

A COMPARISON OF COOPERATIVE TECHNIQUES IN  
QUEBEC AND THE MARITIMES  
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## INTRODUCTION

Cooperation grew from the small acorn planted by a group of hungry weavers, in Rochdale, England. Behind them was the Owenite tradition, and they were a motley crew. There was little agreement among them as to religious or political views, yet there was one strong bond which made them tolerant. Each needed help, and needed it badly.

In the same tradition is cooperation in Canada, particularly in Quebec and the Maritimes. The Quebec movement is a result of the peoples' needs as recognized by themselves. On the contrary the Maritime movement began with the formation of a guiding body which formed a plan of action for the people.

Even as the Rochdale movement may not be said to be completed, so neither may its Canadian offspring be said to have reached their apex. Only with the foundation of Le Conseil Supérieur de la Coopération can integration be attributed to Quebec cooperation. While stemming from the Extension Department of the University of St. Francis Xavier, and thereby being highly comprehensive in organization, the Maritime movement has not yet reached all who need it.

The aim of this thesis is to give to Le Conseil Supérieur de la Coopération and the Extension Department of St. Francis Xavier University, their rightful places in Canadian cooperation. An attempt will be made to compare them in their historical setting and to arrive at a conclusion concerning their respective merits.

## CHAPTER I

### THE SOCIOECONOMIC PRINCIPLES

**The need for cooperation-** There is a continual evolution in the affairs of man that penetrates into all fields of his activity. Perhaps it would not be incorrect to say that many advancements in one field arise from existing conditions accruing from progress in another sphere. At any rate, the system that is known as cooperation is one such, for, while primarily social in significance, it was born of the economic change that was the Industrial revolution.

Though it would be hard to deny that the Industrial Revolution was a great advancement, it would be even harder to deny that it ushered in an era of abuse. Man was robbed of his self respect by being relegated to the position of servant to a machine. Money became the goal at which man aimed. The cotton picked by the black slaves of the plantation was processed by the white slaves of the factory. Man was another raw material to be exploited. Easily replaceable, there was no need to care for him, so he received starvation wages for long hours of work. As one man dropped under the unbearable life, another took his place and the farms of England were being deserted for the factories of

the city. The economy of the nation was changing, and with it the social order. It may be well at this moment to see how England progressed in manufacture, but deteriorated socially.

The Industrial Revolution:<sup>1</sup>

England came out of the commercial and colonial struggles of the sixteenth, seventeenth and eighteenth centuries with a thriving commerce and promising industries. These potentialities were fulfilled by the machine age which came into being in the second half of the eighteenth century.

The first machine of any importance was that of John Kay. His invention was called a 'Fly shuttle' and with it a man could weave a cloth of any width, twice as fast as had been possible previously. To supply the thread needed for this increased production, Hargreaves 'Spinning Jenny' was forthcoming in 1770. With this simple machine, one person could do the work of eight. The combination of this 'Spinning Jenny' and the 'Water Frame' of Arkwright, invented the year previous, ushered in the Factory System. This was done by Compton in 1779 and was called the 'Spinning Mule'. Weaving drew abreast when Cartwright built the 'Power Loom' in 1785. This was also driven by water power.

The 'Cotton Gin of Eli Whitney prepared the raw

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<sup>1</sup> Carlton J. H. Hayes, A Political and Social History of Modern Europe, vol. II, New York, MacMillan 1921, pp. 67 et. seq..

material for processing so quickly that water power was not sufficient to meet the need. It was then that the practicality of Watt's 'steam engine' was really demonstrated. From its invention in 1769 it was used to a small extent in pumping water from mines, but its application to the textile industry marked its coming of age.

Now the factories were moved from the rivers and streams, and were built in the mining areas, to take advantage of the supply of coal. Factory cities grew quickly, and allied industries were grouped in close proximity. While these cities raised the capitalist to a position of wealth and power, their populations were poverty stricken, unhealthy and morally decadent. Weavers from the country, unable to compete with the cheap cloth of the factories, poured into the cities to compete for work with women and children. Skill was of no advantage in pulling levers, sweeping up dirt and mending broken threads.

In the country, things were little better. Huge farms were being assembled out of the holdings of the independent farmers and cultivated on a large scale by the rich owners. This drove many of the displaced persons to seek employment in the factories. Gradually that class, the English Yeoman, which was the backbone of the nation, was being replaced by the sickly factory worker.

Of course there were philosophers to justify this terrible state of affairs. Emerson saw man's state to be of his own making. Adam Smith insisted that it was an inalienable right of man that he should be allowed to progress to the limit of his capabilities; that it was inevitable that the weak must go to the wall. Indeed, laissez-faire and economic individualism held the day. It was even claimed that to permit collective bargaining to the workers, was unfair to the workers themselves, as it would infringe upon their rights to sell their labour at the price they considered right. Each labourer had the right to enter into a private contract with the employer and if the latter was unwilling to pay what the worker needed, or considered his work to be worth, he could betake himself elsewhere.

Attempts were made to remedy the abuses of the day. Some of these were of a destructive nature and died out for lack of permanent result. It was impossible to withstand the tide of progress by breaking machinery when the only result was more machines to be powered by other workers, while the wreckers were punished severely.

However, the remedy did not lie at the other extreme, which has been called Luddism, but which in reality is nothing other than a form of State Capitalism. Those who advocated extremist measures have been proven wrong by the evidence of time. To try to expose their

philosophies would be irrelevant and, since they have been proven incorrect, ineffectual. It would not be amiss at this time however to show some of the beginnings in cooperative enterprise.

#### Forerunners of cooperation:

The seeds of cooperation were found in Britain as early as 1761, when a Fannic Weavers Society, in Ayrshire, Scotland, supplied its members with weavers reeds and oatmeal. In 1795 fourteen thousand inhabitants of Hull set up the Hull Anti-Mill Society. This society sponsored a flour mill which was active for a hundred years. The object of the society as found in its constitution, was to protect its members from "the invasions of covetous and merciless men".

From 1820 to around 1840, what may now be termed the Owenite movement, was sponsored by the idealistic Robert Owen. In contrast to the incidents of cooperative enterprise mentioned above, which were of a spontaneous nature, this was well organized and it may well be that the interest of the members was stifled by too much organization. "The Owenite societies were 'created out of a feeling of pity because of a desire to relieve the misery of the working classes'."<sup>2</sup>

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<sup>2</sup>. V. S. Adams, Fundamentals of Consumer Cooperation, Superior, Wisconsin, Cooperative Publishing Association, 1946, p. 6.

The "Cooperative and Economical Society" was established in London in 1821. It was the intention of this group to supply its members with consumer goods at cost price, provide them with education and recreation, and gradually to employ them, so that the society would become self-sufficient. For various reasons this was a failure, but it does serve to illustrate that the people were becoming conscious of the necessity of self-help.

Dr. King, a Brighton physician, realizing that the needs of the people were more fundamental than those alleviated by his profession, rendered invaluable service to the growth of cooperation by the publication of "The Cooperator". In this magazine he helped blaze the trail of cooperative enterprise, stressing self-help as the antidote to the ills of the day. That he was not interested in the philanthropic notions of Owen may be gathered from his conception of cooperation.

"Cooperation means literally, working together. ... What is impossible for a few is easy for many. But before many can work they must join hand in hand; they must know their objective and feel a common tie.

At present, in working for others, we get for ourselves only a small part. If in any way we could work for ourselves, we could get the whole. As we have no capital we are obliged to find a master to give us employment and we must work for common wages.

It is capital we want. Union and saving will accumulate it. We must form ourselves into a society for this special purpose. ... This capital may be employed in any way the Society may think most advisable. "3.

As the result of the work of such men as Robert King there were between two hundred and three hundred cooperative societies in England in 1830. There were several paid cooperative missionaries and two or three cooperative journals. Congresses were held in Manchester and Birmingham as a result of which the "North-west of England Cooperative Society" was formed. This organization was short lived as it lasted for only three years.

The secret of cooperation as a successful movement had yet to be found in England. Owen had had too philanthropic in his outlooks King had come close to the secret of success but did not put his theories into workable reality. The other organizations hadn't the correct theory behind them and by selling at cost price, or for credit, or by acting as cooperatives rather than as cooperations, they were their own undoing. Yet the evolution of theory and practice had progressed to such an extent that they were ripe for combination and in the year 1844, this combination was effected. Before outlining this first form of sound cooperative endeavor, a slight digression to ascertain the meaning of the word 'cooperative' and its source, will be profitable.

Etymologically, the word is a composite of 'co' meaning together, and 'opus' meaning work: working together. A more precise definition is given by Cross:

"Cooperation means a working together of certain forces to control an element of industry or commerce not usually controlled by the cooperators."<sup>4</sup>

Implied in this definition are the four most important types of cooperative enterprises: consumer, agricultural, financial or credit, and producer. Of these the most fundamental and universal is consumer cooperation. As Dr. Joady asserts and reasserts throughout his work "Masters of Their Own Destiny", the fact of being consumers is one thing that all people have in common. Yet the novelty of this concept is seen in the following quotation:

"In economics as in all the affairs of mankind things that are first in nature are last in thought. The idea of the primacy of the consumer is modernly as recent as the primacy is aboriginal. ... the self which one struggles to preserve stays and continues even while it changes; the tools and the weapons one employs in the struggle ... come and go with time and place and circumstance."<sup>5</sup>

It now remains to show that the Rochdale group was a cooperative group in the strict sense of the word, and that the form of this cooperation was the most fundamental, consumer.

#### The Rochdale Society of Equitable Pioneers in England:

As previously indicated, cooperation was unsuccessful in England, up to the beginning of the nineteenth century.

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4. Andrew J. Kross, Janitorialism, Cooperation, Journalism, Washington D.C., Amadell Inc., 1932, p. 10.

5. Horace H. Kallen, The Decline and Rise of the Consumer, Chicago, Packard and Co., 1945, p. 105.

In the eighteen forties however, in the little town of Rochdale, there was germinating an idea from which success was to follow. The conditions there were much the same as elsewhere in England. It was a time of depression and the workers were reduced to a very low level of subsistence. To add to the sad state of affairs a strike had put many of the flannel weavers out of work, and had been the cause of their being blackballed throughout the country. Reduced to the point where they could do nothing but talk, they did not busy themselves with useless recriminations, but set out to remedy their situation. Out of this speculation arose the following aims.

"1. The establishment of a store for the sale of provisions, clothing etc.

"2. The building, purchasing or erecting of a number of houses in which members desiring to assist one another in improving their social and domestic conditions, may reside.

"3. The manufacture of such articles as the society may determine upon, to provide employment of such members who might be without employment, or who may be suffering in consequence of repeated reductions in their wages.

"4. The purchasing or renting of an estate, or estates of land, which will be cultivated by members who are out of employment, or whose labour is badly remunerated.

"5. And further that as soon as practicable, this society shall proceed to arrange powers of production, distribution, education and government - or in other words to establish a self supporting home colony of united interests, or assist other societies in establishing such colonies."6.

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6. Ellis Corling, Cooperatives in America. Their Past, Present and Future. New York, 1938, p. 36.

The immensity of the plan outlined can only be realized after a glance at the feeble beginnings of the fulfillment. There were twenty eight labourers, mostly flannel weavers, who had courage enough to try to put the theory into practice. For the most part those who had been in favor of a new beginning while things were still in the discussion stage, found themselves less optimistic when it came to raising capital for the formation of the store. The price of a share in the business was set at one pound to be collected two pence a week by volunteers. When the twenty eight pounds had been collected over the period of a year, nearly half the amount had to go for the rent of their store, the basement of a deserted warehouse. Out of the remaining fourteen pounds the stock of flour, sugar and oatmeal was assembled. The drawback of this limited stock was intensified by their high outlay to acquire it. They were forced to sell at a higher price than their competitors. In spite of all obstacles the store could afford a paid storekeeper at the end of three months.

According to the statistics given by Holyoke, the biographer of cooperation, the first year showed no business and no profit. By the next year there were seventy four members with 181 pounds capital, 710 pounds business and 22 pounds profit. In 1876, the store had expanded to nineteen branches with 8,892 members, capital of 254,000 pounds,

business of 305,190 pounds, with a profit of 30,663 pounds.<sup>7</sup>

Wherein lies the secret of the success so readily achieved by the Rochdale Pioneers? Although the cooperative store was conceived of by them as but a means to the goal of production, it is the set of rules that they formulated for the control of the store, that contained their seeds of success. That they themselves had little notion of the potentialities of these rules may be inferred from the general atmosphere pervading cooperation at the time.

"What other finality of freedom could anyone then have looked to than an Granite "self-supporting home colony of united interests"? ... They thought that they were only easing and smoothing and freeing the old productive round."<sup>8</sup>

G.D.H. Cole lists four principles which are regarded as fundamental by all authors, and adds another which in the minds of the cooperators at least, was of equal importance. Briefly these are:

1. One vote per member: Herein emphasis was taken from the power of money and placed in the person. The value of the person was further stressed by extending this rule to outlaw vote by proxy.

2. Open membership: At first they had to limit membership numerically in order to get the store on its feet. The statistics quoted above show that this could have been but for a short space of time.

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7. George Jacob Holyoake, The History of Cooperation. London, T. Fisher Unwin, 1908, pp. 285-288.

8. Horace M. Kallen, The Decline and Rise of the Consumer, Chicago, Packard and Co., 1945, p. 159.

3. Distribution of profit in proportion to purchases: This is the most important of the rules and will be given further treatment later.

4. Limited interest on capital: The current rate of interest, five per cent, was paid on capital. In this way speculators were excluded.

5. Pure and adulterated goods: This is the principle added by Cole, and his assertion that the cooperatives took this seriously is supported by history. The Pioneers refused to use the bleached flour then in use and bought a flour mill to produce their own. This, by the way, was almost their undoing.<sup>9</sup>

Three other rules contributed in no small manner to their success.

6. Political and religious neutrality: This arrangement, like many of the others that they advocated, was forced upon them by circumstances. They were a conglomeration of Owenites, Christian Socialists, Chartarists and Temperance Workers.

7. Cash trading: Because of the shoe-string beginning, the lack of capital and the example of so many failures, due to extending credit, they saw this was the only type of business they could afford to do.

8. Promotion of education: This was a step towards furthering the overall plan of campaign. Being unable to

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9. G.D.H. Cole, The Rochdale Principles, London, The Leicester Co-operative Printing Society Ltd. 1947.

raise their standard of education without funds, they appropriated them from the only source open to them. That this clause was taken seriously is seen in the statistics presented by Holyoake where he mentions that all the branch stores in 1876 had a news room connected.

Charles Howarth is considered to be the instigator of the third rule or principle mentioned above. He was an Orskite, and was the one to formulate the rules of the society.

"Neither Howarth nor his twenty seven followers of the Equitable Society had any inkling that with rule three... they had added something which would dissipate their objects and transform their goal."<sup>10</sup>.

The first result of distribution of profits in this manner was of a negative character. Since the excess profit was to be returned to the members, it did not matter what prices were charged. Prices were therefore set at the prevailing level so as to avoid price wars.

Another great advantage was the psychological effect of a rebate. The fact of receiving a return from one store, where there was none from another, brought many shoppers to the cooperative. The result was the enrolling of new members, many of whom paid their share money by allowing their patronage to create a sufficient surplus. The added purchasing power of each dollar was most important to the

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10. Horace H. Kallen, op. cit. p. 159.

poverty stricken members and it is possible that they did not see the great significance of this rule. Before this experiment the investor's dollar received the return which would be forthcoming with or without the personal patronage of the investor. With the Pioneers, patronage received the rebate and the investment only a rate of interest.

Rule eight is also worthy of more detailed consideration. The purpose of this rule has been mentioned above, and it is not in connection with the Pioneers, but rather their offspring that this rule will be studied. It will suffice at this time to indicate the fact that in both the movements under consideration in this thesis, it is of the greatest importance. As this work progresses it will be shown that in Quebec and the Maritimes education is the basis of the movements properly so called.

#### Development of the movement in England:-

"It should be remembered that in the very years in which the Rochdale Society was beginning, working people were making themselves heard and felt in the state, legislation was giving them greater freedom and increasing their power of self help. In 1844 one of the most important factory acts was passed and was followed in 1847 by the famous "Ten Hours Act". In 1846 the development of amalgamated trade societies was made possible and legal protection was given to the great friendly societies. In 1846 the Corn Laws were repealed. It was at the time of the great revolutionary epoch 1848-49 that cooperation began to march with great strides." 11.

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11. Sir Arthur H.D. Wilson and S. Jones, Working Men Cooperators, Manchester, Cooperative Union Ltd. Holyoake House, 1952, p. 17.

The impetus these laws gave cooperation was increased by legal support from the Christian Socialist Party. Parliament passed the first "Industrial and Provident Societies Act" in 1852 and this became the magna charta of the cooperative movement in the country. Since cooperative education was neglected by the act, there was little or no action on that front. The remedy was embodied in the "Industrial and Provident Societies Act" of 1862. This act also accorded the societies corporate existence, a result being that one society could hold shares in another. Further amendments or new acts were passed in 1871, 1876, 1895, 1913 and 1926.

Both English and Scottish cooperatives joined together in 1865 to form the Co-operative Wholesale Society. A separation was made in 1868 and the Scottish group formed its own wholesale with the approval of the English group.

At the invitation of the British cooperators the International Co-operative Alliance was formed in 1895. International councils were held throughout Europe until interrupted by the war of 1914-18. During the war great crowds, interested in saving where they could, brought their patronage to the cooperative stores. Rationing was instituted by the government, and retailers were supplied with goods in proportion to their pre-war sales. The increase in cooperative membership made it imperative that some other

basis of rationing be found. When the Government failed to remedy the situation a Cooperative Party was formed in the House of Commons in 1917. A member was returned the first year and with every election the number increased. To facilitate matters a permanent council was set up in London to protect the interests of the movement.

International councils were formed after the war and the first was held in 1921 in Basle. These congresses have been held at three year intervals since, with exception being made for the time of the second world war. International cooperative summer schools have been formed and an International Cooperative Wholesale makes the goods of one country available to the others. A cooperative college was established at Holyoke House and at Koraal a hospital was operated. In nearly all particulars the plan of the Equitable Society has borne fruit. The spread of cooperation is phenomenal. In the next chapter will be traced the growth of the movement on this side of the Atlantic.

## CHAPTER II

### COOPERATION IN NORTH AMERICA

#### Cooperation in the U. S. A. :

At the time of the Rochdale success in England America was reckoning its cooperative attempts as failures. New England gave birth to a futile attempt but the practice of price cutting was its undoing. Before there was any advance the Civil War intervened and it wasn't until the eighteen seventies that Consumer Cooperation was given another chance. Here again the results were unfavorable. In one case, that of the Grangers, the old mistake of pre-war days was repeated as they attempted to sell at cost plus the handling charges. To add to this they voted by shares thus making collapse as a cooperative a certainty. The Sovereigns of Industry corrected both these mistakes but failed because of limited membership and extending credit. Another society, the Knights of Labour, promoted a series of stores, the profits from which went to the coffers of the organization. Unfortunately the whole organization was a failure and the stores were dragged under in the crash.

It is strange that the Rochdale Principles should have come to America by way of Finland and Bohemia. These countries had become indoctrinated with cooperation shortly after the success of the Pioneers. The fact of being connected with language groups served as a deterrent to the spread of

cooperative notions however, for the emigrants were inclined to stick together and become old world communities. For the most part these newcomers settled in Wisconsin and Minnesota. Little by little they expanded until in 1917 they had a cooperative wholesale under the name of the Central Cooperative Exchange.

The cooperative movement was looked upon with distrust by the average citizen of the United States and it was not until the nineteen twenties that there was much interest in cooperative business. Corporations were seen by the stockholders to be monsters that returned less than they should and the nineteen thirties saw a relative stampede into cooperation. The language groups were soon left far behind as their paralyzing conservatism was not found in the new cooperators.

In the United States of America cooperation and the farmer are almost synonymous. In Ohio, for example, the farmers were organized to combat the monopolies in fertilizer. Under the leadership of Murry D. Lincoln, secretary of their organization the National Farm Bureau Federation, they cut the cost of fertilizer from thirty four to twenty dollars a ton. Lincoln was a firm believer in consumer cooperation and advocated enterprise along these lines. It is of interest to note that the cooperators have come to the conclusion that they can control the price of a product on the open market if they

have ten per cent of the business in that commodity.

Indiana too formed its ranks according to the Rochdale Principles but this only after its Farm Bureau was headed by Harvey Hull. Up to that time the Bureau had been advised by Purdue University as to the correct course of action but had not taken full advantage of the suggestions made. Unlike Ohio, where much stress is placed upon education, Indiana has been badly organized in this respect. Still the two states have been able to work together and to seek control of large deposits of coal near Whitehorse in Eastern Kentucky.

A small consumers cooperative in petroleum products was organized by a group of farmers in Jottonwood Minnesota. In 1927 there were a number of these filling stations throughout the country; those in Wisconsin and Minnesota formed the Midland Cooperative Wholesale which did a business of over fifteen million dollars in 1946. Powered by Howard Jordan, the Consumers Cooperative Association of Kansas city forced its way into the refining field. Much the same was done in Texas by Jordan's brother, Howard Jordan, determined to break the international petroleum cartel which sets the price of oil products at such high figures, travelled throughout Europe before the war of 1939, to get other countries interested.

There were three great obstacles to the development of the Pacific Northwest. First there was a lack of water

for irrigation, then a lack of cheap power and lastly a lack of cheap transportation. Idaho and Oregon were aided on all three fronts by the New Deal Administration. Two dams were built, and electricity cooperatives arose in opposition to the vested interests. The fight to oppose these cooperatives was brought by the electricity magnates to the Superior Courts. The decision handed down by Judge Harrigan in one case where the Walla Walla Electric Company and the Pacific Power and Light were concerned, shows the attitude becoming prevalent at the time.

"In this case we see illustrated the clash between different theories of government and economics. And my opinion is that the cooperative movement, perhaps paradoxically, may well become the last defense of private enterprise against government ownership."<sup>1</sup>

The scope of cooperation is in truth only limited by the activities of men. Medicine turned towards cooperation in the United States through the self sacrifice of Dr. Michael A. Shaddid. Against the opposition of the American Medical Association he set up a hospital to be run by the farmers of the region about Elk City, Oklahoma. His example has been followed in many other centers in spite of the legislation pushed by the Medical Association which forbids cooperative hospitals in towns of more than 2,500 people. This unfair law is easily circumvented by building the hospitals in small centers close to the large cities.

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<sup>1</sup> Bertram H. Fowler, The Cooperative Challenge, Boston, Little, Brown & Co., 1947, p.

Housing is successful on cooperative lines in the twin cities of St. Paul and Minneapolis. The housing group in operation in these cities takes care of electrical power, medical services, insurance and burials as well as the housing itself.

Dr. James P. Warbasse saw that national unity was necessary for maximal cooperative development and with this end in view, organized the Cooperative League of the United States of America.

"But the League was not organized to act as their (the cooperatives') agent in the field of buying. It was and has remained, the educational and public relations department of the movement."<sup>2</sup>

The next step was the organization of the hodge-podge of consumers cooperatives.

"In a comparatively short space of time National Cooperatives Incorporated removed much of the confusion that had acted to retard the development of Consumer Cooperation as a movement. The members of National's board of directors agreed on a common trade mark. A department of advertising and design worked out uniform labels to be used by all consumer cooperatives."<sup>3</sup>

The Cooperative League of the United States of America is a member of the International Cooperative Alliance, one of the four permanent consultants to the United Nations Organization.

#### C o o p e r a t i o n i n J a n a d a :

The beginnings of cooperation in Canada closely parallel those in the United States. Cooperation of a very

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2. Bertram B. Fowler, *op. cit.*, p. 201.

3. *ibid.*, p. 200.

loose nature first made its appearance almost simultaneously in Quebec and Nova Scotia, in the year 1789. In Quebec city a farmers club was formed under the patronage of the Governor-General, Lord Dorchester.

"The first agricultural society in Nova Scotia was instituted in Halifax on the 10th. of December, 1789; and soon after the inhabitants of the county of Hants formed themselves into a similar association with a view to cooperating with the capital in promoting agricultural and rural economy."<sup>4</sup>

Both the Grangers and the Patrons of Industry made their way into the country from across the boarder and as in the United States, they were both unsuccessful. The former still exists but only as a society having no connection with cooperation. The latter group mixed in politics and came to an end in the political defeat of 1896.

Consumer cooperation began to make an appearance in the latter part of the nineteenth century. The first venture was at Stellarton, Nova Scotia, in 1861 and this lasted until 1916. A store at Sydney Mines, founded in 1863, lasted until 1905 when it collapsed because there had been no reserve fund. The British Canadian Cooperative Society Limited was established in 1906 embodying all the essential Rochdale Principles. Today this is one of the most successful consumers societies on this side of the Atlantic.

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4. George S. Hooney, Cooperatives Today and Tomorrow, Montreal, prepared for the Carvey Committee, 1938, p. 75.

Cooperation was developing along the same lines all over Canada, with the Credit Union movement arising under the care of DesJardins in Quebec. For the most part the cooperatives were of a purchasing nature with consumers cooperatives as such having little representation. In much the same manner as in England favorable legislation was sought in 1906, 1907, 1909, 1910, 1911, and 1914 but unsuccessfully. Although the Federal Government was slow in aiding the movement, those defeated bills became the basis for favorable provincial laws.

Yet during this period of provincial aid the cooperative movement in Canada came close to failure. In Ontario the Galt society which survived this trying period, was forced to close its doors in 1925 because of ill management. The United Farmers of Ontario, controlling forty seven stores, were forced to discard their chain store system and gradually to turn the businesses into local cooperative units or private concerns. Here again later events show that the trouble could have been avoided through proper education. The members themselves were the cause of the system's collapse because of their practice of looking for bargains outside their cooperative.

In Quebec the cooperative movement had been one of *Caisse populaires* and producer units, almost exclusively. The few consumer experiments failed for various reasons,

all of which may be reduced to a lack of knowledge of, and belief in, the Rochdale Principles. The Provincial Minister for Trade and Commerce in Quebec had this to say of cooperation there in 1934:

"... while Caisses Populaires have been an unqualified success, cooperative stores have today completely vanished."<sup>5</sup>

The tale was the same everywhere in the Dominion. New Brunswick, the prairie provinces, British Columbia all had their failures. Had it not been for those few societies that held to their principles, people might have seceded completely towards the whole movement. It may perhaps seem odd that the Cooperative Union of Canada, founded in 1909, was of such little help in this crisis. When we realize that in 1930 there were only fifty members out of the twenty three or four hundred cooperatives then in existence, the reason is quite plain. It was necessary for the people to learn the true meaning of cooperation, not only in their individual societies, but on a national scale.

The history of cooperation in the prairie provinces has been much the same in many respects, as in the United States. Producer cooperatives were first in the field and these had a paternal interest in the development of the consumer units. Cooperative wholesalers organized the retailers so that the few hundred dollars of business in 1938 have

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5. George S. Mooney, *op. cit.* 76.

expended into the many millions in business and assets today. While unmixd with politics, to any appreciable degree, in the rest of Canada, cooperation in the prairie provinces is closely allied to socialistic forms of government, the Social Credit party in Alberta and the Cooperative Commonwealth Federation in Saskatchewan. The latter rode into power on a program of socialization of industry until such time as the people were ready to control it cooperatively.

"To the farmer it promised assistance in the formation of his cooperatives. It promised full consumer and producer-marketing legislation. To labor it promised a compulsory law making it obligatory for every employer to bargain with existing labor unions and employ only union labor. It promised further to abolish the company union. To members of Consumer Cooperation well educated in the principles and philosophy of the movement, it would have been only too evident that in keeping these promises the C.C.F. would really be killing them with kindness as they ushered in their concept of the ideal Socialistic State."<sup>6</sup>

As a general rule we may say that cooperation in Western Canada is of a somewhat unstable nature as it rests on producer rather than consumer efforts. This state of affairs has led to competition between different producer cooperatives and to production far in excess of any assured home or foreign market.

Since Quebec and the Maritimes are in a special way the subject of this work it would be overlapping the necessary historical exposition required in chapters three and five, to enter into detail concerning their respective branches

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<sup>6</sup> Bertram B. Fowler, op. cit., p. 143.

of the movement. For the present it will suffice to say that these are the homes of a cooperation that is most nearly ideal. Being well organized on provincial lines, each has a movement of its own. Prophets in the cooperative field look to Quebec and the Maritimes as the backlog of all true cooperative development in Canada.

A graphic illustration of this may be seen in the visit of Mr. Scott, head of the Cooperative Division of the Department of Natural Resources in the now province of Newfoundland, to Quebec and the Maritimes, to choose leaders to guide a government sponsored movement in Newfoundland. It is his opinion that Newfoundland will gain from both movements.

The object of this chapter has been to give a glimpse of the setting in which is found the cooperation of Quebec and the Maritimes. Since all successful cooperative enterprise up to the present, has adhered to the Rochdale Principles to some extent, it will not be the task of the following chapters to show that cooperatives in Quebec or the Maritimes have been successful because of adherence to these principles. The task is rather to show how the Rochdale Principles have been applied to the different regions, to contrast the results of diverse application and to show how each has developed its own techniques while still having a common heritage.

## CHAPTER III

### LE CONSEIL SUPERIEUR DE LA COOPERATION

#### Geographical and social background.

"Quebec is a vast area, almost three times the size of France...; it is the largest of all the provinces. Fourteen-fifteenths of its area belongs to the orographic and geological formation known as the Canadian Shield, and the other fifteenth is largely invaded by the Appalachian mountain chain which, in spite of the plains of Abitibi and the Lake St. John districts, included in the Shield, leaves only a relatively small area of land which is really suited to farming. Of that part forming the Shield, an area which represents more than half the entire land of the province is in addition, north of the 52nd. degree of latitude, which is about the northernmost limit of normal forest growth; in other words, about 70% of this land is in forest and is not suitable for cultivation. In the final analysis, the habitable portion of the province is really about the same size as France, or a little larger."<sup>1</sup>

Geographically, Quebec is bounded on the East by the Maritime provinces and Labrador, on the West by Ontario. The population of Quebec is quite homogeneous in nature. About eighty percent of the people are of direct French descent. About twenty two percent of the people are engaged in farming while another thirteen percent is engaged in public service. The remainder, for the most part, is engaged in industry. Roughly there are about three million people in the province, with the same culture and the same religion.

While there is little lumbering done in comparison to the vast resources, there is quite a bit of mining, particularly in asbestos. Quebec produces sixty five percent

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<sup>1</sup> I. F. A. Angers, A Survey of the Economic Resources of the Province of Quebec, in "Survey of the Cooperative Movement in the Province of Quebec", Quebec, Le Conseil Supérieur de la Coopération, 1945, p. 7.

of the world's supply of this commodity. Apart from the great iron deposits which are about to be opened by the Hallinger Corporation, there is little in the way of extensive accessible wealth. Although Quebec has a long stretch of seaboard and great fresh water expanses, there is little fishing done, those who prosecute it making only a precarious living.

"Pre-war figures (1936) indicate that more than half the industrial establishments in Quebec are engaged in processing and transforming local raw materials. But it is worth noting that these establishments accounted for only thirty percent of total production. Except in the manufacture of pulp and paper, refining of non-ferrous metals (except aluminium) and the manufacture of cement, these are all small, very small establishments. In the other hand industries whose raw materials are imported, such as sugar refineries, rubber factories, foundries, railroad shops, oil plants etc. are the backbone of our industrial life."<sup>2</sup>.

The foregoing statistics are self explanatory for they show the unsoundness of Quebec industry. Any economy that depends on the production of finished products from raw materials coming from outside, is built on sand. It only requires competition at the source of the raw material to render production impracticable.

While, as mentioned above, Quebec does possess some good farming areas, the type of farming is quite backward. Generally the farms are family operated and while they serve to form better family units, since there is little contact with the outside world, production is limited to little more

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2. F. A. Angers, op. cit., p. 10-11.

than personal needs. This adds to the artificiality of the Quebec economy for it is necessary to seek food as well as raw materials outside the province.

It would be unjust to insinuate that Capitalism has not done a measure of good for Quebec. As in all capitalistic systems however, there is great concentration of wealth in the hands of the few, leaving the masses of the people with much to be desired.

#### C o o p e r a t i o n i n Q u e b e c .

That Quebec is ripe for cooperation has been sufficiently demonstrated in the above section. It must not be supposed that cooperation is something new for Quebec, or that it was initiated with the foundation of Le Conseil. It will be well at this time to mention that rather than cooperation rising from Le Conseil, the reverse is true. Le Conseil came into being as a natural out-growth of Quebec cooperation.

Cooperation in Quebec adhered for some time to the pattern of the farm and was parochial in scope. That the family and parochial structure of Quebec society favored cooperation cannot be denied. However with the growth of cooperation as a movement it served in some ways as a check rather than as an aid. The different cooperative enterprises tended to be limited to the bounds of the parish. When these bounds were finally passed and provincial-wide organisations

had been established, there was the tendency to keep each of them separate from one another. Le Conseil was formed to unite the different cooperative units into one true movement.

"Les Caisses Populaires Desjardins" are Quebec's contribution to the cooperative movement in Canada. As mentioned in chapter two, they came into being on this side of the Atlantic in 1900 when the first was established at Lévis by Desjardins. To trace the development of this institution would be almost impossible because of the phenomenal way in which it spread and would serve no useful purpose. It will suffice at this time to show the present situation in a general way.

"We have in Quebec 1060 Caisses Populaires Desjardins which operate with \$190,000,000 assets. Loans to members are \$85,000,000, investments \$68,000,000 and cash \$35,000,000."

It has been mentioned that cooperation in Quebec is cast on parochial lines. The Caisses Populaires are no exception. As a result there is the advantage of the community using the money supplied by its members.

There is a carefully distinguished hierarchy in the Quebec Credit Union system. First come the Credit Unions or Caisses Populaires. These are banded together into the regionals of which the duties are to handle three quarters of the cash on hand, to insure the borrowers of the different affiliated Credit Unions, and to carry out extension work

in the interest of new and renovation of old Unions Populaires. Above the regionals is found the Federation des Unions Populaires whose function is to make a general inspection of all the federated units. This inspection is extended to the sanction of investments under Article 40 of the Quebec Syndicates Act. The extension work of the regionals is further supplemented and directed by the federation.

Consumer cooperation is a comparatively youthful movement in Quebec. In chapter two mention was made of the fact that cooperative stores were practically non-existent in 1934. A decade later found this change. There were 110 societies, 73 of which serviced some 15,000 people. This figure has greatly increased in the past years. In 1949 there were 223 societies with a total membership of 25,000 grossing about \$12,000,000 worth of business. The tremendous potentialities of this portion of the cooperative movement have not yet been realized, but the results achieved up to the present are heartening when it is remembered that the first successful attempt in this role was made in 1937 by Mrs. Berthe Lévesque who helped promote the first store set up in Montreal. Consumer cooperation too has its central organization L'Alliance des Coopératives de Consommation.

Agricultural cooperation began in Quebec long before any other form. A brief history of development along these lines is to be seen in the report made at the Fifth General

**Cooperative Congress held at Quebec 1944.**

"In 1911 the Quebec Cheese-makers Cooperative was organized. As early as 1917 this organization had 70 local cooperatives affiliated with it, the membership of which was over four thousand.

In 1913 the Comptoir Cooperatif de Montreal was organized and by 1920 its membership was two thousand three hundred.

1914 saw the establishment of the Quebec Seed Producers Cooperative; it had four hundred and eighty members in 1917.

In 1916 ... it was decided to organize the Confederation of Cooperative Societies. ... in 1920 the Confederation became inoperative and thought began to be given to the possibility of amalgamating the other three central organizations ... the amalgamation was effected in 1922."<sup>4</sup>

According to the Cooperative Societies Act the government had the power to appoint managers of the different cooperatives. This held back development among the local organizations although it did not have much effect on the expansion of the central organization. The Act was amended favorably in 1930 and from that date the locals increased and expanded. La Cooperative Federée de Québec guides this phase of the movement and has been doing so quite competently since its inception in 1922.

Quebec has 1,200 miles of coast line along which the fishermen ply their trade. At Caspe, the fisher-folk were introduced to cooperation in 1938 by the Service Social-Economique de Ste. Anne de la Pocatière. Of the three cooperatives set up in 1939 only one, that at Jorleton, still survives. In 1942 there were seventeen fishermen's cooperatives

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4. Romeo Martin, Agricultural Cooperatives, in "Survey of the Cooperative Movement in the Province of Quebec", Quebec, Le Conseil Supérieur de la Coopération, 1945, pp. 83, 84.

and of a total of 3,539 fishermen, 1936 were organized into syndicates. At the head of the movement among the fishermen is the organization known as Les Pecheurs-Unis de Quebec. This body came into existence in 1939 and has thirty eight affiliated societies with 3,268 members.

Cooperative housing in Quebec began with the war years and has made a remarkable record since 1942. It too has its supervisory body known as the Federation des Cooperatives d'Habitation. Electricity cooperatives are even younger in so far as being promoted by the people themselves is concerned. Mention will be made in a later chapter of the government initiative which was their chief support before 1945. Cooperative Forestry runs in two directions, Les Chantiers Cooperatifs, who work under contract, and the Syndicate Cooperatifs Forestiers who operate without intermediary, cutting, transporting and selling without employing any but their own members. Students cooperatives are of importance in that they educate their members towards active participation in the different phases of the movement.

The foregoing is the setting for the development which we call Le Conseil Superieur de la Cooperation. It can be seen quite easily that Le Conseil has a logical place in the movement in the need of a leader and unifying organization.

## Le Conseil Supérieur de la Coopération.

Le Conseil Supérieur de la Coopération is an outgrowth of the cooperative movement of Quebec. The humble beginnings have been traced above, and the formation of the different Federations gave a united front to each separate field. Seeing that the movement was in danger of becoming too heavy with all these guiding organizations, especially in the field of general cooperative training, Father Georges Henri Levesque O.P., director of the School of Social Sciences of the University of Laval, conceived the idea of a council, superior to the whole movement and directive of many of its phases. He requested the collaboration of the head organizations in the field of cooperation at the time and received their ready support. The plan presented to the University of Laval was approved and Le Conseil Supérieur de la Coopération came into existence April 2nd. 1939.

"The organizations represented at the Council were, from the beginning, l'École des Sciences Sociales, Politiques et Économiques, La Fédération des Classes Populaires, La Coopération Fédérée, La Confédération des Travailleurs Catholiques du Canada, l'Alliance des Coopératives de Consommation, l'Union Catholique des Cultivateurs, le Département de la Coopération du Ministère de l'Agriculture et l'École Supérieure des Pêcheries de Ste.-Anne-de-la-Pocatière. Since then l'Institut Agricole d'Orm, Macdonald College, le Guide des Coopératrices de Montréal have joined with the organizations already named."5.

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5. Gerard Filion, Le Conseil Supérieur de la Coopération  
Quebec, Le Conseil Supérieur de la Coopération, 1940, p. 1.

It might well be asked what is the function of Le Conseil. The plan proposed called for a directive body but only in a definite sphere. There was to be no interference in the internal rule of the cooperative societies. Rather, the influence was to be of the moral order. The aim was to institute a service which would be able to adapt the cooperative doctrine to the milieu which is the Quebec scene.

More concretely the plan of action was composed of eight points.

1. To state exactly and to diffuse the cooperative doctrine.
2. To assure the coordination of cooperative activity
3. To counsel the cooperatives
4. To hold an annual cooperative council
5. To found a cooperative review.
6. To combat false cooperatives.
7. To present a united front in all connections with the public powers.
8. To work without respite for the triumph of the cooperative ideal.<sup>6</sup>

Taking each of these points in turn we see that they form a very logical synthesis.

The first aim doesn't in any way pretend to be the principle from which a new movement will spring. On the

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6. Gerard Filion, op. cit., p. 4.

contrary it works on the very christian principle that the goods of the earth have been placed on the earth for the well-being of man. However, in many cases, these goods have to be processed before they yield any benefit. It is the duty of Le Conseil to show how this can be done. It must make the doctrine of cooperation acceptable to the Quebec palate, giving it that personal twist which is needed in any particular milieu. This must be done at no sacrifice of principle as can be seen in the sixth point outlined.

Herein is determined the stand of Le Conseil and therefore the stand of all true cooperation in Quebec, towards corporate bodies who have taken the name 'Cooperative' in order to profit from the advantages accruing therefrom. Le Conseil has pledged itself to combat these false cooperatives with every means at its command. One of the means to be used is seen in the aim to counsel the cooperatives. In so doing, mistakes will be avoided and there will be less possibility that what was at one time a true cooperative, may become a mere private business.

Principles two and three are aimed more directly at the need for a dissemination point for cooperative doctrine and a court of appeal in disputes. Differences of opinion may be aired before Le Conseil when they arise, or more openly at the annual cooperative congress.

The annual cooperative congress as provided for in point four, is made up of representatives of all the cooperative organizations under the direction of Le Conseil. This opportunity for the airing of views and the viewing of work done in related fields of cooperation, has great psychological value and makes for solidarity in the movement.

Principle two further protects the unity of the movement. It is the duty of Le Conseil to see that there is no dissipation of energy in the propagation of the movement. M. Gerard Filion puts this quite concisely in the pamphlet already quoted.<sup>7</sup>

Every movement must have an organ for the publication of its ideals. This too is the responsibility of Le Conseil. Through the medium of the publication Ensemble, it reaches the interested cooperators. Ensemble is a review issued ten times a year by Le Conseil and reaches many more cooperators than the printing of ten thousand would indicate.

A very far reaching and important step in the relationship to exist between cooperation and the state was taken in the formulation of the seventh principle. To present a united front to the government is the correct way to get action of the kind required. That this has paid dividends is seen in the favorable cooperative legislation in the province.

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7. "... il cherchera a coordonner les efforts des associations et des personnes qui a des titres divers, s'occupent de propagande cooperatiste, afin que l'unité du mouvement ne souffre des excès de langage, des erreurs de tactique et des hérésies de personne."

Gerard Filion, op. cit. p. 5.

The principles underlying the foundation of Le Conseil agree favorably with those advocated by the Rochdale Pioneers. Cooperation in Rochdale was to be for the benefit of the members and in Quebec the same ideal is found. The exposing of false cooperatives and the promoting of true cooperative enterprises is found in the *Journal* in the Rochdale *Journal*. Le Conseil is primarily an educational institution, its duty to make cooperation palatable to the taste of the people. This parallels the eighth principle in the foundation of the Toad Lane store, and it has the same aim, the betterment of the people. The ideal of devotion to the cause of cooperation is found throughout the Rochdale Principles and is found explicitly in the eighth point of Le Conseil. The Rochdale Pioneers adopted the means of a store to put this ideal into concrete terms; for Le Conseil there was a movement already built which had to be coordinated.

By way of conclusion to this chapter it will be sufficient to quote once more from G. Filion's little pamphlet.

"It (Le Conseil) is and it will be the counsellor of the cooperators of Quebec. It will also be the servant. In act and attitude it will practice what it preaches to others, cooperation, but a cooperation of a particular nature, that of spirit and heart."<sup>8</sup>

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8. Gerard Filion, *op. cit.*, p. 6.

## CHAPTER IV

### COOPERATIVE TECHNIQUES AND DEVELOPMENT IN QUÉBEC

#### Educational techniques of Le Conseil.

As reiterated in the last general Cooperative Congress for the province of Quebec which Le Conseil held in October 1949, it is the position of Le Conseil to counsel the cooperative movement of Quebec.<sup>1</sup> From its very aim then, it is an educational institution in the sense of instruction, guidance and explanation. The techniques employed by this body will be educational techniques.

The term technique as defined in the Webster Collegiate dictionary is "the method or the details of procedure essential to expertness of execution in any art, science etc.; hence manner of performance with reference to such expertness." From this definition arises the plan of this chapter, to study the different modes of education employed by Le Conseil and the effects which have followed. Of course it will be impossible to indicate in any precise manner to what specific technique any particular line of advancement may be attributed as all the techniques are used wherever possible.

It is necessary at this time too to accentuate the fact that it is not necessary that Le Conseil have initiated the different types of education in order to employ them as

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1. Henri G. Bois, L'Œuvre du Conseil au cours de ses dix années d'existence, in Ensemble, Québec, Le Conseil Supérieur de la Coopération, November, 1949, p. 21.

techniques; the employment of the techniques is the necessary factor. In many cases the fact of prior existence of the techniques and the fact that there is no duplication of the service is sufficient to note this as a technique of Le Conseil.

An example would be the general education along cooperative lines given in the schools of Quebec. The education, in many instances, begins in the primary schools, continues through the secondary schools and proceeds to the universities. The institutions themselves are the instigators of this cooperative training but they are encouraged in every way by Le Conseil.

More specialized education is given by the federations to their members and prospective members. There are two reasons for specialized education, the first being the inadequacy of the aforementioned general education given in the schools. Generally the only true cooperators arising from the system of formal education are those who do university work in the subject or who follow out a natural interest to study more on their own. At the most the tastes of cooperation received in the primary and secondary schools are a neutralizing factor, for as H. Abelard Javoie aptly puts it:

"At school, in the family and in the milieu where we worked to earn a livelihood, we were under the domination of the laws of Capitalism and of Economic Liberalism."<sup>2</sup>

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<sup>2</sup> Abelard Javoie, L'Education. Condition Fondamentale du Cooperatisme, Quebec, University of Laval, 1940, p. 11.

In the field of more specialized cooperative education let us look at the work of the Federation des Caisses Populaires, the Cooperative Federée, l'Alliance des Cooperatives de Consommation and the Recherche Unis.

"The Caisses have several ways of carrying on extension-work; the regional unions each have an extension man on the staff who at times also assists the directors and travelling inspectors."

Propagation of the doctrine of cooperative credit is done by on the spot instruction before the formation of the Caisse, by the distribution of literature on the subject and through the annual and special meetings.

The Cooperative Federée has many full-time employees whose task it is to familiarize the farmer with the necessary economic techniques by which he may improve his farms and the produce thereof, all from the cooperative slant.

L'Alliance des Cooperatives de Consommation has a broader theory of education. As expressed by H. Eugene Bussiere one time secretary of Le Conseil, it is comprised of a three-fold division. It is his notion that the education should encompass all the elements of the site of cooperative endeavor, be they social, psychological or economical.<sup>4</sup> Education according to him, should proceed in the following manner: First, sell the idea of the shop (since his field is consumer cooperation) rather than the idea of the goods; second, develop in the people a sense of ownership; and third, insist

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4. Eugene Bussiere, Problèmes d'Administration dans les Cooperatives de Consommation, Quebec, Le Conseil Supérieur de la Coopération, 1944, p. 46.

upon their freedom to leave the cooperative if they don't like it. Only after this does he propose the motive of the patronage rebate or dividend.

In the articles drawn up for the formation of L'Alliance there is special mention made of education and the means by which it is to be promoted. The result is a committee on education, with its own budget, for the spread of cooperative doctrine. This is done through the various means at the disposal of the committee.

The following excerpts from the statutes for the formation of the Pêcheurs Unis, give a notion of the place of education among the fishermen.

"a) to develop instruction and education among fishermen to the end that their work may be more efficient and profitable.

b) under the direction of the Social and Economic Service of the School of Fisheries of Ste. Anne de la Pêche to encourage the study of cooperative principles and to develop cooperative enterprises."<sup>5</sup>

The federation, besides spending considerable sums in this form of education, helps the delegates of the affiliated syndicates to attend the meetings and conventions of the federation and holds courses for the managers and directors of these syndicates, which last for several days at the time of the annual convention.

All the activity in the educational field is at least morally guided by Le Conseil as outlined in the objectives in chapter three. This moral guidance led the president

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5. Education for Cooperation, in "Survey of the Cooperative Movement in the Province of Quebec," Quebec, Le Conseil Supérieur de la Coopération, 1945, p. 145.

of Le Conseil to say at the tenth annual conference in 1949 that the Quebec cooperative movement was founded with the foundation of Le Conseil in 1939. Before the origin of Le Conseil there was no cohesion to the Quebec cooperative scene. The necessary cementing of the different parts was done by Le Conseil and the results have been very practical.

Concretely, the cooperative movement has spread into fields where before it was very impracticable. One such field was consumer cooperation. Now we find that there are forty five urban and one hundred seventy four rural business. Without the educational facilities of Le Conseil the propaganda necessary for the promotion of this branch of cooperation would have been impossible as there would have been little incentive for the Federées to go out of their separate fields to enter this new and somewhat alien territory. Another illustration of the work of Le Conseil along the same lines is the newly formed Federée des Cooperatives d'Habitation. Cooperative housing was first organized in Quebec in 1942 and in 1949 there were eighty seven locals. Le Conseil has supplied much of the agitation behind the favorable legislation directed towards electricity cooperatives.

It will be in order at this point to quote from M. Henri Bois' speech at the tenth annual cooperative congress.

"To diffuse the cooperative doctrine, Le Conseil Supérieur de la Coopération has done all that it could, and if one looks at the few miserable thousands of dollars it has cost during ten years on one hand, and

what it has accomplished on the other hand, one can only be forced to admit the excellent work accomplished with such restricted means. Is it known for example that thirty two volumes and booklets were published, nine provincial congresses were organized, more than 50,000 consultations, written and verbal, were given by the secretariat, the review Ensemble was edited each month...<sup>6</sup>.

The scope of the work done is seen to be varied and a look at the subjects for discussion at each of the general congresses will serve to accentuate this point.<sup>7</sup>

The review Ensemble is well worthy of its existence. It has been published continuously since its inception and compares favorably with similar reviews elsewhere in Canada and in the United States. It reaches many of the people that no other form of cooperative doctrine could reach and serves them as a reference for true cooperative principles prepared by experts. As it is impossible for the rank and file of the cooperators to attend the various congresses, Ensemble also serves them by bringing them the main speeches and the highlights of the different events.

The revealing of false cooperatives in their true colors is also a part of the program of Le Conseil and it too is well done. Many such have been exposed to the people in

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6. Henri G. Bois, op. cit., p. 20.

7. ibid. p. 21.

"Ainsi, ce fut d'abord le premier congrès de 1939; "Prise de conscience coopérative". Ensuite, en 1940, "La coordination des forces coopératives"; en 1941, "L'assurance coopérative"; en 1942 "L'éducation dans le mouvement coopératif"; en 1943, "L'inventaire du mouvement coopératif québécois"; en 1944, "La paix par la coopération";... en 1946, "Les finances coopératives"; en 1947, "L'administration des coopératives"; en 1948, "La législation coopérative"; et cette année, encore, (1949) "La législation coopérative"."

Quebec, Trois Rivières, Sherbrooke and Montreal. It is the aim of Le Conseil to have enacted legislation that will limit still more that misuse of the name 'cooperative' so that it will be a legal offense for a capitalistic business to operate under that name.

The eighth article of Le Conseil to work unceasingly for the spread of the cooperative movement in the province of Quebec, has been well carried out by several services. There is room for advancement which will be forthcoming with more substantial means placed at the disposal of Le Conseil.

There is an authoritative library service to which application may be made for a particular work, and through which the different branches of the cooperative movement in Quebec receive the references necessary to solve their problems. Here is supplied the knowledge necessary to form new cooperative groups, and from this point a check is held on faulty cooperative techniques.

Also worthy of special mention is the excellent course on cooperative method prepared by Le Conseil and the Service Extérieur de la Faculté des Sciences Sociales de l'Université Laval. Oddly, this course is in many instances, much better known outside than within the province. It gives theoretical and practical information and serves as a general survey of the philosophy of the Quebec movement.

The Cooperative Calendar is another publication of Le Conseil. It has a very practical advantage in supplementing

the revenue of Le Conseil and it is also a great force in keeping the cooperative ideal always before the people, reminding them of the constituents of true cooperation.

### Cooperative legislation and provincial aid.

Le Conseil, in its last two annual congresses, has discussed cooperative legislation. It has been found necessary to hold such an inquiry in order to straighten out the multiplicity of cooperative laws and amendments on the Quebec statutes. A look at the reports for the different annual congresses will show the work done by the efforts of Le Conseil. The main traits of this new law would be on the following lines.

First, the establishment of juridical principles that ought to be applied in all cooperative activity. Examples would be the mode of democratic control, limited interest on loans etc. etc.. Second, the application of the first to federations. Third, the specialization of the law whereby each type of cooperation would receive individual treatment. Fourth, the provisions for the role of Le Conseil, its rights and duties. A glance at the laws of the province will give some notion of the background for the proposed law, and will serve to show the place of cooperation in the province, from the point of view of government.

Legislation in the field of Caisses Populaires was well advanced in Quebec before the rest of Canada gave any thought to peoples banks, and when thirty years after they were established in that province, the rest of Canada looked to them, there was a complete pattern of legislation to follow.

The following quotation from the "Act to Contribute to the Success of Credit Unions" of 1947 will show the favorable attitude of the government.

"Preamble:

Whereas in 1937 by the Act George VI Chapter 92, the legislation authorized the Governor to grant to federations of peoples savings banks called Desjardins an annual subsidy of forty thousand dollars during a period of five years:

...

...

Therefore ...

1. The Lieutenant-Governor in Council may grant, on the conditions which he shall determine, to any federation of cooperative syndicates for credit, commonly called 'Caisses Populaires Desjardins', formed under section 49 of the Quebec Cooperative Syndicates Act, or to any group of such federations, one or more subsidies payable out of the consolidated fund, and not exceeding a total of ninety thousand dollars per year, during a period of three years."<sup>8</sup>

Electricity cooperatives are a very recent development in Quebec. Attempts to remedy the lack of rural electrification may be traced back in the legislation as far as 1930 when a report was submitted to the government by M. Lariviere recommending remedial measures. In 1934 the Lapointe Commission

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8. Act to Contribute to the Success of Credit Unions, Statutes of Quebec, Chapter 15, May 10th. 1947, p. 51.

recommended a solution akin to that in Ontario. It was suggested that the government meet half the expenses and the rest be met by other means, one of which might be cooperation. The laws adopted as a result were not very favorable, leaving all development to the discretion of the Lieutenant-Governor in Council.

The Commission d'Electricite de Quebec was established in 1935 and was replaced by the Regie Provinciale de Quebec in 1937. The latter was set up by the Duplessis government which abrogated the laws already in existence and set up three more.

June 1940 found the Godbout government issuing another set of laws which were far from favorable to rural electrification. Such slow progress finally led to the laws of 1945 where in Chapter 30 provision was made for the treatment of electricity cooperatives in the same manner as electric corporations. In Chapter 48 of the same year we find the following:

"c) to divide the province into Rural Electrification zones the boundaries whereof shall be determined by the Bureau, and allot to each cooperative the zone in which to operate.

d) to make loans to electricity cooperatives up to seventy five per cent of the value, so established by the Bureau, of the property affected to secure the same.

...  
Cooperatives may free themselves entirely of their obligations respecting such loans by paying to the Bureau, for thirty years, three per cent per annum of the amount borrowed in equal consecutive semi-annual installments.

Division III

5) The surplus receipts after the deduction of the charges and levies, ... may be divided among the members either as a refund or in the form of a reduction of rates for electricity."<sup>10</sup>.

Further advancement was made in 1943 with the following provision.

"To make loans to electricity cooperatives up to seventy five per cent of value, as established by the Bureau, of property affected to secure same if the average density of the users of the cooperative concerned is six or more per mile of network, and up to eighty five per cent of this value when such density is below six per mile of network; such loans to be secured by hypothec on the immovables and by privilege on the movable property forming part of their electric installations."<sup>11</sup>.

In 1945 the Quebec legislature passed an act concerned with cooperative transportation.

"The Lieutenant-Governor in Council may upon the recommendation of the Minister of Game and Fisheries, authorize the Provincial Treasurer to pay to the Cooperative de Transport maritime et aerien, of Jap-aux-Neules in the Magdalen Islands, during a period of five years an annual subsidy not exceeding twenty five thousand dollars, to insure the maintenance in operation of two cargo ships during the navigation season."<sup>12</sup>.

Laws have been passed in the field of agriculture by which any cooperative agricultural syndicate may enter into a contract with the Federee des Agriculteurs de la Province de Quebec, to make purchases and sales through that body. In the Revised Statutes of 1941 there was a clause of

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<sup>10</sup>. Rural Electrification Act, Statutes of Quebec, Chapter 40, 1945, p. 409, 422.

<sup>11</sup>. Cooperative Electricity Loans, Statutes of Quebec, Chapter 40, 1948, p. 125.

<sup>12</sup>. Cooperative de Transport maritime et aerien, Subsidy in Statutes of Quebec, Chapter 11, 1945, p. 45.

provision of advances of \$150,000 to cooperative agricultural associations. In Chapter 39 of the Statutes of 1942 the clause was amended to read \$300,000.

The fishermen received favorable consideration from the government also.

"An annual fund of \$75,000 is created as from the first of April 1943 and the Lieutenant-Governor in Council may use such fund for guarantees to fishermen's cooperative associations or to fish cooperative federations.

An annual fund of \$5,000 is created and the Lieutenant Governor in Council may use such fund to pay part of the interest on loans made by credit unions to fishermen. ..."<sup>13</sup>.

The Quebec Cooperative Syndicates Act is the basis of all cooperative enterprise in the province. In the revision the second point shows the scope of the act.

"Cooperative syndicates for consumption, production, credit, provident or other economical purposes, may be founded at any place in the Province under this Act."<sup>14</sup>.

The act extends in retrospect to the Revised Statutes of 1888 and the associations formed under it and subsequent acts.

Federations are protected by the same act.

"Associations regularly organized under this act may freely agree to take joint action for the protection of their common interests in the form of federations whose activities and operations may cover all or a portion of the Province."<sup>15</sup>.

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<sup>13</sup>. Act to Insure Necessary Credit for Maritime Fisheries, Statutes of Quebec, Chapter 34, 1943, p. 193.

<sup>14</sup>. An Act Respecting Cooperative Syndicates, Revised Statutes of Quebec 1941, Chapter 270, as amended 7 George VI Chapter 42 and 9 George VI, Chapter 60, Section 2.

<sup>15</sup>. Ibid. section 49.

Finally worthy of note in this act is the section giving protection to cooperatives by proscribing the right to use that name by private business.

"No person carrying on business alone under a firm name, and no commercial partnership or association not incorporated, shall use in a firm name the words "cooperative syndicate" or "credit union" unless incorporated under this act, or under Chapter 254 of the Revised Statutes of 1925."16.

In 1944 an act assisting loans of cooperative syndicates to settlers, provided for the establishment of an annual fund of \$50,000 to be dispensed at the discretion of the Lieutenant-Governor in Council, to pay part of the interest on loans to settlers, made by cooperative syndicates. The fund might also be used to pay the premiums on insurance policies held as security for such loans.

The foregoing is a graphic illustration of the attitude of the government of the province towards cooperation. The moulding of this attitude in recent years has been due in large part to Le Conseil and the united front that is the fruit of its existence.

#### U n i v e r s i t y   i n f l u e n c e .

Since this work is interested primarily with the organizations at the head of the respective cooperative movements under consideration, the university concerned with the Quebec movement will be the instigator of Le Conseil, Laval.

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16. An Act Respecting Cooperative Syndicates, op. cit., Section 62.

## COOPERATIVE TECHNIQUES AND DEVELOPMENT IN QUEBEC 52.

It was in the mind of Father Levesque O.S.A., founder of the School of Social Sciences of the University of Laval, that the idea of Le Conseil came into being. It was through his efforts that the first meetings were held and that Le Conseil was born. He greatly influenced the formulation of the guiding principles of Le Conseil and gave his aid unstintingly during the formative years.

Reference has already been made to the course in cooperation prepared by the joint efforts of Le Conseil and the University. The course is composed of a general review of cooperation with a specialisation in the field of choice. It is aimed at all who are interested in cooperation, both in the province and elsewhere. Library facilities connected with the course make the material for reference readily available.

In the first years when there was no fund from which to pay workers, the students of the university put their time at the disposal of the directors of Le Conseil and received in return good practical knowledge of cooperation. The University of Laval, since it was one of the founders of Le Conseil, still has a member on the board of directors of the organization.

Cooperation in the province of Quebec receives aid from the University of Montreal and Macdonald College, but not to the same extent as given by the University of Laval.

**c l e r i c a l   i n f l u e n c e .**

Mention has been made throughout this work of the part played by the clergy in the cooperative enterprises of the province of Quebec. In the preceding section it was noted that Fr. Levesque must be called the founder of Le Conseil. In the field of Agricultural cooperation the name of Fr. Allaire must be reckoned among the pioneers. He it was who supplied the impulse for the foundation of the Confederation of Cooperative Societies.

These are only two of the great names in the Quebec cooperation. However there is the great rank and file of the clergy of the province who have been interested in the movement and all its phases from the beginning. In many instances it was the clergy who made the first moves towards cooperation and in many more the clergy has been responsible for cooperative development. Since the priest is the head of the parish from the religious standpoint he is also eminently fitted by education and the respect his position commands to unite the people in any effort he supports.

The clergy can of course prove to be a hindrance if the movement is built around them. Cooperation is strictly a movement of the people and should be used and run as such. There is the danger that if a cooperative enterprise is based upon one person or class of persons it will eventually become a reflection of the personality of that person or group.

A very interesting aside on this was contained in a letter from M. Andre Raynault, gerant of the Federation des Cooperatives Etudiantes. In his opinion a great lack of success in certain fields of cooperation may be explained by the fact that cooperative business is handled by people with their heads in the clouds, rather than true business men who will use all means in their power to promote the welfare of the undertaking. He seems to consider the conservatism of the clergy to be at the root of the trouble in many instances.<sup>17.</sup>

At the present time one of the most striking examples of the help afforded by the clergy may be seen in the housing cooperative known as St. Margaret's Home Building Cooperative, situated at Trois-Rivieres, Quebec. What has been done by Canon Chamberland and his parishoners has earned special recognition from the Vatican.

"His Holiness forms paternal wishes for happy development of St. Margaret's Home Building Cooperative. Sends with all His heart to officers and workers assurance of abundant graces for themselves, families and social work, Apostolic Benediction ..."<sup>18.</sup>

The scope of the scheme may be seen in the following quotation

"It has enabled 90 workers to build themselves 90 duplex houses providing twice that number of six-room homes for workers and their families. The average cost per house in 1943 was \$3,000 and in 1943 \$5,000."<sup>19.</sup>

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17. "... il doit adopter les methodes courantes non plus se satisfaire des "derrieres de sacristie" comme font trop souvent les Caisses Populaires."

Andre Raynault, Letter written February 12th. 1949.

18. Rev. John Male O.M.I., Unskilled Quebec Workers Build Homes, in the Ensign, February 19th. 1949, p. 7.

19. Rev. John Male O.M.I. Op. cit. p. 7.

**O p p o s i t i o n t o c o o p e r a t i o n .**

The opposition which was met in to arise with a revolutionary development such as cooperation was found at every turn. Each new type of cooperative enterprise stopped on the reserves of some established class. His opposition came into the open at the time of the investigation of the exemption of cooperatives from taxation. However even the vested interests, while expressing the fear that cooperatives would start price wars with them, because of their larger reserves, were forced to admit that no such complaint could be made to that time. Private business insisted that cooperatives be taxed, and somewhat vindictively, that the taxes be made retroactive, thereby forcing the collapse of many small businesses. Fortunately the Commission did not make such a recommendation.

Apart from the outside opposition to cooperation which is found wherever the movement has arisen, there is the internal opposition to progress which is found in every movement. There are some who have been quite capable leaders and who are unwilling to give up their position when their usefulness is over. Such a jealous hold on power will block advancement before it has a chance to appear.

Then there is a danger in the quick movement of too much centralization. As the movement expands the concentration of power into the hands of a very few central organizations tends to dilute the amount of effort necessary for

the ordinary cooperator. The result is loss of initiative and a system of a bureaucratic nature.

Besides this general type of difficulty there are the problems of each type of cooperation in particular. For example, in cooperative housing there is the difficulty of acquiring materials and the necessary funds.<sup>20</sup> Among the Cooperative Studentes the factor of individualism is considered to be one of the greatest obstacles to cooperative development.<sup>21</sup> H. Origene Fournier, Secretary-General of the Federation Cooperative Forestiere de Quebec says the greatest obstacle is to be found in those political groups which try to make cooperation a state enterprise.<sup>22</sup>

So much for cooperation under Le Conseil Supérieur de la Coopération. In the whole, Le Conseil has coordinated cooperative endeavor so that cooperation, as a movement, is advancing on all fronts throughout Quebec.

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20. Ardian Melo, Chef du Secretariat de la Federation des Cooperatives d'Habitation du Quebec, in a letter dated February 13th. 1949.

21. Andre Reynaud, gérant, Federation des Cooperatives Etudiantes, in a letter dated February 12th. 1949.

22. "Le plus grand obstacle à la diffusion des coopératives est l'existence de groupes politiques clandestins qui tentent de faire de ces organisations des chevaux de bataille pour faire accepter leur principe d'étatisation des coopératives."

Origene Fournier, Secretary-General Federation Cooperative Forestiere de Quebec, in a letter dated Feb. 9th. 1949.

## CHAPTER V

### THE EXTENSION DEPARTMENT OF ST. FRANCIS XAVIER UNIVERSITY

#### The Maritime Provinces.

Situated on the Eastern seaboard of Canada the Maritime provinces, Nova Scotia, New Brunswick and Prince Edward Island, have an area of about 50,000 square miles. The area is only sparsely populated containing roughly about one and a quarter million people.

"The main racial (language) groups are British (mostly Scottish and Irish) 71% and French (Acadian) 22%. In the province of New Brunswick, the proportion of French stock was 36% in 1941. "1.

Although the wealth of the Maritimes is more than sufficient to support a larger population than they have ever contained, rather than an increase there has been a rapid decrease particularly in the eighty years from 1851 to 1931. An illustration of this mass exodus may be seen in the area of Nova Scotia known as Antigonish County. Where in 1851 the population had been 18,000, by 1931 it had fallen to 10,000 people.

The causes of this were many and varied. There was the attraction to the United States of America, the hardship that Confederation brought to the Maritimes, the settling of the Western provinces and finally the depression after the first world war. The last factor must not be given too much stress however, as the Maritimes were in the throes

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1. The Antigonish Movement, Antigonish, Nova Scotia, The Extension Department, St. Francis Xavier University, 1949, p. 2.

long before the rest of the victorious nations, and certainly before the rest of Canada.

The main occupations of the people of the Maritimes are farming, lumbering, fishing, and the coal mining and steel industries. The mining and steel plants cause a concentration of population in the Cape Breton area. However, owing to the uncertainty that prevailed in the mining communities there was little attraction to keep any, who could find steady employment elsewhere, from leaving as quickly as possible. The farming done by the peoples of the Maritimes was of a sort not calculated to compete favorably with the vast farms of the Canadian West and it was necessary for the farmers to learn methods which would serve to supply the home market and the export trade at a competitive price. The Fishermen and the woodsmen were in the same position. The buyers of fish and wood paid only what had to be paid and in many cases even this was not forthcoming. Throughout the provinces there was in vogue the system whereby the producer received goods in exchange for his produce, leaving in the hands of the merchant the profits that should have accrued to himself. A parallel situation was found in the Company Stores in the case of the miners.

Prior to the Adult Education movement of St. Francis Xavier University, there was little or no strength in Maritime cooperation. Mention has been made in chapter two of early

cooperative attempts in the Maritimes, but it will not be amiss at this time to make a somewhat more detailed study.

### Cooperation in the Maritimes.

The first sign of cooperation in the Maritimes seems to be the store set up in Stellarton, Nova Scotia, in 1861. Run for fifty three years, it collapsed with the death of the man instrumental in its foundation and operation. Before the turn of the century there were ten other stores in the Maritimes but only one of them lasted beyond the close of the eighteen hundreds. They were for the most part miners cooperatives and failed rather from the closure of the mines and loss of work by the members than for lack of correct technique.

The forerunner of the British Canadian Cooperative Society has been mentioned in chapter two. When the first attempt came to failure, the Society was reinstated by a special act of legislature, and so incidentally, does not come under the Nova Scotia Cooperative Societies Act. The 1947 business of the Society with its eight branches, was \$2,000,000, and it paid back in dividends in the past forty the sum of \$3,000,000.

In 1907 the fruit growers around Brunswick organized a fruit company. Within five years, twenty one came into existence, amalgamating in 1921. While still operating in their old way to a large extent, they are becoming more

cooperative minded as time passes. The improvement is to be seen in their mode of procedure which previously had been quite faulty.

Organized under the Companies Act, all the Creameries in Nova Scotia were at one time farmer owned. This act was not a favorable vehicle for cooperation, as it was permitted that any person could hold as many shares as he could acquire. Since the Companies Act allots votes on shares, control gradually passed into the hands of a few with a resulting freeze out of the little man and the impoverishment of the farmer. Cooperation has gradually returned six Creameries to the farmer.

"One of the most successful cooperatives is the Maritime Cooperative Services Limited ... which probably had its beginning back in 1914 when Dr. Hugh MacPearson of Antigonish organized and shipped the first cooperative carlot of lumber. ... Today the cooperating farmers of Nova Scotia and New Brunswick do an annual business of more than four million dollars in selling their own farm products and buying machinery, feed, fertilizer, seed, groceries and many other articles needed by farmers and their families."2.

Cooperation had been begun and pushed to a large extent in the Maritimes by the United Farmers Cooperatives. The group was half political in scope and as a result of the lack of proper cooperative legislation, cooperative education, management and auditing, most of them failed.

### The Extension Department.

The aim of St. Francis Xavier University, Antigonish Nova Scotia, was to bring education to the people. This was

## THE EXTENSION DEPARTMENT OF ST. FRANCIS XAVIER UNIVERSITY 61.

decided after the Alumni Association and the Catholic Scottish Society had brought pressure to bear. Adult Education was begun long before the advent of the Extension Department of the University in 1929. The first attempt was the Peoples Schools, courses given at the University. The attempt was discontinued after four years. It was not dropped from any lack of interest on the part of the people, but because the fallacy of trying to educate the people by raising the standard of those few who could attend the courses, was realized. The originators of the scheme, Drs. J.J. Tompkins and Hugh MacPearson continued to look for the method that would be most suitable.

There was another plan prepared, this time by Fr. Michael Gillis and Rt. Rev. J.R. MacDonald, now Administering Bishop of the diocese of Antigonish, whose idea was to hold diocesan Rural Conferences. There was no great improvement effected by the new scheme but there was this tremendous effect, that the condition of the people was shown through discussion, to be calling for drastic reforms. The Conference held in 1924 showed the terrible apathy of the people, which was shed only when they left the Maritimes to seek a livelihood elsewhere.

The Rural Conference of 1920, recognizing its inability to cope with the situation, put the matter in the hands of the board of Governors of the University. They advocated

a plan of community betterment and so a mandate was given by the board of Governors that an Extension Department be formed under the direction of Dr. Joady. As to the techniques to be employed in operating the Department and in accomplishing its aims, they were to be developed by him as time passed.

"It is interesting to note in the brief presented to the University Board of Governors, requesting that Dr. Joady be commissioned to establish an Extension Department, care was taken to stress the concern of the Church and her educational institutions, with the social and economic welfare of the people."<sup>3</sup>

The pertinacy of the foregoing quotation will be seen when one considers that the University of St. Francis Xavier is a Catholic institution and as such is interested in the people from the spiritual point of view first and from any other only as stemming from that. Yet the program to be developed by the University's Extension Department was not one that treated man as a completely spiritual being but rather followed in the footsteps of all the great teachers of the Church who recognized that grace preposes nature and that nature must be kept alive in order to avail of grace. St. Thomas himself says that it is necessary to have a certain amount of well being before man can advance in the spiritual life.

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3. The Most Rev. J.R. MacDonald D.D., Christian Principles Underlying the Antisocial Movement, an address delivered February 29th, 1948.

### The Extension program.

Although the Extension Department came into being in 1929, it did not immediately begin a cooperative program. In fact the first year was spent by Dr. Joady in the interest of the fishermen of the Maritimes and under the auspices of the government, a good beginning for the leaders of the Extension movement as it gave them an excellent insight into the needs of the people engaged in the fisheries and in general into the needs of the Maritimes.

"They found farmers discouraged, industrial workers restless, fishermen utterly disheartened, and young men and women, fresh from school, convinced that only far away from the Maritimes could they hope to find a satisfying life."<sup>4</sup>.

A natural outgrowth of the survey was the now famous expression of Dr. Joady 'break the mind sets'. There could be no program of enlightenment while the people were paralyzed by an apathy that refused to see any hope of betterment. The people were urged to study.

"It was to be a program of study and adult education in which the people themselves would face up to their problems and remake their lives through self help and group action. It is only in terms of desire to improve the livelihood of farmers, fishermen and industrial workers that this University Extension Program can be understood."<sup>5</sup>.

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4. Alex. Laidlaw, Maritime Joins, Antigonish Nova Scotia, The Extension Department, 1947, p. 7.

5. The Antigonish Movement, op. cit., p. 5.

A quick summary of the objectives of the Extension Department may be seen in those three points. The first was to lift the people to the greatest pitch of social life; the second, to make the necessities of life available to all without having the individual tied to a system that made him dependent on others for the larger portion of his income; and the third was to form true democracy in which all, regardless of race or creed, would be able to unite to earn their daily bread, with a corresponding wellbeing along spiritual and economic lines.

As the movement progressed, a sevenfold division was noticeable.

"1. To build faith in the country, dispel pessimism and slow down unnecessary migration.

2. To spread the wholesome idea of rural life, its advantages and its possibilities for abundant living.

3. To teach the people to depend on themselves, to look within themselves for the solution of their difficulties and develop a program of self help.

4. To organize the people to help one another and secure the best reward for their labors through group cooperative action.

5. To teach the people to approach their problems scientifically; to bring the benefits of technology and science into the lives of the farmers and fishermen.

6. To teach the people first of all to know and realize the natural wealth and potentialities of the country and then to develop and make use of all the available resources.

7. To teach the people how to come together, irrespective of race or creed, first in study then in organization, to improve their communities."<sup>6</sup>

The guiding principles of the movement are six in number, following from one another in logical succession.

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6. The Anticonish Movement, op. cit., p. 6.

The work of the Extension Department was to be with man as an individual; it was this individuality that man must be trained to regain. It was the firm conviction of the Extension leaders that man was to be recognized as an individual both from the religious and democratic points of view: from the first, because each man is made to the image and likeness of God; from the second, because God has seen fit to use man to designate those to whom He gives the power to rule the state. Yet man does not recognize his individuality and is too prone to allow himself to be convinced that he is a cog in a civilization that allows no hope for improvement. The adequate answer is the education of man to his goal in life.

While this goal is essentially of a supernatural nature, yet, since man's human nature is such that it has purely material wants, the Extension Department saw the necessity of filling these before rising higher. The approach at the beginning was to be economic, a method that was sound theologically and most appealing to the empty stomachs.

How to accentuate the individualism of the common man and at the same time keep it in the bounds of life in society gave rise to the principle of group action. The individual had to be educated to economic betterment through group study.

The idea of raising the masses to a position of greater personal responsibility was certain to cause opposition. Such was foreseen yet there was no turning back. The common

good had to take precedence.

The sixth principle is more or less unique to the Antigonish movement.

"The final principle is that the ultimate objective of the movement is a full and abundant life for everyone in the community. Economic cooperation is the first step but only the first, towards a society which will permit every individual to develop to the utmost limit of his capacities within the framework of a just and good social order."<sup>7</sup>

The reason for the beginning of adult education in England was attributed by Sir Richard Livingstone to "the desire to combat intellectual poverty. Not so however with the St. Francis Xavier educational movement. Here there was a physical want as great as that which prompted the Rochdale Weavers. As at Rochdale, so in the Antigonish movement there was first a study of the situation before the economic solution of cooperation was suggested. In the eighth aim of their store the Rochdale Pioneers were concerned with the education of their members; education is the avowed aim of the Antigonish movement.

It is not in this larger view of education that the parallel runs most strictly with the pioneers. The aim of Education through cooperation, and cooperation through education, which expresses the Antigonish movement, is related to the Rochdale aim in the latter half. The idealistic aim of Rochdale, as seen in the fifth principle, is clarified and broadened in the sixth of the Antigonish movement.

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7. The Antigonish Movement, op. cit., p. 9.

## CHAPTER VI

### COOPERATIVE DEVELOPMENT AND THE ANTIGONISH EXPERIMENT

The pattern of the Antigonish movement was worked out by Dr. Coady in his work with the fishermen. As has been indicated in the preceding chapter, the plight of the fisherman was far from enviable. To add to the competition in the post war market, caused by the return of the Scandinavian countries to fishing, there was the menace of the fishing trawlers operating out of Nova Scotia ports. The trawlers produced more fish in a day than the average fisherman could in a year.

The system of marketing was haphazard and there was little incentive to look to the curing of the catch. The merchant was dictator in so far as prices and quality were concerned. He gave only one price for the fish, grading it to his best advantage at market time. Often the fisherman did not receive cash as he already owed the merchant for his years supplies.

Dr. J.J. Tompkins, who is to many the real founder of the cooperative movement in the Maritimes, was pastor of the little village of Ganso. He had made some progress with the education of his fishermen, so that they were ready to try to find a remedy for their plight. On the first of July 1927, while the rest of Canada rejoiced at the golden jubilee of Confederation the people of Ganso held a meeting from which messages were sent to their representatives in Parlia-

ment asking their presence in Janco to discuss improvements. The press report of the affair shows that the idea in mind was to employ cooperation.

"The methods of the Wheat Pool of Western Canada are making a strong appeal to the Janco fishermen, and they contend that it is high time that up-to-date methods and modern machinery be installed to save the people engaged in the fishing industry, and the industry itself for Janada. Proper freezing facilities and organization of the fishermen are crying needs."<sup>1</sup>.

As a result of the clamor aroused by the fishermen and the support they received from the clergy of the Antigonish diocese and the Halifax Chronicle, whose editor, George Farquhar, kept public interest alive, action was soon forthcoming.

"On August 5, 1927, announcement was made at Ottawa of the decision of the government to have a Royal Commission charged with the duty of investigating all phases of the fishing industry of the Maritime provinces. The Commission was appointed two months later."<sup>2</sup>.

Investigation was ordered into ways and means of increasing the demand for fish, paying particular attention to the spread in fish prices after payment was made to the producer, with recommendations to be made on the best way to develop the inshore fisheries to their capacity and the treatment of the nuisance of the steam trawlers. Treaties existing with the United States concerning fishing rights, were to be reviewed to see if more favorable agreements were in order. Fishing bounties were to receive attention and the advisability of grading discussed with the concomitant prob-

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1. Editorial, The Halifax Chronicle, July 7th. 1927

2. Ronald J. MacNeil, The Origin and Development of the United Maritime Fishermen, Antigonish, N.S., 1945, p. 17.

less of storage and curing. Subsequent to all the foregoing were to be recommendations as to the need of modification in the existing fisheries laws and regulations.

In substance, the Royal Commission made the following recommendations.

- "1. The abolition or restriction of steen trawlers.
2. That fishermen be assisted to organize cooperatives and that an organizer be appointed to carry out the work.
3. That education among fishermen be promoted . . . .
4. That inspecting and grading of fish products be introduced and enforced."<sup>3</sup>

The Honorable J.A. Gardin called Dr. Coady to Pictou in August 1929 and asked him to undertake the instruction of the fishermen. The reasons for this choice were as follows.

"Dr. Coady, who is a native of Nova Scotia and has been connected with the University at Antigonish for some time, has been making a close study of Rural conditions in the province for a number of years past. He is recognized as one of the best informed men in the East in this regard. Moreover he has spent some time in studying at first hand the Cooperative Movement among the Wheat Growers of Western Canada, and among farmers of the Central States and much of the information which he has thus obtained can be applied in dealing with the question of fishermen's organizations in the Maritime provinces."<sup>4</sup>

Organization was begun around Janso where much of the ground work had been done already by Dr. Tompkins. Region after region was visited and the people were prevailed upon, in mass meetings, to see the necessity of united action. Through the work of Colonel Barry, Supervisor of Fisheries

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3. Ronald J. MacNeil, op. cit., p. 21

4. *ibid.*, p. 22.

for the province of New Brunswick, the work became Maritime in scope. The celerity with which the preliminary survey was made is breath taking. By June 1930 all the fishermen of the Maritimes had been organized and the first convention of the United Maritime Fishermen was held in the Masenic Hall in Halifax on the 25th. and 26th. of the month.

At the meeting attended by the delegates from each region organized, Dr. Condy expressed his convictions on the type of action needed.

"The introduction of the Cooperative Movement in the fishing industry is imperatively demanded by the best interests of our civilization."<sup>5</sup>

The highlights of the new organization were as follows. The eastern fishery division was to be partitioned into twenty two zones from each of which a director was to be chosen for the central board. The zones were to be divided into federations so that each federation would have at least fifteen members. ANNUAL dues from each local were to be at the rate of two dollars per capita.

It was the duty of the central to look after the educational phase of the movement which it undertook to fulfill in the publication of the United Maritime Fisherman. This was a monthly paper which lasted for two years and was discontinued in 1934 at a time when it had a circulation of 5,000, was sixteen pages in size, and bilingual in content

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5. Ronald J. MacNeil, op. cit., p. 24.

with at least four pages in french in each issue. The work of education was relinquished by the United Fishermen to the Extension Department which pursued it ably in the Extension Bulletin and later in the Maritime Cooperator.

The Extension Department received aid from both the Provincial and Federal Governments, receiving a grant of \$5,000 annually from the Department of Fisheries, and another \$37,500 also yearly, from the Federal Government.

Having left the educational field, it was only a step for the central to enter the commercial field. In 1934 a start in marketing was made and also the central stocked supplies for its members. Selling to the members has not added much to the operations of the central, but the marketing of produce has become its chief function. With the inception of the marketing function came a more stable method of assessment. The per capita method was discarded in favor of a 'revolving fund' by which deductions are made from the trading account of each local and credited in full in the Revolving Capital Record of the central. The amount credited becomes repayable at the end of every fifth year.

It might be of interest at this point to show that once the Government had begun to help the fishermen, it did not loose interest. In 1936 Honorable J.S. Michaud, then Minister for the Fisheries expressed his policy and the policy of his department in the following words.

"May I say that ever since I have taken charge of the Department, I have considered it my duty to look at and to study cooperatives as carried out under the scheme inaugurated a few years ago by the Extension Department of St. Francis Xavier University of Antigonish county. Personally I am thoroughly convinced that it is the best method that has so far been suggested to raise the social standard of these people, and the movement has received every encouragement that the Government was able to give it through the Department. It is intended to spread its activities all over the Maritime Provinces during the present year."<sup>6</sup>

The fact that he placed the credit for the aid given the fisheries to the account of the Extension Department is worthy of note.

In the organization of the farmers which followed the formation of the United Maritime Fishermen was the next step. Using the same methods as were used with the fishermen, the Extension Department tailored them to meet the specific needs of the farmers.

Before the establishment of the Extension Department there were shipping clubs in the three Maritime provinces. These amalgamated in 1927 under the name of the Maritime Livestock Marketing Board which gave place four years later to the Canadian Livestock Cooperative (Maritimes). As in the case with the Maritime Fishermen, the Prince Edward Island Group withdrew so that as a whole the cooperatives of Prince Edward Island, while organized by the Extension Department, are separate in their organizations.

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6. The United Maritime Fishermen, a brief presented to the Royal Commission on the Taxation of Cooperatives, Antigonish N.S., 1945, p. 36.

At the beginning the business of the Canadian Livestock Cooperative was largely marketing of produce of the different livestock pools. With the withdrawal of the cooperatives of Prince Edward Island in 1933 and 1934, the two remaining provinces consolidated their position and gradually found their place in the cooperative movement.

The organization of the farmers was to be directed along producer and consumer lines. The work of the Canadian Livestock Cooperative first concentrated on improvement of the grade of product marketed. In 1934 almost half the dressed poultry marketed in the Maritimes fell into the lower grades; in 1946, ninety five per cent produced, brought top prices.

Invasion of the field of supply began with an experiment in fertilizer; in 1934 the first cooperative warehouse was set up in Moncton, New Brunswick. Success warranted the establishment of another wholesale at Sydney, Nova Scotia, in 1938. The latter regional became the Cape Breton Cooperative Services in 1942, servicing fifty stores in the area. The Eastern Cooperative Services came into being in Antigonish. In 1948 the formation of another was begun in Amherst.

"In the midst of wartime conditions a new charter was obtained, and the name changed to the present title Maritime Cooperative Services Ltd."<sup>7</sup>

Under the Maritime Cooperative Services are included the Cooperative Farm Services formed 1941 at Moncton, and the Maritime Cooperative Egg and Poultry Exchange, St. John, New

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7. L.T. Chapman, Farmers Look After Themselves, The Family Herald and Weekly Star, Jan 21st., 1948, p. 3.

Brunswick. Maritime Services showed a volume of \$4,000,000 business in 1946-47.

The concentration of coal mines and steel works in Cape Breton, makes the Sydney area highly industrialized.

"The first of May used to be a big day in Sydney! Early in the morning the miners from Glace Bay, New Aberdeen and elsewhere would gather in Sydney and march through the streets by thousands, bearing red flags and placards with Marxist slogans, and chanting communist songs. With them would march steel workers from Sydney mills, and sometimes there would be as many as 10,000 men in the demonstration."8.

Invasion of this communist stronghold was first begun in 1932 when the movement was only four years old. The work was sparked by the personality of Alex. S. Macintyre, a Miners Union official. He set about the formation of the study clubs whereby the miners of the Glace Bay area came together in one another's homes to discuss their problems and to try to find a solution. He was the instrumental cause of the formation of three hundred such clubs in that area.

In 1934 the communists tried to take the Miners Union into the Communist Trade Union Unity League. Macintyre was asked to speak at the meeting and supported by the men whom he had organized into the study groups mentioned, the vote threw out the communist proposal.

Meanwhile there was more to the organization of the miners than the study clubs. Credit Unions were introduced into the Antigonish movement at this time and were applied

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8. John Mason Potter, Antigonish Anti-Red Techniques Studied Closely, Boston Sunday Post, February 10th, 1930.

to the needs of the miners and steel workers. At first it seemed impossible that such men, who were always in debt to the Company Stores and who owed rent in their company houses, could manage to save, yet a tangible result of the experiment is seen in the following example.

Dr. Tompkins had been transferred from Janco to Reserve Mines and under his inspiration the first cooperative housing scheme in Canada was inaugurated. The background study was done in 1936, by 1937 the actual work was begun, in 1939 the housing project was completed under the name "Tompkinsville Housing Group". It must be remembered that the ten houses of this group were built at a time when the average income of the cooperators was not more than \$1,000 a year.

#### C r e d i t   U n i o n s .

Although the Caisses Populaires of Quebec were the first Credit Unions in Canada, they did not spread to the Antigonish movement from that source. In 1931 the Extension Department requested a worker in Credit Union development from Edward A. Filene the great philanthropist who had spent a million dollars in that cause in the United States. From the establishment of the first Credit Union in Nova Scotia in 1933 to the present place of these peoples banks in the Antigonish movement, is a long road. Some idea of the service given in the banking field may be had from a glance at a section of the report of the Nova Scotia Credit Union

**League.**

"The following is a list of the activities of the League in the field.

- 105 annual meetings attended
- 30 Boards of Directors' meetings
- 35 Rallies and meetings
- 20 Chapter meetings
- 70 Kitchen meetings
- 90 visits to Credit Unions

Over 25,000 miles were travelled to attend these meetings scattered from Yarmouth to Cape North.<sup>9</sup>

**C o n s u m e r c o o p e r a t i o n .**

The one thing that all people have in common is that they are consumers. It is logical then to state, as does Dr. Coady in his book "Masters of Their Own Destiny", that consumer cooperation is the ideal beginning in cooperative development. However the existence of other forms of cooperation, notably the marketing groups already mentioned, made it impossible to begin at the ideal.

The British Canadian Cooperative Society was the only really successful consumers cooperative in existence in the Maritimes, before the Extension program. It has served as a model in the establishment of other cooperatives. Apart from the Cape Breton area, most of the territory serviced by consumer cooperatives is rural. There are one hundred and fifty such cooperatives in the Maritimes at present.

The Maritime Cooperator was mentioned in the survey of the United Maritime Fishermen. It is the official organ of the Antigonish movement and is published bi-monthly by the

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9. Field Workers Report, in the Annual Report of the Nova Scotia Credit Union League, July 7-8-9, 1943, p. 14. ( not published ).

cooperatives, credit unions and allied institutions in the Maritime provinces.

### Extension techniques.

The Antigonish movement is an education movement. Its aims are strikingly aligned with those of the institutions of higher learning. While universities turn out doctors, lawyers and engineers, the Antigonish movement turns out fishermen, farmers and industrial workers. As formal education is tapered to the end in view, so is the Antigonish movement. In the curriculum of colleges there is always a basic requirement of certain compulsory subjects; in the Antigonish movement the basic requirement is cooperation.

"It has been the aim of the St. P. A. Extension leaders that their system of adult education provide an instrument of continuous enlightenment that will ensure the success, not only of the individual, but of the democratic system and of society as a whole."<sup>10</sup>.

The rugged individualism that so flavors our modern society finds no place in the Antigonish plan. The outlook of modern education may well be expressed in the words of the brief presented by the Extension Department to the Commission on the taxation of cooperatives, 1945.

"... when you get enough lawyers, doctors, clergymen, business executives, nurses, school teachers and stenographers, the job of education is done. Until recently we have not been interested in the great masses left behind."<sup>11</sup>.

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<sup>10</sup>. Mobilizing for enlightenment, Antigonish, Nova Scotia, Extension Department, p. 20.

<sup>11</sup>. The Social Significance of the Cooperative Movement, Antigonish, Nova Scotia, Extension Department, 1945. p. 12.

The tragic result of such skimming is expressed in the same brief.

"In our present educational procedure- which is essentially a skimming process- we are robbing our rural and industrial population of their natural leaders. The bright boys and girls are educated and leave their people."<sup>12</sup>.

But now let us look at the manner of procedure that characterizes the Antigonish movement.

"... to receive the full benefit of the whole movement, an individual becomes a member of two or more cooperative groups. For example, a fisherman may be a member of a cooperative store, a credit union, and a cooperative fish plant. Through his store he has part ownership in the Maritime wholesales; through the credit union he belongs to a regional chapter, a provincial league and a national organization; through the fish plant he becomes a member of the Maritime federation, the J.M.F.. ... He is part of a movement that comprises not only men of his own particular vocation, but people in every other occupational group. ... Thus the movement, while it begins with the vocational groups, finally transcends them and becomes a great unifying social force."<sup>13</sup>.

The Extension Department has as its chief technique the Maritime Cooperative Movement. Since it is not possible to promote a cooperative movement, and especially in the cause of education, without some mode of procedure, the Extension Department adopted education as its chief tool. This process, whereby cooperation is a technique of education and education is in turn a technique of cooperation is seen throughout the whole movement. The diverse ways in which the people are

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<sup>12</sup>. The Social Significance of the Cooperative Movement, op. cit., p. 13.

<sup>13</sup>. ibid. p. 19.

educated to cooperation, yet always with the wider aspect of education in mind, are set forth in the following.

At the outset there was need for a general technique whereby all the people could be reached. Since the organization of the Maritime Fishermen showed that the mass meeting was the most practical beginning it became an integral part of the Extension movement. It was at such meetings that the first strides towards eliminating prejudice in the fields of religion, class and nationality were taken. From the mass meeting followed the study clubs, small in size, having only from five to ten members each, and these became the proving grounds of the people. Persons who had never addressed more than one or two of their fellows at a time, learned to rise in the meetings and express their views.

"It may be described as the Socratic method of learning brought up to date and laid against the harsh realities of life, with men in overalls and women in aprons discussing the everyday difficulties of their livelihood, instead of rich young men of leisure arguing about the essence of truth and beauty."<sup>14</sup>

The success of the study club depends on two things, intelligent local leaders and the proper study materials. In the beginning of the movement the leaders were trained at a Leadership School, held each winter at the University. This was discontinued and in some measure replaced by the present system of field workers and training methods of a different nature. The proper materials for study were not found so

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<sup>14</sup>. The Antigonish Movement, Antigonish, Nova Scotia, Extension Department, 1949, p. 10.

easily. At first standard texts were tried, but their wording was unsuitable for the common people. To supply the need, the Extension workers wrote many and varied pamphlets. From 1930 to 1947, 250,000 pamphlets were printed and distributed.

Short courses were also begun. One of a special nature, the short course may be likened to an oxygen tank which is used where needed and as long as needed. A field worker gives a course where the movement seems to be failing. When the problem is solved, he moves on to other fields.

The training course is a professional course. It is given for those holding positions in the different cooperative businesses, and covers managing, accounting, and allied subjects.

The harnessing of radio to the cooperative movement in the Maritimes is singularly favored by the fact that the radio station at Antigonish is cooperatively owned and that to a large extent by the professors at the University. Many people in the eastern section of the Maritimes are reached by the station and listen regularly to the cooperative programs. An example of the programs offered is "Life in These Maritimes", a regular feature of station WZL from October through March for the past five years.

A variation of the study club is the kitchen meeting.

"Through this technique practically every member of the community organizations is reached in a short space of four or five days by having a number of educational field workers concentrate on one community with as many

as five or six meetings a night held in the homes of certain workers. Neighbors are invited in and a local situation is thoroughly discussed and ways of action planned."<sup>15</sup>.

In the urban areas industrial study classes are held. These are supplemented by radio courses. There is here a true type of formal education, a continuous course with a standardized text. For the year 1947-48 the work "Economics for Peace" by Boulding was used.

The Extension Department lists its tools as follows.

a) Pamphlets. Scores have been published by the Extension Department and many thousands have been distributed.

b) Library books. Free library service is maintained and widely used by the people.

c) Educational films. These are being used more and more each year in the educational program; film circuits are conducted jointly with the National Film Board of Canada.

d) Educational programs. This newer educational medium is proving a great value in the whole program. Radio station WPC with 5,000 watt output covers a considerable part of the Maritimes; its "University of the Air" presents a wide range of educational features."<sup>16</sup>.

### Cooperative legislation.

From the legal standpoint there was provision for fishermen's cooperation as early as 1916 when the Act for the Incorporation of Fishermen's Cooperative Societies, was formulated. In 1927 another act was passed by the Nova Scotia legislature providing for the formations of Fishermen's

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15. The Antigonish Movement, op. cit., p. 11

16. ibid., p. 12.

federations. A similar act was passed in the same year by the New Brunswick legislature. These laws served as the basis for many cooperatives among the fishermen but as there was no provision for suitable supervision, many of the societies ceased to operate. In 1935, in response to a recommendation made by the Jones Commission of Economic Enquiry, a general Cooperative Associations Act was passed in Nova Scotia. Similar legislation came into effect in New Brunswick in 1938.

The Revised Statutes of 1923 for Nova Scotia show a clear picture of the difficulties under which cooperation was operating before the advent of the Extension Department. Take for example this excerpt from the Farmers Cooperative Societies Act of 1914.

"Any farmers Cooperative Society may be incorporated under the Nova Scotia Company's Act and this Chapter shall apply to such society."<sup>16</sup>

Along with the limitations implied by operating under a Company charter, the Governor-in-Council was given authority to appoint an Inspector. It would be the latter's duty to see to the operation and organization of cooperatives.

For the fishermen there was the same restriction of organization under the Company's Act. Mention was made of the method of democratic voting in the Fishermen's Cooperative Societies Act of 1916.

In Chapter 7 of the Nova Scotia laws of 1935 we find the first real cooperative legislation for the Maritimes.

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<sup>16</sup>. Act Respecting Farmers Cooperative Societies, Nova Scotia, Revised Statutes of 1923, Vol I, p. 603.

"3. (1) This Act shall apply to all societies to which chapter 69 Revised Statutes 1923 "Of the Incorporation of Farmers Cooperative Societies" applies at the time of enactment of this Act, and no Farmers' Cooperative Society shall hereafter be incorporated under the Nova Scotia Company's Act and said Chapter 69.

2. (2) This Act shall apply to all societies to which chapter 193 Revised Statutes 1923 "Of the Incorporation of Fishermen's Cooperative Societies" applies at the time of the enactment of this Act, and incorporated under the Nova Scotia Company's Act and chapter 193. 17.

Provision was made in this Act for the establishment of a reserve fund with the sanction that should this fund be breached without the approval of the Inspector, there would be a liability of twice the sum. The cooperatives were also exempted by this Act from the provisions of the Nova Scotia Company's Act concerning Prospectus, Audit and Balance.

The following excerpts taken from the second Chapter of the statutes of 1948 will show the advancement in cooperative protection.

"6. (b) No subscriber of the memorandum of Association may take less than one share. 17.

The powers and capacities of the registered Association are outlined further on in the Act.

"13. 1) buy, sell, grow, produce, manufacture, repair alter, exchange, store and deal in all articles and things within the scope of its objects as set forth in its memorandum of Association.

11) purchase, take on lease or in exchange, hire or otherwise acquire and hold any real or personal property which the Association may deem necessary..." 17.

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17. An Act to Provide for the Incorporation of Cooperative Associations, Chapter 7, Statutes 1935, p. 550. (Nova Scotia)

18. The Cooperative Associations Act, Chapter 2, Statutes of Nova Scotia, 1948, p. 17-49. 19. Ibid.

It is interesting to note that by Statute there is to be no participation in politics by cooperatives as such. This is in strict accord with the basic cooperative tradition as may be seen from consultation with the Rochdale Principles.

In the last mentioned Act protection is given the Associations by making the share capital of the members liable for outstanding debts. The Act also gives the non-member a chance to acquire shares in a cooperative by allowing his rebates to accumulate and by paying the balance due on the requisite number of shares.

Section 31 of the Act is worthy of mention for therein is safeguarded the democratic mode of voting, and voting by proxy is outlawed.

In New Brunswick cooperative legislation has been very similar to that in Nova Scotia. The act of 1958 would roughly parallel that of Nova Scotia for 1955. The Nova Scotia act of 1948 was preceded by the New Brunswick act of 1946, and followed by the amendment in 1949. To quote from the New Brunswick Statutes would constitute useless repetition. It will suffice to say that the legislation in both provinces is substantially the same, and what is not found on the Statutes of one will be found in the by-laws of the co-operatives.

Prince Edward Island did not pass any cooperative legislation of moment since the law providing for the formation of Cooperative Associations, passed in 1937. Lacking

many of the provisions of the laws in the other two provinces it operates under much the same general legislation.

Credit Union Legislation in the three provinces has followed much the same pattern. In Nova Scotia the Credit Union Societies Act was promulgated November 14th, 1932. From the date given it may be inferred that legislation for Credit Unions was forthcoming before the adoption of this form of cooperation as an integral part of the Antigonish movement. This was of great value for although there have been minor amendments, by promoting the legislation before the Credit Unions, the Extension Department gave the province a standard organization.<sup>20</sup>

The highlights of the Act are as follows.

"12. Under this Act credit unions may be incorporated for the following objects or purposes:

- a) To receive the savings of its members either as payment on shares or deposits.
- b) To make loans to members exclusively for provident or productive purposes.<sup>21</sup>

Following these are the standard provisions in Credit Union legislation concerning the investment of the funds of the society. In section 19 of the act we see the limitation on membership in a Credit Union.

"19. ... having a common bond of occupation or association, or to groups within a well defined neighborhood community or rural district or fishing village."<sup>22</sup>

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20. Amendments were made in 1935, 1938, 1939, 1940, 1945, 1946, 1947, 1948.

21. Credit Union Societies Act, Chapter 11, Statutes of Nova Scotia, 1932, p. 196-209.

22. *ibid.* section 19.

New Brunswick Credit Union legislation was forthcoming in 1956 and was patterned after the the Nova Scotia legislation, with the wording the same in many places. Prince Edward Island passed a Credit Union Societies Act in 1946 in which provision was made for the establishment of a Credit Union League. Similar legislation had already been passed in Nova Scotia and New Brunswick.

Without the Extension Department there could have been no such favorable legislation in the Maritimes. Although the many amendments in this legislation have been mentioned only in passing, they add a tremendous lot to the smooth functioning of Maritime cooperation.

#### U n i v e r s i t y   i n f l u e n c e .

A very few words will suffice to cover this portion of the review, as the whole of the chapter has been concerned with the influence of the University of Saint Francis Xavier. Recognition of this work is seen in a letter written to the late Archbishop Morrison, Bishop of Antigonish, at the direction of the Holy Father.

"Particularly worthy of commendation is the fact that under Your Excellency's inspiration and the enlightened direction of St. Francis Xavier University the Antigonish movement has produced notable results in the very praiseworthy task of educating the people to the proper perspective and outlook on social problems in accordance with

the encyclicals "Rerum Novarum" and "Quadragesimo Anno" while the various enterprises of social welfare sponsored by the Movement have achieved remarkable success in promoting the material prosperity of the peoples concerned."<sup>23</sup>.

The Antigonish movement is a movement from the University to the people. The University is the guide of the movement through its Extension Department.

### Clerical influence.

As in the case of the foregoing, there is little need for more than a token mention of the clergy at this point. The Extension Department was founded by the University which is staffed by the clergy of the diocese of Antigonish. At the head of the Extension Department since its inception is Dr. Coady, made Monsignor in recognition of his work. Fr. J.J. Tompkins has already been mentioned in this work. Long before the Extension Department came into being he was spending himself in the service of the people, and since the Antigonish movement has taken its rightful place in the life of the Maritimes he has never ceased to cooperate and lend his support.

While the University of St. Francis Xavier is a Catholic institution, it has on the field staff of its Extension Department a United Church minister, J.D. Nelson MacDonald. His

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<sup>23</sup>. J.S. Montini, Letter, Vatican City, April 26th. 1947.

presence has done more than any other factor to rid the movement of bigotry; it is an example of Dr. Tompkins saying "There is no Catholic way to catch a lobster".

#### O p p o s i t i o n .

In the treatment of the Quebec movement mention was made of the general forms of opposition found in all programs of this nature. Perhaps in the Maritimes the opposition was stronger because cooperation there began as a movement while in Quebec it was a gradual outgrowth of the needs of the people.

Bigotry was the cause of more than one failure in the Maritime movement. The example of the regional library scheme which was a failure because the protestant clergy of the Sydney area denounced it as a 'Romish plot' aimed at proselytizing for the Church, will serve as an illustration. To add to the troubles caused by mixed religion, there is the difficulty arising from the difference in language. The racial question was capitalized upon by some French cooperative workers from outside the Maritime cooperative movement, who entered Cheticamp and succeeded in convincing the French portion of the place that they should split their cooperative so that they might join with the Quebec federations and so safeguard their language and culture. Study courses in French were held and application made to the Extension Department to have them financed from the grant for that purpose. However, since there

could be no good results from splitting the movement in such a manner, no portion of the grant was forthcoming. With no financial support, the instigators of the trouble withdrew. It is estimated that the cooperative movement in Chetti-camp was set back three years by this episode.

However there is some cause for dissatisfaction on the part of the French as there are no workers of their own language. According to some of the leaders of the movement the fault lies in the Acadians themselves that they have not produced leaders. While such may be the case, the large percentage of French in the Maritimes would seem to warrant search and training from the Extension Department.

Such then is the situation in the Maritimes. The Antigonish movement is the result of a well directed plan of action which began with the Extension Department of St. Francis Xavier University. The Extension Department is still at the helm, coordinating cooperation in all its phases so that the result is one movement, an educational movement.

## CHAPTER VII

### COMPARISONS AND CONCLUSIONS

The present chapter will be little more than an analysis of the data already given. First let us look at the place of Education in both the Quebec and Maritimes movements.

In chapter four of this work special emphasis has been placed on the educational nature of Le Conseil. The aim of the education dispensed by Le Conseil would seem to be aimed at making better cooperators. The facilities of Le Conseil are geared to making the Quebec movement better known to the people in the movement and also to teaching them how better to utilize their potentialities.

It will not be amiss to recall once more that the Antigonish movement is a movement of Adult Education. The outlook on education then, is very much broader than in Quebec. Concerning the Antigonish educational aim:

"The idea prevailed that if people could not get a chance at formal schooling, they would have to go without education. According to this idea, the University would have to employ large numbers of lecturers and professors and put the people back to school. They could do this through actual teaching, through lectures and by correspondence courses. ... St. Francis Xavier University was too poor an institution to carry out any such program. We think now that it was a good thing that we were poor. We found a better technique. ... The people would come together by themselves and discuss their problems."<sup>1</sup>

The education of the people was to take a double form. First there was to be the overall aim of education and then

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1. The Techniques of Adult Education, A series of broadcasts over the C.B.C. 1943, Antigonish Nova Scotia, Extension Department, 1948, p. 64.

there was to be the education in cooperation; what may be termed an education in how to become educated. This aspect of the Antigonish movement has been recognized as unique in cooperation.

"... Antigonish cooperation is remarkable in many respects, but it is unique in one respect which has special bearing on education.

In the St. Francis Xavier program, cooperation is viewed, first as an adult education vehicle and secondly as a method of economic emancipation, the order being exactly the reverse of what is taught and practiced elsewhere. In the words of Dr. Joady "... Antigonish visualized culture through lobster factories and other agencies that minister to the material wants of the people."<sup>2</sup>

While there is admittedly a flavor of education to all Canadian cooperation<sup>3</sup>, the educational outlook is found strongest in Quebec and the Maritimes. The main difference between education in one and in the other is found in the beginnings of cooperation. From the first, cooperation in Quebec has been a materialistic type of enterprise, begun by the people to help themselves to gain as much profit as possible from the sale of their produce. In the Maritimes on the contrary the movement was led; it did not grow spontaneously.

At the head of the Maritime movement there was the clear thinking of the University which was determined to put

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2. P.H. Casselman, Education in the Cooperative Movement, (Reprinted from Culture 17/1948/ 274-305) Culture, Quebec, 1948, p. 15.

3. J.E. O'Hearn, Cooperative Business in Canada, an Address presented American Institute of Cooperation, August 22-26, 1949, p. 7. (Unpublished)

into effect a long range plan for the people. In Quebec the method used at the beginning was more or less, trial and error. While this is true to some extent in the Maritimes as far as techniques for the development of the movement were concerned, the movement as such was conceived of as a movement and not as an economic crutch.

To predict the future of the two movements would be rash indeed, but a glance at them from this educational point of view will certainly indicate certain trends. In the first place the Antigonish movement has never lost the attitude that it is a movement of Adult Education. This point is seen in the meetings of all the bodies that control the movement. Time and again in the reports of the different leagues in the Antigonish movement one will see emphasis placed on contribution to education, both of the specialized type of interest to the particular body in question, and of the general type which is the movement.

A quotation or two from letters received from cooperators in the Maritimes will serve to illustrate the place of the Extension Department and its educational aims.

"Adult education is all important in our movement. Your first question sounded odd - like putting the cart before the horse. It would never have occurred to me that the Extension Department has duties and obligations to the movement. Such as it has are those of a parent to the child it has nurtured"<sup>4</sup>.

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4. Katharine F. Williams, in a letter dated September 2nd, 1949, Egerton Nova Scotia.

"The St. F.X. Extension Department has aimed at and worked out an exceedingly good program for social betterment, a higher standard of living and a higher standard of thinking or education. ... teaching us to be better citizens with service for our motto. ... We need... more education and constructive thinking. ... The Extension Department of St. F.X. is doing a grand job."<sup>5</sup>

In Quebec the situation is entirely different. The organization paralleling the Extension Department, Le Conseil Supérieur de la Coopération, is attempting to raise the sights of education in the movement. Unfortunately Le Conseil is at a disadvantage from the fact that it is but an outgrowth of the Quebec movement. The birth of Le Conseil was the birth of integration in the Quebec cooperative field and as such is considered as the beginning of the Quebec cooperative movement as a single entity.<sup>6</sup> It might be said that true cooperative education began with Le Conseil. Before that time there was an attempt made by the various Fedérées Cooperatives to see that the smooth functioning of their separate organizations was facilitated by dispersion of information to members and prospective members. However all was aimed at the economic angle, an angle still pursued by Le Conseil.

Le Conseil is giving that type of education which fills the gaps between the Fedérées, thereby uniting people of

5. E. J. Twist, in a letter dated May 30th. 1949, St. Peter's, Nova Scotia.

6. René Pare, L'avenir du mouvement entre nos propres mains. Ensemble, Nov. 1949, Quebec, Le Conseil Supérieur, p. 5. "C'est qu'en se donnant un organisme de doctrine, la direction et d'orientation comme le Conseil Supérieur de la coopération, les coopérateurs du Québec ont, du même coup, fondé leur Mouvement Coopératiste."

different occupations and classes. The motivating force is still economic, even in this unity. There is a saving side to the Quebec picture, however, which raises the movement out of the purely economic field.

The Quebec milieu is particularly favorable to a cooperative movement. The people of the province are for the most part French, Catholic and conservative. The unity of language and religion require no demonstration of their assistance, but it might be as well to show wherein the conservatism of the people is an aid to cooperation. Descended from peasant stock, the farmers of Quebec have engrained in them the traditions of feudalism. From these traditions has flowed their solidarity which is reflected first in the family unit, still held intact much as in the days when the peasant was bound to the soil, and the parish unit, roughly comparable to the Manor of feudal times. The people were not immediately receptive of cooperation, yet once cooperation had taken root it grew and continued to grow.

Religion is reflected in the different cooperative enterprises in Quebec, in the names of the cooperative societies, in patronage of the clergy, in prayers before and after meetings and so forth. These practices militate against complete materialism in the movement. It is only where this higher correlative is lacking, that is in the large business bureaus

of the Federées, that there is an almost complete flavor of materialism. As long as the people are educated to keep control of their cooperatives, and as long as the centrals do not become so large that they make the position of the individual cooperator nothing more than a cog in a wheel, servicing him to the utmost of his capacity, Quebec cooperation will not be completely materialistic.

In the Maritimes on the other hand there is a great mixture of religion and nationality. To get the people of that region to work together meant finding a common bond. This was discovered in their economic difficulties, and by means of education the people were united in an effort to surmount economic and social obstacles. Both of the letters mentioned on pages 92 and 93 were from protestants and they mentioned that as far as they could see there was little trouble from difference in religion and race.

Up to the present there has been no discovery to supplant the Antigonish techniques in cooperation. It is the contention of Dr. Coady that the same techniques could be applied anywhere. In an address to the United Nations Organization and in a press conference afterwards he made the following statement. "I can't conceive of any place being so poor where the Antigonish plan won't work".

While admitting that the Quebec movement is well developed and that it is saved from pure materialism by

factors external to the movement, I venture to say that it would be a greater movement if it were less materialistic in its outlook. A combination of the Antigonish plan and the natural assets of the Quebec field would perhaps surpass all expectations in its results.

In his article on education in the cooperative movement, Dr. Jasselman has this to say:

"The Antigonish movement was planned for a special area of Canada, to meet specific needs. Other areas could in all probability use exactly the same technique. However many other parts of America present different environment and different needs. We therefore cannot expect to transplant everywhere Antigonish philosophy, outlook and methods without some adaptation. But all areas can profit from the Antigonish experience, by giving more emphasis to education in cooperative affairs, by greater use of the study circle, by forming cooperators before establishing cooperatives, and by having the various cooperative sectors operating in greater unison."

With Dr. Joady I am forced to agree that the Antigonish movement could have a counterpart in the most backward places. Dr. Jasselman's reservation that there would have to be adaptation would seem to hold for one or two sets of circumstances. In the first there would be a milieu such as that of Quebec where there is little in the way of a purely materialistic type of cooperation owing to the favorable environment which supplies the spiritual element. In such case no more need be said than that cooperation is a movement to bring 'more' to

the people. That the Antigonish movement tends more to the development of the whole man than any other attempt at cooperation, will be accepted as a fact. Therefore such a union could use it to advantage.

The second state of affairs might be that of a movement already organized. There is no limit to the application of the Antigonish philosophy in this case. The Maritimes had some forms of cooperation before the Extension Department was born, yet these did not render the movement inoperative.

Even the British Canadian Cooperative Society, which has held aloof for so long, is slowly changing to the Antigonish philosophy.

Of course there is no doubt that the mode of organization would in the concrete be determined by the needs of the area under consideration, but if the methods are not to be found already developed in the Antigonish movement, they will be found there in the seed form. In the Maritimes there is found a miniature world society with the primary producers and the industrial workers gathered together in a small area. There is inter-cooperation between the two groups as well as cooperation within each. The result is a solution of many of the complexities of human society. Where a solution is found there is every hope that it may be applied on a smaller or larger scale.

Undoubtedly the the Antigonish movement has had more influence on cooperation, at least on this side of the Atlantic, than any other organized movement since the Rochdale pioneers. The excellence of the movement has been attested to by different peoples of different religions and nationalities. One of the main reasons for its wide sphere of influence is its philosophy of education. The insistence on education and the results achieved therefrom, have astonished both economists and educators. Authors commenting on the St. Francis Xavier program, after giving statistics to show progress, end by remarking that the material advantages are far outweighed by immaterial results. They go to mention the new found independence of the people, the dispersion of ignorance, the uprooting of prejudice, and the ability to address a meeting, something unheard of among the workers.

The Quebec movement on the other hand is not one to attract attention. There was no social experiment in the Quebec movement. Founded in the need of the people to realize as much as possible for their produce, or to get their supplies as cheaply as possible, interest was only local. Only in later years, as mentioned above, has there been any attempt at concerted effort.

On the contrary the Antigonish movement has been from the start, a movement on all fronts. Every form of cooperation

that can be applied, has been adopted into the scheme and is in operation or to be put into action as soon as feasible. The Antigonish movement under the leadership of the Extension Department whose members know how to present the peoples needs to them in the form of solutions to their problems, is a philosophy guided by the principle of a better life and a happier one. For this reason the Antigonish movement may be studied as a movement. Students in economics, social workers, government officials all can find something of interest in it. Such is not the case in Quebec where there is a cooperative movement, duplicated in a general manner, all over the world.

Some concrete examples of the influence of the Antigonish movement can be seen in the following. The leader of the United Fishermen of Quebec was a worker in the Antigonish movement. In this way the Antigonish techniques of organization entered Quebec.

"One of the most interesting of all the Canadian reactions to the St. P.K. Movement has been the enthusiasm shown by the French Canadians of Quebec. Each year several leaders from the province have attended the Short Course at Antigonish. The Agricultural College of Ste. Anne de la Pocatiere opened an extension department under the direction of Mr. A.J. Gouin, a former agricultural representative in Cape Breton, with practical experience in the St. P.K. method. Partly as a result of this, in the summer of 1939 a group of ninety people - clergymen, professors, school inspectors, agricultural workers and civil servants - made an extended tour throughout Eastern Nova Scotia to visit the cooperative organizations and educational centers."<sup>9</sup>

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<sup>9</sup> Mobilizing for Enlightenment, Antigonish, Nova Scotia, Extension Department, p. 11.

The limited scope of the Quebec movement can be demonstrated in no more forceful manner than by the manner in which the protestants of the province sought cooperation.

"McGill University through its agricultural college, Macdonald, at Ste Ann de Bellevue, established a Rural Adult Education Center of English speaking people of the Eastern townships. Directly responsible for the work of the Center is A. Alex Sim, who previous to taking over the task, journeyed to Antigonish, attended the Rural and Industrial Conference and the Co-operative Tour and Institute, and remained for some time consulting St. F. X. leaders on questions of policy and practice. In the summer of 1940 Dr. Daniel MacDermack of the St. F. X. Extension Staff, gave a series of lectures at a short course for Protestant clergy of the province of Quebec at Macdonald College."<sup>10</sup>

The Quebec cooperative movement was responsible for the introduction of credit unions to the American continent. From Quebec they spread to the New England States, through the efforts of Desjardins, and from there finally arrived in the Maritimes, thereby putting the Antigonish movement in the debt of the Quebec organizations.

While the Quebec milieu made for lack of recognition by protestants, that of the Maritimes was just the opposite. Dr. Richard Roberts, one time Moderator of the United Church of Canada gave his views on the movement in these words.

"I have more hope in the methods now being adopted by the University of St. Francis Xavier in the Maritimes or organizing a system of cooperative enterprise. I believe that before long nothing will be able to withstand the progress of the cooperative movement."<sup>11</sup>

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10. Mobilizing for Enlightenment, op. cit., p. 12.

11. *ibid.*, p. 13.

In commenting on the speech of the Moderator in the House of Commons, Mr. Bennett, several times premier, and leader of the Opposition saw fit to remark:

"... he is not unwilling to suggest that the possibility of the application of the scheme in a larger way to other parts of Canada and to other industries might be most beneficial. ... I believe it must be of extraordinary merit to warrant the high commendation expressed by the Moderator of the United Church."<sup>12</sup>

The Maritime Baptist Union also had a word of commendation.

"The men who are taking the leadership of the Churches should be men of parts, informed, trained and with a forward looking vision. It is desirable that they should have a background of general sociological studies and have learned the art of cooperation. ... They should certainly know of the rise and progress of the Cooperative Societies in our provinces, especially in Eastern Nova Scotia."<sup>13</sup>

Cooperation from the Maritimes spread to the United States and to Newfoundland. In the latter colony it was adopted by the Commission of Government as a mode of saving the people. It was dropped in time because of pressure brought to bear on the Government by the vested interests.

#### C o n c l u s i o n .

In all then, the Antigonish movement is the more <sup>20</sup>specular of the two. Quebec's cooperative efforts are local, while the Antigonish aims are not bounded. It would seem that the Antigonish movement has had more influence on the Quebec

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12. Mobilizing for Enlightenment, op. cit., p. 7.

13. *ibid.*, p. 13.

than the reverse. Recognition has come to the Antigonish movement mainly because it is an integrated movement with a clearly formulated philosophy. The Antigonish movement has received recognition from the United Nations Organization, and its techniques have been adopted for use in backward and devastated areas.

Both the Quebec and the Maritime movements have at heart the condition of the poor man. They are tuned to his wants and are not interested in making huge economic gains as may be attributed to other cooperative organizations. Both aim at the material welfare of the people, but whereas this is the chief aim in the Quebec movement, the Antigonish movement considers it only a means to an end.

Historically speaking the Quebec movement is older than the Antigonish movement but that of Antigonish is stronger because of the many aids offered by the Extension Department. Quebec, with its Conseil Supérieur is following somewhat in the footsteps of St. Francis Xavier University, in so far as the integration of the movement is concerned, but it is curtailed in its activity because it must gain the confidence of the people, whereas the Antigonish movement is built on the cooperators' realization that they need education.

The ideals of the Quebec movement have not changed to any great extent and are still economic in the main. While adequate to fill the needs of the Quebec scene, the Quebec

movement would not appeal, to any great extent, the other cooperative movements on this side of the Atlantic, if placed in a similar milieu. On the contrary, the Antigonish movement is suitable for all situations.

In point of view of legislation, Quebec was more favored by early cooperative laws, but the Maritimes are operating their cooperatives under similar legislation at the present time.

## APPENDIX I

### CONCLUSIONS DE LA THESE

En tout point donc, le mouvement d'Antigonish est le plus brillant des deux mouvements. Les efforts coopératifs du Québec sont plutôt locaux, tandis que les buts du mouvement d'Antigonish ne se bornent pas aux provinces maritimes. Il semblerait aussi que le mouvement d'Antigonish ait exercé plus d'influence sur le mouvement du Québec, que vice versa. Le mouvement d'Antigonish a été reconnu de loin et de près, principalement parce que c'est un mouvement intégré avec une philosophie formulée. Le "P.A.O." des Nations Unies a poussé ce mouvement dans un effort pour résoudre les maux économiques du monde d'après-guerre.

Et le mouvement de Québec et le mouvement d'Antigonish ont pour but de venir en aide au pauvre. Ils s'adaptent à ses besoins et ils ne sont nullement intéressés aux gros profits économiques, ce qu'on ne peut dire d'autres organisations coopératives. Les deux visent au bien-être matériel du peuple, mais tandis que ce bien-être est le but principal du mouvement québécois, il n'est qu'un moyen vers une fin dans le mouvement maritime.

Du point de vue historique, le mouvement du Québec est le plus âgé des deux, mais le mouvement d'Antigonish a plus de force, précisément à cause des aides mises à sa disposition dans les Services d'Extension de l'Université St-François-Xavier. Le mouvement du Québec, avec son Conseil

## CONCLUSIONS DE LA THÈSE

Supérieur, marche quelque peu sur les traces de ladite Université, en ce qui concerne l'intégrité du mouvement, mais il est restreint dans son opération par le fait qu'il doit gagner la confiance du peuple, tandis que le mouvement d'Antigonish, au contraire, est bâti sur la confiance des coopérateurs dans leur besoin d'éducation.

Les buts du mouvement québécois n'ont pas changé beaucoup, et ils sont encore principalement économiques. Tandis que ces buts sont suffisants pour répondre aux besoins de la scène québécoise, le mouvement ne dépasserait pas les autres mouvements coopératifs de ce côté-ci de l'Atlantique, s'il était placé dans un milieu semblable. Au contraire, le mouvement d'Antigonish peut convenir à toute situation.

Du point de vue législatif, le mouvement du Québec a été très tôt favorisé par des lois coopératives, mais à l'heure actuelle, le mouvement des Maritimes est aussi régi par des lois semblables.

## APPENDIX II

### COMPARATIVE BUSINESS IN QUEBEC AND MARITIME COOPERATION<sup>1</sup>

TABLE I. COOPERATIVE BUSINESS ORGANIZATIONS

	Quebec	Maritimes
Associations	707	211
Shareholders or Members	80,620	43,794
Sales of Products - \$	56,355,453	14,802,625
Sales of Merchandise - \$	40,210,153	20,504,274
Total Bus- iness, includ- ing other Revenue - \$	96,596,347	35,570,776

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1. Tables 1-4 inclusive, are taken from statistics in the report of the Minister of Agriculture for the crop year 1948. The remaining tables are from J.E. O'Meara, Credit Unions in Canada, Ottawa, Ont, 1949, and all are subject to the limitations acknowledged in the respective reports.

**COMPARATIVE BUSINESS IN QUEBEC AND  
MARITIME COOPERATION**

**TABLE II RETAIL SALES VOLUME OF COOPERATIVES BY COMMODITIES**

	Quebec		Maritimes	
	Stores	Sales \$	Stores	Sales \$
Food Products	96	5,753,128	125	9,126,690
Clothing	52	870,384	62	977,140
Petroleum Products	21	124,604	46	318,153
Feed and Fertilizer.	100	1,020,885	76	2,950,406
Machinery	9	82,508	30	146,658
Coal and Wood	24	268,799	41	314,863
Miscellaneous	36	520,245	39	331,704

**N.B.** The figures given above are for one hundred stores or associations in Quebec, and for one hundred twenty six in the Maritimes.

## MARITIME COOPERATION

TABLE III FINANCIAL STRUCTURE OF ORGANIZATIONS

	Quebec	Maritimes
Total Assets \$	33,731,933	9,900,776
Value of Plant \$	14,264,370	3,687,662
Liabilities to Public \$	16,836,919	4,501,275
Liabilities to Membs. \$	2,428,498	318,440
Net Worth \$	14,416,516	5,081,061
Membs. Equity	15,845,014	5,399,501

COMPARATIVE BUSINESS IN QUEBEC AND  
MARITIME COOPERATION

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TABLE IV SUMMARY OF FINANCIAL  
STATISTICS

	Quebec	Maritimes
Associations	36	46
Members	3,800	3,015
Value of fish sold \$	1,674,969	3,772,005
Value of supplies sold \$	407,315	545,115
Total Business including other revenue \$	2,107,709	4,328,842
Total Assets \$	1,101,706	1,370,713
Liabilities to Public \$	560,551	591,759
Liabilities to Members \$	76,021	200,707
Members Equity \$	541,235	778,954

## MARITIME COOPERATION

TABLE V STATISTICAL SUMMARY OF CREDIT UNIONS IN QUEBEC

	Desjardins	Que. League	Montreal Fed'n
Credit Unions Chartered.	1,048	21	9
C.U.'s Reporting	1,032	11	9
Members	520,428	4,075	15,049
Assets \$	296,013,914	797,234	8,833,246
Shares \$	12,364,530	295,191	702,650
Deposits \$	173,961,545	383,948	7,723,448
Loans 1948 \$	91,021,358	423,363	1,887,046
Total Loans \$	394,290,408	1,716,812	14,619,090

COMPARATIVE BUSINESS IN QUEBEC AND  
MARITIME COOPERATION

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TABLE VI STATISTICAL SUMMARY OF CREDIT UNIONS IN  
THE MARITIMES

	P. E. I.	N. B.	N. B.
C. U.'s Chartered	53	216	160
C. U.'s Reporting	53	191	158
Members	9,733	37,571	41,777
Assets †	686,722	3,833,454	4,414,097
Shares †	517,881	3,332,505	3,914,815
Deposits †	96,355	77,091	115,834
Loans 1948 †	447,298	2,473,123	2,730,822
Total Loans	2,308,076	16,888,732	14,140,932

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