

	Page
The Labour Problem..	24
Benefits to others than Members..	24
The Rise in the Value of Land..	25
Suggestions with Reference to Organization..	25
Forming an Association..	25
Guarantee Bonds..	25
Auditing..	26
Membership..	26
Equality of Interests..	26
Outside Dealing..	26
Association Assets..	26
Co-operative Bookkeeping..	27
Incorporation..	27
Central Packing House..	28
Central Associations..	28
The United Fruit Companies of Nova Scotia..	29
Organization Among Existing Ontario Associations..	30
Co-operative Legislation..	30
Propaganda..	31
Appendices..	32
Appendix 1—Constitution and By-laws..	32
Norfolk Fruit Growers' Association..	34
Forest Fruit Growers and Forwarding Association..	35
Kelowna Farmers' Exchange (Limited)..	37
Island and Gypsum Fruit Company, Ohio..	40
Form Recommended for Ontario..	42
Appendix 2—List of Co-operative Fruit Associations in Canada..	45
Appendix 3—Statistics..	45
Apple exports from Canada by years..	45
" " " periods..	45
" " North America..	46
Imports of apples, bananas and oranges into United King- dom..	46