

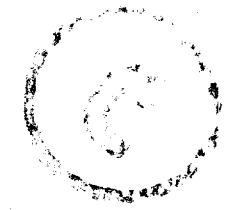
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co-operator

Madras ~~Journal of~~

~~Co-operation~~

Vol 4.



No. 1.

July 1933

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THE MADRAS CO-OPERATOR

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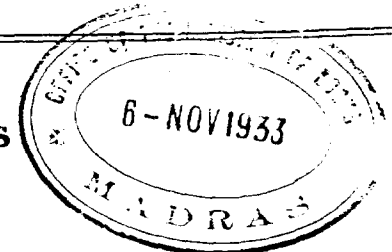
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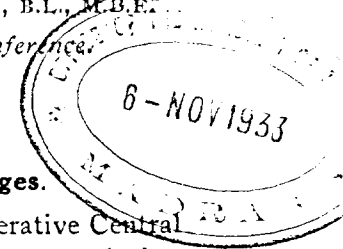
Extracts from the Presidential Address.

OF

DEWAN BAHADUR S. ARAVAMUDU AIYANGAR, B.A., B.L., M.B.E.

At the 20th Madras Provincial Co-operative Conference.

Held on 17th June, 1933.



Co-operative Finance and Distress in Villages.

Our economic situation is that while the Co-operative Central Banks-or for that matter stable Joint Stock Banks-are surplusing the village societies are starving for want of funds, Why should they? Why should Central Banks now hesitate lending to them as they did formerly? It is not want of finance that is at the bottom. It is the want of something else that prevents the flow of money into the village or rather in some cases that does not keep the money in the village itself. Present world economic troubles have made people crave for safety, however poor may be the yield by such a safe investment. The over-anxiety to keep the small capital in tact without caring for its yield has more than enveloped the modern Indian capitalists. The spirit of allowing money to remain with the Indian villager for a long term agricultural enterprise is getting out of currency and even the honest villagers, though they may be only a few, known for their punctuality and integrity in co-operative loaning, are made to suffer for the sins of others.

Overdues.

Added to the bad condition of Societies the present depression has followed. Central Banks are rather cowardly to finance any more. It may be a short sighted policy. There is the eagerness to realise the amount already given. All the Central Banks are in a feverish haste to realise their dues, and it looks as though they are trying to wind up their business and bid good bye? Let it be

Handwritten notes at the bottom of the page: 'K. K. SRINIVASAN, 125939' and other illegible scribbles.

conceded that the societies and their members have fallen on evil days. Is it a reason to start on a policy of ruthless collection of overdues? The mounting of overdues—whatever may be its causes and whoever may be responsible for it—should not un-co-operatise the financing bank into a mere money lender, out for his pound of flesh with his arrest warrant or attachment of movables. It may be necessary in the case of recalcitrants but a general policy of precipitate collection, especially now, based on excitement, panic, and fear that co-operative money will be lost, is neither good for the bank nor for the co-operative movement as a whole. Co-operative ideals are gone, before the anxiety to realise co-operative money and coercion takes the place of co-operation, propaganda is replaced by police advice (co-operative) by arrest and a member's salvation is sought to be effected by a sale of his lands:

Present Day Responsibility.

It is an unfortunate, an altogether unedifying spectacle which I see in the Co-operative Movement all over. And Madras does not seem to be an exception. It appears that to-day is the time that real co-operators should come forward and shoulder the burden. Don't charge me with impudence if I say that the alleged co-operative service rendered during the last twenty five years and more by you and me and others who are no longer amidst us, is nothing when compared to that which we ought now to do or which our successors will have to do hereafter. You need not put me down as irresponsible when I say those were years mainly of lending—shall I say not very discriminate—years of experiment. A very onerous responsibility awaits to-day the present generation of co-operators who start with an initial difficulty, a legacy of troubles which have arisen from days when far too great a regard for co-operative sentiment and ideals got the better of business discretion. I am not belittling the services of the pioneers of the movement for a single minute. I want to assess properly the present difficulties and the ability required to combat them co-operatively. The life of the present day co-operator is one of odium, unpopularity and ridicule. A tax-gatherer and a debt-collector have nothing but abuse for their service! A tax-remitter and a gracious (indiscriminate!) money-lender is generally hailed as the Karna of the age.

Collections.

The collecting mood should be there. But the mood should get modified. Is mere execution likely to give us money? Is it a case of suppression of assets that we are meeting with to-day? Is it not a case of people suffering for want of more finance so as to enable

them to pay their old debts? Is it not again a case—in certain societies—of unscrupulous persons as Secretaries and Presidents having played on the credulity and trust of the Society's members? Or is it not again a case of bad lending, much over the repaying capacity simply to mount up the loan transactions or acquired interest in our banks as initial successes in Bank management? How to get out of the mire? No use of crying over spilt milk! No consolation to know how it happened except it may be how to avoid it hereafter or how to remedy it.

One should definitely set his face against indiscriminate execution. The governing body of the financing Bank or of the Society should take a personal interest in the matter, test the *bona fides* of the defaulters and adjust remedies accordingly. It is likely that they may be accused of partiality. That is inevitable in any human institution. Uniform remedies for all may lead to a cataclysm. Variant remedies for varying grades and aptitudes of people should be thought of. A penniless honest pauper, who may pay off his dues by dribblets if given time, ought to be given an extension while an irresponsible member evading payment, ought to be arrested, if he is attempting to alienate his all and is the mischievous head of a revolt against the financing bank collecting its just dues?

Liquidation.

A liquidation, a contributory order, civil court execution proceedings ending in arrest or sale of properties make the cup of discontent complete, making the words "Co-operation" and "Co-operative Society" objects of dread and synonymous with fraud and dishonesty. A revival of such a society or even the starting of a society in the neighbourhood becomes impossible and the cheap rural credit and redemption of the villager from his pecuniary troubles becomes entirely out of the question. Non-official co-operators may throw the blame in the matter of liquidation on the officials after getting a Liquidation order against the society. But officials cannot make or mint money in villages which failed to pay the Bank dues ever so long! They will retort that the non-officials had started societies which should never have been started or allowed the Societies to function when they should not have done so. In any case, the Bank money is as distant as ever. A contribution order or two may bring some money which may cover up the Liquidator's charges! Nothing more. One thing is certain. An order of Liquidation only precedes an Epitaph that co-operation is dead in the village and neighbourhood. The evils of furthering "Liquidation spirit" cannot be over exaggerated. All human institutions are

bound to have their days and their falls too. But any undue affection to that feeling as a means out, or as a solace to a co-operatively troubled mind should be given a severe check. It should not encroach upon the patience and endurance towards resuscitating fallen societies. Liquidation process under the Act is to be considered as the last desperate step in the matter.

Supervision.

I have heard gentlemen say that supervising unions or supervisors are not working properly. My own impression is that no such general proposition can be advanced as regards any institution. Whatever it may be, I am of opinion that this is the time when societies do require more effective supervision, rather constant goading to pay up their overdues.

I am told that Administrative Sections (*of Central Banks*) have failed in certain areas while they have succeeded in other areas. Equally good and bad fates had overtaken Federations (*of unions*). As I had to observe once before, provided the driving force is alright, if he is keen and sportsmanlike in the pursuit of his object, the Secretary is sure to run any institution to prosperity. The other conclusion is equally tempting. The best of agencies dwindles into nothing in consequence of a bad director. I have come across protagonists of Federation applauding the work of the Administrative section and inveterate haters of Federation generously accepting the work of the Federation. Why then should there be any bickerings over a mere theory or a mere agency provided the material is the proper one?

A Policy Wanted.

This brings me to the moot point of having a definite policy in the movement. I for one am prepared to state that the growth of overdues in recent years has been mostly due to the laxity, indifference all over and in this presidency there seems to be this additional factor, *viz.*, the perpetual war between the Federation and the Bank. Co-operators are few and when willing co-operators mistaking their ideals take sides, the actual work suffers and the village members who do not understand these things, slowly have their way, lose their sense of discipline and prompt payment. All this is, I think, due to the want of a definite policy. I do not want to make the movement a regularised mechanism, impervious to changing conditions or irresponsible to new situations. The goal can be marked, the road can be lined, and as we proceed, we may remove the obstacles and march on probably with a slight curve to avoid climbing a steep ascent. That said, we have said what we wanted. This does not mean that we should go

on shifting our method and line of march and at every step take a different line to the tune of every person on the way who chooses to guide us.

I am of opinion that a definite policy can be guaranteed only by having a Registrar for a long period, say, of at least ten years, if not more. Any shorter period is not sufficient.

The Registrar should be a person with a real bias for the movement. He should not be suddenly drafted into the department from any service. The Co-operative Movement cannot be run on by any chosen at random. Co-operation is a science, if not a science of sciences. It implies a great knowledge of Finance, a good deal of human psychology and understanding of human institutions, expert methods of business house-keeping, auditing, above all an infinite capacity of getting on with all the diverse elements of humanity with a desire to understand and be understood. Autocracy should have no place in the movement and a spirit of condescension is entirely out of place. He should be all eyes on and ears to the varying phases of the movement and suggest appropriate remedies, without making it a dull automaton. All these are not possible unless the Registrar is one who is ingrained with a modesty in outlook, sympathy in understanding, alertness in action and on the top of all a missionary zeal to work with and for the masses. How can you expect this from a person, however good he may be, who is suddenly transformed from a Revenue official to the co-operative line. It may tickle the vanity of a service man being fit for any job from the survey officer in a mufussil district to the High Commissionership in London. But the Co-operative Movement cannot be played with like this. This reminds me of the blunt but nevertheless pregnant remark of a Professor of Economics who in commenting on the entirely irrational basis of an appointment said "who knows I will not be appointed Chief Surgeon to-morrow."

Co-operation is a transferred department already and in the reform era to come, the Minister in charge of Co-operation will be even more free. He ought to initiate a policy, a bold one and mark a newer era in Co-operation by selecting the proper person to be at the head of the movement for a tolerably long term.

People young and imbued with a real spirit of service and with a good university training may be directly recruited at least to make up a certain proportion in the major subordinates' list. I would insist that in the direct recruitment, actual working in the movement for at least a few years should be considered as a necessary qualification. Non-officials of ability and approved service can be thought of for these jobs though it should not descend into one of

nepotism. I am not in the least afraid of able men and men of character getting into official grooves. After all they are in co-operative service.

Audit.

The idea of having non-official audit may have yet to gain ground. Let there be no indecent haste if there is opposition. I am quite sure that the same proposal will be accepted in a few years. It is one of the mile stones to be necessarily covered in de-officialisation. It has to be reached and covered. I am told that the Government in Madras has given a quietus to this question by stating that they are against it. But I am confident that the time is not far distant when the Government will revise their views and come round to the non-official view-point.

I find it rather inconsistent for persons who stood for the de-officialisation of the Audit to have acquiesced in those provisions of the new Act which make us lean on the Department.

Now that those provisions are in the Act, the next best thing is at least to try to see that they are not requisitioned. Let them be dead provisions in practice.

Non-Credit Co-operation.

These days of economic distress afford enough opportunities for non-credit co-operative service. Advance of money on produce, to facilitate waiting for a favourable market, gathering up the cheap produce and marketing it, going to every reliable place and offering pecuniary help, in fact trying to stabilise as far as possible the price of commodities in the neighbourhood is possible to a large extent. I am not suggesting a speculation or a trade-gamble, but I am trying if possible for a price adjustment in the villages.

I earnestly appeal to you to make the T. U. C. S. step in the front line, give it an orientation and make it really a provincial organization that can stand and talk on behalf of Non-Credit activities in the Presidency. I shall not be considered going out of the way if I submit for your consideration the necessity of appointing a full time propaganda officer on a seven year or more contract till he starts and completes a decent net-work of Non-Credit Societies, at least stores institutions for the present.

The District Stores Societies should be made collecting centres of the products of the area and distributing agencies for other products from other areas. To me, it looks as though non-credit activity is likely to be of immediate benefit to the rural population. It is wrong to assume that non-credit activities have not got a large scope in the rural areas. I wish the T. U. C. S. uses some of its

"Common good fund" in these propaganda purposes and appoints an efficient staff.

I am glad that an addition to our non-credit activity has been made by the South India Co-operative Insurance Society. I am glad to learn that it is making steady progress. It is too early to pronounce about its success. One thing that strikes me ought to be stated. I would measure the success of the society by the number of policy-holders of Rs. 500 and less, and I do not attach much importance to the heavy number of urban policy holders. I believe that Co-operative Insurance is a mass agriculturist concern. It has come to supply a new want. It has a distinct mission, and the achieving of the object of the mission can alone be the measure of its success. So the field of activity of the South India Co-operative Insurance Society is again in the villages, in union boards and taluq areas. I hope the Managing Board or Executive will keep this in view and work out their campaign.

The Reserve Bank.

This is not the time or the place to talk of the political contents of the important document—the White Paper. You are aware that in recent times, politics is getting inextricably mixed up with economics. That is my excuse to address myself on the strictly economic aspect of the White Paper. You are aware of the two important economic features in the proposals contained in that paper viz. the Reserve Bank and the Railway Board. I appeal to you co-operators of this presidency to take interest in these two subjects and express yourselves either way strongly. The very inauguration of the Federation is made subject to, among other conditions, the starting of the Reserve Bank. Seth Walchand Hirachand addressing the other day the Federation of Indian Chambers said "The condition particularly relating to the establishment of the Reserve Bank seems to be incapable of being brought into practice for yet a long time to come. This view is strengthened by the deliberate line of action which the Government of the country is following in respect of its currency, exchange policy and gold exports." What part should Co-operative banks play in the formation and constitution of the Reserve Bank, what should be the link between the finance of the Reserve Bank and the Co-operative Finance, what representation should Co-operative Banks have in the management, are all details to be thought of and resolved in time. The other day, Sir George Schuster said in the Assembly Hall that very soon consultations would be had regarding the Reserve Bank formation and it is upto us now to finally decide and send in our representations to the committee that is sitting. I hope this conference will direct its special attention to this problem

in the forthcoming session. The previous Assembly discussions and the Special Committee proceedings afford instructive and interesting matter and I hope the Madras co-operators will give a proper lead to the rest of India on this matter.

The Railway Board.

I am at a loss to understand how the idea of a Statutory Railway Board was decided upon when the Constitution of the Reserve Bank was left to be decided by the Legislature. This also could have been left to the Legislature. You are aware that more than 800 crores have been invested in Railways and that they are one of the biggest assets in the country.

The Railway Board wields an enormous power to make and un-make any industry in the country and under the future Government it can be an affective force in the economic salvation of the land. It can insist on a large scale co-operative planning of railway materials and industries and what are common features in co-operative enterprises in Italian Railways, may be made to become the normal features of Indian co-operation. It strikes me that the "hands off policy" in regard to the Railway Board means a great loss to the economic future of the Indian Federal State to be and what is worse it takes off a big slice from the Indian Potential Co-operative enterprise and removes the little scope for relieving the unemployment in the land. I do not know how what has not been given to us by the Door of the White Paper is going to be given to us by the windows of the rules. I am not very optimistic, but I shall not forsake my usual optimism as I believe that something still may happen to give us in effect what we feel we are not getting.

Leadership.

As I said before, the responsibilities of the present generation of co-operators are very immense. Newer problems have arisen. Physical and intellectual energy of an unusual type are both necessary. Mere age and experience have their places but they have their limitations too. So the elders in the movement should gladly welcome youngsters in the movement and give them opportunities, guide them, and generally allow them to occupy positions of trust and responsibility, themselves graciously remaining in the background. That will ensure a continuity of policy, a sort of harmonious non-official discipleship and a regular stream of workers who will drive on the institutions to the promised goal. If that is not happening, the situation is likely to end in disaster. Workers in the Co-operative cause are always few. If elders monopolise offices for an indefinitely long time, allowing themselves to be misunderstood

as persons anxious for power and prestige; the ambitious youngsters who feel they are as good as the elders assert and revolt. The elders then retire or are unseated in the elections which create a situation not very pleasant. A sort of informal discipleship, every district leader should be able to run among his workers and he should be most happy to allow them to become district heads in his own life time. That is an honour to him and to the movement. I long for these days to come. The greatness of a co-operative leader should consist in his creating a school or band of workers and not in his doing his duty alone in his life time. He has a duty to those who are to be born hereafter and that could be best discharged if he creates and leaves intellectual "chips of the old block."

I am at some pains on this matter as I smelt from the last Administration Report of the Registrar that some older men are unseated in some places. I would only say that it is nothing unusual. It is happening in all places, in all institutions. That is the sign of the times. To draw a red line or to think of it as a calamity is to make too much of a small change in human organisations. The chief and effective solution lies in the old men imbibing juvenile and sportsman spirit and getting along with the youngsters as honourable colleagues in a noble cause. Do not old lawyers address young judges and get justice for clients? Do not old subjects appear and submit their grievances to young Rajahs and sovereigns and get them redressed? Do not old parents allow their grown-up sons to dominate and run their houses. Do not the old yield in all these? All things being equal, why should age stand as a prohibition against anybody coming forward to shoulder the responsibilities of co-operative institutions. Swami Vivekananda surprised the world at 32. The younger Pitt was accused of the crime of being a young man. He survived the charge of youth and acquitted himself very creditably. What is the age of many of our Civilians? Do they not rule all sections of a District Revenue Department? Given the necessary training, given the opportunity, many of our young men are bound to be of great use in the co-operation of the future. Smallness in the part of us, the elders, will surely drive away the few young men who are with us. I am not prepared to share your Registrar's feeling over the old men going out. It is bound to happen some day. Are we not to provide for it?

I do not feel called upon to apologise for having taken up a few minutes of your time on this aspect of the matter as I have found that some intelligent and well meaning old men assume a patronising air and say when they are unseated from the Executive

"Cooperation is gone. The institution is dead." If the institution is to die the moment they leave it, it can only show one thing, viz., that the institution had already gone from bad to worse.

I most earnestly entreat the elders in the movement to take a charitable view and increase the number of young men in the movement. I also appeal to the youngsters to train themselves early, respect the elders, take advice from them and show a fatherly regard for them. We should have a happy family all through.

Communalism in Co-operation.

It has become of late a sort of routine if not fashion to condemn communalism in co-operation. I shall not add to it. I am prepared to state from this platform—and I am quite sure the same will be borne out by your lives—that a Brahmin very often finds his best friend in a Non-Brahmin and a Non-Brahmin not infrequently finds his confidant in a Brahmin. The cordiality that exists between the Hyderabad Hindu and the Hyderabad Muslim is a thing which may well deserve emulation in other places. Humanity never has water-tight compartments. Mutual goodwill, readiness to give in and accept others' point of view have always made us Brahmin and Non-Brahmins good friends. The one should welcome the other: if the Non-Brahmin has not taken to office till now, it is good he comes in now, and the Brahmin who was there all this time gives his place to him. Absolute harmony is possible when absolute and earnest understanding is the basis. We shall not estrange ourselves by constantly talking we are this or that? Do all Brahmins agree and get on? Are there not parties and petty factions among them? Do all Non-Brahmins agree and get on? Are there not differences and sections among themselves? So it is not birth that is the cause for difference. Mental differences on something or the other give place by constant repetition to mental dislike. Mental dislike by one set of people against the other is magnified into a class dislike, which develops into class hatred. We shall not have more of this. I appeal to every Brahmin to withdraw from the contest if any Non-Brahmin stands and appeal to every Non-Brahmin to think that a Brahmin is not his enemy but a brother. If this attitude gives place to that which I understand is prevailing now, I am quite sure we may have more peace, greater happiness, and brighter prosperity both in co-operative and private life.

Conclusion.

I am exceedingly glad to note that the relationship between the officials and non-officials has always been cordial. I wish it will be so in the years to come and among the non-officials themselves

too. An attitude of service should pervade us all. Power and prestige are incidental and are not the charms for service or entry to the movement.

I know the co-operative movement is one of pure service; co-operative movement and co-operators are subjects of derision. Even the co-operative official is not cared for. A Deputy Registrar does not command the regard or respect which a Revenue Inspector does in a village. Still he and you have to plod on. Yours is one of work and no reward. One of voluntary hardship for service's sake and not for appreciation. Still human nature's instinct is that it gets encouraged by a kindly gesture or a word or two of praise. I am one of those who believe in them and in their value and influence on human conduct. In this connection, I have to put a strong case for the Government showing greater recognition of the services of official and non-official co-operators. Not that any of them craves for it; I dare say many have not even thought of it. But as one who believes in the growth of the movement, as one who wants that the Government should according to its policy of honouring all official and public workers adopt an impartial attitude towards all departments of work and public activity, I request them to show greater consideration and recognise the great services of their subordinates and the public in co-operation. That will raise indirectly the standard of work and quality of the men who join the movement. I have heard of several very distinguished co-operators being offered the higher class of titles and their refusing them but talking for the general mass and ordinary District worker, it is right he is given his due recognition.

I put it as the Government's duty whether the worker desires it or no.

The gospel of co-operation has been with us in its new form for a quarter of a century and more. Many an institution had its Silver Jubilee. Many, God willing, will live long to have a golden and Diamond Jubilee. We may not be in the land of living then. Our successors would have come in and taken their rightful places then. The co-operative structures we have raised should be strong and enduring. Let them not be on the spoils of communal war or dividend fights, election fracas or on liquidation orders. Let them stand on the solid foundations of better farming, honest husbandry and contented citizenship. Let the structure raised be the structure of all, not restricted by class or religion. Let it be a tower for God of Service built by the godly instinct in all.

"A temple, neither Pagoda, Mosque, nor Church
But loftier, simpler, always open door'd
To every breath from Heaven and Truth and Peace
And Love and Justice came and dwelt therein."

May that God of Service guide you and me aright and may we reach Him with a conviction that you and I have served each other and Him rightly.

OM SHANTI!

SHANTI!!

SHANTI!!!

A Romance of Co-operation

The spirit of romance still breathes in this prosaic world of sordid economic depression, at least as far as Bulgarian Co-operators are concerned. Mr. D. Nedelkoff sends us the following almost epic story of co-operative effort in Bulgaria.

"Along the Black Sea Coast, south of the Bulgarian Town of Bourgas stretches a large mountain chain known as 'Strangja'. The population of this area is almost entirely occupied in the co-operative production of charcoal which was formerly sold to Turkey and Greece. When the latter two countries set up huge tariff walls against Bulgaria, the Strandja Co-operative Charcoal Productive Society was faced with the danger of collapse, since there is no home market in Bulgaria for Charcoal.

"Then the Society's director took the risk on his own account, and chartered a

sailing vessel, set out with a cargo of 400,000 kilos of charcoal, and sailed, as in olden days, for fourteen days and nights, to Spain, seeking new markets for the Bulgarian Co-operators Charcoal.

"The Barcelona Co-operative Retail society bought a large quantity of the charcoal and introduced it on to the Spanish Market. Since the first shipments over 2,000,000 kilos have already been sold, thereby proving of invaluable assistance to the lives of the entire population in the Strandja area.

"The moral of the story points to the solution of many heavy international problems," concludes Mr. Nedelkoff, "that co operators from one country should stretch out assisting hands to co-operators of other countries."

(—The Link)

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Editorials.

The Twentieth Provincial Co-operative Conference was held under the Presidentship of Dewan Bahadur Aravamuthu Ayyangar Ayl., of Hyderabad on 17th and 18th June 1933. The President in his address not only dealt with common topics of the day such as distress in villages, overdues in societies and the need for sympathetic collection but also giving his views on the inner problems of the Province, appealed to Co-operators, old and young, official and non-official, Brahmin and Non-Brahmin, to co-operate with each other. He felt sure that by their mutual co-operation, we might have more peace, greater happiness and greater prosperity both in co-operative and private lives.

He insisted that a definite policy should be followed instead of the present one of drift and said that in the new Reform era to come, the Minister in charge of Co-operation ought to initiate a policy, a bold one and mark a newer era in Co-operation by selecting proper persons to be the head of the Movement for a tolerably long period. Non officials of ability and approved service should also be taken by direct recruitment to major subordinate ranks of the Co-operative Department.

He noticed that the life of the present day co-operator is one of odium, unpopularity and ridicule, and that the onerous responsibility—a legacy of troubles—lies on him. To-day is the

time when real co-operators should come forward to shoulder the burden. He appealed to the conference to take interest in the proposals for the Reserve Bank and the Railway Board contained in the White Paper and express their views either way strongly.

He also touched upon the problems connected with supervision, audit and non-credit societies. Extracts of his address are published elsewhere in this issue and we feel sure that our readers will be delighted to go through them.

Some of the important resolutions that were passed at the Conference Resolutions. 20th Provincial Co-operative Conference held on 17th and 18th June 1933 relate to loan policy and facilities to co-operative societies. The following important resolutions were passed. (1) That the policy pursued by some of the Central Banks of wholly stopping credit to defaulting societies is injurious to movement and that the Central Banks should finance good and punctual members of even defaulting societies in suitable cases.

(2) That there are many advantages to be gained by the Central Banks in developing a system of directly advancing loans against produce to members through primary societies in consultation with the societies concerned to help them in the marketing and movement of the produce raised by them in areas where suitable co-operative organisations do not exist and

cannot be developed for the purpose. In areas where the Central Banks are not prepared to take up this business, the Provincial Bank may transact such business through a suitable Agency. The Registrar was also requested to encourage this form of co-operative credit by giving necessary facilities to Central Banks so as to be able to lend money to non-members of Central Banks who are members of co-operative societies, and also to permit all suitable Urban and Central Banks to advance loans against gold on such conditions as may be laid down as to safe custody, testing and valuing of the gold pledged.

(3) Resolved to request the Government to remit the entire Registration fees on co-operative documents and for furnishing encumbrance certificates to co-operative societies.

(4) Resolved to request the Government to reduce the scale of audit fees by 50 per cent. of that now prescribed.

(5) Resolved to request the Government to reduce the rates of interest on loans advanced by them to Building societies to 6 per cent. and to permit the Co-operative Central Banks to advance loans to Building societies at a 6 per cent. rate of interest not exceeding. We trust that the authorities in charge of the Conference resolutions will take immediate action on the resolutions passed at the Conference and see that the authorities concerned give effect to them at any early date.

Mr. D. N. Strathie was the Registrar of Co-operative societies for over three years till he handed over charge on 11th July 1933. He sympathised with the ideals of the movement and earnestly desired to deofficialise it. He always moved with the current of the non-official authorities.

Mr. Strathie recognised the movement to be a Peoples one and he gave expression that the movement would succeed and progress only when unselfish workers come forward to work it up. He was against people of Local Board politics taking part in the co-operative movement and he appealed both to Co-operators and the Government to prohibit a Bank Director holding office as a member of a local body. He realised that Co-operation is a jealous mistress which will not allow people to work in too many fields.

He was sympathetic to the core. He sympathised with the ryots and at a time when the Provincial Bank was not in possession of sufficient funds to meet the demands of the Central Banks, he approached the Government and obtained a loan of Ten lakhs to save the poor ryots from genuine distress when they were deprived of co-operative credit at a time when it was particularly wanted. He loved his subordinates. To quote one single instance of his love—he motored all the way from Chittore to have a last glimpse of late Mr. C. Narayanan Nair—His Personal Assistant, when he breathed his last at the General Hospital.

D. N.
Strathie.

It is these touches of sympathy and good-will and the cordial relationship that he brought about between officials and non-officials and the testimony he bore to the unselfish work of the Honorary workers made him a guest of several entertainments in his honour before he left the Department on 11-7-33. He was always frank in his views and expressed in unequivocal terms that co-operative movement at a future date would be a much smaller body than what it is to-day.

We are glad to notice that Mr. C. Gopala Menon the Honorary Treasurer of the Madras Provincial Co-

A Co-operator
honoured.

operative Union and Central Land Mortgage Bank is the recipient of the Title of Rao Bahadur in 1933 Birthday Honours List. We congratulate Mr. Menon for the honor conferred on him.

IN MEMORIUM.

We extremely regret to note the demise of Mr. D. Nageswara Rao at a very early age. He was an earnest and unselfish co-operator, who worked for the good of the movement. We offer our heartfelt sympathy and condolences to his bereaved family.

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News and Comments.

Team Work

It's all very well to have courage and skill,
 And it's fine to be counted a star;
 But the single deed, with its touch of thrill,
 Doesn't tell us the man you are;
 For there's no lone hand in the game we play,
 We must work to a bigger scheme,
 And the thing that counts in the world today
 Is how do you pull with the team?
 You may think it fine to be praised for skill,
 But a greater thing to do
 Is to set your mind and to set your will
 On the goal that's just in view;
 It's helping your fellow man to score
 When chances hopeless seem;
 It's forgetting self till the game is o'er
 And fight for the team.
 (Co-operative News.)

Co-operative Britain Ablaze.

Against Tax Injustice.

A Government Special Committee, in England has recommended that Co-operative societies should be further taxed, thus making their contribution greater than borne by private traders. The Committee have singled out co-operative reserves and other undistributed surplus.

The Co-operative National Authority, the Wholesale societies, Retail societies, Guilds etc., are 100 per cent. united to fight the imposition. A special fund of over £ 7,000 has been subscribed.

Co-operative Petition to Parliament.

To the Honourable Commons of the United Kingdom and Northern Ireland in Parliament Assembled.

The Humble Petition

of the undersigned citizens members of the.....Co-operative Society, Limited.

WHEREAS we as citizens have always met the full taxation upon our incomes in common with all other subjects of His Majesty, we respectfully desire to protest with all the emphasis we can command against the recommendations of the Special Committee appointed on May 12th, 1932, to inquire into the question as to Co-operative societies and the Income-tax. Such recommendations, if adopted, would result in great injustice being inflicted upon co-operative societies a very large section of whose members are from the poorest section of the community.

We therefore respectfully pray your Honourable House as the final authority not to implement these recommendations, as such legislation, if adopted, would be penal in character and differentiate co-operators in matters of taxation from other sections of the trading community.

Above is the wording of the petition which the Co-operative Union is sending out to societies for their members to sign on the income-tax question. There should be no difficulty in securing a million signatures.

(The Co-operative News.)

Directions for Packing Bombay Mangoes for Export.

Fruit for export should be fully developed and reaped by stem cutting, leave about $\frac{1}{4}$ inch stem on the fruit.

Wipe dry and discard any with the slightest bruise and wrap with fine tissue paper.

Use flat crates about 4 inches deep and containing only *one* layer of fruit. (Something similar to the tomato crates). The crates should if possible be lined with wood wool.

The crates should only hold one or two or at most three dozens each. If necessary two or three small crates can be tied together for shipment.

(Journal of the J.A.S.)

Excessive saving by a nation, no less than excessive spending may actually diminish its aggregate wealth.

Professor W. C. D. Dampier.

The French Government is considering plans for economic co-operation between France and her Colonies so as to make the agriculture and industry of the colonies supplementary to those of France and not competitive.

"The co-operative societies appear to be capable of ensuring a just price, of bringing together consumers and producers and of doing away with superfluous middlemen," declared the National Economic Council of France in a recently issued report. The Council is composed of representatives of all the economic interests of the country.

World's indebtedness.

A German economist estimates that the total Public and private indebtedness in the world amounts to \$ 77,000,000,000. Debts of all kinds, he says, must be adjusted to the new price levels, in other words scaled down, because it is impossible to pay them on present levels and there is no prospect of a return to the levels at which the debts were contracted

(Manitoba Co-operator).

The Madras District Co-operative Central Bank, Ltd.

Revision in Model Bye-laws of Depressed class societies in Madras City.

The following order is passed by the Registrar of Co-operative societies in his communication No. D. Dis. B. 1979/33 dated 22—6—33 to the Madras District Co-operative Central Bank, Ltd.

The Sub-Deputy Registrar, Madras who was deputed to assist the bank in the revision of bye-laws of the Depressed class societies in the Madras City reports that it has been proposed;

(1) that the Maximum Borrowing Power of societies with limited liability should be fixed at 5 times the paid up

share capital and reserve fund and that of unlimited liability societies at 5 times the paid up share capital plus the reserve fund or $\frac{1}{2}$ of the net assets of members whichever is greater;

(2) that the individual maximum borrowing power should not exceed five times the paid up share capital subject to maximum of Rs. 500 it being fixed at varying amounts and

(3) that as a tentative measure the special bye-laws dealing with loans for purchase of house-sites should be introduced in three or four societies.

2. I approve of these proposals.

The Government Telegraph Employees' Co-operative Society, Limited, Madras.

FREE PUBLIC LIBRARY.

During June 1933, 727 volumes were loaned out from the above library for home reading and 1324 persons made use of the Library.

சென்னைக் கூட்டுறவினன்

மலர் IV.]

ஜூலை 1933.

[இதழ் 1.

கூட்டுறவுச் சங்க வேண்டி.

மக்களிடம் சேர்க்கை மிகுமா வொற்றுமை நல்குஞ்

சிக்கன வாழ்வைச் செய்விக்கும்—ஐக்கியமாய்

நாட்டு வளம் பெருக்கி நல்கு நலவந்தேய்க்கும்

கூட்டுறவுச்சங்கமெனக் கூறு.

பத்திராதிபரின் குறிப்புகள்.

இராஜதானி 20-வது கூட்டுறவு மகாநாடு சென்னையில் ஜூன் 17, 18-ல் கூடிற்று. ஹைதராபாத், திவான் பகதூர் ஆளுவருடைய அய்யங்கார் அவர்கள் அக்கிராசனம் வகித்தார். அவர் அவருடைய பிரசங்கத்தில், பொதுவாக கிராமவாசிகள் கஷ்டப்படுவது கூட்டுறவு சங்கங்களின் தவணை தவறிய கடன்கள் வசூல் முதலியவற்றைப் பற்றி கூறியபின்பு அவருடைய நோக்கங்களை வெளியிட்டார். அவர், சர்க்கார் கூட்டுறவாளர்களாயிருந்தாலும் சரி, அல்லது சர்க்காரல்லாத இதர கூட்டுறவாளர்களாயிருந்தாலும் சரி, பிராமணர்கள் அல்லது பிராமணர்களல்லாதவர்களாயிருந்தாலும் சரி, எல்லோரும் ஒன்றுகூடி முயற்சிசெய்தால், எல்லா ஜனங்களுக்கும் பலவித சௌகரியங்களும், சந்தோஷமும், சமாதானமும் உண்டாகுமென்று கூறினார்.

தற்கால கூட்டுறவு கொள்கையை முற்றிலும் மாற்றி, கூட்டுறவு இலாக்கா கனம் மந்திரி அவர்கள் புதுமையாக, கொள்கையையும், கோட்பாட்டையும் ஏற்படுத்தி, கூட்டுறவு இயக்கத்திற்குத் தகுந்த கூட்டுறவாளர்களை, தலைமை அதிகாரிகளாக தேர்ந்தெடுத்து சில சீர்திருத்தங்கள் செய்யவேண்டும். சர்க்காரல்லாத கூட்டுறவு நிபுணர்களையும், சர்க்கார் உத்தியோகத்திற்கு தேர்ந்தெடுக்கவேண்டும்.

தற்காலம், கூட்டுறவாளர் என்று சொல்லிக்கொள்ளுகிறவர்பாடு கஷ்டம்தான். அவருக்கு செல்வாக்கு கிடையாது. ஆகையால் இப்பாக்கை சுமப்பதற்கு உண்மையில் உழைக்கும் கூட்டுறவாளர்கள் முன்வா இதுவே தருணம். ஸ்ரீமான் அய்யங்கார் அவர்கள், இவ்வாறு சொல்லியபின் மகாநாட்டில் கூடியிருக்கும் கனவான்களை ரிசர்வ் பாங்கி முயற்சியில் யாவரும் சிரத்தை எடுத்துக்கொள்ளவேண்டுமென்று வேண்டிக் கொண்டார். கூட்டுறவு மேம்பார்வை, தணிக்கை, ஐக்கிய நானாயச் சங்கங்களல்லாத, இதர சங்கங்கள் பற்றியும் சிலவற்றைக் கூறி, பிரசங்கத்தை முடித்தார். பிரசங்கத்தின் சாரம்சம் இப்பதிப்பில் மற்றொரு பக்கத்தில், ஆங்கிலத்தில் காணலாம்.

கூட்டுறவு சங்கங்களுக்கு வேண்டிய சௌகரியங்களைப்பற்றியும், கடன்பாபத்

தைப் பற்றியும் சில முக்கிய தீர்மானங்கள் நிறைவேறின.

மகாநாட்டில் நிறைவேற்றின தீர்மானங்கள். (1) கடன் தவணை தவறிய சங்கங்களுக்கு கடன் கொடுப்பதை சில அர்பன் பாங்கிகள் நிறுத்தியிருப்பது இயக்கத்திற்குக் கெடுதி.

தவணை தவறியுள்ள சங்கங்களில் ஒழுங்காக கடன் செலுத்தும் மெம்பர்களுக்கு அவசியம் அர்பன் பாங்கியார்கள் பண உதவி புரியவேண்டும்.

(2) சங்க மெம்பர்களுக்கு தானியத்தின்பேரில் சென்ட்ரல் பாங்கியார்களே சங்க மூல்பயாய் கடன் கொடுப்பதில் சௌகரியங்கள் அளவுகூடுக. தானியங்கள் விற்பனைக்கும், சென்ட்ரல் பாங்கியார்களே உதவிசெய்யவேண்டும். சென்ட்ரல் பாங்கிகள் இவ்விதம் செய்யமுடியாத இடங்களில் சென்னை மாகாண பாங்கியார்களே தகுந்த ஏஜன்ஸி வழியாக இவற்றை நடத்தவேண்டும். இவ்விஷயம் கனம் ரிஜிஸ்திராரவர்களைக் கேட்டுக்கொள்ளப்பட்டது. மேலும், அர்பன் பாங்கிகளும், சென்ட்ரல் பாங்கிகளும் தங்க நகைகளின்பேரில் கடன் கொடுக்க ரிஜிஸ்திராரின் அனுமதி கேட்கப்பட்டது. (3) கூட்டுறவுச்சங்க தந்தவேஜுகளுக்கு செலுத்திய ரிஜிஸ்திராரவர்களாகக் கேட்டுக்கொள்ளப்பட்டது. (4) சர்க்காரவர்கள், பிஸ்டிங்சொஸைடிகளுக்கு கடன் கொடுக்கும் வட்டி விகிதத்தை 6%-க்கு குறைக்க வேண்டுமென்றும், 6%-க்கு மேற்படாமல், சென்ட்ரல் பாங்கிகளும், பிஸ்டிங் சொஸைடிகளுக்குக் கடன்கொடுக்க, சர்க்கார் உத்திரவு கொடுக்கவேண்டுமென்றும் தீர்மானிக்கப்பட்டன.

சென்ற முன்று வருஷகாலமாக கனம் டி. என். ஸ்ட்ராதி அவர்கள் கூட்டுறவு

சங்க ரிஜிஸ்திராராகவிருந்து 11-7-33-ல் இதைவிட்டு, விலகினார்

கனம் டி. என். ஸ்ட்ராதி அவர்கள் ரிஜிஸ்திராராகவிருக்கும்பொழுது கூட்டுறவு இயக்

கத்தை சர்க்காரல்லாத கனவான்களே கவனித்து ஒழுங்குப்படுத்த

வேண்டுமென்று முயற்சி செய்தார். அவருக்கு, இவர்களின்

பேரில் அன்பும் ஆசையுமுண்டு. கூட்டுறவு இயக்கமென்பது பொதுஜன இயக்கம்.

ஆகையால் பொதுநன்மைக்கே யாவரும் உழைக்கவேண்டும். லோகல் போர்டிங்

சம்மந்தமுள்ளவர்கள், கூட்டுறவு இயக்கத்திலும் தலையிட்டுக் கொள்ளக்கூடாதென்

பது அவருடைய அபிப்பிராயம். தவிரவும், துறைஅவர்கள் பாங்கி டைரக்டராக

விருக்கிறவர், லோகல் சமுதாய விஷயத்திலும் மெம்பராக இருக்கக்கூடாதென்று

சர்க்காரையும் கூட்டுறவாளர்களையும் கேட்டுக்கொண்டிருக்கிறார்.

சென்னை மாகாண பாங்கியார் சென்ட்ரல் பாங்குகளுக்கு செல்வ உதவி புரிய

முடியாதிருக்கும்பொழுது, துறை அவர்கள் சர்க்காருக்கு எழுதி பத்து லக்ஷ ரூபாய்

கடன்வாங்கி, கஷ்டப்படும் மிராசதாரர்களுக்கும், விவசாயிகளுக்கும் கொடுத்து பேர்

உதவி புரிந்தார். அவர் தன்னிடம் பழகுவார்களின்பேரிலும், தன்னிடம் வேலை செய்

பவர்களின்பேரிலும் விசுவாசமும், இரக்கமும் வைத்தார். உதாரணமாக, ரிஜிஸ்திரார்

ஆபீசில் உயர்ந்த பதவியடைந்த லேட் ஸ்ரீமான் ஸி. நாராயண நாயர் ஜனரல் ஆஸ்பத்

திரியில் சீக்காக விழுந்து காலஞ்சென்றபொழுது, துறைஅவர்கள் சித்தூரிலிருந்து

மோட்டார்வண்டியில் காலஞ்சென்ற நண்பரைப் பார்க்க ஓடிவந்தார். துறை அவர்

களுக்கு எப்பொழுதும் எதையும் வெளிச்சமாகவே பேசும் இயற்கை. அவர் அன்பு பாராட்டியதற்கு வேண்டி, அவர் 11-7-33-ல் டிபார்ட்மென்டைவிட்டு விலகின பொழுது அனைவரும் அவர் குணங்களை மெச்சி அநேக விருந்துகள் அளித்தனர்.

சென்னை மாகாணக்கட்டுறவு யூனியனிலும் சென்ட்ரல் லாண்ட் மார்ட்டுகேஜ் பாங்கிலும், இலவச பொக்கிஷ தாராயிருக்கும் ஸ்ரீமான் ஸி.கோபால் மீனன் அவர்களுக்கு, சக்கரவர்த்தி பிறந்தநாள்ன்று, ராவ் பகதூர் பட்டம் அளிக்கப்பட்டது. 'அவருடைய பொதுஜன ஊழியத் திறுத் தகுத் சம்மானம் கிடைத்ததைப்பற்றி நாங்கள் சந்தோஷப்படுகிறோம்.

இளம்பிராயத்தில் எதிர்பாரா மாணம் ஸ்ரீமான் டி. நாகேஸ்வர ராவ் அவர்களுக்கு ஏற்பட்டது, மிகவும் விசனிக்கத்தக்கது. அவர் ஆயுளுள்ளவரையில் கூட்டுறவு இயக்கத்திற்கு நன்மைபுரிந்து வந்தார்.

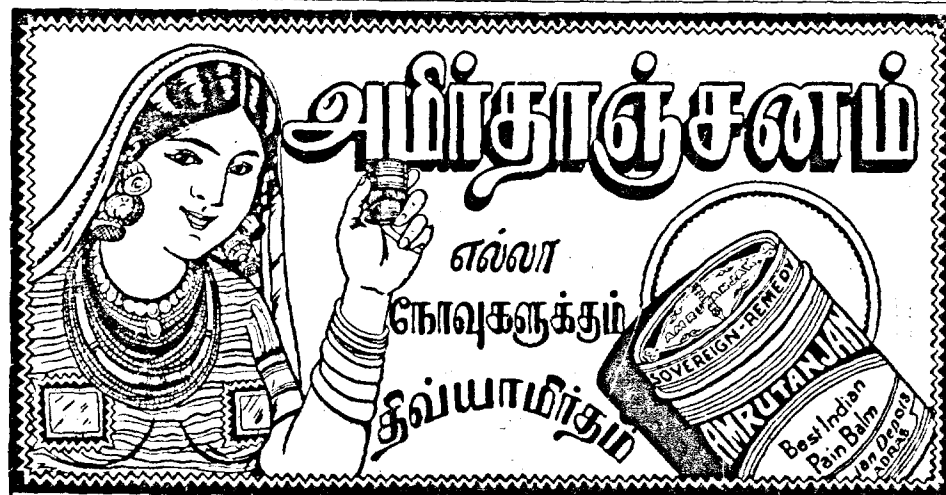
காலஞ்ஜென்ற
ஸ்ரீமான் டி. நாகே
ஸ்வா ராவ்.

ஸ்லா ராவ், சென்னைஜில்லா கூட்டுறவு சென்டரல் பாங்கி டைரக்டராக விருக்கும் ராவ் சாகீப் ஸ்ரீமான் வி தர்மலிங்கம்பிள்ளை அவர்களை நகரிலுள்ள கீழ்தர சங்கங்களின் பைலாக்களை சீர்திருத்துமாபடி கேட்டுக்கொள்ளப் பட்டது. மேலும் ஸ்ரீமான் ஆர். ராஜகோபால் அவர்களை சென்னை மாகாணக் கூட்டுறவு யூனியனுக்கு ப்ரசாரகராக நியமித்து கூட்டுறவுத் தத்துவங்களை பாவச்செய்யு மாறுசெய்திருக்கிறது. மேலும் ஸ்ரீமான் பி. கே. புஷ்பராஜ், பி. எஸ். ஸி., பி. எஸ். அவர்களை, பாங்கி இலவச ஆர்கனைஸராக ஏற்படுத்தி கீழ்தர சங்கங்களையும், சீர்தேடான சங்கங்களையும் சீர்திருத்தம் செய்வதற்கும், நானாய சங்கமில்லாத, இகா சங்கங்கள் புதிதாக ஸ்தாபனம்செய்வதற்கும் ஏற்பாடு செய்திருக்கிறது. ஆகையால், கீழ்தர சங்கத்தார்கள் அனைவரும் மேற்கூறின அதிகாரிகளுக்கு சமய உதவிபுரிந்து மேற்கூறிய விஷயங்களை முயற்சியுடன் கவனிக்கவேண்டும்.

ஜாக்கிரதை !!!

போலி சரக்குகள்.

ஐரக்கிரதை !!!



சென்னை ராஜதானிக்கும், மாகாணத்திற்கும் வேரால் ஏஜண்ட் :—

ஷியம் அண்டு கம்பெனி, வியாபாரிகள், 6, பந்தர் தெரு, மதராஸ்.

మద్రాసు కోఆపరేటరు

సంపుటము IV]

ಜುಲೈ, 1933

సంచిక 1.

సంపాదకీయము.

రాష్ట్రీయ సహకారమహాసభ.

ఇరువదవ రాష్ట్రీయ సహకారముచూపభ 1933 జూను 17, 18వ తేదీలలో హైదరాబాదు వాస్తవ్యులగు దివాన్ బహదూర్ అరవాముదు అయ్యంగారు అవకాశం యాధిపత్యముక్రింద సమావేశమయ్యెను. అధ్యక్షులు గ్రామముల దుస్థితి, కోఆపరేటివ్ సొసైటీలలో గడువుమించిన ఋణములు, నీలువెంబడి సరుపాయముగా వత్తిడిలేని వసూళ్లను, మొదలుగాగల సామాన్య విషయములేగాక రాష్ట్రీయ సమశ్యలన్నిటినిగూర్చి తనయభిప్రాయముల వెలిబుచ్చుచు పిన్న పెద్దలకు, అధికార అసభికారులకు, బ్రాహ్మణ బ్రాహ్మణేతరులకు సహకారులకెల్లరికును, విజ్ఞప్తి చేసిరి. పరస్పరసహకారమువలన అధికశాంతిని సౌఖ్యమును, పురోవృద్ధిని, సహకారజీవనమునందేగాక వ్యక్తిజీవనమునందునుగూడ పొందగలరని వారు తమనిశ్చితాభిప్రాయములను తెలిపిరి.

ఇది కాదదియను ప్రస్తుత విధానముగాక ఒకనియమిత విధానము ఉండవలెనని నొక్కిచెప్పచు, వచ్చెడి నూతనసంస్కరణలయందు సహకారశాఖపైనుండు ముఖ్య ధైర్యముగా నొకవిధానమును మొదలుపెట్టి తగినవారిని ఈ సంస్థకు తగుసంతిదీర్శకాలము పెద్దలుగనుండుటకు నెన్నకొని సహకారమునందు ప్రోత్సహకము స్థాపించ వలయుననిరి. శక్తియుతులను ఎన్నికగా సేవచేసిన అనధికారులను సరాసరి సహకార శాఖలోని మేదరు సబార్నికేలు పదవులకు తీసికొనవలసియున్నదనిరి.

ఎర్రమానకాలమున సహకారుని జీవితముచులకనగా జూడబడినదియు, ప్రజాభి
మానము లేనిదియు హేళనాస్పదమైనదియు అనేక కష్టములకులోనైనదియు అత్యు
త్కృష్టమైన బాధ్యతగలదియు అయియున్నది. వాస్తవమైన సహకారులెల్లరును
కార్యభారమువహించుటకు ముందురావలసినదిసము. ఈ దినమేయనిరి. (White
paper) స్వేతపత్రపు సంస్కరణయందుగల రైలువేబోర్డుయొక్కయు, రిజర్వుబ్యాంకు
యొక్కయు సమస్యలను ఈ సమావేశములకు విచ్చేసినవారలందరిని మిక్కిలి అభి

లాభపూర్వకముగా విచారణచేయవలయును ఈ సమావేశాధ్యక్షులు వారివారి ఉద్దేశములను ఏకముగా నైనను తెలియజేయవలసింది.

తనిభి, ఆజిట్టు, పరపతేతర సంఘములుగూర్చు విషయములనుగూర్చి అధ్యక్షులుముచ్చటించిరి. వారియుపన్యాసమునందలి భాగములు ఈ పుస్తకములో అక్కడక్కడ బ్రచురింపబడినవి. చదువరులువాటినిచదివి ఆనందమును పొందుదురని నమ్ముచున్నాము.

సమావేశపుతీర్మానములు.

1933 జూన్ 17, 18 వ తేదీలలో జరిగినసమావేశమున, అప్పలిచ్చు పద్ధతులగుర్చియు, కోఆపరేటివు సొసైటీల సౌకర్యములగుర్చియు, ప్యాసు కాబడిన ముఖ్యతీర్మానములు కొన్నియందుపొందు పరచుచున్నాము.

1. డిఫార్టరులైన పరపతిసంఘములకు సెంట్రల్ బ్యాంకులు అప్పలిచ్చుట మానివేయుటచే సహకారసంస్థకు హానిచేకూరుననియు, తగురీతిని వాయిదాలు మించకుండా అప్పలను తీర్చుమెంబర్లకు, వారిడిఫార్టరు సొసైటీలకు సంబంధించినను ఉచితానుగుణ్యముగ సెంట్రల్ బ్యాంకులు పెట్టుబడిపెట్టవలసినదిగ తీర్మానించబడెను.

2. ఫలసాయములమీద మెంబర్లకు అప్పలిచ్చి, ఫలసాయములను బజారుల నమ్మటకును, కావలసినచోట్లకు సంపుటకును, సహకారసంస్థలు లేనిచోట్ల సెంట్రల్ బ్యాంకులు సొసైటీల సలహాతీసికొని మెంబర్లకు అప్పలుయిచ్చినయిడల చాలా లాభమును. సెంట్రల్ బ్యాంకు లిట్టివనిని చేపట్టుటకు యిచ్చగించని ప్రదేశములలో ప్రోవిజియల్ బ్యాంకువారే తగుమైన తమ పనిని నేర్పరచి వ్యాపారమును నడపవచ్చును. కోఆపరేటివుసొసైటీలలో మెంబర్లయి సెంట్రల్ బ్యాంకు మెంబర్లుగాని, వ్యక్తులకుపైనుడహరించిన సహకార పరపతిని యేర్పరచుటకు ఏర్పాటు చేయుటకై రిజిస్ట్రారుగారుకూడ ప్రోత్సహించవలయునని కోరబడిరి. మరియు బంగారమును ఒరచి ఖరీదుగట్టించి బ్యాంకువారి దాపరికముననుంచిన అట్టిబంగారు తాకట్టుగాపెట్టుకొని అప్పలనుయిచ్చుటకు అర్బన్ బ్యాంకులకును, సెంట్రల్ బ్యాంకులకును, అనుమతినివ్వవలయునని రిజిస్ట్రారుగారినికోరిరి.

3. ఈ సహకారసమావేశమువారు కోఆపరేటివు పత్రములను రిజిస్టరుచేయుటకు తీసుకొనిన రుసుములను, కోఆపరేటివు సొసైటీలకు ఎన్ కంప్రైజ్డ్ సర్టిఫికేట్లను యిచ్చుటకు తీసుకొనిన రుసుములను తిరిగి వాపసుచేయవలయుననియు, ప్రస్తుతము ఆడిటుక్కిజుకు నేర్పరచబడిన స్కేలును 50%కు తగ్గించవలయునని గవర్నమెంటువారిని కోరుటకు తీర్మానింపబడెను.

4. బిల్లింగు సొసైటీలకు గవర్నమెంటువారు యిచ్చిన అప్పలపైవడ్డీ 6%కు తగ్గించవలయుననియు, సెంట్రల్ బ్యాంకులు అట్టి సొసైటీలకు 6%కు మించకుండా అప్పిచ్చుటకు అనుమతినివ్వవలయుననియు గవర్నమెంటువారిని కోరుటకు తీర్మానించబడెను.

ఈ సహకార సమావేశములో ప్యాసయిన తీర్మానములను అధికారులు త్వరలో సమయలోపెట్టుకురనియు, తత్ఫలితములు త్వరలో బయలుపడుననియు మేము విశ్వసించుచున్నాము.

డి. యల్. ప్రొత్తిగారు.

డి. యల్. ప్రొత్తిగారు మూడేండ్లకుపైగా సహకారసంఘముల రిజిస్ట్రారుగావని చేసి గతజూలై 11 వ తేదీన సదరు ఉద్యోగమును విడిచి స్వదేశమునకుపోయిరి. వారు సహకారోద్యమపు రూపములపట్ల తమసానుభూతిని జూపిరి. సహకారోద్యమమును అనధికారుల ఆధీనములోనుంచవలెననియు ప్రొత్తిగారు ఆశించుచుండిరి. వారెల్లప్పుడు అనధికారుల అభిప్రాయానుకూలముగ ప్రవర్తించిరి.

సహకారోద్యమము ప్రజాసంస్థయనియు, స్వార్థమునేకోరక యితరుల క్రేయస్సు కొరకు కృషిసలుపువారు తమ సహకారమును జూపినచో ఉద్యమము జయప్రదముగ నిర్వహింపబడ గలదనియు ప్రొత్తిగారునుడివిరి. స్థానిక సంస్థల రాజకీయములలో పాల్గొన్నవారు సహకారోద్యమమున కృషిసలుపవలను పడదనియు, బ్యాంకుకై రెక్కెట్లుగా నున్న ప్రముఖులు స్థానిక పరిపాలనా సంఘసభ్యులుగానుండుట తగదనియు, నుడువుచు సదరు విషయమును గుర్తించవలయునని ప్రొత్తిగారు సహకారులను, ప్రభుత్వము వారిని కోరియుండిరి. సహకారోద్యమమున కృషిసలుపువారితర సంస్థలలో పాల్గొన నవకాశములేదనియు, అనేకములైన యితర సంస్థలలో అట్టివారు సలుపు కృషిని సహకారోద్యమము హక్కిపడనియు ప్రొత్తిగారు గుర్తించిరి.

సెంట్రల్ బ్యాంకులకు వలసిన ద్రవ్యమును రాష్ట్రీయ బ్యాంకు ఒకగజాలని సమయమందు ప్రొత్తిగారు ప్రభుత్వమువారిని సందర్శించి 10 లక్షల ఋణమును ప్రభుత్వము వారివద్దనుంచి యేర్పాటుచేయించి బీదరైతులపట్ల తమకుగల సానుభూతిని క్రియా రూపకముగ జూపిరి. ఆర్థిక దుస్థితిలోనున్న రైతులకు సహకారసంస్థలవలన ద్రవ్య సహాయము చేకూరజాలని క్లిష్టసమయమందు ప్రొత్తిగారురెంతయు నాయమొనర్చిరి. ప్రొత్తిగారు తమ క్రిందపనిచేయువారిని మిక్కిలి ప్రేమించుచుండిరి. ప్రొత్తిగారికి పర్సనల్ అసిస్టెంటుగా పనిచేసియుండిన కీ॥ శే॥ సి. నారాయణ్ నాయక్ గారు జనరల్ ఆఫీస్ లో చికిత్సనొందుచు మరణించినవెంటనే కడసారి చూపుకై ప్రొత్తిగారు చిత్తూరునుండి

మోటారుబండిలో అతిత్వదితముగ నచ్చటి కేగిరి. యిదియే ప్రాంతీగారి దయార్థస్వభావమునకు తిరస్కారము.

అధికారులకు, అనధికారులకు అన్యోన్యమరాగము నొనగూర్చుగలుగుటచేతను, వేతనములనపేక్షించక ప్రజలహితపునే అరసి పనిచేసెయుండిన ప్రముఖులను ప్రాంతీగారు ప్రేమించియుండుటచేతను, వారు అనేకుల ప్రశంసకు పాత్రులయిరి. సహకార శాఖోద్యోగమును విరమింపక మునుపు ప్రాంతీగారికి అనధికారులు తమధర్మి అనురాగములను వెలిబుచ్చుచు అనేకవిందులనొసగిరి. యెట్టికడములేకయే ప్రాంతీగారు తమ అభిప్రాయములను వెలిబుచ్చుచుండిరి. యీనాటికంటె ముందుముందు సహకారోద్యమము విస్తరింపజాలదని ప్రాంతీగారికతూరి వక్కాణించిరి.

ఒకసహకారి గౌరవింపబడుట.

ప్రొవిన్షియల్ కోఆపరేటివు యూనియనుకును సెంట్రలు లాంఛనుమాట్టుకేజి బ్యాంకునకును గౌరవకోశాధ్యక్షుడుగున్న సి. గోపాలమీననుగారికి రావుబహదూర్ బిరుదమును క్రిందటి 1933 రాజగారి పుట్టినదినపు బహుమతుల పట్టిలో నివ్వబడెను. స్వార్థత్యాగయుతమగు గోపాలమీననుగారి కృషికి మాయభివందనముల నిచ్చుచున్నాము.

జ్ఞాపకార్థము :—కీర్తిశేషులైన దొంతంశెట్టి నాగేశ్వరరావుగారు కడుచిన్నతనముననేపరమపదించిందుకు మేమెంతయుచింతించుచున్నాము. వీరుస్వార్థత్యాగులు సహకారసంస్థాభివృద్ధికి పాటుపడినారు. దుఃఖసాగరమున మునిగిప వారిసంసారమునకు మాసాభూతిని తెలుపుచున్నాము. వారిమాతృకు శాంతికలుగుగాత.

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(REGISTERED IN INDIA)

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President :

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