

bushel. This resulted in a deficit of \$22,324,000. An appeal was made to the governments of the three provinces concerned. The provincial governments decided to support the pools financially by issuing bonds to the banks and in return each government took bonds from the pool in its province. In 1947 the Alberta Pool, and in 1949 the Saskatchewan and Manitoba Pools, completed payment of their debts to the provincial governments.

International Trading

Canadian co-operatives are interested in international co-operative trading but at present there are many difficulties to be overcome in building up any substantial volume of trade between marketing co-operatives in Canada and purchasing co-operatives in other countries. However, a start has been made. All of the provincial wholesales are members of National Co-operatives in the United States and have invested \$13,000 in shares of that co-operative. Purchases by Canadian co-operatives from National Co-operatives during 1948 amounted to \$328,000.

The new flour mill co-operative, the fishermen's co-operatives and Interprovincial Co-operatives Limited are exploring the field of international trading. They have been in touch with overseas buying agencies and have taken membership in international co-operative trading associations. Interprovincial Co-operative Limited has also commenced importing, on a small scale, various items from abroad.

Supervision and Direction

There are good indications that in Canada co-operative leaders are combining a philosophical with a business-like approach, which in turn is fortified by a sound educational background. Such an approach is indicated in a unity of purpose and thought which, co-operative leaders believe, will be of considerable benefit to the future of co-operation in Canada. There are many examples of this unity: the President of the Co-operative Union of Canada is a representative of one of Canada's great wheat pools; the Vice-President is an urbanite and the manager of a regional wholesale; the Board of Directors includes representatives of credit unions and of consumers', marketing, farm supply, service, and fishermen's co-operatives; United Co-operatives of Ontario counts among its members consumers' stores as well as farmers' marketing groups, farm supply and service co-operatives. Producer and consumer co-operation in Canada is indicated by the handling of flour by Interprovincial Co-operatives Limited. The flour is produced in the Saskatchewan Wheat Pool Mill at Saskatoon and sold by Interprovincial to the regional co-operatives and eventually to the local associations and the consumers. It is evident that a high degree of co-operation exists among various co-operative businesses in Canada. City dwellers, farmers, members of credit unions and labour unions are to be found at every major co-operative gathering in every province.

All provincial co-operative wholesales in Canada have adopted the policy of aiding local associations. These larger and better-equipped central organizations maintain qualified auditors in the field doing continuous audits and making monthly reports to Boards of Directors. One central organization has an income tax service by which the returns of local co-operatives are scrutinized for error prior to filing. Another has agreements whereby the business affairs of the local are managed under direction of the wholesale.