

The
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THE MADRAS CO-OPERATOR

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EVERY MONTH IN TWO LANGUAGES

"Numbers without union are powerless
Union without knowledge is useless."

VOL. II.]

NOVEMBER 1931.

[No. 5.]

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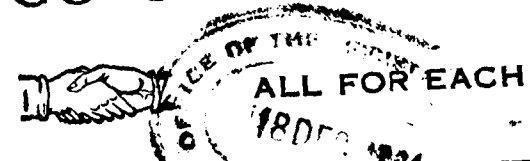
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THE MADRAS CO-OPERATOR

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NOVEMBER 1935

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Impressions of a Co-operative Canvasser.

BY ONE WHO CALLS.

Canvassing for a Co-operative Society has, apart from the general routine of canvassing, amusing and pathetic sides as well.

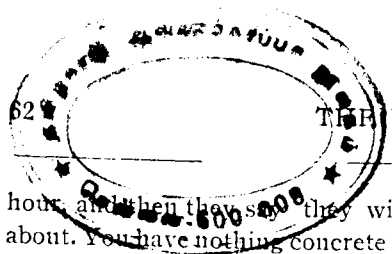
The society of which I am an employee has two methods of canvassing—one, visiting members whose trade is below £ 6, 10 s. per quarter; the other method is watching empty houses, and then getting the new tenants to join the society as soon as they come in.

Of the two methods the first is probably the more useful. It can always be turned into a friendly visit. Many old members whose families have dwindled really look on these visits as social visits and many thanks and handshakes have resulted.

Old Members.—All classes come under this canvass, and varied are the excuses

made for low purchases. Some will say "the dividend is not high enough", to which we reply, "How can we pay a high dividend if your trade is only 5 s. a week: double your trade and then see what happens." There is the member who says: "You don't pay Income Tax" or else "You are buying our goods from Russia," the answer is obvious, they ought to change their daily paper. Then there is the member who says, in a whisper, "Come in, please," and heaves a sigh of relief when she finds out you do not know she has not paid the baker.

An interesting call is on the member who does not understand co-operation. This member is one that takes up a great deal of time, because one has to explain to him, or her, the ideals and benefits of co-operation, for probably an



hour, and when they say they will think about. You have nothing concrete to show for your visit. Will it be of use? Only time will tell. Here is one very common complaint, and employees would do well to take note. Co-operative employees, according to this class of member, "Are too well paid, their jobs are too secure, they don't care how they treat the customers," its "take it or leave it!" they are too independent."

To my mind, the visiting of low-purchase members is the visiting that should be concentrated on. The larger the society grows the less intimate is the connection between the committees and the member, the older members gradually are forgotten, the newer members never really get into the movement or become intimate with the methods and workings of the society. By canvassing you are able to bring the member and shop manager into association, to explain the ideals and aims of Co-operation, and generally develop a Co-operative conscience.

A canvasser must be thick skinned, for sometimes he has to face some awful language without flinching. A smile goes a long way, even when being told your character and a bad one at that. When I first started canvassing for a living, I thought it only a matter of being able to talk. I have since found out that more good can be done by getting the person being canvassed to do the talking.

New People.—With regard to canvassing for new members, it is sometimes amusing, sometimes very pathetic. One sees women who have been given a key to a new house on a municipal estate;

they probably never have had a home of their own before. When they go inside, the next problem is the co-op. range, for as likely as not they have never seen one before. It comes within the range of a canvasser's job to unlock the door, show them the way to make a fire burn, or how to work the damped &c. This done, now is the time to tell them who and what you are, get them to join the co-op., and see that they get the full services. Many people give their custom to the first trader that calls. Usually it is first to come first to serve and many are the times I have gone two or three miles to get them the first bottle of milk or loaf of bread.

Sometimes it is easy work to get them to join. For example, new tenants move in, and straightway put a notice on the door. "To all callers keep away, we are in the Co-operation." Shall I call? Yes. "You are just the man we want to see," they say. "I want to join, I made up my mind as soon as I got a new house I would join the co-operation and have everything from them." Or another, "To call canvassers: keep away." I chance it and get the same answer. It is then that I think my luck's in. Or if I happen to be the last of a long string of callers in the first hour of their occupation of the house, what is my reception then? This is the time I need a thick skin, or a smiling face. There are bad days too, when everything seems to misfire; it rains all day, and everybody seems in a bad temper. Then you think "Is it all worth while?" and then a word of thanks or a handshake lifts one out of the blues, and it's "Try again."

From 'The Producer.'

Co-operative Stores.

(By RAO BAHADUR A. VEDACHALA AYYAR.)

The necessities in domestic household as well as the requisites for agricultural and other rural Industries are now supplied by traders who practically do a profiteering business and exploit consumers in more ways than one, fair or foul. The loss arising to the consumers out of such transactions is manifold. For cash transactions, spurious articles and under weight or under measurement come into operation provided the consumers are not on the alert. For credit transactions all sorts of fraud are practised and the debtor consumer is practically at the mercy of the creditor supplier. The way to get out of such difficulties is the formation and working of co-operative store organisations for supply so that the profits of the traders may be diverted to the consumers; the exploitation by a host of middlemen may cease and the consumer will get his supply unadulterated, genuine and proper weight at a reasonable price.

While such advantages are available in a store organisation, it is a moot question for consideration as to why such organisations have not spread in towns or country-sides as readily as credit organisations and even in places where store organisations exist the exploiting traders have not felt any shortage of their transactions, the number of people drawn to co-operative stores being infinitely small. Various are the reasons given by co-operators as their opinion.

It is said that co-operative stores are not liked by the people as such organisations do not sell at a cheap rate as compared with private retail shops and the distribution of dividend at the end of a year is suspected to be problematical.

There has not been any sustained intense propaganda and advantages of above organisations to wage earners except a few lectures given by paid men to a set audience whipped up for the time. The rate of price charged in stores is cheap if we take into consideration the quality of goods supplied and the correct quantity delivered to the consumer. Incessant propaganda coupled with the opening of shops co-operative in all populous parts of the city should educate the people with no share capital demanded of them and with the prospect of the share capital being built up from out of the bonus on purchases made by each consumer. The Triplicane Stores, the premier institution for distribution, should tackle this problem and can be considered a success only when it supplies all wage earners in the city employed in mills, railways, work-shops, various companies, Municipality, Hospitals etc., Its resources at present available and its credit power justify expansion of its activities in this direction. Only the initiative must be taken by the Directors and there will be warm support from all co-operators, from Government and the employers of various firms and Municipal institutions.

The difference between wholesale and retail rates in trading shops is not very much and therefore the heavy establishment charges in store shops consume the profits and this is assigned as a reason for the non-profitable method of working of stores co-operative wherever started. The difference between wholesale and retail rates is not really so low and it is perfectly possible to connect the wholesale with the producing organisations

the latter availing with gladness the wholesale as its steady market for selling the produce without any of the machinations of the middlemen suppliers to private wholesale. The cost of management of store shops can easily be reduced by local management and supervision over salesmen, and by simplicity in account keeping. The retail private dealer with a capital of Rs. 200 is the salesman, accountant and supplier with a boy on Rs. 3 or 4 per mensem. He makes a living and is expected to get Rs. 20 per mensem. I fail to see why Co-operative Stores should not be organised at a trifling cost as is done in retail shops. The idea of table, chairs, receipts in duplicate for every article supplied with cash book ledger and personal ledger and stock book complicate the machinery and enhance the cost. The Triplicane Stores can develop itself into unostentatious branches in various parts of the City in practically every important street inclusive of some areas. The low rate of profit between the wholesale and retail shops is an added reason for huge transactions being secured at a low rate of profit so that the quantum of profit may increase to yield a respectable bonus to purchasers. The wholesale institution of the Triplicane Stores should work as a real wholesale without complicated methods of account keeping and without the incubus of heavily paid establishment of Secretary, Manager, Accountants, Clerks, Auditors etc. The Triplicane Stores can be made to yield better results if it will expand its activities with a view to bring under its fold citizens of all classes in the City of Madras.

Members are not faithful to the store institutions. Hence the transactions get low and overhead charges loom high with the result that store institutions fail for adequate support. This difficulty can be got over by selling to

non-members also who will accumulate their bonus eventually as share capital. The faith of the members in the Co-operative Stores cannot be retained unless and until the stores work in an efficient manner. The labour population and the poorer classes who are exploited most with bad articles and high prices by the traders would be more faithful to the co-operative stores than the people for whom the Triplicane Stores caters at present. If the Triplicane institution widens its scope, there will be no trouble on account of want of support. The same holds good in regard to stores in other towns. Traders have organized in a certain way. Co-operative organizations should do similarly with trustworthy staff but without fraud or absorption of profits.

Though village stores are not connected with the subject in hand yet we may as well deal with them and see how far urban stores and village stores should get connected. Such a connection should be a live one resulting virtually between the producers and the consumers. It is generally said that village stores have not been a success nor a store for a group of villages and that where they were attempted, they were failures.

The failures noticed in the past were due to bad management by unpaid honorary agency, small transactions, carelessness in stocking articles not easily purchasable by the rural population and stocking of articles usually purchased by classes of people higher than the poor men in economic situation. All these pitfalls should be guarded. There does not seem to be any need for a separate organisation as village stores in each village. The ordinary credit society can run it as a part of its concern. It can stock only such articles as a village bazaarman does and paid secretary of the rural society can very well

look after the work of stores in addition to credit transactions. Let there be no delusion about honorary work which may not be efficient and continuous. The local unions or the central primary society in a trading centre can procure for the primaries in rural parts all it wants from the wholesale market, and the rural primaries can transmit its produce to be sold to the central society which will be the supplying agent to urban stores. The latter will supply the central society with what it wants. The Triplicane Stores can supply to village societies what they want and get supplied with what societies can send. The stores in Madras can at present connect itself with Nellore, Chingleput, and North Arcot districts for this purpose and with other districts for specified purpose. A village trader has but a capital less than Rs. 100 and makes a profit of Rs. 10 to 15. He does the salesman's work and his wife does assist him. He keeps no account of sales as he conducts the transactions himself. A simplified arrangement much be devised for each co-operative society and for a group of societies—and if the management is undertaken by the rural primaries themselves, the rural stores movement is bound to be a success.

The stores institution itself ought to run small industries in towns. It can very profitably run the charka business with hand spinning. Such a work now will be a boon to the unemployed of the labour population and to the middle class people who are feeling the financial depression very tight. The Triplicane Stores can run successfully 500 charkas in Madras and earn the gratitude of a very large number of people, many of whom will be in a position to own their charkas and sell the yarn. What is wanted is organisation and faith in the endeavour. This work can equally be undertaken by a village society in its stores branch.

The stores can serve as the selling agency for the products of co-operative small industry institutions if any in towns or rural parts at the risk of such suppliers. There is a wide scope in this direction for the Triplicane Stores to set an example.

In short, the stores organization should try its level best to root out as far as practicable the profiteering and exploitation spirit exhibited by traders wholesale and retail and to relieve the consumers from such exploitation.

The Madras District Administration Report for 1930-31, issued by the Co-operative Department.

I. ADMINISTRATION.

M.R.Ry. S. P. Perumal Pillai Avergal, B.A., was the Deputy Registrar till 19th August 1930 and Mr. S. M. Shah Sahib Bahadur, B.A., acted as Deputy Registrar from 20th August 1930 to 1st December 1930 and from 2nd December 1930 to 30th June 1931. M.R.Ry. S. P. Perumal Pillai Avergal, B.A., was the Deputy Registrar. Mr. Nagarathnam Iyer, Dip. Econ., was the Sub-Deputy Registrar till 15th January 1931. And from 20th January 1931 Mr. Krishnaswami Iyengar was the Sub-Deputy Registrar till 6th February 1931. Again Mr. S. M. Shah Sahib Bahadur B.A., took charge as Sub-Deputy Registrar on 7th February 1931 and he continued till the end of the year.

2. The following statement shows the inspection made by the Deputy and Sub-Deputy Registrar.

CENTRAL BANKS.	Number of Old Societies.	Bad Societies.	Other Societies.
M.R.Ry. S. P. Perumal Pillai Avergal, B.A. ...	11	1	2
M.R.Ry. K. Nagarathnam Iyer ...	11	16	1
Mr. S. M. Shah Sahib Bahadur, B.A., (as Deputy Registrar) ...	9	1	1
Mr. S. M. Shah Sahib Bahadur, B.A., (as Sub-Deputy Registrar) ...	17	6	6
Mr. Krishnaswami Iyengar ...	4	1	1

3. M.R.Ry. Rao Saheb V. Dharmalingam Pillai Avergal, continued to be Honorary Sub-Deputy Registrar throughout the year and did useful work. He inspected 14 societies in connection with disposal of arbitration references.

4. There were 3 city auditors whose pay and allowances were met out of the contributions levied from them. For the supervision of depressed classes societies, there were three inspectors; and they worked under the District Bank newly formed.

II. SUMMARY OF PROGRESS.

5. The general progress made by societies during the year is exhibited in detail in the appendices to this report. During the year five societies were newly registered and the registration of 11 cancelled. The number of societies in the city at the end of the year was 153. Of the societies registered during the year, one was the Madras District Central Co-operative Bank to cater to the needs of all societies including depressed classes which was formerly done by the Madras Christian Central Bank.

6. The total membership of all societies increased from 53,458 to 56,514. The total working capital of all societies was 77,29,191 showing an increase of 10,02,860. The paid-up share capital also rose from Rs. 20,32,201 to 23,03,171, deposits and other borrowings were Rs. 41,32,545, loans from Government rose from 7,34,719 to Rs. 7,86,800 and the borrowings from the Central Bank from 2,00,959 to Rs. 2,90,297. The increase in loans from Government represents the loans to building societies and to Central Land Mortgage Bank.

7. Appendix II-A gives particulars of loans classified according to purpose, value period and security. An increase of 5 per cent in respect of 2 years loans and an increase of 7 per cent under 5 years loans and a decrease of 10 per cent under loans exceeding 5 years will be noticed.

8. Appendix IV shows the demand, balance and percentages of loans due by all societies to Central Bank and others. The percentage of balance to demand under long and short term loans was Rs. '054 and '007 for the whole district as against 2'45 and nil for the last year and under interest it was less than 1 per cent. It is gratifying to note that there was nothing overdue under interest to the Madras District Bank.

III. WORKING SOCIETIES.

9. (a) *Central Bank*.—The Christian Central Bank discontinued to finance the societies in the Madras City and the newly started Madras District Bank began to function from August 1930 and it financed all the societies in the city. The Madras District Bank had on 30th June 1931, 56 individuals, members and 101 society members. The paid-up share capital on 30th June 1931 was Rs. 62,970. The borrowings of the Bank on 30th June 1931 were 4'55 lakh. Loans amounting to Rs. 20,07,220 were disbursed to societies while Rs. 17,00,581 was repaid leaving a balance of Rs. 3,06,639 at the end of the year of which Rs. 7,315 was overdue. The percentage of arrears to demand under principal and interest was 4'27 and nil respectively. The profit earned during the year is Rs. 2,659-8-0.

10. (b) *Christian Central Bank*.—It had on the 30th June 1930, 132 individual members and 1398 societies scattered throughout the Presidency. Share capital fell Rs. 1,92,557 to Rs. 1,76,224.

The borrowings of the Bank fell from Rs. 13'96 lakhs to Rs. 11'06 lakhs. Loans amounting to Rs. 7,16,601 were disbursed while Rs. 8,16,590 were repaid leaving a balance Rs. 8,42,775 at the end of the year, of which Rs. 3,22,188 was overdue. The percentage of arrears to demand under principal and interest was 28'00 and 10'90 respectively as against 10'87 and 6'17 respectively of the previous year. The Bank earned a Book profit of Rs. 14,333.

11. (c) *The Madras Central Land Mortgage Bank*. 60 fresh members were admitted during the year, making a total of 203 of whom 166 were individuals and 37 were Primary Land Mortgage Banks. The paid-up share capital of individuals and Primary Land Mortgage Banks was Rs. 58,600 and Rs. 40,900 respectively. Total borrowings of the bank was Rs. 5,01,232. The bank has issued loans to the Primary Land Mortgage Banks to the extent of Rs. 5,04,490 while Rs. 8,006 was repaid leaving a balance of Rs. 5,38,684 at the end of the year. The bank worked at a profit of Rs. 7,212 this year.

12. (d) *The Madras Co-operative Milk Supply Union Ltd.*—The Union has 21 Milk Supply Societies as members. In Madras City there are four societies and in Chingleput District 17. The Union collected the milk produced by the individual members of these societies transported the same in motor vans and distributed the same to wholesale and retail customers, as usual. 3,51,248 Madras measures valued at Rs. 1,62,335 were brought during the year and sale proceeds amounted to Rs. 1,62,736 and this includes Milk curd and creamed butter, etc.

13. (e) *Non-Agricultural Societies—Class I, Credit Societies, Ltd.*—There were 70 societies at the beginning of the

year under this class. Three were added during the year and the registration of 3 were cancelled. There were thus 70 societies at the end of the year. Of these 26 societies were for Government servants, one for the employees of the Buckingham and Carnatic Mills, 1 for Municipal employees (superiors) and the remaining societies for the employees of firms and other institutions.

Many of the societies for employees worked well. The successful working of these societies is mainly due to the recovery of dues of members from their salaries. When this was not enforced troubles arose and the High Court staff co-operative society is one, where criminal and arbitration suits have been launched against the Directors.

The working capital of all limited societies amounted to Rs. 60,41,736 of which the paid up share capital amounted to Rs. 17,56,717. The Reserve Fund to the credit of these societies amounted to Rs. 3,50,141. There is no union in the city. Out of 70 societies, 35 societies were included in the audit scheme.

14. Societies holding more than 20,000 as deposits came under the operation of G.O. No. 1237, Development, dated 29th August 1923, and had to maintain the necessary resources. As usual the fluid Resource Register was checked once in every quarter and the societies that failed to maintain the requisite standard on any day or days were appraised of this matter for avoiding such shortages.

15. *Class I—Credit Unlimited.*—There were 48 societies of this class at the beginning of the year. The registration of 3 societies was cancelled during the year, leaving a balance of 45 societies at the end. As stated in para 13 above none of the societies stood affiliated to any union. Most of the societies under

this class, are for depressed classes, such as Adi Dravidas, Dravidas, Adi-Andhras, cobblers, scavengers, etc.

16. The credit unlimited liability societies which number 45 had a total membership of 3669 and a paid up share capital of Rs. 80,830. Their working capital amounted to Rs. 1,25,737. Short term loans due by members amounted to Rs. 29,361 and the long term loans to Rs. 96,746. Out of a demand of Rs. 41,028 under short term and Rs. 1,01,506 under long term Rs. 12,749 and Rs. 51,539, respectively remained overdue. The percentages of overdues between demand and balance works at 31 per cent for short term and 50 per cent for long term. Since there is no union intensive supervision is being done by the department.

17. *Thrift Societies*—The Adyar Govindaraja Perumal Fisherman Society has started to do some work. The members of the Adyar Govindaraja Perumal Fisherman Co-operative Society, the Mount Road Firm Employees Society and the Madras Kulalars Co-operative Society had at the end of the year deposits aggregating to Rs. 11,257. These societies have made advances to members aggregating to Rs. 8,372 during the year and a major portion of the working capital of these societies have been invested under shares and deposits in the Central Bank.

18. *Class II—Purchase and Sale Societies.*—There were 6 societies under this class at the beginning of the year. One society, viz., Government Hoes Co-operative Stores has been transferred to Coimbatore Circle this year. Thus there were 5 societies at the end of the year.

19. (i) *The Triplicane Urban Co-operative Society, Ltd.*—This society has 25 branches located in different parts of

the city. The membership of individuals rose from 6,099 to 6,125. The paid up share capital was Rs. 1,00,808 as against Rs. 1,02,066 at the end of the last year. The sale of goods to members amounted to Rs. 10,21,665 as against Rs. 11,68,843 of the previous year. The net profit during the year amounted to Rs. 17,254 as against Rs. 7,380 in the previous year. The society continued to do the useful work during the year.

20. *Padmasala Weavers Co-operative Society.*—The society purchased goods to the value of Rs. 6,376 and sold goods to the value of Rs. 5,895. The society conducted credit transaction and the loan amount outstanding against members at the end of the year was Rs. 9,273. The society earned a net divisible profit of Rs. 134.

21. The other 3 societies of this class did little work during the year.

23. *Class III—Production and Seal Societies, Ltd.*—There were 8 Societies under this class, at the beginning of the year. The registration of 4 societies was cancelled during the year and one society was added, leaving a balance of 5 societies. Of these 4 are all milk supply societies affiliated to the Milk Supply Union. The other is a Foot-Wear Supply Society. The number of members and their paid up share capital were Rs. 141 and Rs. 755 respectively. The purchase of milk from members amounted to Rs. 91,774 as against Rs. 35,251 in the previous year.

23. *Class IV. Others.*—There were 20 societies under this class including (1) The Central Co-operative Printing Works Ltd., (2) Postal and R.M.S. Benefit Fund (3) Tailors Co-operative Society and (4) The Salt Loaders Society.

24. *The Central Co-operative Printing Works Ltd.*—There were 269 society members on its rolls at the end of the

year with a paid up share capital of Rs. 16,105 as against Rs. 15,746 in the previous year. The work turned out amounted to Rs. 20,360 and the profit earned during the year was Rs. 2,034 against Rs. 2,139 in the previous year.

25. (2) *The Postal and R.M.S. Benefit Fund.*—The number of members of this society at the end of the year was 2,087 and the paid-up share capital of the members amounted to Rs. 43,607. There were 29 deaths and 20 retirements during the year. The total amount of calls collected during the year was 46,662 and benefits amounting to Rs. 54,189 were paid. The Benefit Fund introduced this year Marathy's scheme. It earned a net divisible profit of Rs. 5,287. It has got a reserve fund of Rs. 20,696 in the Christian Central Bank.

26. 3. *House Building Societies.*—The activities of the building societies are on the increase. There were 706 members in all the 16 building societies with a paid up share capital of Rs. 2,96,523 as against Rs. 2,99,451 in the previous year. All the societies worked at a profit excepting Madras Catholic and Teynampet and Theosophical Building Societies. The total profits earned by these societies amounted to Rs. 18,683.

27. Of the two labour contract societies Madras Salt Loaders Society worked at a profit of Rs. 1,204 thus bringing the loss to Rs. 3,966. The Tailors Society worked at a profit of Rs. 85, thus bringing the loss to Rs. 1918.

28. V. *Reserve Fund.* The Total Reserve Fund of all primary societies increased from 4,33,331 to Rs. 5,06,675. With the additions to be made for 1930-31, the total Reserve will be Rs. 5,70,160.

29. The department has been attending to intensive supervision of societies,

including Corporation Depot Societies intended for scavengers and the labourers. The Depressed Class Societies are looked after by the District Bank, and the Government Inspectors are working under its control.

30. *VI. Dispute and Litigation.*—Out of 896 arbitration references including 803 filed during the year, 694 cases were decreed, 28 satisfied, before decree leaving a balance of 174 pending disposal at the end of the year. Out of the decreed cases 1239 were pending execution. In civil courts, 18 cases were pending at the beginning of the year. 39 cases were filed during the year. 31 cases were decreed during the year. Out of 107 decrees 78 were pending execution.

31. The Ex-Secretary and the Ex-Director auditor of the Madras High Court Staff Co-operative Society have committed gross irregularities amounting to misappropriation, perpetrated falsification of accounts and have taken loans four and five times above the maximum borrowing power. The society has filed arbitration suits against them, and the Registrar has appointed M. R. Ry. A. Vedachala Iyer Ayl. as the arbitrator for these suits. And the said office-bearers are undergoing trial before the Presidency Magistrate, George Town for mis-appropriation and falsification of accounts and the cases is still pending. My Sub-Deputy Registrar Shah Sahab investigated this case, along with my predecessor Mr. S. P. Perumal Pillai and Mr. Shah Sahab has been instructing the Prosecuting Inspector of Police, ever since the case has been launched.

32. *VII. Liquidator.*—The registration of 11 societies was cancelled during the year. The total number of liquidated societies at the end of the year was 24.

33. Of these societies the assets to be realised from the Park Town Co-operative

society at the beginning of the year was Rs. 13,036. A sum of Rs. 2,867 was collected during the year. A Supervisor of the Christian Central Bank on a pay of Rs. 70 whose services have been lent for this purpose, has been attending to the collection work in the society. In other liquidated societies collection work is being attended to by the Liquidation Inspector. Total assets collected during the year was 5,447. A sum of Rs. 39,667 is pending realisation. Liabilities at the end of the year was Rs. 29,596. Every endeavour is being made, in spite of trade depression and other unforeseen circumstances to close the liquidation proceedings.

34. *Audit.*—The Audit of 16 societies was conducted by private auditors and 35 societies in 3 groups were under the city audit scheme and pay and allowances of 3 city auditors were met from out of contributions made by these societies. Two Inspectors are auditing the accounts of the M. & S. M. Railway Urban Bank and their pay is met by that Bank. One Inspector is auditing the city bank and his pay is met by the Bank. The rest of the societies are audited by the Government Inspectors.

35. *Miscellaneous.*—The XIX Madras Provincial Co-operative Conference under the presidency of Rao Bahadur Ramalinga Chettiar Aul., B.A. B.L., was conducted successfully during June '31.

Mrs. Todd who is the president of the Salem Weavers Co-operative Society had come to Madras with beautiful but cheap sarees and other clothes and distributed to various societies and to the Deputy Registrar's Office for sale. She delivered a lecture in the Provincial Co-operative Union Office and did much propaganda work.

36. *General.*—Thanks are due to the non-officials who rendered valuable assistance in helping the department to carry on the administration of the district and to the departmental subordinates who worked with zeal and enthusiasm during the year.

9-10-1931. (Sd.) C. D. NAYAGAM,
Deputy Registrar.

Editorial Notes.

While reviewing the report for the last Co-operative year (1929-30) it was noticed by us that the report was a mere matter-of-fact document with not a word of explanation or comment either with regard to the successful working of some institutions or with regard to the bad management of others. We also desired to know the schemes which the Department had for the development of co-operation in the City.

This year's report is in no way better than the previous one. Last year's version is adopted with changes in figures only. Year after year more societies are cancelled than those registered. During the year under review 5 societies only were registered, while 11 societies were liquidated. The total number of societies in the City at the end of the year is brought down to 153. The total membership of all societies is about 56,000 out of a population of about 5,50,000. This would mean that about 10 per cent of the citizens had come within the fold of co-operation. Some of them might be members in more than one society, in which case the percentage works at much less.

As the report is published elsewhere, we welcome the views of our readers and their suggestions for enlarging the co-operative activities in the city and for strengthening the co-operative fibre.

Elsewhere is published in brief the substance of the suggestions of the Director-General of Posts & Telegraphs, Delhi and also the reply of the Madras Posts and Telegraphs Co-operative Credit Society Ltd. The Director-General pleads for equality and justice to all communities and says that *communalism would be a tragedy if it gets hold of the co-operative societies* and he admits that in one society one community got entire control of the society to the exclusion of all others. We are glad to note that at any rate in the Madras Post and Telegraphs Co-operative Credit Society Ltd., in this Presidency, steps were taken to see that every community, nay, every unit of office is represented on its board of management, including the representatives from the lower cadre of the employees. We congratulate the society on the splendid way in which it has been doing justice to all.

The Director-General's suggestion to give an effective control to the ex-officio President, we are of opinion, goes contrary to the established canons of co-operative philosophy. A Co-operative Institution is a democratic institution to be managed by members for themselves and for their own benefit and not to form part of the Department. We agree with the Director-General that the credit of a society depends entirely on its good management and that any impression in the minds of investing public that

the credit of societies is either expressly or impliedly backed by the Department or the Government of India, should be removed at the earliest opportunity.

We are however unable to reconcile ourselves with the problems of giving an effective control to a departmental officer and informing the public that it has nothing to do with its credit. In cases where the societies accepting the advice of the Director-General, give an effective control to the departmental officer, the department cannot free itself from its liability for the good management of such societies. It is the interests of both officials and members of institutions to make their positions clear. If the societies are allowed to be run by the department by giving an effective control to the departmental head, the department cannot but be held responsible for their proper working. If on the other hand the present democratic methods are allowed to continue, the department will be perfectly justified in announcing to the public that the credit of the society is in no way pledged either by the department or by the Government of India.

At a meeting of the representatives of the City Societies and Co-operators held at the premises of the Madras Provincial Co-operative Union, Royapettah, Madras, under the Presidentship of Mr. V. Ramadas Pantulu, on Wednesday the 18th November 1931, at 5-30 p.m. to consider measures for conducting the 4th Madras District Co-operative Conference, it was resolved to elect Mr. T. S. Ramaswamy Ayyar, B.A., B.L., M.L.C., President, Corporation of Madras, as President of the Conference and Rao Saheb V. Dharmalingam Pillai, M.L.C., as Chairman of the Reception Committee. Mr. G. Sriram Babu Naidu, B.A., B.L., DIP. ECON. was appointed as the Secretary to the Conference. It was further resolved to raise funds by way of donations and Reception Committee and Delegation fees. The Reception Committee and delegation fees are fixed at Rs. 2 and Re. 1 respectively. The co-operators would be meeting from time to time for discussing the subjects to be placed before the conference which would take place on Sunday the 13th December next, at 12 noon at the Pachaiyappas Hall, Esplanade, Madras.

**Our coming
Conference.**

News and Comments.

Better Living Societies.

There are now over 300 such societies, with more than 11,000 members, in the Punjab. Their main activity is the reduction of expenditure on social ceremonies but other activities for the improvement of health and sanitation have been attempted. Judging by the societies of this nature which I visited there would appear to be no doubt that they are doing a great deal of good work, since it is only by binding themselves together that the people can resist social pressure in such matters. In many villages such societies and also arbitration and cattle breeding societies exist side by side with ordinary credit societies. Thus in one village (Orderwal) where the credit society had 81 members, I found that there were 84 members of the Better Living Society and 21 members of a Cattle Breeding Society. Similarly, in Chak No. 211 the Credit Society had 60 members, the Better Living Society 86 the Cattle Breeding Society 48 and the Arbitration Society 202 or practically all the adult members of the village. The members of these Better Living Societies bind themselves to a maximum limit of expenditure on certain specified ceremonies to give up certain customs, to abstain from the engagement of dancing girls, the use of liquor, gambling, and so forth. This agreement has to be signed by every prospective member and every new member is required to add his signature or mark. Breach of agreement is punishable by fine, which can be enforced in court as there is a provision in the bye-laws. Such fines are inflicted with reasonable frequency. The Societies incur no expenditure except for registers, viz., Cash Book, Members Register, Proceedings Book, and Regis-

ter of Agreements, and they are exempted from the statutory provision in regard to reserve. The bye-laws provide that the general meeting may levy subscriptions to meet expenses but these are rare, if ever, required; if necessary the local credit society sometimes allots a portion of its profits to meet the Better Living Society's petty expenses for meetings, etc. There is a general consensus of opinion that these societies have had a very wholesome effect, but intensive preliminary propaganda is essential if they are to be successful. In Amritsar there are 4 such societies for sweepers, situated in different mahallas. The Honorary Secretary, who also organised them, is a paid employee of the Servants of the People Society but is not a member of the committee, which consists only of sweeper members. In the case of one of these societies with 65 members it was estimated that since its formation over Rs. 10,000 has been saved on the 102 marriages which had taken place. In this case a credit society was subsequently started and it is noteworthy that in none of these four societies has any necessity for arbitration or award occurred. Only the pay of the sweeper member is taken to account in assessing his maximum credit limit and two member sureties have to be provided in the case of every loan. In the case of the Oderwal Society one of the members is Honorary Secretary. The villagers claimed that the savings effected had resulted in improved cultivation, 80 Meston ploughs having been purchased and improved seed introduced.

(A note by the Registrar of Co-operative Societies B. & O.)

Arbitration Societies.

These societies are fewer in number but also appear to be achieving valuable results. Thus the Chak No. 211 Arbitration Society since its registration in 1927 has settled 76 village cases of every kind, ranging from irrigation to divorce. 39 cases to the value of Rs. 8,785 were settled by the committee, 34 by the jury of 9 arbitrators and in general meeting, while 2 were withdrawn by the applicants. I was informed that in every case the parties had abided by the decision and such fines as were imposed had been paid, and that no member had gone to any court since the start of the society. (A Note by the Registrar of Co-operative Societies, B. & O.)

A Prediction.

Unless drastic measures are taken to save it, the capitalist system through the civilised world will be wrecked within a year. I should like this prediction to be filed for future reference.—Governor Norman of the Bank of England, in a private letter to Governor Moret of the Bank of France.

A New Order.

Three thousand young men in Sweden have signed the following declaration: "I pledge myself not to take part in or support any kind of war, either between nations or between my fellow-citizens, and to work for total disarmament, for the removal of all causes of war, and for a new social and international order, founded upon the pacifist principle of co-operation for the common good."

Savages are people who have no legal ways of robbing each other.—*Pathfinder*.

Co-operative Milk Supply.

An important development on the consumer's side of the Co-operative Movement in Winnipeg is taking place this month by the entry of the Workers' and Farmers' Co-operative Association Ltd., into the business of milk distribution. This association, which was formed in 1928, has hitherto confined its activities to the sale of coal and wood, doing a business of approximately \$100,000 a year and returning substantial patronage dividends to its members. The coal and wood yard and the pasteurizing and bottling plant are both situated in a thickly populated section of North Winnipeg where the majority of the members reside. The opening of the new milk plant has been fixed for September 15.

The sale and distribution of milk by a consumers organization is something new in Manitoba, and perhaps in Canada. It is, however, regarded as one of the normal functions of the co-operative movement in Great Britain and has been undertaken with a good deal of success by the Franklin Co-operative Creamery of Minneapolis, Minnesota.—(From the *Manitoba Co-operator*.)

Many millions of people, who could use purchasing power have not got it. People who have it in superabundance cannot use to advantage a large proportion of it.

This is the fundamental problem with which the world is confronted. It is at the doors of governments and legislatures for solution.

In most civilised countries, people with little purchasing power vote into

office politicians who are really the agents of the comparatively few who have it to excess. Distributive justice is to them anathema. Instead of tackling the disease at its roots, governments prefer to dole out palliatives in the hope that sometime, somehow, the world's economic equilibrium will be restored. (From the *Cannadian Co-operator*.)

The London Society has issued a statement to its 11,456 employees on the present economic situation with a view to interesting them in increasing their trade so that they can play their part in safeguarding the interests of the community. "Increased consumption" is urged as "the key to increased employment." The London Society has 735 shops and depots, and 32 others are in course of preparation. The committee are therefore, appealing to members and employees to increase their trade and "by giving preference to co-operative manufactured articles, enlarge the field of co-operative employment." (From the *Producer*.)

Postal Co-operative Societies.

The Director-General of the Posts & Telegraphs Delhi, in a circular letter No. 244 Mis. 31 dated 3rd September '31 addressed his departmental co-operative societies stating that want of discipline, disruption and discourtesy towards the heads of department had crept in certain societies, and observed that in one society one community got control of the whole society to the exclusion of all others. "Communalism" he says 'is bad enough in a service, but it would be a tragedy if it gets hold of co-operative societies.' Surely the proper course to follow is that on a committee of co-operative societies, all communities should, as a matter of course be welcomed so that the General

body of members may have complete confidence in their working."

While pointing out the concessions enjoyed by Postal Co-operative Societies in virtue of their having the heads of departments as their ex-officio presidents, he sounds a note of warning that if any committee continually refuses to take the advice of the ex-officio office-bearers and make his position untenable by veiled or open discourtesy, it would be neither possible for those officers to continue their connection with the societies nor allow the Societies to enjoy the concessions.

He suggests that if the societies desire the official connection be maintained, they must do everything in their power not to reject the advice of the ex-officio president or chairman when tendered nor fail to act upon it. He goes a step further and requires the societies to appoint a retired officer approved by the President as their vice-president with remuneration to meet his out-of-pocket expenses etc., and also to appoint paid secretaries and treasurers with the approval of the president. Nor is this all. He suggests that in order that the ex-officio president may have an effective control of the working of the society, a majority of the committee members should be his nominees.

The Director-General while feeling for the indebtedness of the members of the societies suggests that stringent rules should be passed placing restrictions on the borrowers and on persons standing sureties for them. In reply to the afore-said communications, the Madras Posts & Telegraphs Co-operative Credit Society Ltd., while thanking the Director-General for the valuable advice given by him, pointed out that so far as this society is concerned, it never gave room

for the apprehensions of the sort expressed by the Director-General and also explained how it steered clear of communalism by taking not only representatives of almost every community but also of every unit of the office including the representatives of the classes of Postmen and lower grade members of the society. It was also pointed out that it would cut at the root of co-operation if the affairs of their society are managed by nominated members in a manner suggested by the Director-General, and that restrictions regarding the minimum share qualification for entry into the directorate would tend to destroy the representative character to their board. The society earnestly appealed to Director-General to reconsider this matter and allow the Board of Directors to be elected as hitherto before under the by-laws framed by the Government.

With regard to the suggestion of the Director-General not to permit an indebted member to stand as surety to another, it was explained that no one would be willing to stand as a surety for another unless there was a mutual obligation on the part of the other, and it would be really difficult to get a surety not indebted to the society. Further such a rule would be deprive the surety from borrowing directly when in need.

The Christian Central Co-operative Bank Ltd.

The Fifteenth Annual General Body Meeting of the Christian Central Co-operative Bank, Ltd., was held on Thursday the 27th October 1931 at 4-30 p.m. in Y. M. C. A. Buildings, Esplanade, Madras.

The audit certificate and the annual report of the Directors for the year 1930-31 was placed before the General Body for its consideration. On account

of the transfer of the City Societies including those for Christians and depressed classes to the Madras District Co-operative Central Bank, Ltd., there was a fall in the membership, a fall in share capital and a fall in the total outstandings. In spite of the best efforts made both by the bank authorities and Government by the appointment of special Inspectors, for mere collection of dues to the Christian Central Co-operative Bank, Ltd., in various districts, the overdues both under principal and interest increased from 10.9% to 28.0% and from 6.2% to 10.9% respectively. The bank worked on a loss of Rs. 4,044-15-0 if depreciation on Government securities was written off and if overdue interest is not included in profits as it ought to have been done.

In the report of the Directors it was stated that in consonance with the wishes of the Registrar of Co-operative Societies that a sum of Rs. 1,250 paid to Hon. Secretary as honorarium for the services rendered in 1929-30, had to be treated as an expenditure under General Funds in 1930-31, and recommended a sum of Rs. 684 as remuneration to the Hon. Secretary out of the General Funds in 1931-32 for the services rendered by him in 1930-31.

Mr. G. Sriram Babu Naidu while seconding the adoption of the report said that honorarium to the Hon. Secretary should not be paid from General funds. To pay honorariums out of the general funds is against the spirit of co-operation and Model By-laws which require that the services of the Directors should be gratuitous. When there is provision for the payment of honorarium out of the net profits in the by-laws, it would not be proper to make payments out of the general funds when the share holders are not given any dividend, and it would be

only adding insult to injury, and he doubted very much whether it would have been proper for the Registrar to allow such a procedure."

Rev. K. Heiburg took objection to the statement in the report that the financial position of the bank is being strengthened even in these bad years by the special provision for depreciation on Government Promissory Notes. He was unable to understand how on date the financial position is strengthened by the creation of a depreciation reserve, whatever might be its strength on a later occasion. He referred to the non-payment of the dividend for the second time by the bank on account of various causes and suggested that it would be better to dispose of the Government Promissory Notes. The Registrar explained that the Bank is bound to get the full value of the Notes at the time of maturity. This argument was not convincing to the present share-holders who were deprived of their dividends for a second time and who cannot under any circumstance get dividend for the year under review at a later date.

The portrait of Mr. K. T. Paul was unveiled by the present Registrar and after some formal business Messrs. Y. Ramachandra Rao Naidu of Nagaram Field Labourers Society, Godaveri District and J. N. Jayakaran were elected as Directors representing societies and individuals respectively in the vacant places. The meeting came to a termination with a vote of thanks.

The Washermanpet Co-operative Credit Society Ltd.

The 8th Annual General Body Meeting of the Washermanpet Co-operative Credit society Ltd., was held on Sunday the 1st

November 1931 at 4 p. m. in Thyagaraya Chetty School. Washermanpet. The Directors' report for the year 1930-31 and the audit certificate issued by the department was presented for adoption by the General Body. There was an increase in membership, in share capital and in outstandings and it was stated that the collections have been slightly over 70 per cent of the demand. In spite of the present economic depression and miseries of unemployment by many, it has been very kind of Mr. P. V. Sundararamayya, Honorary Secretary to spend his whole time last year to strengthen the work of the society, and strenuous measures were nevertheless taken in the matter of collections and reduction of overdues. The society was able to pay 9 per cent dividend to its share-holders. It was very kind of the Directors to meet very frequently and to adhere to the Principle of non-borrowing by Directors. The society is bound to develop further under the able guidance of Rao Bahadur P. T. Kumaraswamy Chetty, B. A. its President and Mr. P. V. Sundararamayya its honorary Secretary if further facilities are given for its enlarged activities. The old Board of Directors was re-elected unanimously for another year.

At the termination of the meeting Mr. C. D. Nayagam, the Deputy Registrar of Co-operative Societies, Madras gave some practical suggestions regarding the working of their institution and Mr. G. Sriram Babu Naidu, the Honorary Secretary of the Madras Provincial Co-operative Union, Royapettah. Madras explained to them with the aid of magic lantern, the evils of drink, and the benefits of Co-operation. The meeting terminated at 8 p. m.

The Madras District Co-operative Central Bank, Ltd.,

RECEIPTS AND DISBURSEMENTS FOR THE MONTH OF OCTOBER 1931.

Receipts.

Head of Account.	Amount.
	Rs. A. P.
Share capital (societies) ...	...
Do. Individuals ...	507 0 0
Current deposits—societies ...	10 0 0
Do. Individuals ...	2,65,412 14 6
Reserve Fund deposits ...	30,968 14 6
Fixed Deposits—societies ...	458 3 9
Do. Individuals ...	31,400 0 0
Recurring deposits ...	7,925 0 0
Savings deposits—societies ...	248 0 0
Do. Individuals ...	18 0 1
Suspense ...	6,079 8 11
Loans—Long-term ...	1,303 14 6
„ Short-term ...	20,253 0 0
Loans Principal—Individuals ...	3,458 0 0
Interest received on loans ...	260 0 0
Interest received on investments ...	1,178 1 0
Overdraft loans repaid by societies ...	1,787 8 0
Interest received on loans from Individuals ...	1,36,168 13 3
Entrance fees ...	1 4 0
Provident Fund Establishment No. I ...	7 0 0
Do. No. II ...	60 6 0
Commission on cheques ...	11 4 0
Loan application forms ...	3 9 0
Treasury Bills ...	0 3 6
Telephone charges ...	25,000 0 0
Liquidated Loan Principal ...	0 2 0
Madras Co-operator ...	400 0 0
Bills account ...	32 10 0
Adjusting heads ...	75,797 3 9
Miscellaneous Revenue ...	0 5 0
Subvention ...	0 10 0
Liquidators' Suspense ...	1,125 0 0
	5 0 0

Withdrawals from current account in :—

1. M.P. Co-op. Bank, Ltd., Town Br. Act No. 3...	1,27,171 10 0
2. Indian Bank, Ltd., ...	93,112 12 3
3. Imperial Bank of India, H. O. ...	2,27,878 13 8
4. Do. Mount Road Branch ...	1,050 0 0
5. Salem Dt. Urban Bank Ltd. ...	350 0 0
Opening Balance ...	228 5 3

Total ...10,60,573 0 11

Disbursements.

Head of Accounts.	Amount.
	Rs. A. P.
Share capital—societies ...	195 0 0
Current deposits—societies ...	2,18,944 15 8
Do. individuals ...	25,688 10 9
Savings deposits—individuals ...	6,705 15 0
Thrift deposits ...	7 8 0
Suspense ...	1,272 5 3
Mis. contingencies No. I ...	30 0 0
Do. No. II ...	7 0 0
Stationery No. 1 ...	88 4 4
Establishment No. I ...	516 8 0
Do. No. II ...	265 10 0
Loans Disbursed to societies—Long-term ...	18,600 0 0
Do. Short-term ...	5,000 0 0
Overdraft Loans to societies ...	1,43,780 7 10
Treasury Bills ...	25,000 0 0
Rent ...	100 0 0
Electric charges ...	18 10 0
Telephone charges ...	21 10 0
Petty Cash ...	40 0 0
Interest paid to societies ...	55 0 0
Do. Individuals ...	106 14 0
Development Scheme ...	15 8 0
Bills account ...	75,150 4 4
Adjusting heads ...	0 15 0
Interest paid to loans—Pro. Co-op. Bank... ..	26 11 0
Loans from Pro. Co-op. Bank ...	30,000 0 0
Liquidators' Suspense ...	522 15 0
Remittances to current account in :—	
1. Indian Bank Ltd., ...	1,01,966 13 5
2. Imperial Bank of India, H. O. ...	2,29,293 13 5
3. Do. Mount Road Br. ...	1,771 7 0
4. C. C. C Bank Ltd., ...	879 10 7
5. Bengal Provincial Co-operative Bank, Ltd., ...	502 2 0
6. Bombay Do. do. ...	200 0 0
7. Salem District Urban Bank do. ...	400 0 0
8. Kistna Dt. Co-operative Bank Ltd. ...	140 0 0
9. Pro. Co-op. Bk. Ltd., Acct. No. 3 ...	1,73,148 6 9
Closing Balance ...	163 15 7
Total ...	10,60,573 0 11

G. SRIRAM BABU NAIDU,
Secretary.

சென்னைக் கூட்டுறவினன்

மலர் II.]

நவம்பர் 1931

[இதழ் 5]

கூட்டுறவுச் சங்க வெண்பா.

மக்களிடையேச் சேர்க்கை மிகுமா வொற்றுமை நல்குஞ்
சிக்கன வாழ்வைச் செய்விக்கும்—ஐக்கியமாய்
நாட்டு மனம் பெருக்கி நல்கு ரவைத்தேய்க்குங்
கூட்டுறவுச் சங்கமெனக் கூறு.

பத்திரிதரின் குறிப்புகள்.

சென்ற வருஷம் ரிப்போர்ட்டு எவ்விதமிருந்ததோ, அதே யாதிரி இவ்வருஷத்திய ரிப்போர்ட்டுமிருக்கிறது. இவ்வருஷத்திய ரிப்போர்ட்டில் எண்கள் தான் மாறுதல். வருஷா வருஷம் சங்கங்கள், ரிஜிஸ்தராகுவதைக் காட்டிலும் உடைக்கப்பட்ட சங்கங்கள் தான் அதிகப்பட்டு வருகின்றன. இவ்வருஷம் (1930-31-ல்) 5 சங்கங்கள் ரிஜிஸ்டர் செய்யப்பட்டன. 11 சங்கங்கள் உடைக்கப்பட்டன. ஆகையினால், வருஷ முடிவில் சென்னையில் சங்கங்களின் எண்ணிக்கை 153-க்கு கொண்டுவரப்பட்டது. 5,50,000 ஜனத்தொகையுள்ள சென்னையில் 56,000 ஜனங்கள் தான் சங்கத்தில் சேர்ந்திருக்கிறார்கள். அதாவது 100-க்கு ஏறக்குறைய 10% ஆகும்.

ஆகையால் எல்லா ஜனங்களும் கூட்டுறவு தத்துவங்களை மேன்மேலும் அனுசரித்து, கூட்டுறவு இயக்கத்தை அபிவிருத்தி செய்ய முன் வரவேண்டும்.

மேற்கூறிய சங்கங்களுக்கு கூட்டுறவு முறையில் புத்தியதி கூற்றை போஸ்டல் டைரக்டர் ஜெனரலின் ஸர்க்குலரின் சாராய்ச்சத்தையும் போஸ்டல் டெலிகிராப் கூட்டுறவு சங்கத்தாரின் பதிலும், இப்பதிப்பில் மற்றொரு பக்கத்தில் காணலாம். கூட்டுறவு சங்கங்களில் ஜாதி பேதமேயிருக்கக்கூடா தென்றும் சங்கம் நல்ல ஸ்திதிக்கு வருவது நிர்வாகிகளைப் பொறுத்ததென்றும் டிபார்ட்மெண்டார் அல்லது இந்தியா கவர்ன்மெண்டு உதவியே கூடா தென்றும் டைரக்டர் ஜெனரல் சொல்லுகிறார். ஆனால் அவர் சொல்லுகிறபடி சங்கத்தில் அதிகாரங்கள் அனைவற்றையும் பிரசிடெண்டுக்குக் கொடுப்பதென்பது உசிதமல்ல. சங்கங்களை டிபார்ட்மெண்டாரும் தங்கள் ஆட்சியில் முழுமையும் கொண்டு வந்து வேலை செய்வதும் உசிதமல்ல.

சென்னை போஸ்டல் & டெலிகிராப் கூட்டுறவு சங்கம் ஜாதிபேதமன்னியில் நியாயமாக வேலையை நடத்திவந்தது மிகவும் சந்தோஷத்தைக் கொடுக்கின்றது.

சென்னை மாகாணக் கூட்டுறவு ஆபீஸில் 18-11-31-ல் புதன்கிழமை 5½-மணிக்கு நகர கூட்டுறவாளர்கள் கூடினார்கள். ஸ்ரீமான் ராமசாஸ் பந்துலு இப்பொழுது அவர்கள் அக்கிராசனம் வந்தார். ஸ்ரீமான் T. S. ராமசுவாமி ஐயரவர்கள், பி. ஏ. பி. எஸ்., எம். எல். ஸி., மதராஸ் கார்ப்பொரேஷன் பிரசிடெண்டு அவர்களை மகாநாட்டிற்கு பிரசிடெண்டாக தேர்ந்தெடுக்கத் தீர்மானிக்கப்பட்டது. ராவ் சாஹிப் வி. தர்மலிங்கம் பிள்ளை, எம். யல். ஸி., அவர்களை வாவேற்பு கமிட்டித் தலைவராகவும், ஸ்ரீமான் G. ஸ்ரீராம் பாபு நாயுடு, பி. எ., பி. எஸ்., டிப். எகனமிக்ஸ், அவர்களை மகாநாட்டிற்கு காரிய தரிசியாகவும் நியமனம் செய்யப்பட்டது. டெலிகேஷன் கட்டணம் 1 ரூ. வீதமும் வாவேற்பு கமிட்டி கட்டணம் 2 ரூ. வீதமும் விதிக்கப்பட்டு டிஸ்கேஷன் மூலமாகவும் மேற்கூறிய வழிகளாலும் பணம் வசூல் செய்ய தீர்மானிக்கப்பட்டது. மகாநாட்டில் கவனிக்கக்கூடிய விஷயங்களை கூட்டுறவாளர்கள் அப்போதைக்கப்போது கூடி தீர்ப்பளிப்பார்கள்.

1931ஆம் டிசம்பர் 13-ல் ஞாயிற்றுக்கிழமை பகல் 12-மணிக்கு பச்சையப் பன் காலேஜில் மகாநாடு கூடும்.

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செய்தி தரட்டு.

செம்மையாய் வாழ்தலுக்கு ஏற்பட்ட சங்கங்கள்.

பஞ்சாப் தேசத்தில் இம்மாதிரி சங்கங்கள் 300 இருக்கின்றன. மெம்பர்கள் 11,000 பேர்கள் இருக்கிறார்கள். இச்சங்கங்களின் முக்கிய கொள்கை என்னவென்றால், தேச ஆசாரமுதலியவற்றிற்கு ஏற்படும் அனாவசிய சிலவுகளை குறைப்பதும், சுகாதார முறைகளை நன்கு கவனிப்பதுவேயாம். பிகார், ஒரிஸ்ஸா கூட்டுறவு சங்கங்கள் ரிஜிஸ்திரார் அவர்கள் சுற்றிப்பார்த்ததில் மேற்கூறிய சங்கங்கள் நன்றாய் நடந்து வருகின்றன என்று அபிப்பிராயப்படுகிறார். அனேக கிராமங்களில் ஐக்கிய நாணய சங்கங்களோடு மேற்கூறிய சங்கங்களும், சேசுகளை விசாரிப்பதற்கு சங்கங்களும், ஆடுமாடுகள் அபிவிருத்தி செய்யும் சங்கங்களு மிருக்கின்றன. செம்மையாய் வாழ்தலுக்கு ஏற்பட்ட சங்கங்களின் மெம்பர்கள், இந்த இந்த சடங்குகளுக்கு இவ்வளவுதான் செலவு செய்யவேண்டுமென்றும், மதுபானம் செய்வதை நிறுத்தவும், குதாட்டம் முதலிய கெட்ட நடவடிக்கைகளை ஒழிக்கவும், உறுதிக்கொண்டிருக்கிறார்கள். வழிகள் மீறி நடப்போருக்கு அபராசமும் விதித்து வருகிறார்கள். சங்கங்களுக்கு கணக்கு புத்தகங்கள் முதலிய முக்கிய விஷயங்களுக்குத் தவிர, வேறு எவ்வித செலவும் கிடையாது. இச்சங்கங்களால் வெகு ஜனங்கள் நன்மை அடைந்திருக்கிறார்கள். தமிழ்த் சரசிலும் குப்பைக்காரர்களுக்காக 4 சங்கங்கள் ஏற்பட்டிருக்கின்றன. ஒரு சங்கத்தில் 102 கல்வியாணங்களில், சுமார் ரூ. 10,000 மெம்பர்களுக்கு மிகுதிவைக்கப்பட்டிருக்கிறது. இதுவரையில் இச்சங்கங்களில் கேசு விவகாரங்களை நோண்டும் ஏற்படவில்லை. சில கிராமங்களில் சேமித்தவைத்திருக்கும் தொகையைக்கொண்டு 80 ஏக்கரும் விதைகளும் வாங்கி நிலங்களை சீர்திருத்தப்பட்டு வருகின்றன.

(கூட்டுறவு சங்க ரிஜிஸ்திரார்,
பிகார் ஒரிஸ்ஸா).

கேசு விவகாரங்களுக்கு ஏற்பட்ட சங்கங்கள்.

இவைகள் கொஞ்சமாக இருந்தபோதிலும் இருக்கிற சங்கங்களில் வேலைகள் சரிவர நடந்து வருகின்றன. சாக் நம்பர் 211 சங்கத்தில், 1927-ம் வருஷமுதல் 76 கேசுகள் விசாரிக்கப்பட்டன. இச்சங்கம் ஸ்தாபனமானது முதல், ஒரு மெம்பராவது கோர்ட்டுக்கு சென்றதில்லை.

(கூட்டுறவு சங்க ரிஜிஸ்திரார்,
பிகார், ஒரிஸ்ஸா).

முன்னறிவு. 1

தற்காலம், முதலாளிகள் ஏற்பாடுகளைக் காப்பாற்ற தகுந்த வழிகள் தேடாமல்போனால் முதலாளிகள் பிரபஞ்சமே ஒருவருவதில் அழிந்துவிடும்.

(இக்கிலாந்த பாங்கி அதிகாரி, பிரஞ்சு பாங்கி அதிகாரிக்கு எழுதியது).

ஒர் புதிய கட்டளை.

ஸ்வீடன் தேசத்தில் 3000 வாலிபர்கள் சேர்ந்து, ஒர் பிரதிக்கினைசெய்து கையொப்ப மிட்டிருக்கிறார்கள். அதாவது, நாங்கள் எங்களுக்குள் சண்டை சச்சரவு செய்யமாட்டோம். இதர தேசத்தாரோடும் சண்டை செய்யமாட்டோம். சண்டை என்பதையே ஒழித்து ஆயுத மின்றி பொது நன்மைக்காக கூட்டுறவு முறைகளைத் தழுவி நூதன சாம்ராஜ்யத்தை அடைய ஏற்பாடு செய்வோம்.

நகர வர்த்தமானம்.

கிறிஸ்துவ செண்டர்ஸ் கூட்டுறவு பாங்கி லிமிடெட்.

மேற்படி பாங்கியின் 15-வது வருஷாந்திர மகாசபை Y. M. C. A. கட்டடத்தில் அக்டோபர் 27-ம்உ மாலை 4½ மணிக்கு கூடிற்று. 1930-31-ம் வருஷாந்திர ரிபோர்டும் தணிக்கை சர்டிபிகேட்டும் மகாசபை முன்பு ஆலோசனைக்கு வைக்கப்பட்டன. சென்னை நகரசங்கங்கள் கிறிஸ்துவ பாங்கியிலிருந்து மதராஸ் ஜில்லா கூட்டுறவு பாங்கிக்கு மாற்றப்பட்டதால், மெம்பர்கள் குறைந்தும், பங்குத்தொகை குறைந்தும், பாங்கிக்குச் சேரவேண்டிய பாங்கித் தொகையுள் குறைந்துவிட்டன. பாங்கிக்குச் சேரவேண்டிய தொகைகளை வருவிக்க சர்க்காரும், பாங்கியாரும் ஸ்பெஷியல் இன்ஸ்பெக்டர்களை நியமித்து அதிக முயற்சிசெய்தும், தவணை கடந்த அசல் 10.9% வீருந்து 28%-க்கும் வட்டி 6.2% வீருந்து 10.9%-க்கும் ஏறிவிட்டன.

தவணை கடந்த வட்டியை சேர்க்காமலும், கவர்ன்மெண்டு செக்கியரிடனாலும் ஏற்பட்ட கஷ்டங்களைத் தன்னியும், பாங்கிக்கு ரூ 4044.15-0 கஷ்டம் ஏற்பட்டது. இவ்வருஷமும் டிவிடெண்டு கொடுக்கமுடியவில்லை.

ரிபோர்ட்டுகள் வாசித்து ஆமோதித்தவுடன் ரிஜிஸ்திரார் அவர்கள் காலஞ்சென்ற ஸ்ரீமான் கெ. டி. பால் அவர்களின் உருவப்படத்தை திறந்துவைத்தார். பிறகு ஸ்ரீமான் ராமச்சந்திர ராவ் நாயுடுவும், ஸ்ரீமான் ஜயசாணும் பாங்கி டைரக்டர்களைத் தேர்ந்தெடுக்கப்பட்டார்கள்.

வண்ணாரபேட்டை கூட்டுறவு நாணய சங்கம்.

மேற்படி சங்கத்தின் 8-வது வருஷத்திய மகாசபை 1-11-31 ஞாயிற்றுக்கிழமை மாலை 4 மணிக்கு தியாகராஜ செட்டியார் ஸ்கூலில் நடந்தது. டைரக்டர்களின் ரிபோர்ட்டும் தணிக்கை சர்டிபிகேட்டும் மகாசபை முன்பு வைக்கப்பட்டன. மெம்பர்களும், பங்குத்தொகையும், சங்க வருவு செலவுகளும் இவ்வருஷம் அதிகப்பட்டன. கடன் வருஷம் டிமாண்டுக்கு 70% க்கு மேற்பட்டிருந்தன.

தற்காலம், பணமுடக்கத்தால் ஜனங்கள் கஷ்டப்படும்பொழுது, ஸ்ரீமான் சுந்தரராமய்யர் அவர்கள் சங்கத்தில் இலவச காரியதரிசியாவியிருந்து சங்கத்திற்காக தவணைகடந்த கடன்களைக் குறைக்கவும், வருவு செய்யவும் அதிக பாடுபட்டிருக்கிறார். மெம்பர்களுக்கு 9% டிவிடெண்டும் கொடுக்கத் தீர்மானிக்கப்பட்டன. டைரக்டர்களும் அடிக்கடி கூடி சங்க நடவடிக்கைகளை கவனித்து வந்தார்கள். ஸ்ரீமான் குமாரசாமி செட்டியாரவர்கள் பிரசிடெண்டாகவும், சுந்தரராமய்யர் அவர்கள் காரியதரிசியாவியிருக்கும் வரையில் சங்கத்தை மேன்மேலும் அபிவிருத்தி செய்ய அவர்கள் பின்வாங்கமாட்டார்கள். முன் இருந்த டைரக்டர்களையே இன்னு மொருவரு வுத்திற்கும் தேர்ந்தெடுக்கப்பட்டன.

டிப்டி ரிஜிஸ்திரார் அவர்கள் சங்க முன்னேற்றத்திற்குரிய சில உபாயங்களை கூறினார். ஸ்ரீமான் ஸ்ரீராம் பாபு நாயுடு அவர்கள் புகைப்பட காட்சிமூலமாக கூட்டுறவு நன்மைகளையும், மதுபானக்கொடுதிகளைப்பற்றியும் உபநித்யாஸம் செய்தார். இரவு 8 மணிக்கு மீட்டிங் கலைந்தது.

கூட்டுறவு ஸ்டோர்கள்.

(ராவ் பஹதூர் எ. வேங்கடசல அய்யர் எழுதியது.)

அநேகமாக, வியாபாரிகள் ஜனங்களுக்கு வேண்டிய பொருள்களைப் பலவிதமாக விற்பனை செய்வதில்லை. ஏதாவது ஒரு பொருள் விற்கிறார்கள். ஆனால், பொருள்கள் வாங்குகிறவர்களுக்கே பலவிதத்திலும் நஷ்டம் ஏற்படுகிறது. ரொக்கத்திற்கு வாங்குபவர்களை எதையிலும் சாமான்களிலும் மொறி விடுகிறார்கள். கடனுக்கு வாங்குவோர் கதி சொல்லவேண்டியதில்லை. இவைபோல் போக்கடிக்க நன்மார்க்கம் யாதெனில், கூட்டுறவு ஸ்டோரில் சேருவதே. வியாபாரிகள் மத்தியிலுள்ளோர்கள் அடைகிற லாபத்தை பொருள் வாங்குகிற ஜனங்களை அடையலாம், சாமான்களும் மனதுக்கு திருப்திகரமாயிருக்கும்.

ஆனால், ஐக்கிய நாடு சங்கத்தினால் கிராமத்திலாவது நகரத்திலாவது கூட்டுறவு ஸ்டோர்கள் பரவவில்லை. கூட்டுறவு ஸ்டோர்கள் ஸ்தாபித்திருக்கிற விடங்களிலும், இரா வியாபாரிகளும் வியாபாரம் குறைமாமல் செய்துகொண்டேதான் வருகிறார்கள். இவ்விதமாக, ஸ்டோர்கள் செழிக்காமலிருப்பதற்கு காரணங்கள் பல உள்.

ஸ்டோர்களில், சாமான்கள் இதர கடைகளைப்போல் விலை சரசமாக யிருப்பதில்லையென்றும், வருஷ முடிவில் டிவிடெண்டும் கிடைப்பது அரிதென்றும் சொல்லப்படுகிறது. தவிர, ஸ்டோர்களைப் பலப்படுத்தவும் அதிக முயற்சியில்லை. சிலருக்கு முன், உபநியாசம் மாத்திரம் செய்தால் போதாது. சாமான்கள் தரத்தையும் அளவையும் கவனிப்போமாகில் ஸ்டோர்களில் விலைகள் சரசமையொழிய வேறில்லை. ஸ்டோர்களை விடமுபநியாசம் பரவச்செய்து எல்லா விடங்களிலும் ஸ்டோர்கள் ஏற்படுத்தவேண்டும். மெம்பர்களுடையிருந்து பங்குத்தொகை வசூலிக்காமல் அவர்கள் வாங்கும் சாமான்களின் கிடைக்கும் டிவிடெண்டைக்கொண்டு பங்குத் தொகை சேர்க்கவேண்டும். திருவல்லிக்கேணி ஸ்டோர்கள் இவைகளை கவனித்து சாமான்களை சிலருக்கு மாத்திரமல்லாமல் எவ்வகை தொழிலாளர்களுக்கும், எவ்வகை ஜாதியாருக்கும் விற்பனை செய்வது செய்யவேண்டும். இவைகளைச் செய்யவும் அவைகளால் முடியும் திருவல்லிக்கேணி சங்க டைரக்டர்கள் கொஞ்சம் கிராமமன்னியில் வேலைகளைத் தொடக்கினால், சர்க்காரும், கம்பெனியில் வேலை செய்வோர்களும் இதர ஜனங்களும் உதவி புரிவார்கள்.

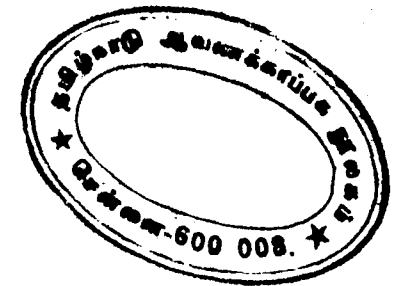
மொத்த விலைக்கும், சிலவரை விலைக்கும் அதிக வித்தியாசமில்லை. ஸ்டோர்களுக்குக் கிடைக்கக்கூடிய லாபமும், சிப்பந்தி சார்பார் முதலியவற்றிற்கு செலவாகி விடுகிறது. ஆகையினாலே, ஸ்டோர்களில் அதிக லாபம் ஏற்படுகிறதில்லையென்று சொல்லப்படுகிறது. சாமான்கள் தயாரிக்கப்படுகிற விடங்களிலிருந்தே மத்திய ஜனங்கள் உதவியன்னியில் ஸ்டோர்கள் சாக்குகள் வாங்கவேண்டும். ஸ்டோர்களிலும் அனுவசியமான செலவுகளைக் குறைக்கவேண்டும். ஒருவன் ரூ. 200 முதல், போட்டு வியாபாரம் செய்கிறவன், அவனோடான கடைக்காரன், கணக்குப்பின்னை, மானேஜர், கூட உதவி செய்ப ரூ. 3 அல்லது 4 ரூ. மாதச் சம்பளத்துக்கு ஒரு பையனை வைத்துக்கொள்ளுகிறான். அவன் சுமார் மாதம் 1-க்கு ரூ. 20 சம்பளப்பான். அதைப்போல கூட்டுறவு ஸ்டோர்களிலும் செலவுகளை ரொம்பவும் குறைத்து, நாற்காலி மேஜை, சாமான்களில் அதிகம் செலவழிக்காமலும், கணக்கு வசூலாக்களில் செலவை அதிகப்படுத்தாமலும், மலுமிருந்தாலும் கூட்டுறவுச்சங்கங்கள் மேன்மேலும் விருத்தியாகி லாபமடையும். ஒவ்வொரு முக்கிய விதிலும் ஸ்டோர் ஸ்தாபனம் செய்யவேண்டும். வீதிவாசிகளும், கட்டுப்பாடு செய்து கொண்டு வேறு கடைகளில் சாமான்களை தருவித்துக்கொள்ளாமல் ஸ்டோர்களில் சேர்ந்து

சாமான்களை வாங்கிக்கொண்டால் ஸ்டோர் அடையும் லாபத்தை அவர்களே பங்கிட்டுக்கொள்ளலாம். சவிரவும், முன் கூறியபடி திருவல்லிக்கேணி ஸ்டோர்கள் எல்லா ஜனங்களுக்கும் உதவியாயிருக்கவேண்டும். தோட்டி முதல் தொண்டைமான் வரையில் ஸ்டோரிலேயே வாங்கும் விதம் செய்துகொள்ளவேண்டும். மெம்பர்கள் ஸ்டோர்களில் சேர்ந்தும் அவைகளின் பயன்களை அனுபவிக்காமல் வேறு விதமாக பல கடைகளிலிருந்து தங்களுக்கு வேண்டிய சாமான்களை வாங்கிக்கொண்டால், இயற்கையாகவே ஸ்டோர்களில் வரவு செலவு குறைந்து லாபமும் அதிகம் ஏற்படுகிறதில்லை. ஸ்டோர்களில் மெம்பர்களல்லாதவர்களுக்கும் சாமான்களை விற்கவேண்டும். கொஞ்ச நாளில் மெம்பர்களல்லாதவர்களும் ஸ்டோர்களில் கிடைக்கும் டிவிடெண்டு லாபத்தைக்கொண்டு பங்குத்தொகை செலுத்தி மெம்பர்களாகி விடுவார்கள். இதனால் ஏழை ஜனங்களுக்கே பெரும் உதவியாகும். வியாபாரிகள் ஒன்றுகூடி ஒற்றுமையுடன் தொழில் செய்வது போல் கூட்டுறவு சங்கங்களும், கூட்டுறவு சங்கத்தார்களுக்கும் ஒன்றுகூடி ஒற்றுமையுடன் நம்பிக்கையுள்ள அதிகாரிகளைக்கொண்டு திருட்டு, பொய் முதலியவைகளை ஒழித்து சங்கங்களை சீராக நடத்தி வரவேண்டும்.

கூட்டுறவு ஸ்டோர்களை பட்டணங்களில் இவ்வாறு ஸ்தாபித்தவுடன் கிராமந்தரங்களிலும் கிளை ஸ்டோர்கள் ஏற்படுத்தி சகல ஜனங்களுக்கும் உபயோகப்படுமாறு செய்யவேண்டும். கிராமந்தரங்களில் கிராமந்தர ஸ்டோர்களுக்கு மாத்திரம் தனியாக அதிகாரிகள் வேண்டியது அனாவசியம். கிராமந்தரத்திலிருக்கிற ஐக்கிய நாடு சங்கத்தாரே இவ்வேலையையும் பார்த்துக்கொள்ளலாம். வியாபார ஸ்தலத்திலிருக்கிற யூனியனோ, செண்டரல் முதல்தர சங்கமோ, கிராமந்தர ஸ்டோர்களுக்கு சாமான்களை அனுப்பியும் அவ்விடமிருந்து வருகிற சாமான்களை விற்பனை உதவி புரியவேண்டும். இந்த சங்கத்திற்கு வேண்டிய சாமான்களை பெரிய திருவல்லிக்கேணி ஸ்டோரிலிருந்து தருவித்துக்கொள்ளவேண்டும். கிராமத்தில் விளையுள்ள சர்க்காரும், திருவல்லிக்கேணி ஸ்டோருக்கு அனுப்பப்படவேண்டும். சென்னையிலுள்ள ஸ்டோர்கள் மேற் கூறியவிதம் கெல்லார். செங்கற்பட்டு வட ஆற்காடு ஜில்லாக்களில் ஏற்பாடு செய்யலாம்.

தவிர, ஸ்டோர்கள் சிற்சில கைத்தொழில் சாலைகளும் ஏற்படுத்தி, வேலையில்லாதவர்களுக்கு வேலை கொடுக்கும் மார்க்கமாகிய கை ராட்டினத்தை வாங்கிக்கொடுத்து நூல் நெசவு செய்து, ஏழை ஜனங்களைப் போஷிக்க முன் வரவேண்டும். திருவல்லிக்கேணி ஸ்டோர்கள் 500 கை ராட்டினம் வேலை செய்யலாம். கிராம சங்கத்திலும் இதை பரவச்செய்யலாம்.

இவ்வகை உடாயங்களால் ஸ்டோர்கள், பெரும் வியாபாரிகளையும், சில்லரை வியாபாரிகளையும் ஒழித்து அனாவசிய செலவுகளைக் குறைத்து, பொது ஜனங்களை மோசக்கார வியாபாரிகள் வலையில் அகப்படச் செய்யாமல் பெரும் உதவியை என்னாரும் புரிந்து வரவேண்டும்.



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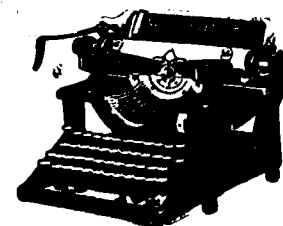
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