tion today protective p and the ade would r is largely lways and s the most macy they e rule of rule of the

of letters spondence reatly limiblish more received at proporadditional Practically itributions er the ciry exercise those conwith varibt if any receives so d it is a e them all. ents, howsecept our st to give All things ference to

Bank of atisfaction this bank rs' Grain which a are shared growth. magnitude npany repping seacompany dvantagely has naat of the ood argue amount ar follow-

apers deslugging e man in ip of the brutality s or Spanne of the in existving such ig heroes aging the "manly p for the a Chrisot permit Canadian to them moving

ers have on by the ral. Mr. rseas nae of perffice with t. James. ll of war will face may be

acturers' tate that the hot

# British Co-operative Congress

One thousand seven hundred delegates attended the forty-fourth annual congress of the British Co-operative Union held recently at Portsmouth. That the co-operative movement is still growing in Great Britain was proved by a report presented to the congress, showing that the total trade of the affiliated societies in 1911 amounted to over \$580,500,000, an increase over the previous year of an increase over the previous year of more than \$22,500,000, the profits amounting to \$64,500,000, the profits amount-ing to \$64,500,000, an increase of \$4,-600,000. The number of societies is 1,526, with 2,760,531 members, the share capital being \$184,000,000. The report capital being \$184.000.000. The report further states that during the session 1911-12 the number of classes formed under the auspices of the Educational Committee had been 467, an increase of thirty-six compared with the previous session; the number of students enrolled (viz., 18,356) showed an increase of 747. For the special cheap edition of "Our Story" they had received sufficient orders to enable them to print 300,000 copies. They had now only a few thousand copies left, thus showing that this effort had been left, thus showing that this effort had b much appreciated by societies in their local propaganda work.

The co-operative play, entitled, "The Dawn," had been performed throughout the country in many places, and in each instance had been thoroughly enjoyed by both adult and junior co-operators. So popular had it become that they had been paked several times for other plants. popular had it become that they had been asked several times for other plays of a similar character, suitable for production by young co-operators. They had, therefore, decided to publish a new play, and had taken steps towards this end.

In connection with the revised scheme for the training of employees, the Educational Committee had to report that last session eleven classes were formed for apprentices and junior employees, with

apprentices and junior employees, with 224 students. Since the special facilities for the training of the employees were inaugurated, some years ago, there had been 4.086 students enrolled in the various classes, and of this number 1,442 had been successful in the examinations.

## The National Insurance Act

This measure had occupied the attention of the committee since its intro-duction in May, 1911, and was made the subject of specific reference to the committee by a resolution passed at the Bradford Congress. The principal object of the Act was to

insure against sickness and disablement a large section of the working-class population—estimated at about fifteen millions—between the ages of sixteen and sixty-five years, whose incomes are below £160 per annum. It would be readily seen that the operation of a gigantic scheme of this description must affect large numbers of those who constituted the membership of co-operative societies, while the provisions of the Act for dealing with unemployment and promoting the health of the community were of equal interest to them as co-operators. Every inducement, therefore, existed to lead the Parliamentary Committee to take advantage of the benefits provided by the Act, thus adding to the many spheres of usefulness already occupied by the co-operative movement that of ministering to the needs of members in the dark days of sickness and unemployment.

# Insurance in the Movement

The United Board, at its meeting on March 16, 1912, had under consideration the steps they should take to bring the matter of insurance within the movement to a final settlement, and the opinion was expressed that the Wholesale Societies should take over all insurance business within the movement, and that equitable terms should be arranged with the Coterms should be arranged with the Co-operative Insurance Society for the transference of their business.

## Credit Trading

The Committee on Credit were strongly of opinion that the work of combating and mitigating the evils of credit trading should be performed by the sectional boards, to whom had been entrusted the charge of safeguarding the interests of the societies in their own particular sections; and they were strengthened in this view by the fact that, not withstanding the large amount of work which was done when the committee was constituted of

only two representatives from the United Board and two from the Women's Guild, with power to approach credit-giving societies direct, with the exception of one year, viz., in 1903, the average credit

per member had not been reduced.

The Central Board were pleased to report a slight increase in the income of the Union from contributions, as com-pared with the previous year. The amended rules passed at Bradford Congress make provision for a uniform basis of contribution by distributive societies at the rate of 11/4d. per member per

Agricultural Co-operation
By resolution of the Newcastle Congress

the Agricultural Co-operative Societies of the United Kingdom). During the past year no meeting of the Conference Com-mittee had been held. Previous to last mittee had been held. Previous to last Congress, however, good work was done by the conference, a better understanding and a closer relationship between the various parties being arrived at. Although at the moment no pressing matters were before them, there was every possibility of one or two cases arising which could be profitably and usefully considered by the Conference Committee. The United Board, therefore, decided that Congress should be requested to agree to a continuance of the Conference Committee as at present constituted for another year. as at present constituted for another year.

prospects of wealth in danger. In trade, in citizenship, and in the councils of the nation they pursue us releatlessly, with bitter criticism and every form of competition, recognizing nothing of the benefits co-operation confers upon the mass, but knowing only that a competitor is in the field who has already made great inroads upon their domain, and who threatens to defeat their own pet schemes for continuing to monopolize the fruits of labor and trade.

for continuing to monopolize the fruits of labor and trade.

From the days of the pioneers we have never shrunk from competition that was fair, and we are not likely to do so now. Relying, as we do, upon the inherent merits of our principles, we can safely leave the results to the judgment and commonsense of the people.

# Difficulties to be Overcome

There are, naturally, great difficulties to be overcome in administering the practical side of our movement, and the changing times inevitably involve some changing times inevitably involve some change in methods. The old system of separate small societies for each small locality is obsolete. There has been a great development outside the movement in the direction of huge concentrations of capital and centralization of management and affairs generally. In this direction we must follow the trend of the times; local prejudices must be overcome, our ranks must be closed, and the come, our ranks must be closed, and the organization of our business co-ordinated

organization of our business co-ordinated so that we present a solid and united front to these combinations which are arrayed against us.

We are all members of one family, and we believe that the purest and most abiding happiness is that which springs from effort made for the welfare and happiness of others. There is room and need for deeper sympathy between the rich and powerful societies and the poorer and weaker ones. Our success—nay, our very existence—depends on the practice, not only of the letter, but the spirit of our union, and imposes upon our societies a moral obligation to make material sacrifice, if necessary, rather than strain unduly the bonds of our common brotherhood.

hood.

Our movement has developed greatly of late years on the productive side, in which direction lies the realization of our great at hopes. There has never been a time since the early days of the pioneers when faith in our principles was stronger or keener than at the present moment, and equally it is true that there was never greater need for us to press forward in productive enterprise if we are to contribute seriously to the solution of the tribute seriously to the solution of the industrial problems of today. Undoubtedly this is the most difficult part of our work, and one which calls for the highest skill in management, as well as the shrewd-

skill in management, as well as the shrewdest judgme...t in development.

That we should not only produce for ourselves all the things we need, but also employ our members in the process, must ever be among the foremost of our ideals. The international co-operative relations which we are cultivating offer year by year increasing opportunities for this work, apart altogether from the needs at home. Not the least of the results of such efforts will be a substantial increase of help towards the amelioration of the of help towards the amelioration of the labor troubles which have recently mani-fested themselves, and which are likely to recur with increasing rather than lessened force. Men and women are recognizing more and more clearly that the old economic laws under which they have lived in the past, and which hav given so much to the few and so little to the many, are inequitable and there-fore unjust. There is a great cry in the land that those who do the most necessary and most useful work for the community are those who receive the least from it in return, and on all sides we see unrest, which is simply the expression of a natural desire for something better than the community has yet given to those who do so much for it. This indicates plainly to all who are willing to understand its inner significance that the present condition of affairs, instead of making for peace and happiness, is producing dissensions and misery. A multitude of minds are at work endeavoring to find a lasting remedy, whilst others are seeking Continued on Page 11 in return, and on all sides we see unres Continued on Page 11

WINDSOR'S MEMORIAL TO EDWARD THE PEACEMAKER

This splendid monument was recently unveiled by the Mayor of Windsor in the absence of H.R.H. the Princess Christian, who was to have performed the ceremony. It is of more than ordinary interest, inasmuch as it was designed and modelled by a first cousin (once removed) of the late King, the Countess Feodora Gleichen. The Countess is a daughter of the late Prince Victor of Hohenlohe, who was the third son of the Princess Anne Feodora of Hohenlohe, half-sister to Her late Majesty, Queen Victoria. Prince Victor married the sister of the Fifth Marquis of Hertford, and his children, in consequence, are known as Counts and Countesses, instead of Princess and Princesses.

a Joint Conference Committee was brought a Joint Conference Committee was brought into existence, with a view to bringing into closer touch the producer upon the land and the consumer, and to define a policy of co-operative distribution and supply in organized agriculture, with the further idea of formulating working arrangements. The Conference Committee had been existing since that time, and was composed of representatives from the Co-operative Union, the Wholesale Societies, and the joint boards for trade and organization (as representing

The President of the Congress, Mr. William Openshaw, in his inaugural address, said:

Our movement has for its main purpose Our movement has for its main purpose the establishment of a new system of industry and commerce which shall eliminate the bad old methods, and, instead of making merchant princes of the few, shall secure competence and comfort for the many. The pursuit of such an aim must, in practice, call forth the active opposition of those who, seeking the ideals of individualism, see their