Many of the development efforts in which our trainees are involved have a regional or even national importance, usually linked with attempts at integrating scattered communities into a lerger national economy and the raising of their living standards.

Some of our former students are involved in quite local but still important work. A woman credit union trainee from the West Indies found herself drawn into the marketing problems of the fishing villages of her island. She recognized that her training was sufficiently broad that it could be put to good use in that situation, and undertook to involve herself with the villagers' situation as well as carrying on her normal duties. In other areas our trainees mention such things as a co-operatively purchased tractor being a first step in elevating their capital-poor local economy.

In a very real sense, training in the field of co-operatives represents "investment in people". It involves not only the provision of technical advice and theoretical instruction, but also the transfer of experience. In many cases, it results in the establishment of valuable personal relationships between peoples of differing backgrounds, between trainor and trainee. And I am confident that it will lead, in time, to the establishment of more dymanic economies, and more stable and adaptable societies, in tho countries from which the trainees come, and to which they return.

After completing a group course in co-operatives, one student from a developing country summed up his feelings, and those of his colleagues, in this way: "It is my sincere desire that we be given (an) opportunity to say thank you, before we depart to our

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