

CO-OPERATION IN BUSINESS.

The meaning of the word co-operation, as applied to business, was first recognized by a very few men. In time others began to realize the power of it, and then corporations were formed, and legalized. The principle of co-operation was carried still further, and we formed the great trusts and combines. The masses observing the effectiveness began to make attempts at financial co-operation.

Just where the co-operative principle is to stop we cannot tell. Some say a great big co-operative institution will some day swallow all smaller ones.

It was in the latter part of the nineteenth and the first part of the twentieth century that the farmers began the most active and extensive co-operation in all parts of the world. Holland began her present system of co-operation in 1900. Bavaria and other German states began at or near this period. It was in the nineties that France and Ireland became the most active. It was in 1902 that we began our own organization.

In 1907 Holland spent for a membership of 128,500 \$7,497,200. Holland is about one-twentieth the size of Georgia, and her population is about the same as ours.

Bavaria has 2,714 local organizations, with a membership of 200,000. The members of this organization have taken stock to the amount of \$5,402,600.00. Her population is 6,176,057. The square-mile area is a little less than one-half the size of Georgia.

The Farmers' Union is allowing similar organizations in other countries to outstrip her, in some respects. The general outline and purposes are about the same, but we do not require as a condition of membership that each one must become a stockholder in our enterprise. Neither do we require as strict a regulation as does the Bavaria organizations. The Munich Co-operative Loan Bank requires its stockholders to deposit all moneys with it and to borrow money from no other institution. They loan the members of the farmers' organization money at 4 1-2 per cent.

In several of these countries the possessions of the member when he joins the organization becomes the property of that organization, there being a withdrawal privilege under restriction. In many instances the farmers combine, putting up their lands as the property of the organization and use it as a basis of credit.

The Georgia farmer must not lose step if he would possess that which by Divine purpose was intended for him.

In studying co-operation and in our attempts to apply it we should understand that it does not simply mean a stock company which is organized for the purpose of paying stockholders a handsome profit. This has too often been the mistake in the organizing of farmers' institutions.

The man who patronizes these institutions should at least reap a part of the benefit. The stockholders are entitled to a reasonable interest on the money invested, but the remaining profit should be divided among the people who furnish the patronage.

The California Apple Growers' Association believe in co-operation. Their organization dictates terms to

its membership. The individual becomes a part of the compact body, which directs the marketing as well as the cultivating of the crop. No individual can sell a bushel of his apples out of the channel without having to pay the organization a heavy penalty. The results of this organization have in a few years changed this from a community of poor, plodding fruit growers to one of the richest in California. Many farmers who were scarcely able to make ends meet are now riding in automobiles over pike roads, lighting their homes with electricity, and are loaning their money to those from whom they formerly borrowed. The reason for this progress is found in the fact that the apple grower decided to use his brain a part of the time, and he has been handsomely paid for his decision.

I believe the cotton farmers have brains enough to understand and operate just such a plan for the handling of the greatest commodity and world necessity that is the proud possession of any section (of the world.) —President R. F. Duckworth, of Georgia Farmers' Union.

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