

Co-operation

By Western Farmers
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Knowing what we want we can get it and given the direction the motto needed "each for all and all for each," will speedily grow to have a large place in our trading system.

CO-OPERATIVE MEAT MARKET By W. Hordern

We have been in business as a Co-operative Meat Store in Dundurn for nine months. We began with a paid up capital of only \$100 which has gradually been increased, till now there is \$600 paid up. In addition we made a profit of \$400 in the nine months. As we were short of capital to run the business, we have not paid out any dividend on shares or purchases, but the profits have been kept in the business by allotting them to the shareholders as further stock, and this is a practice we are likely to continue for some time.

We have gained quite a bit of experience and have had to modify or erase some of our by-laws accordingly. To guide other districts which may contemplate opening a co-operative store I write. Before beginning we wrote to the Co-operative Wholesale Society of Manchester, to enquire details of how the retail co-operative stores were formed and managed in England where they are highly successful, and for rules and regulations. Very generously they sent us a big pile of papers, pamphlets and small

books including an excellent specimen book containing by-laws for a store. Also we got rules from a Regina Co-operative Co., and on all these different rules we formed our own. We had to modify some of the English rules as not being suitable to this country. It is a rule in England for the directors to meet one night each week and examine the store business, pass the orders, accounts, etc. We are farmers who have to drive into town, five to ten miles, and though we fixed on a meeting every tenth day, (three times a month) to keep track of the business, farmers were unable to attend in seeding, hay and harvest time, and at any time the meetings were often than could be attended. To remedy this we hit on the following plan. One man, a farmer well up in business, is appointed secretary-treasurer to the company, and also manager of the business. He has leisure time, and formerly ran a store of his own, but not in the meat trade. Two directors were appointed to assist him and advise with him in any difficulty that may arise, and the general board meet bi-monthly or oftener if called. This works well, for as each has a telephone we keep in touch with each other. The secretary-treasurer checks and reckons every bill, checks the store books and all accounts; he alone pays accounts and by cheques only; he supervises the orders given for stock, and being manager also, he allots the storemen their work and sees it is properly done. He is bonded for \$1,000 with a bonding company at a cost of \$7 per year to the co-operative company. All accounts should be gone over every week, and the main items audited weekly by an official auditor to prevent errors or irregularities.

It is of the very highest importance that every officer and director elected to serve by the company should be a fair business man. It is unwise to elect a man merely because he is a friend or neighbor. The men who have had some business experience, or the farmer who has himself made a success of his calling is likely to be the suitable man, for he shows a business mind. Do not fail to change a man if he proves himself not a business man, or if he fails to attend. We have a rule, that if a director fails to attend three consecutive meetings, automatically he ceases to be a director, and the executive have power to elect another, or to re-instate him if desirable. All-round efficiency is necessary to make co-operative trading successful.

Some men seem to think a co-operative store is a kind of philanthropic society, or a bank to loan money out by way of stock. It is strictly a business concern whose methods must all be on strictly business principles. For example, some men apparently think they should pay everybody else at the fall but the co-operative store which, being on a brotherly principle can wait, or can even carry the account to another harvest. Now, the true co-operative principle and ideal is little or no debt, that trading should be done almost wholly on a cash basis. We know it is rather hard to abide strictly by this ideal during harvest time, when the demands on the farmer's purse are heavy, and he has little or nothing coming in till his grain is threshed and shipped out. But when that is shipped the debt at the co-operative store should be promptly paid. No store can do well if accounts are to stand long, or are to be carried another twelve months. All accounts of three months standing should be charged 10 per cent. interest. On accounts of from \$20 to \$40 a bankable note should be taken, so money can be borrowed from the bank on the notes to enable the store to pay its way. The outside time allowed for the payment by the store for its goods is one month.

All these things should be provided for in the by-laws; the power also to sue and recover for debts should be included.

Many men think a co-operative store should sell its goods at or near cost price, this is a very unwise policy, and equally so is the cutting of prices against other stores. It is best to charge a reasonable price for everything and make a fair profit. It may be wise to give a 5 per cent. discount for cash. But reasonable profits should be made. The profits can then be rightly and justly used to guard against risks, also to give a dividend on sales and on capital and to provide a reserve fund to ensure stability and success. To sell for little or no profit is to fail, and go down against the first financial difficulty that may arise, for there would be no funds in reserve.

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