payment of cycle allowance and grant of cycles to all employees who are engaged in executive work.

10. This conference requests the Congress Ministry to immediately put an end to the policy of dumping departmental men as officers of Co operative institutions. All the higher places in co-operative institutions should be filled in by promotion from the existing staff of the institution concerned or from the employees of sister co-operative institutions.

This conference emphatically urges that all departmental officers as are now working as officers of co-operative institutions should be definitely withdrawn. Their places should be filled in by promotion from the existing non-official staff.

11. This conference urges that 50 per cent of the vacancies in the department of all posts should be reserved for being filled in by employees working in co-operative institutions.

12. This conference considers that while the departmental employees are eligible to promotions the same is denied to non-official co-operative employees all higher places being reserved for direct recruitment or for being filled in by departmental men. This conference considers this a case of grave injustice and urges that all higher places in co-operative institutions should be filled in by promotion from the existing staff or from employees' in sister institutions irrespective of their educational qualifications and age.

13. This conference requests the Government to abolish the system of collecting audit fee from co-operative institutions. It also requests that

RESOLUTIONS

to system of recovering the cost of departmental staff from the land mortgage bank be given up. This would enable the co-operative institutions concerned to pay adequate salaries to their staff.

14. Despite the fact that rule (u) (u) was passed long ago the model by-laws framed thereunder have not been so far adopted by many co-operative institutions employing paid staff. This conference request the Registrar to get the model by-laws adopted by all institutions employing paid staff.

15. The model by-law framed by the Registrar for adoption by all co-operative institutions engaging paid staff operate against the employees particularly in the following. This conference therefore urges that the following changes be made :—

- (1) Casual leave of 10 days - to be altered to 15 days in a year.
- (2) Gratuity to be paid at one month's salary for every year of service irrespective of the amount at credit in provident fund.
- (3) Abolition of fines,
- (4) Providing for appeals against orders of the Board of Management of co-operative institutions pertaining to suspension, reduction, retrenchment or termination of service to a Provincial Board consisting of representatives of the Provincial Institute concerned provincial employees' association and one person co-opted by both.

16. The controlled credit scheme adumbrated by the Registrar is impracticable and does not take into consideration that the various irregularities that will take place in its working as a matter of daily occurrence, viz., removal of produce pledged without the knowledge of the supervisor or the Bank authorities. It is apprehended that the forcing of the scheme on the Central Bank may land the supervisor into serious difficulties. This conference therefore requests the Registrar to modify the scheme by taking realities into consideration.

17. This conference views with alarm the system of territorial allotment of societies among departmental inspectors which makes the non-official co-operative employees mere appendages of the departmental inspectors. This is leading to undiluted officialisation of the movement. This conference urges that this be given up.

18. This conference urges that the employees provident fund of all co-operative institutions should be got registered under the Provident Fund Act; that it be kept in the Madras Provincial Co-operative Bank or in National Savings Certificate.

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This conference further urges that the Provident Fund Rules adopted by the Madras Provincial Co-operative Bank may be made applicable to all co-operative institutions.

19. This conference urges that the statutory responsibility for any losses incurred or on account of any debt becoming bad, should in no case be shifted on to the employees. Recoveries should in no case be made from the employees' salaries on account of the losses incurred.

20. No rule or by-law should be made or should be enforced which deprives the employees of the benefits or concessions that are already enjoyed by them. Any rule or by-law should not be enforced to deprive the existing employees of the privileges they have been enjoying.

21. This conference requests the various employing institutions and the Government to recognise the various district associations and the Provincial Association as the spokesman of the non-official co-operative employees in all matters affecting the interest of the employees.

22. This conference extends its sympathy to the workers of the South Indian Railway and the workers in the various Municipalities in Andhra and at Madras who are on strike. This conference condemns the action of the authorities of the South Indian Railway and the local boards in putting the public to great inconvenience by not conceding the just demands of the workers.

23. This conference requests the Government to take immediate steps, to provincialise the services of the non-official co-operative employees working in different institutions and group them in different cadres according to the nature of the work they are doing and prescribe their scales of salaries, promotions to higher post, etc.

24. This conference further urges the Government the need for the formation of an agency not directly connected with management of any co-operative institution like the service commission associating the representatives of the non-official co-operative employees with the same, to enquire into and dispose of all appeals preferred by the non-official co-operative employees against :—

- (1) meagre salaries, retrenchment and other conditions of service ; and
- (2) orders of disciplinary action taken by any institution against its employees ;

The orders of such an appellate committee shall be binding against all co-operative institutions and employees.

RESOLUTIONS

25. In view of the soaring prices this conference immediately demands that the salaries of all non-official co-operative employees' should be enhanced forthwith as under :—

For employees drawing below Rs. 50	... 100 per cent.
For persons drawing Rs. 50 and above but not above	... 100—75 per cent.
For persons drawing more than Rs. 100	... 50 per cent.

26. This conference is of the view that the Department should confine itself to registration alone leaving all other functions to Central and other district organisations under proper safeguards and control of provincial institutions.

27. This conference urges that non-official employees of central co-operative institutions may be appointed as official liquidators of societies.

28. This conference views, with dissatisfaction, the policy of the department in placing the departmental officers in charge of panchayatdars' training classes and urges upon the Government to carry on the propaganda through a committee of non-official employees selected from among the experienced persons from each type of society.

29. This conference brings to light that there is no uniformity of account keeping in the non credit societies, particularly like weavers' co-operative societies and stores societies and resolves that a standardisation of accounts may immediately be aimed at, for this purpose a committee of experienced non-official employees representing each type of society may be formed to devise a system of uniform standardised accounts forms. The Provincial societies and the Registrar may nominate their representatives to serve on this committee.

30. This conference requests the Government and the employers to set up joint boards of employers and employees in various districts consisting of the President of the Central Bank, one representative of the district co-operative employees' Association and another co-operator agreeable to the above two. The joint board be competent to decide subject to the rules framed by the Registrar

- (1) the strength of establishment for various institutions working in the district ;
- (2) to lay down the additional number of employees required to cope with the increasing burden of work ;
- (3) to lay down hours of work and days of tour for various categories of employees determined on the basis of intensity of work or tour involved in each case ; and

- (4) to settle points of dispute between committee men and employees in co-operative institutions.

31. This conference calls upon all the non-official co-operative employees to organise themselves to build up a united front and to strengthen the district association and thus put the Provincial Association on a firm stand to safeguard our common interests.

32. This conference requests the ensuing Provincial Co-operative Conference to consider all aspects of the present plight of the non-official co-operative employees in this Province and take all possible steps to better their lives and to lend material support to the resolutions of the conference.

The Co-operators' Book Depot
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The 24th International Co-operators' Day.

The Madras Provincial Co-operative Union :—The celebration was presided by Rao Bahadur A. Palaniappa Mudaliar, Additional Joint Registrar of Co-operative Societies, Madras. The Chairman said that if co-operation had not spread to the extent it should, it was due to the appalling illiteracy among the people. He suggested the setting up of district committees, consisting of officials and non-officials to plan out propaganda.

Mr. V. Venkatachalam Pantulu, B.A., B.L., Advocate, said that they must organise village reconstruction on co-operative lines and urged the starting of co-operative societies in the villages. Messrs. S. Rajaratnam, Secretary of the Madras Provincial Co-operative Bank, Ltd., Madras, and P. Shanmugham, Secretary of the Co-operative Fire General Insurance Society, also spoke.

Rao Bahadur Sri S. K. Yegnanarayana Iyer said that co-operation provided a happy *via media* between the two extremes, capitalism and communism. Then the resolution circulated by the International Co-operative Alliance was moved and adopted.

Celebration in other Centres.

The Rayalaseema Co-operative Institute, Ltd., Anantapur :—Under the auspices of the Students' Union of the above Institute, the International Co-operators' day was celebrated with Sri S. K. Raghavacharya, B.A., LL.B., presiding. The Local Deputy Registrar, Mr. Hafeez Sahib Bahadur, and other important officials and non-officials attended the function and took part in the deliberations. After prayer and salutation to the Co-operative flag and the introductory remarks of the President, Sri V. Krishnamurthi, one of the Secretaries of the Union, read out the message of the International Co-operative Alliance, which was adopted unanimously.

The Salem Co-operative Central Bank :—The International Co-operators' Day was celebrated by the above bank under the auspices of the several co-operative institutions with Rao Saheb S. Duraiswami Pillai, President of the Salem Marketing Society, in the chair. The President made an inspiring speech dealing with co-operative activities at home and abroad and appealed to those who were present to get all things by co-operative effort. He also emphasised the need for a co-operative textile mill.

Sri O. R. Valmikinatha Iyer, Co-operative Sub-Registrar, next addressed the gathering on the structure of the land mortgage banks. Sri K. V. Dhanakoti Naidu, Vice-President of the Salem Central Bank, and Sri P. Manickam, Secretary of the Bank, explained about the co-operative movement.

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Central Government. A Conference of the Provincial Ministers of Agriculture is likely to be held in the middle of January next to discuss and co-ordinate the various food production schemes, as well as their effective execution.

Compost Manure.

A Conference of selected Commissioners of Municipalities was held at the Secretariat on November 28, in connection with compost manufacture and distribution. It was presided over by the Hon'ble Mr. Kumaraswami Raja, Minister for Agriculture. The Conference was attended by the Additional Secretary to Government, Development Department, Director of Agriculture, Inspector of Municipal Councils and Local Boards, Registrar of Co-operative Societies and the Director of Public Health. The steps to be taken for effective and consistent propaganda among cultivators, maintenance of demonstration plots by the Agricultural Department, the assistance to be given to the local bodies to facilitate the production of compost, and the machinery for the distribution of the manure were some of the items discussed at the Conference.

The general view was that co-operative societies should be entrusted with the distribution of compost manure and that if co-operative societies were unwilling to come forward to undertake the work the local bodies themselves may sell the compost direct to the ryots or in public auction. Some of the Commissioners stated that they required help in the matter of transport. There was free discussion on the merits of compost manure and the general opinion of the conference was that all steps should be taken to popularise compost manure and to step up its production.

The Coimbatore Co-operative House Mortgage Bank, Ltd., Coimbatore.

With a view to relieve scarcity of houses and to enable middle class people to own houses, the above Bank has undertaken a housing scheme and, for this purpose, it has purchased 14 acres of land in Sangapur village, near Sayi Baba temple, between Mettupalayam and Thadagam Roads at a cost of nearly Rs. 1 lakh. To start with the Bank would build 47 houses of type-design at a cost ranging about Rs. 4,500 to Rs. 8,000, which includes the cost of the site and all modern amenities, such as lighting, septic tank, water-pipe connections, etc. These houses will be given on hire-purchase system to such of the members of the Bank who have no houses of their own and their near relatives. Every occupant will have to pay one-fifth of the total cost of the houses as advance and the balance with interest in easy instalments spread over a period of 20 years, after which period the occupant will automatically become the owner of the house.

The foundation for the Co-operative "A" Colony was laid by Sri Rao Bahadur K. Raghavendra Rao, B.A. B.L., President of the Bank, on 5-12-1946. While laying the foundation, the President blessed that the present scheme would be a successful and popular one and hoped that the Bank would launch similar schemes in other localities as well for the benefit of the public of Coimbatore. The function was attended by the Directors

of the Bank and the Vijayalakshmi Engineering and Trading Corporation, Ltd., contractors for the construction work of these 47 houses. With a vote of thanks by the Secretary of the Bank the function came to a close.

Co-operative Employees' Deputation to the Minister.

A delegation on behalf of the Co-operative Employees of the Province waited on deputation to the Hon'ble Mr. V. V. Giri, Minister for Co-operation, on 13-11-1946 at Madras. The delegation was lead by Sri S. Krishna Rao, B.A., President of the Provincial Association. The delegation consisted of representatives of employees from ten districts. It presented a memorandum embodying the following points. The demands of the large body of employees as voiced for the resolution of the Provincial Conference of the employees held at Vellore, framing of rules regarding the service conditions of employees and adopting the same in all co-operative institutions, withdrawing the departmental men now lent to the co-operative institutions and promoting the existing employees to their places, provincialisation of the employees' services and the setting up of the necessary machinery to ensure a stable and contented service, reserving 50 per cent of vacancies in the Department for being filled up by recruitment from among the non-official co-operative employees, were pressed upon. The question of victimization of the employees in Salem Bank as are taking part in the activities of the Association was also explained at length, and the Hon'ble Minister promised to use his good offices and see that victimization stops.

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AND

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Paid-up Capital ... " 11.42 "

Statutory and other Reserves ... " 20.14 "

DEBENTURES GUARANTEED BY THE GOVERNMENT OF MADRAS.

The Bank is the Apex Co-operative Bank for long-term agricultural credit and issues debentures for 20 years on the security of first mortgages transferred to it by Primary Land Mortgage Banks and its assets.

The principal of and the interest on these debentures are guaranteed by the Government of Madras.

The Debentures are Trusts Securities and are also approved Securities under the Insurance Act, 1938. The Debentures are irredeemable for the first 10 years from the date of issue and a Redemption Fund (Sinking Fund) is constituted to pay off the debentures on maturity.

M. DATTATRAYULU, B.A., C.A.I.B.
Ag. Secretary.

The XXVI Madras Provincial Co-operative Conference.

The XXVI session of the Madras Provincial Co-operative Conference will be held on the 4th and 5th January 1947 at the Pachaiyappa's College Buildings, Chetput, Madras, under the presidency of Sri T. A. Ramalingam Chettiar, B.A., B.L., M.L.A., (Central). The Hon'ble Sri V. V. Giri, Minister for Labour, will open the Conference and the Hon'ble Sri P. S. Kumaraswami Raja, Minister for Agriculture, will open the Agricultural, Industrial and Cottage Industries Exhibition.

All are cordially invited.

V. VIYYANNA,
General Secretary

OFFICE OF THE
 MADRAS PROVINCIAL CO-OPERATIVE UNION,
 ESPLANADE, MADRAS.

Dated 15th November, 1946.

NOTICE.

A meeting of the General Body of the Madras Provincial Co-operative Union will be held at 11-15 a.m., on Saturday, 4th January 1947, in the Pachaiyappa's College, Chetput, Madras. The Administration Report of the Union from 1st July 1945 to 30th June 1946 together with the Audit Review for 1945-46 is sent to member societies separately.

The Agenda for the meeting is given below.

All members are requested to be present.

V. VIYYANNA,
General Secretary.

Agenda.

1. Consideration of the Administration report and Audit Review of the Provincial Co-operative Union for the year 1945-46.
2. Resolutions, if any, of which notice is given.
3. Any other subject.

Member Societies are requested to hand over the report to their representative.

Members are requested to bring the copies of Administration Reports with them for the meeting as no extra copies are available due to shortage of paper.

THE MADRAS PROVINCIAL CO-OPERATIVE UNION.

Combined Programme for the Conference and the Meetings of the Union.

4th and 5th January 1947.

4TH JANUARY 1947.

- 10 a.m. Executive Committee Meeting.
- 11 a.m. Board of Management.
- 11-15 a.m. General Body.
- 2-30 p.m. Conference.
- Hoisting of Co-operative Flag.
- Welcome Address.
- Opening of the Conference by the Hon. Sri V. V. Giri, Minister for Industries and Labour.
- Presidential Address by Mr. T. A. Ramalingam Chettiar, B.A., B.L., M.L.A. (Central).
- Opening of Exhibition by the Hon'ble Sri P. S. Kumaraswami Raja, Minister for Agriculture.

5TH JANUARY 1947.

- 8-30 a.m. Subjects Committee.
- 2 p.m. Conference—Second Session.
- Resolutions.
- Concluding speech by the President.
- Vote of thanks.

Vande Mataram.

MEALS AND TIFFIN TIMES.

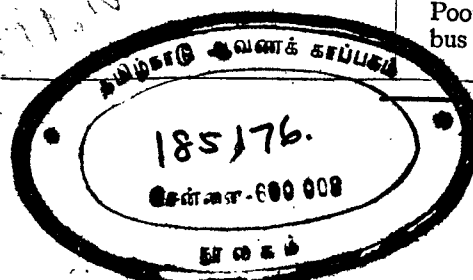
- 7-30 to 8-30 a.m. Tiffin.
- 12 noon Meals.
- 4 to 4-30 p.m. Tiffin.
- 8-30 p.m. Dinner.

INSTRUCTIONS TO DELEGATES.

Routes to the place of Conference:—

Central Station: Alight at the Central Station. There is a Bus Stand at the Medical College. Take a No. 15 Bus bound to Amjikai. The Bus will stop at the College.

Egmore Station: Alight at Egmore Station and take Electric train back to Chetput. College is a mile from the station. Or alight at Egmore Station cross the over-bridge and go to Poonamallee High Road and catch bus No. 15 to Amjikai.



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With Rules and Case Law

AND

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With Rules

(As modified upto September 1946)

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V. VIYYANNA, B.A., B.L.,

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MADRAS,
15-11-1946. }

V. VIYYANNA,
General Secretary.

FAS-286

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