

germ of the whole co-operative movement, and I don't believe that you would have to spend \$50,000 a year today on field workers. That's why I said the government was a long way behind co-operation.

Mr. Burry I don't need to rise to support the co-operative movement, it has a great deal of support throughout the country and in this Convention. I rise to support the idea that the government should give some support to this movement as it has been doing in the past by educating the people to get into this thing as their own.... Mr. Bailey spoke of the co-operative movement in Labrador. As we all know Sir Wilfred Grenfell started it and it failed, and now it has been taken over by the co-operative movement and they are doing a great job of it. I hope that the government of the future will support this movement....

Mr. Starkes I notice the number of cases that came from Notre Dame Bay — 3,648 cases, which averaged around \$45 a case. Part of Notre Dame Bay happens to be in my district and I certainly would like to see the co-operative movement down there if they would bring in 32 cents a pound to the fishermen for their lobster. If the lobster caught in Notre Dame Bay last year was sold for 32 cents a pound, that would have netted them \$70,000 more than they got. I believe every member will agree that the co-operative movement is a benefit to the fishermen.

Mr. Newell Before we pass on I should like to say that I am simply amazed at the enthusiasm which the co-operative movement has been given by individual members of this Convention. One point I would like to clear up is about the government putting money into it. The best means of deciding whether or not the government was justified in conducting co-operative educational policy would be to examine the result which that policy has achieved. I feel that since the co-operative division has been in existence only some ten years, and viewing the situation that we had to begin with, the individualistic attitude of the average Newfoundland fisherman, the suspicion of anything new which we all have, I think that the results achieved by this annual expenditure have been nothing short of amazing. I can say that because none of that money is being spent on my salary! What I intended to draw the attention of the Convention to was another point in connection with the co-operative movement that has not

been brought out. We have seen how the earnings of fishermen have been enhanced, and even in the St. Anthony area in one year the co-operative society paid out \$45,000 in cold cash for salmon, plus whatever it paid out for boxes, etc. If that salmon had been sold locally it would have fetched \$18,000. In other words there was a \$27,000 increase over the local price. When you add up all these amounts it must seem obvious that purely on the dollar advantage the \$50,000 which the government is spending annually, and which seems to be causing some delegates concern, is money well spent. And then too I am interested in the educational value of a movement of this kind, in fact any movement that has an educational value. Two or three days ago when we were on another section of this report we read that the Fisheries Committee endorsed the idea that we should try to put the Newfoundland salt codfishery on a cash basis, and there was a good deal said on the advantage of cash trading over credit taking. I have before me the annual report of the Registrar of the Co-operative Societies, Dec. 31, 1945, and the co-operative credit societies, which are small community banks, have loaned to their members \$834,667, and if you look at what has been done in 1946 in loans, because the amount is increasing every year, among these 60 or 70 credit unions, the amount must be well over \$1 million at the present time, loans that have been made by the people themselves. I might also point out that the number of loans overdue is less than 1% of the total amount loaned. The point I am trying to make is this: we come in here and talk about the desirability of going on a cash trading basis, and here is a group of organisations that have a plan for putting that idea into effect. I don't mean to suggest that that million dollar loan business was all to fishermen, but a great proportion of it was loans to fishermen, and I have myself seen fishermen borrowing cash from credit unions to buy motor engines, fisheries supplies, etc., and very often patronising the local merchant with that cash.... The total number of members in those societies in 1945 was 4,640, which is only a small proportion of the people.

Mr. Crosbie I am in favour of the co-operative movement, but we have spent one and a half hours discussing it, and I think it is time we went on to other things.