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Canada's Co-operative Province
Individualism and Mutualism in a Settler Society
1905–2005

BRETT FAIRBAIN

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CENTRE FOR THE STUDY OF CO-OPERATIVES



UNIVERSITY OF
SASKATCHEWAN

“CANADA’S CO-OPERATIVE PROVINCE”

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INDIVIDUALISM AND MUTUALISM
IN A SETTLER SOCIETY
1905–2005

Reflections in Celebration of Saskatchewan’s Centennial Year

BRETT FAIRBAIRN



CENTRE FOR THE STUDY OF CO-OPERATIVES
UNIVERSITY OF SASKATCHEWAN

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Centre for the Study of Co-operatives
University of Saskatchewan

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TABLE OF CONTENTS

INTRODUCTION	1
WHAT IS A CO-OP?	2
SETTLER SOCIETY AND CO-OPERATIVES	4
WAVES OF CO-OPERATIVES	8
COMPETING TENDENCIES	12
POLICY AND CO-OPERATIVES	16
DEPRESSION AND CO-OPERATION	19
THE “MOVEMENT CULTURE” OF CO-OPERATIVES: 1940s–1960s	23
LIMITS OF INCLUSIVENESS	28
COMMUNITY AND CONSOLIDATION, 1955–2005	33
Saskatchewan Wheat Pool	35
Federated Co-operatives Limited	38
The Credit Unions	39
THE NEW SOCIAL ECONOMY IN SASKATCHEWAN	40
Co-operative Health Care	41
Child-Care Co-operatives	46
Co-operative Information Technology	46
Housing Co-operatives	47
Worker Co-operatives	49
Other Social Co-operatives	50
UNFINISHED BUSINESS, 2005	52
ENDNOTES	56
LIST OF PUBLICATIONS	63

INTRODUCTION

SASKATCHEWAN IS KNOWN as a place that has many co-operatives, and inevitably this observation is bound up with the perception of the province as a whole. “When most Canadians outside of the province think of Saskatchewan they think of flat rolling wheat fields, small towns, and socialist experiments such as medicare. Some of those things are still there,” two authors recently wrote.¹ Co-operatives are sometimes seen as part of a Saskatchewan difference that belongs primarily in the past and that is connected to agrarianism and collectivism. Some evaluate this difference negatively and would prefer to adopt what are seen as more pro-free-enterprise policies such as those of neighbouring and richer Alberta. Others see the same differences, but attach the opposite evaluation, admiring the province’s “long history of radical and progressive politics” and seeing its political culture expressed in a “‘mixed economy,’ which includes a strong commitment to co-operatives and Crown corporations.”² Personally, I think these interpretations mistake the significance of co-operative activity. Are Saskatchewan co-operatives “radical” or “progressive”? Do they have any similarity to Crown corporations? Do they really distinguish Saskatchewan from other places? What, precisely, do they say about the character of Saskatchewan society?

Perhaps, while recognizing the accomplishments of Saskatchewan people, we have some myths to debunk. Saskatchewan people are not inherently co-operative. They learned to form co-operatives because they had to, not necessarily because they badly wanted to or because they were idealistically devoted to them. Co-operatives arose from conflict, competition, and individualism, as well as nobler sentiments. They are entrepreneurial in the best senses of the word. Co-operatives had inherent limitations that reflected the society they

came from, but equally, the creation of co-operatives opened up new possibilities. As if by a law of unintended consequences, what people learned was not always what they expected, and in this history of pragmatism, of trial and error, the ideals of co-operation were gradually discovered along the way, at least by some of the participants. Somewhere in all this there is an insight into Saskatchewan culture, but it is not simple.

WHAT IS A CO-OP?

CO-OPERATIVES ARE NOT A SASKATCHEWAN INVENTION. They are equally strong in many other places; we cannot even say truthfully that Saskatchewan is the most co-operative province in Canada — that would surely be Québec.

The official definition is that “a co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly owned and democratically controlled enterprise.”³ Reflecting as it does nearly two hundred years of debate among co-operators, there is a lot packed into this one-sentence definition. Two observations stand out.

First, co-operatives express needs and aspirations — “co-ops arise from need,” as many people in the co-operative movement put it.

Second, the key substantives in the definition above are the words *association* and *enterprise*. Co-operatives are what happens when the modern idea of a democratic voluntary association is fused with the modern idea of a business. Wherever in the world and whenever in history people have merged those models, they have created co-operatives. Usually, they did so because they had an economic concern that a conventional business model didn't seem to address. Co-operatives are integrally related to community voluntarism, activism, and self-improvement, and indeed, there is an important overlap between Saskatchewan's co-operative movement and its local networks of associations and community leaders.⁴ But co-operatives are equally closely linked to business. It is the desire to operate a business that

makes an association into a co-operative. Co-ops are also part of the story of Saskatchewan business, of economic development, of community viability and sustainability. In Saskatchewan, as in many other places, co-operatives are the most common mechanism by which ordinary people engage by choice in economic development and business ownership.

What kind of organizations are we talking about? By the midtwentieth century, the three largest sectors of the Saskatchewan co-operative movement had taken shape. These included the agricultural co-operatives, led by large marketing organizations like Saskatchewan Wheat Pool. The agricultural co-ops were for decades the most prominent, and in the pool's case, most political of all the co-ops, and are still the first thing many people think of when they hear the word co-operative. But the largest number of people are in credit unions, locally owned financial-services co-operatives that together count more than half the population of Saskatchewan — about five hundred thousand people — as members.⁵ The credit union central bank, Credit Union Central of Saskatchewan (merged in 2004 into Concentra Financial Services), has more than \$2.4 billion in assets, among the largest of any business headquartered in Saskatchewan; the credit union system as a whole has more than \$7.5 billion. Finally, there are the consumer co-operatives, locally owned retailers who sell petroleum, food, and other commodities in Saskatchewan towns and cities. Their central, Federated Co-operatives Limited, is the second largest corporation (by sales) in Saskatchewan, with \$4.2 billion in 2005. Altogether, co-operatives make up twenty-six of the top one hundred companies in the province.⁶

It is not just the biggest co-ops that matter. There is effectively a two-tier structure by which local co-operatives are significant, sometimes dominant, businesses in their neighbourhoods and towns, particularly in retailing and banking, while their centrals are dominant corporations among those whose head offices are in Saskatchewan.

These types of co-operatives are largest in membership and business volume, but the other aspect of Saskatchewan's co-operative sector is the vast array of diverse, smaller, and often nonaffiliated co-operatives. Prominent examples include community clinics created during the medicare crisis of the 1960s, child-care co-operatives that became the primary form for the delivery of child-care services in the 1970s, housing co-ops created in the larger cities between the 1970s and 1990s, and many other examples — more than thirteen hundred co-operatives in total.

Surely this vast array of co-operatives indicates that Saskatchewan people have a particular genius for them — but I would argue not. It might be better to think of most Saskatchewan people as reluctant co-operators who learned as they went along.

SETTLER SOCIETY AND CO-OPERATIVES

IN SASKATCHEWAN, the history of trade, of religion, of government, war, and diplomacy goes back to time immemorial — neither 1905 nor 1885 nor any other known date marks a beginning. Co-operation is similarly ancient. First Nations people were excellent at undertaking co-operative economic activity. Bison hunts, fishing and fish drying, and many other activities — eventually also fur trading with the first, distant Europeans — were undertaken by teams that were characterized to a degree by voluntarism and self-organization. Mutualism and interdependency (which are very different things from collectivism and dependency) were evident in First Nations and Metis society. Europeans would have done well to learn from these cultural adaptations, but, for the most part, they did not.

Despite their Aboriginal precursors, co-operatives in the formal sense appear to have begun with white settlement. It is customary, in describing the origins of Saskatchewan co-operatives, to refer to the rigours faced by the pioneer farmers; isolated on their quarter sections of land, facing vast expanses and a harsh climate, they had to help each other. There is undoubtedly considerable truth in this image. At the same time, most farming communities in most places have traditions of mutual assistance, and not all steppes and semideserts have large numbers of co-operatives. Geographic/environmental determinism can take us only so far.

When we look at the big picture, it is evident that the origins of modern co-operatives in Saskatchewan lay in massive global processes: mass migrations of hundreds of thousands of people in the late nineteenth and early twentieth century; world markets and the

internationalization of the economy; grand development plans undertaken by the British Empire and by its dominion government in Ottawa. It was the state that created the possibility of modern co-operatives by introducing legal codes, market economies, and many thousands of new settlers, the majority of whom were steeped in European ideas. Settlers with dreams of prosperous rural life, but often with less in the way of practical experience, found themselves on underserviced developmental frontiers, neglected by distant governments and subject to the whims of monopolistic merchants and transportation companies.

This was an experience that Saskatchewan settlers shared with others around the world, and like most others in that era, they formed agricultural co-operatives as a way to deal with their needs and their frustrations. American farmers in the Midwest formed co-operatives. So did Australian farmers. And so did white settlers in Kenya and South Africa, at the same time their counterparts were doing so in Saskatchewan.⁷ What all of them had in common were the twin challenges of developing their own farms and selling their products on international markets, within the context of a new settler society characterized by unequal power and control.

There were rare settlers who came to Saskatchewan with the desire and intention to create co-operative communities.^{7a} For the most part, they came and simply tried to cope. Co-operation was a logical response to a lack of modern commercial infrastructure, to inequalities and concentrations of power, to the challenges of global markets, and to the risks and insecurities of a new environment. But unlike Aboriginal societies, settler society at first had few institutions of mutuality. It had individual units — households, families, citizens, employees — and collectivities such as governments. But settlers, particularly those who did not come in block settlements, had to build community themselves. They undertook reciprocal co-operation and mutual aid and eventually discovered formal co-operative organizations they could trust and support.

Some have argued that co-operatives were developed as part of a “protest” by a colonial “hinterland” against a central power in Ottawa.⁸ This positions co-operatives as part of the struggle of the oppressed. While accurate in some ways, this is a construction. It is also true that co-operatives were created as part of the colonization process itself, and as tools for

some of the participants in colonization to advance their interests. It might be better for some purposes to see them as the tools employed by the “small colonizers” (in Albert Memmi’s words) who are also victims of and exploited by the larger colonizers, the merchants and railroads and banks.⁹

In the interest of economy, let me put it baldly: co-operatives in Saskatchewan were mainly introduced by white, landowning, male heads of families. They were assumed to benefit the agrarian community as a whole. These men did not see themselves as elite, and were in fact contesting their relatively low status within national and international hierarchies. Nor did they see themselves as exclusive, since in fact they attempted to reach out to others within categories of difference that were seen as relevant at the time — different Christian religions (Protestant and Catholic together) and different European nationalities (Englishmen and Ukrainians in the same organization). Moreover, their success depended not only on their own strength, but also on that of women, hired labourers, and many others who ought properly to be seen as co-creators of co-operatives and communities. But looking back, we can see that there were many people below the official members of the social hierarchy, and many people who were excluded at least from overt participation. To say that those early co-operatives were racist, patriarchal, and status centred would simply be to say that they were creatures of their times. What is interesting, however, is that the different claims of legitimacy introduced by co-operatives — claims of more equality, of serving the interests of ordinary people — set in motion a generations-long process by which these hierarchical and exclusionary power structures were gradually opened up. That process is still underway.

Settler society was created to be capitalist, market oriented, and individualistic. Most people came here to have their own farms for their own families, not to create Utopian co-operative communities, although there were exceptions. While some settled as preformed communities of people who already knew each other, many did not. As individuals, they had to learn to co-operate.

Wallace Stegner, the twentieth-century American novelist who wrote in *Wolf Willow* about his childhood near Eastend, Saskatchewan, composed one of the most memorable characterizations of Prairie people:

There was never a country that in its good moments was more beautiful.... You don't get out of the wind, but learn to lean and squint against it. You don't escape sky and sun, but wear them.... You become acutely aware of yourself. The world is very large, the sky even larger, and you are very small. But also the world is flat, empty, nearly abstract, and in its flatness you are a challenging upright thing, as sudden as an exclamation mark, as enigmatic as a question mark.

It is a country to breed mystical people, egocentric people, perhaps poetic people. But not humble ones. At noon the total sun pours on your single head; at sunrise or sunset you throw a shadow a hundred yards long. It was not prairie dwellers who invented the indifferent universe or impotent man. Puny you may feel there, and vulnerable, but not unnoticed. This is a land to mark the sparrow's fall.¹⁰

Stegner captured poetically one of the fundamental features of the rural settler experience: it was a place where individuals mattered. It was on that basis that people learned to do new things and learned to co-operate.

They didn't learn easily. History mentions many successful co-operatives that survived, but rarely their scores of short-lived predecessors that ended in frustration. Historian John Archer wrote about the failure of one ambitious early co-operative venture, the Saskatchewan Purchasing Company.¹¹ The company was intended to be a kind of collective buying agent for farmers, a farmer-owned wholesale and mail-order firm that would give them good deals on purchases. Like numerous early co-operatives, it failed. Archer quotes a letter penned by one of the disillusioned organizers — a letter that is not necessarily inaccurate despite its bitterness:

I am forced to the conclusion that the average Western farmer (there are glorious exceptions) is only a co-operator to the extent that co-operation becomes an aid to his worship of the almighty dollar. [He has] many commendable traits in his character ... yet when he enters the arena of ordinary commercial life he becomes singularly suspicious and selfish.... He is utterly dead to the true co-operative spirit; of ethical co-operation he knows nothing; and his regard for practical co-operation is measured only by his ability to purchase [at] a co-operative store five cents cheaper than he can elsewhere.

Lest anyone think this is an isolated lament, I have encountered many others, particularly from the 1920s and 1930s — times when co-ops were tried and tested, and when many of them failed. I suspect people who tried to organize Saskatchewan farmers throughout the twentieth century will recognize an eerie continuity. These comments are reminders that co-operation was a learned behaviour, not simply a natural or innate one.

WAVES OF CO-OPERATIVES

THE CO-OPERATIVE MOVEMENT IN SASKATCHEWAN was a process, not an event. The dynamic and evolutionary nature of co-operative action is nowhere more evident than in the succession of organizations generated by Saskatchewan people, who repeatedly created new co-operatives in recognition of the limitations, and sometimes in explicit criticism, of the older ones. The Saskatchewan co-operative movement changed radically from 1905 to 1945. It began as an agrarian-interest movement of settler-landowners and ended up as a broader and more inclusive communitarian movement. It is the latter, eventual face of the co-operative movement that is best remembered today, though both imprinted the political culture of the province.

It is typically impossible to document the first co-operatives in any place, because — recalling the definition above — they may arise whenever some group combines an association model with a self-help business enterprise. Such entities need not be incorporated, or if they are, need not be incorporated under legislation that says they are co-operatives. Co-operatives need not have facilities, capital, or even by-laws, and if they do not, are unlikely to leave any lasting record of their existence. The first co-operatives in Saskatchewan are said to have been dairy co-operatives, formed in the 1890s by groups of dairy farmers to handle and transport their milk.¹² There were also buying clubs from an early date, a kind of consumer co-operative without premises or inventory. While the first of these was not incorporated until 1914, when suitable legislation existed, the fact that 102 associations incorporated and reported in that first year is a sign of the extent of pre-existing, informal activity that was waiting to be incorporated.¹³ The fragmentary information we have from the pre-1914 era

includes stories of local farmers' meetings that were convened specifically to place orders for railcar loads of apples, flour, barbed wire, fence posts, rolled oats, and sugar.¹⁴ In other words, co-operatives began informally, on a small scale, around specific needs within the settler economy that farmers could not handle satisfactorily through individual action alone.¹⁵ As they tried to survive and grow, they encountered numerous problems. A government study of 1,091 co-operatives incorporated prior to 1938 noted that 531 — almost half — had been dissolved, with the leading reasons being “mismanagement” (such as overextended credit to members) and “lack of interest.”¹⁶

Together with such informal co-operatives came the organized, mass agrarian movement of the early twentieth century. The milestones in this story are well known: the formation in 1901 at Indian Head of the Territorial Grain Growers' Association, before Saskatchewan was even a province, and in 1905–06 the organization of the first large agrarian co-operative, the Grain Growers' Grain Company (later United Grain Growers, UGG, and now Agricore United) headquartered in Winnipeg.¹⁷ Initially, then (and to a certain degree, for long afterwards), farmers saw their activity as “western” (i.e., Prairie) in character, rather than as provincial. Large-scale political and commercial organizing, both to address agrarian interests, proceeded in parallel.

The creation of Saskatchewan in 1905 placed a provincial frame around farmers' activities. The 1905 Saskatchewan Grain Growers' Association (SGGA) became the most important interest, lobby, and policy group in the province. The SGGA and its leaders became significant figures in both provincial politics and in co-operative organizations. Local SGGA lodges organized buying clubs and other local co-operative action, while the central leadership worked with the government to create a province-wide Saskatchewan Co-operative Elevator Company in 1911, and an SGGA wholesale Trading Department in 1914 to supply the local lodges.¹⁸

This most centralized and political stage of co-operative development was characterized by conflict and tension, with the growth of successive new organizations driven by a combination of dissatisfaction and rising expectations. The co-op elevator initiative was implicitly a criticism of the Grain Growers' Grain Company, which was not building elevators fast enough to satisfy farmers. Once the co-op elevator company was created, it, too, stuck

narrowly to its mission and became perceived by many farmers as too cautious and too connected to the political and economic status quo.¹⁹

The new cause, after 1918, was wheat pooling. Farmers dreamed of a large-scale organization that would eliminate middlemen, profiteers, and speculators, while possibly increasing the prices for farm products by strategic selling. Their confidence in this model was buoyed by the experience of the wartime Canadian Wheat Board, and when governments dragged their feet and deflected responsibility for re-establishing such an entity, a growing number of farm leaders were in favour of doing it on their own, through co-operative action. This debate exposed a growing rift between more moderate farm leaders, generally closely connected to the SGGA, the co-op elevator company, and the Liberal government, and others whose ambitions were more radical.²⁰

Partly because of the politics, Saskatchewan farmers were not the first to organize a wheat pool, but the last. The 1923 pool contract drive in Saskatchewan failed to meet its ambitious target of signing up 50 percent of acreage; when the dust cleared, it turned out only 29 percent had been contracted to the pool. Saskatchewan Wheat Pool was finally formed in 1924, joining the wheat pools already set up in Alberta and Manitoba. Farm politics in Saskatchewan was complicated, intense, and fractious, and this did not change overnight. The board of the new pool was split between moderates and radicals. Meanwhile, the older elevator co-op resisted collaborating with the new pool until forced by its delegates in 1925 to let the pool take over the co-op elevator system. Farmer-shareholders, roughly the same group of people owning and controlling both co-operatives, had to force the leaders of the two organizations to unite. The leaders involved all apparently believed they were serving farmers' interests, but they couldn't agree exactly on what those interests were or what an acceptable level of risk would be. An observer would be forgiven for thinking none of this was very co-operative.

Still, while the farm and co-operative movements were by no means perfectly united, they were nevertheless creative and increasingly successful. The wheat pool was in many ways the culmination of the whole line of development. Tens of thousands of farmers joined in 1924 to form what became one of Saskatchewan's most important institutions. With nothing but \$1 membership shares and the promise of delivering their wheat crops, they cre-

ated what was not only Saskatchewan's largest business, but (together with its allied pools in neighbouring provinces) Canada's biggest business enterprise and export group. The pool started with virtually no facilities, buying and moving and selling farmers' grain through elevator and railroad systems owned by others. Soon, however — and especially with the takeover of the co-op elevators — the pool became a ubiquity in rural Saskatchewan, its vast network of elevators more or less identical to the network of settled points in the agricultural south of the province. It was also a prototype for a series of similar marketing organizations: a dairy pool, an egg pool, and so on.

By 1923 — even before the completion of the pooling drives — a government circular had already declared, "Saskatchewan is now known as 'The Co-operative Province.'" ²¹ This was echoed a couple of decades later when a co-op publicist noted, "Saskatchewan has been long and widely hailed as 'the banner Co-operative province of Canada.'" ²²

All the marketing co-operatives, up to and including the pools of the 1920s, constituted merely one kind of co-operative development in the province. Farmer-politicians and governments often saw only these co-operatives as significant and downgraded the importance of others. As a federal civil servant wrote in 1925, "The record of producers' co-operation in Canada has been, on the whole, one of steady growth ... but the history of consumers' co-operation shows no such development." ²³ While governments and those interested in politics have paid disproportionate attention to marketing organizations, these never were the only co-operatives, and indeed were viewed by some co-operators as a little deviant. Well-informed advocates of other kinds and styles of co-operatives found the mass agrarian enterprises large, commercial, and narrow in their thinking. They referred to the phenomenon as "agrarian class consciousness" rather than a genuine co-operative spirit; to the big farm co-ops as merely "agricultural trade unions," good in themselves but lacking in some broader, more social and more universalist characteristics. ²⁴ This conflict between agrarian consciousness and other, more wide-ranging ideas of co-operation was one of several competing tendencies of the day.

COMPETING TENDENCIES

WHILE IT IS NO DOUBT POSSIBLE to distinguish many tendencies, for present purposes I will highlight three sets of tensions: pragmatic materialists versus idealists; co-operators influenced by American models versus those influenced by British; and advocates of producer co-operation versus supporters of consumer co-operation. Loosely speaking, these categories often lined up — as in materialist-American-producer and idealist-British-consumer — but to simplify to this degree greatly underrepresents the diversity and variety of co-operative thought in the province.

The attitude of pragmatic, materialist co-operators is clear enough, and scattered and anecdotal evidence suggests this was the norm among farmers: I'll support the co-op if it gives me a better price or a refund at year's end. Almost all the early co-ops had to pass this kind of a test to win a large enough membership to survive. Fortunately, the circumstances of the early settler society made it comparatively easy for co-operatives to earn a profit or surplus. The competition tended to be monopolistic; scattered local merchants or elevator agents were not necessarily efficient operators. Still, many co-ops failed, mostly through inadequate management that prevented them from offering clear enough benefits to members.

The genuinely visionary or Utopian co-operators seem to have been much fewer in number, though greatly admired and respected then and since. An outstanding early example is E.A. Partridge, the Sintaluta farmer who was a driving force behind the early Grain Growers' Grain Company and later a supporter of far-reaching reformist ideas. Partridge was an impressive farm leader, intellectual, and advocate of a better society.²⁵ Almost certainly, he was atypical and well ahead of his time. Many successful co-operatives, however, turned out to have someone among the leadership or membership who served as a kind of philosopher. These people were perhaps the leavening in the loaf, a key ingredient in the ferment of those times. They also gave co-operatives a language of optimism, confidence, and progressivism

that became ingrained over time. A workable hypothesis would be that once members recognized the practical value of co-ops — once they “bought in” on primarily material grounds — they tolerated and gradually came to accept the idealistic language of the visionaries as a reasonably accurate description of their experience. If this sounds speculative, it is because this aspect of co-operatives — why people join and how members assemble different motives and goals in their minds — is one of the most under-researched questions about them.

It is also important to see these early agrarian co-operatives as part of a continental phenomenon. Just as many Saskatchewan settlers, though of European origin, came from the United States, so, too, did many of the ideas for farm organizations, co-operatives, and political platforms. Minnesota and North Dakota, but also a number of midwestern states, offered a laboratory of existing models for co-operatives and farm politics. Grain Growers, Farmers' Union, Non-Partisan League, Farm-Labour Coalition, Populism, Progressivism, and co-ops of all types thrived south of the border and were emulated, usually a little later, in the Prairies. So while Saskatchewan did not originate agricultural co-operation, it caught on here in a big way. For the first quarter-century of the province's history, the producer co-ops represented the overwhelming importance of the agrarian settler economy, the confidence and progressivism — even boosterism — of the province's people, and the many similarities to American farmer issues and agricultural regions. Pooling itself was perhaps the most important of the transplanted American ideas. Pioneered by Sunkist Growers of California prior to the First World War, the idea of large-scale pooled marketing was promoted in the 1910s and 1920s by California lawyer Aaron Sapiro, whose speeches electrified Prairie farmers in the pooling campaigns of 1923–24.

It would be naïve to think that co-operatives or Populism or social-reform movements are distinctively Canadian. They illustrate, in fact, the extent to which the Great Plains were a relatively seamless social, economic, and political unit extending across the US-Canadian border prior to the Great Depression of the 1930s.²⁶

But there was a Canadian difference and it revolved around a greater degree of British influence in the early farm movement. British culture and ideas enjoyed status and patriotic respectability north of the border, and co-operatives, particularly consumer co-operatives, were something for which Britain was famous. The world-renowned Rochdale

co-operative of 1844, the Co-operative Wholesale Society of 1863, and the millions-strong consumer movement of late nineteenth and early twentieth century Britain were powerful examples. It is noteworthy that some key early leaders of the Canadian and Saskatchewan co-operative movements were British immigrants who came to Canada with first-hand experience of the movement in the imperial motherland. By contrast, the strongest co-ops in the northwestern United States originated and remain in areas populated by large numbers of Scandinavian and German settlers.²⁷

British co-operation stood for some distinctive ideas, epitomized in the Rochdale model. Co-ops of consumers were held to be best, because the consumer interest is the universal interest that unites all humankind. There is nothing wrong with sectional interests (such as agrarian trade unionism), but they are narrow and do not preclude the people involved using their co-operatives to exploit others. Consumer co-operatives organize the buying power of members, which individually is small, and depend on members learning retail businesses with which they are usually unfamiliar. As such, it was thought, co-operatives should start small, limit their activity to what their capital and experience could support, and grow slowly, with the gradual development of business and the education of the human capacities of the members. Each local co-operative was typically referred to as a “society,” in language that seems to connote community and self-reliance. A second stage of development was to have the local societies band together into larger federations. Some even dreamed of this process extending to many different co-operatives incorporating virtually all human activities, the idea of a “Co-operative Commonwealth” as it was known in the English-speaking world.²⁸

Clearly, this vision of co-operation was at odds with the big agrarian co-operatives in several ways. From the Rochdale perspective, the agrarian organizations, including the Sapiro-style pools, were too big and centralized in scale, too narrow and limited in function, too commercial in character, and not dedicated enough to the education and qualitative improvement of their members. And yet the British element, particularly in small local buying clubs and the occasional co-operatively owned rural store, was likely there first. It’s not that the agrarian co-ops were the first or the only ones, but for a period from about 1905–1930 they eclipsed the others, and in most written histories of the Prairies they still do.

The tension between producer and consumer co-operatives ran through the 1920s, with both types becoming better organized. While the producer movement pulled together under the pooling banner in the early 1920s, by the end of the decade the consumer co-operatives had formed a conference of trading organizations and then, in 1929, a consumer-owned co-operative wholesale society. The consumers who organized these co-operatives were of course primarily farmers, and often the most important products they purchased were inputs they needed for their farm operations: seed and feed, binder twine, and later petroleum fuels. It may seem odd that farmers-organized-as-producers were in conflict with farmers-organized-as-consumers, but that is exactly what happened. The consumer co-operators banded together in part because they saw the agrarian organizations stepping on their toes. The UGG sent out agents to sell farm supplies to farmers, undercutting local consumer co-ops; the latter were incensed. The SGGA Trading Department sold to farmers and local lodges, also undercutting local consumer co-operatives. The consumer advocates launched attack after attack on these practices, using as their platforms the farm movement press and its conferences and meetings. They were able to take over the Trading Department in 1929, reorganizing it as the Saskatchewan Co-operative Wholesale Society, not because the producers gave in but because fraud and scandal in the SGGA organization discredited its management.²⁹

Though relatively small in business volume, the consumer co-ops were influential. The Co-operative Union of Canada (1909) as well as the British-dominated International Co-operative Alliance (1895) were strongly influenced by consumer co-operatives. Indeed, it was only through the good offices of the Canadian consumer co-operatives, particularly those in Saskatchewan, that the wheat pools and other marketing co-ops were accepted nationally and internationally as legitimate co-operatives.

By 1929, the producer and consumer organizations had worked out a kind of compromise, a basis for a broader and more comprehensive co-operative movement that would go beyond the agrarian mentality of the early years. The co-op movement was by no means peaceful — the last years before the Depression were characterized by bitter arguments about the merits of compulsory, government-enforced pooling, which once again pitted more moderate or traditional co-operators against those wanting to push the ideas further — but

the movement was recognizably maturing. With the creation of the co-op wholesale, it also, perhaps for the first time, visibly diverged from its American cousins and demonstrated specific adaptations to the culture, society, and perceived needs of the Saskatchewan settler mix.

POLICY AND CO-OPERATIVES

IN ALL OF THIS CRITICAL EARLY DEVELOPMENT, the government of Saskatchewan played a positive and supportive role that has rarely been appreciated by later writers. The Liberal government, beginning with the province's first premier, Walter Scott, was a powerful ally of the organized farmers and of many of the co-operatives they created. Co-operatives fitted the Liberal vision in at least two ways: they appeared to be progressive, constructive, "improving" institutions that would help build the kind of modern, prosperous Saskatchewan that Liberals envisaged; but also — very importantly — they were driven by citizen action, not government action. Liberals generally believed in free enterprise and were reluctant to have the state do what private businesses and citizens could do themselves. In this context, co-operatives were an alternative preferable to state ownership and state services. This was explicitly the thinking behind the Liberal government's promotion of the 1911 co-op elevator company, at a time when Partridge, for one, was advocating a government-owned elevator system reminiscent of American Populist proposals. Instead of the government taking it on, however, it lent to farmers, interest-free, up to 75 percent of the funds they needed to build the co-op elevator system. Co-ops were, indeed, introduced and promoted as a form of free enterprise.

One of the most important things the government did was to create, within the Department of Agriculture, a Co-operation and Markets Branch in 1913. The branch helped implement and administer the province's first general co-operative act, which was passed the same year but took effect early in 1914. The Co-operation and Markets Branch provided reports, information, advice, and guidance not only to the government but to the co-operatives. Key staff in the branch included W. Waldron and later B.J. Arnason, one of the most

respected public servants in the province's history. These people played a direct role in the development of co-operatives. They did not subsidize them or make decisions for them, but they did participate in co-op meetings, correspond with and provide advice to individual co-operatives, and make proposals to the co-ops about what they should do next. They particularly worked to strengthen the co-operative federations and central organizations, trying to build these up as focal points for the co-operative movement and as agents of further development. Arnason, especially, was involved in introducing credit unions to Saskatchewan in the 1930s (about which, more below) and went on to serve in the CCF government as deputy minister of Co-operation and Co-operative Development.

These officials did encounter political limits to their work. The wheat pools, and especially the compulsory-pooling idea, strained at the limits of the Liberal government's view of co-operation. For the most part, Waldron and Arnason seem to have sympathized more with the smaller, local co-operatives, the British-inspired consumer co-ops and their way of thinking. Sometimes their advocacy of these co-operatives had to be curtailed in the face of the powerful organized farmers and the producer movement. In at least one case, a complaint by the Retail Merchants' Association to the provincial cabinet put the branch under some pressure.³⁰ But despite these realities, the striking thing is the extent to which these officials perceived it as in the interests of the province to promote the development of co-operatives. They supported them as a matter of policy, and with adequate backing from the agriculture department and the government as a whole.

When Clifford Sifton — the former minister of the Interior who had supervised the mass immigration to the Canadian Prairies — addressed the Regina Canadian Club in 1927, he used the occasion to denounce and ridicule “socialism.” And yet in the next breath he continued:

On the other hand I have nothing but praise for the co-operative enterprises which the farmers of Canada are conducting with such energy and success. The voluntary pools I regard as a high and notable example of individual energy and capacity ... and it seems clear that the agricultural progress of the country in the near future will be promoted in proportion as individual effort is systematised by co-operation.³¹

Saskatchewan co-operators themselves, decades later and at the height of their optimism, cited William Lyon Mackenzie King to the effect that “co-operation retains all the benefits of free enterprise, and adds thereto the benefits of social ownership.” They agreed with the Liberal prime minister and described their co-ops as “private non-profit enterprise,” affirming that “co-operation is the freest of free enterprise.”³²

A revisionist history of the province (though not an inaccurate one) would point out that Canadian and Saskatchewan governments became less supportive of co-operatives after 1930 in several important ways. Pools and marketing organizations, reeling under the impact of the Depression, were subsumed by the 1940s into Canada’s new framework of federal/provincial commodity marketing boards. Fledgling rural electricity or telephone co-operatives were absorbed into new crown corporations. All this provides an interesting contrast to policy in the United States. The US Department of Agriculture was mandated in the 1920s to promote marketing co-operatives, and this role expanded under the impact of the New Deal in the 1930s to include much broader co-operative support and development programs. Officials delivered credit to agriculture through a Farm Credit System that led to the creation of new co-op regional and central banks, and later of local farm-credit co-operatives. They promoted rural electrification through rural electric co-ops, which received educational support, technical assistance, and subsidies. In terms of mainstream co-operatives, the divergence in the 1930s–40s involved American government agencies that were more interventionist in promoting and supporting conventional co-operatives, while their counterparts in Canada and particularly Saskatchewan preferred state enterprises in key areas of activity. The corollary of this observation is that a co-operative culture solidified in Saskatchewan that was largely independent of government and politics, even as a political movement was taking power that drew on the ideals and language of the co-op movement. The result was a movement both less political and more dynamic and self-reliant than many people assume.

In adopting the term “Co-operative Commonwealth,” the CCF was explicitly associating itself with the largest social movement in the province. Not all co-operators appreciated this attention. It is clear, though, that the CCF tapped into the same community-level civic activism that was driving the co-op movement. The dynamism of the movement, as it grew in the 1930s and 1940s, did contribute to the grass-roots level of the new CCF. In his

study of the Saskatchewan CCF, US political scientist Seymour Martin Lipset noted that 74 percent of CCF rural delegates in 1946 also held offices in the co-operative movement; something like 83–85 percent of co-op delegates were CCF-affiliated.³³ Above the grass-roots level, however, the institutions and leaders of the CCF party and government, and of the co-operative movement, were more distant and found little upon which to collaborate.³⁴ The Department of Co-operation and Co-operative Development created by the CCF had more to do with the creation of selected new kinds of co-operatives (see below) than with policy or programs related to the existing ones.

DEPRESSION AND CO-OPERATION

FROM 1905 TO 1930, a generation of co-operative leaders, for the most part farmers, laid the foundations for the province's co-operative movement, organizing two of the key sectors — marketing and wholesaling/retailing. But one could legitimately ask, during this period, was it a *co-operative* movement, or was it an *agrarian* movement with some associated co-operatives? The idea of co-operatives themselves as a movement, going beyond agriculture, was present only in the community-based consumer co-operatives of the day. Perhaps, left to themselves, co-operatives would have gone on to higher and better things, but what actually happened was that the movement was hit by the Depression.

There is no need to retell the tales of personal, family, and community hardship that characterized the 1930s in Saskatchewan. What is important for our narrative is to point out the effect on the co-operatives, which depended on ordinary Saskatchewan people as members, customers, shareholders, and leaders. Many small co-operatives encountered serious difficulties; some failed. The usual problem was bad debts, accounts receivable that could not be collected from impoverished members or those who had abandoned their farms. But efficiency was also an issue; the surviving co-operatives had to take management to a new level. It was the big co-operatives, the marketing organizations, that were hardest hit. Wheat prices, falling precipitously in a trend no one had anticipated, caught the pools wholly

unprepared. The pools were essentially bankrupt when it became apparent that their initial payments on the 1929 wheat crop were higher than what the wheat could eventually be sold for. They didn't make things any easier for themselves with their hopeless effort to prop up prices by holding their grain off the market.

The federal government came to the pools' rescue in 1931, taking over the marketing of the western wheat crop in the first of a series of interventions that eventually led, in the 1940s, to the establishment of the Canadian Wheat Board. Ironically, the failure of the marketing co-ops achieved what many farmers had wanted in the first place — a government-mandated board. In other commodities as well, federal and provincial governments worked together to establish a system of compulsory marketing boards, replacing the co-operatives that had preceded them. The wheat pools, no longer pooling or marketing wheat, were left primarily as elevator co-ops — grain-handling organizations for the Canadian Wheat Board.

Meanwhile, a surprising thing happened. Through the toughest years of the 1930s, other, smaller, community-based kinds of co-operatives began to take firmer root in Saskatchewan communities and then to thrive. These included the pre-existing consumer co-ops, which began to multiply in number and band together more effectively. An important element was an “affiliate plan” of creating buying clubs around wheat-pool service points, many of which later evolved into full co-operatives. A little later, particularly in the 1940s, there was the “associated stores” plan, in which the co-op movement worked with supportive private store owners, buying them out on retirement and converting their stores into co-operatives. Through these as well as the normal processes of co-operative formation, the consumer movement spread institutionally during the Depression and created a framework for later, explosive growth.

One of the consumer co-ops' most important departures was the creation in 1934 of Consumers' Co-operative Refineries Limited (CCRL), better known as the Co-op Refinery. The refinery's story epitomizes the self-help spirit of the co-operative movement and reveals it at its most striking moments in the darkest depths of the Depression.³⁵

Co-ops got into petroleum products because their members, particularly at that time farmers, needed them. The mechanization of agriculture proceeded further during the 1920s,

with more machinery on farms powered by petroleum-based fuels. A number of “oil co-ops” in the southern part of the province were specialized in this business, purchasing their supplies from regional oil refiners then located in Regina and Moose Jaw. But in the early 1930s, when the co-ops observed that their four independent regional suppliers were all bought up by two transnational corporations, they began to worry about their supply and their vulnerability to an emerging monopoly.

So in the spring of 1934, twelve farmers met in the Sherwood Rural Municipality Office and made a remarkable and at first glance incredible decision: they decided to canvass co-op supporters to buy shares and to build a consumer-owned oil refinery. Among the founders was a young businessman and promoter by the name of Harry Fowler, who went on to become an important provincial leader. Fowler was a visionary who dreamed large and had the speaking ability to get others to buy into his visions. Organizers had the refinery incorporated within three weeks and sold two hundred shares at \$25 each within two months. Eventually assembling \$34,000 in capital, they hired a knowledgeable refinery man, who went around Regina scavenging for parts. The story goes that he found an old metal smokestack to convert into a fractionating tower for the new business. With such economies, Fowler and the others had a small skimming plant built and ready for operation in 1934.³⁶

It turned out that the organizers had spent all their capital on the plant and had no working capital left to pay for their first carload of crude oil to feed into the refinery. One of the directors, unbeknownst to his fellows, went down to the railroad agent and put the deed to his farm on the counter as security for the release of the crude oil to the refinery. While this story was not known at the time, it was confirmed to me many years later by a descendant of the rail agent. With that, the refinery was in business. Its first year’s profit, \$34,000, amounted to a 100 percent return on the invested capital. That turned heads.

One of the places where people took notice of the new refinery was at the Saskatchewan Co-op Wholesale. The wholesale had been understandably a bit aloof from the new venture — why should co-operators risk anything they had built already to support such a questionable departure as an oil refinery? — but now that it was a proven success, they formed closer and closer connections. The refinery remains today, in vastly expanded and modernized form, on the outskirts of Regina, the only full oil refinery in Saskatchewan or

Manitoba — a testament to the way co-ops stay in regions (and earn profits doing so) while multinationals consolidate elsewhere.

As the refinery story shows, co-operatives were learning — finally — to work together. The prime example of this was Saskatchewan Wheat Pool, which dedicated its field service staff (fieldmen, as they were then called) to become “missionaries of rural development.”³⁷ Pool field agents visited small towns, organized meetings, showed slides and movies both educational and frivolous, and helped people organize new co-operatives. The field agents were partly responsible for the multiplication of the consumer co-operatives, as well as for many other community initiatives. The pool staff of the 1930s–40s was likely the most important group of community economic developers the province has ever seen.

The most significant collaborative project of the 1930s was the introduction of credit unions into Saskatchewan. Credit problems, especially in agriculture, had been studied by officials and commissions since 1914 and credit co-operatives had been recommended a number of times. There were fine models in Europe and Québec, and by the 1920s, also in the United States, for how such co-operatives could work. But no action had been taken. This was due in part to what now seems like an odd perception, that banking was a mysterious and difficult business fundamentally beyond the grasp of ordinary people. Somehow it was more ridiculous to think of ordinary people running their own bank than it was to think of them running a store, an elevator, or one of the world’s largest export organizations. This changed in the 1930s, likely for a number of reasons. One was desperation: credit issues were crushing many families. Another reason was example: Nova Scotia passed a model credit union act in 1934, driven by the energetic Antigonish Movement of adult education and co-operatives. Where Québec and the United States seemed distant, Nova Scotia provided an Anglophone Canadian example within the network of Canadian co-operators. But third, a group of leaders came together around the concept of credit unions. Arnason, the civil servant, was one. Fowler, the refinery promoter, was another. They and their colleagues decided that the government and the co-ops should promote credit unions.³⁸

The result of this co-operative-sector/government-development partnership was the *Saskatchewan Credit Union Act* of 1937. The first half-dozen credit unions sprang up within months, in the summer of 1937. They were small, urban, savings-and-loan institutions, orga-

nized around groups of employees and their workplaces (particularly employees of co-operatives in the cities) and around religious and ethnic communities. This is to say, the first half-dozen credit unions conformed to the US model of mainly urban co-operatives with a tight, closed bond among their membership. The earliest of them, incorporated in August 1937, was the Regina Hebrew Savings and Loan, which among its activities served as a vehicle for the Jewish community in Regina to finance the immigration to Canada of Jewish refugees from Nazi Germany.

While the credit union model was introduced, so to speak, from the top down, its character was transformed by action from the bottom up. A critical departure came in the town of Lafleche in 1938, where a merchant by the name of T.H. Bourassa was concerned by the weakness of the local economy and the poor record of the established banks in serving it. As a small businessman and civic leader, Bourassa led in the creation of Saskatchewan's first rural credit union. And because this credit union was not narrowly focussed on an occupational, religious, or ethnic group, it also began what became a trend towards community or so-called open-bond credit unions. Today, when people think of credit unions as community institutions or as rooted in rural Saskatchewan, they are thinking of what Bourassa started in 1938.

As the Depression ended, despite the setbacks to the marketing co-ops, the strength and diversity of the co-operative movement were greater than ever before. The real expansion coincided with the end of the Second World War.

THE "MOVEMENT CULTURE" OF CO-OPERATIVES: 1940s-1960s

WHEN PROSPERITY RETURNED IN THE 1940S, the community business enterprises that Saskatchewan people had created were networked, mutually supportive, and poised for expansion. As the Second World War drew to a close,

Saskatchewan Wheat Pool was on the move again. Wheat prices were rising under wartime and early postwar conditions and the farm economy was beginning to prosper again. Garry Fairbairn sees the period 1944–49 as bringing “an unprecedented surge of commercial expansion and diversification” for the pool.³⁹ The co-op expanded into flour milling, vegetable-oil crushing, and livestock marketing; elevators were modernized; and in September 1949 the pool paid off the last instalment of its 1930s government debts. In small towns across Saskatchewan, the pool elevator remained a visible landmark and the focal point of a booming local economy. The resident pool elevator committee provided community leadership and donated time and money to support local charitable and social causes. And the pool field agent remained the essential support to pool members and an important contact to the outside world and to other co-operatives.

The consumer co-operatives were also expanding. In 1944, the refinery merged with the co-op wholesale to create Saskatchewan Federated Co-operatives Limited, a powerful new central organization. By the end of the war, Federated had expanded into coal mining, feed production, flour milling, and lumber milling; and in 1946 it purchased a new building in Saskatoon to serve as headquarters for an expanding retailing network.⁴⁰ Co-op oil and co-op-label products flowed through the distribution channels to the pumps and shelves of hundreds of co-op stores in virtually every town. Local co-op members received patronage refunds on their purchases at year end, and — demonstrating their commitment to the co-operative system and their belief in its success — they invested their savings in co-op savings bonds to finance continued expansions of the refinery and other consumer-owned facilities. In 1960, forty thousand co-operators turned out for the refinery’s twenty-fifth anniversary, celebrating their pride, their investment, and their ownership.⁴¹

Credit unions were booming. After the first tentative beginnings in the late 1930s, the 1940s and 1950s saw the multiplication of credit unions in towns and villages across the province. They grew from 52 credit unions with 4,481 members in 1940, to 245 credit unions with 48,183 members in 1950, to 278 with 88,288 members in 1960.⁴² Credit unions transformed themselves from relatively informal associations, run out of the pool elevator office or the co-op manager’s office, by building free-standing structures of their own. Steadily they expanded from their core business in personal savings and loans into chequing, mort-

gage lending, farm lending, and a growing range of services. Like the other co-ops, they supported these developments in local communities by growing new central organizations: the Credit Union League of Saskatchewan (1938; took this name in 1948) and the Saskatchewan Co-operative Credit Society (1941), which later merged to form today's Credit Union Central of Saskatchewan; as well as the new Mutual Aid Board of 1951 (ancestor of today's Credit Union Deposit Guarantee Corporation). And also like the other co-ops, the credit unions supported community events and local organizations.

The best way to think of the co-op movement in these years is as a web of mutually supporting organizations. All of the "big three" arms of the movement — the pool, the re-tails, and the credit unions — had their own local and provincial leaders. They had their own local member meetings, community picnics, speeches, and educational events. They had publications for their members: *The Western Producer* weekly newspaper (owned by the pool and published since 1923); the biweekly *Co-operative Consumer* newspaper (owned by Federated; launched in 1939); and *Credit Union Way* magazine (begun in 1946).⁴³ Generally speaking, the members in the three co-op systems were the same people. It made sense, therefore, that the co-ops supported each other. Together they sponsored youth training programs and formed provincial and national unions of co-operatives. They also launched a remarkable range of new provincial and national joint ventures, creating Interprovincial Cooperatives in 1940 to facilitate co-operative buying across Canada, and Canadian Co-operative Implements Ltd., a farm-machinery company, in 1944. Provincial and national insurance companies (now the Co-operators Group) were founded by 1945, Co-op Trust (now merged into Concentra Financial Services) in 1952. Saskatchewan co-operatives played important roles in these national projects.

The co-operative movement of that day was a popular, participatory social movement. It was participatory not so much in the literal sense that people turned out at meetings regularly to cast votes, though they did that too, in relatively large numbers — co-op, credit union, and pool meetings were often social highlights in small towns. More important was something less easily defined. Large numbers of people *identified* with the co-operative movement, chose to associate themselves with it, and recognized in it something that was important to them and to their communities. This is evident in the tone of the publications

of the day, which were mass-distributed to thousands and thousands of Saskatchewan households. Co-ops expected their members to read about and be interested in co-ops and co-op news from across Saskatchewan and throughout the world. The movement's publications, its local and provincial and national organizations, its meetings and educational events, were each just one piece in a larger cultural connection. Perhaps the defining component of this movement was its values — basic co-operative values such as self-help, self-responsibility, equity, and solidarity⁴⁴ — but beneath these, the more fundamental values of self-respect and pride in accomplishment. For a province that had been created only in 1905, that had suffered bitterly during the Depression, this was a coming of age, and at the same time, a realization that people's destinies were interconnected.

In 1941, University of Saskatchewan Assistant Professor of Farm Management H. Van Vliet could still write, "Co-operative ideology has played a relatively unimportant role in the development of co-operation in America," by which he meant the USA and Canada.⁴⁵ Van Vliet recommended that the co-ops pursue goals such as "efficiency" and "co-ordination" to gird themselves for tough business times ahead. His tone, however, was no longer the common one. Elsewhere in the same publication was an example of the rhetoric of the era, an advertisement by the three Prairie wheat pools and their central under the title "CO-OPERATION: The New World Order":

The Co-operative Schools held annually at the University of Saskatchewan are helping to train leaders for the world order which must follow the present war if civilization is to survive.

It is not enough to destroy Hitlerism. A new system must be established in which there will be no place for the evil brood of dictators, spawned by capitalism, nourished by the despair of millions denied their proper share of the wealth they have produced.

War would be unthinkable in a co-operative world. But co-operation as the new world order will have enemies at home and abroad that must be overcome by the peaceful methods of enlightened democracy.

Lukewarm support of co-operative institutions is not enough. With the motto of "Each for all and all for each," believers in co-operation must go forward with a great educational campaign for the co-operative way of life.⁴⁶

“Future wars can be prevented by the practical application of co-operative principles,” co-operators repeated as the war was ending in 1945.⁴⁷

This kind of rhetoric was something co-operators had acquired and learned to be comfortable with by the 1940s, and it was this idealism that was picked up by the province's new political party, the Co-operative Commonwealth Federation, or CCF, many of whose activists were experienced co-operative members and leaders. As the party's name suggests, the CCF consciously borrowed from the co-operative movement. In 1956, Premier T.C. Douglas (who at the time also served as minister of Co-operation and Co-operative Development) provided an eloquent statement of the role of co-operatives in the province:

The history of the co-operative movement in Saskatchewan is the story of our struggle for economic democracy....

Visitors ... often ask why the co-operative movement is so much stronger in Saskatchewan.... The answer is to be found in economic necessity. Climate, geography and the vulnerability of a one-crop economy have all combined to make living on these prairies a hazardous undertaking....

... Under the pressure of sheer necessity our people have turned to co-operation as offering the best means of survival in a highly monopolistic economy. During the past quarter of a century our people have proven that co-operation not only means their economic salvation but also a finer and more democratic way of life.⁴⁸

In characterizing the movement in this way, Douglas was generalizing at a high level, and yet he captured perhaps the most important elements of the story: how “sheer necessity” helped teach people how to co-operate, so that by midcentury they aspired to “a finer and more democratic way of life.” Since a finer and more democratic life is a harder thing to provide than a merely advantageous price, Douglas also hinted at ways in which co-operatives had raised expectations that no organization could satisfy.

LIMITS OF INCLUSIVENESS

THE CONFIDENT, IDEALISTIC CO-OPERATIVE MOVEMENT OF midtwentieth-century Saskatchewan was in many ways a wide-ranging, communitarian social movement. This represented an important broadening of the early agrarian interest groups. More people than just farmers could join and benefit from consumer stores and credit unions. Anyone who bought food or had debt to manage could conceivably join these organizations, though undoubtedly it was easier for those with at least modest resources, a fixed address, and a good reputation in the community. But while the very poor were necessarily often excluded from a self-help movement organized in this way, there were also other interesting and significant exclusions. Race was one of these.

Co-operatives prided themselves on inclusiveness and on crossing lines of division within geographic communities. People of all nationalities and religions were welcome. As one co-operative leader recalled in his memoirs, the first co-op in which he became involved in the 1930s united all the disparate “nationalities” of the area, including Americans, English, Swedes, Norwegians, Germans, Poles, Ukrainians, Russians, and “Assyrians.” “At the Co-op we tried to cater to each of their individual wants and tastes — right down to the ‘Lutafish’ for the Norwegians at Christmas time.”⁴⁹ This openness was driven not only by principle but also by commercial considerations. Co-operatives would achieve greater benefits if more people joined and used them. Everyone would benefit more if additional segments of the local community participated. The business logic of consumer-based co-operatives helped drive them to act as agencies of social inclusion and cohesion. Even the Britishness of the 1920s movement, which tended to privilege British culture and institutions in ways that were chauvinistic and indeed racist, wore off somewhat. But this inclusiveness did not extend very far to visible minorities, to people of nonwhite backgrounds, and it generally hit a wall at the boundary of Indian reservations. First Nations people had been governed under the arbitrary authority of Indian agents (federal officials) who restricted their movements and activities;

their efforts to adopt agriculture had been undermined and subverted; and they had been subjected to policies of cultural assimilation. Co-operatives at the time found no way to take root in such settings or to cross this type of boundary. There is little evidence that they even tried.

An exception was co-operative development in northern Saskatchewan. The new CCF government of 1944 expanded the old co-operatives branch (created in 1913) into a full-fledged Department of Co-operation and Co-operative Development. With a field staff, trained adult educators, and a developmental mandate, the department set out to develop new kinds of co-operatives that had not existed before. In the south, these included co-operative farms for returning war veterans and other kinds of production-related agricultural co-operatives.⁵⁰ But perhaps the department's most interesting work was in the North, beginning in the 1950s. Here, officials attempted to set up Aboriginal-run co-operatives to promote development and a better quality of life in a hitherto somewhat ignored part of the province. They converted a fish-marketing agency and a string of government stores to co-operative ownership in a serious effort to turn over some control to northern residents and Aboriginal people. These initiatives did not quite escape from a colonial framework and had mixed success, but they could also be taken as the beginning of formal Aboriginal participation in the co-operative sector.⁵¹

Gender was another boundary that the co-operative movement faced at its height of activism. Most agricultural co-operatives were primarily male institutions, linked intellectually to the idea of the male farmer as an economic actor, a landowner, and a head of a family; and linked practically to the patterns and places and modes of association among men. In some cases, such as egg marketing, the organization of co-ops even meant formalizing under male control activities that had previously been performed informally by women. And yet, despite their formal maleness, as alternative forms of organization, co-operatives raised expectations about democracy, participation, and inclusiveness. Once raised, these expectations made the movement appealing to new people and invited the boundaries to be pushed.

In the first generation of co-operators, a few exceptional women found in the agrarian co-operative movement an important base for their civic involvement and an opportunity to advance themselves and issues of concern to women into public life. They did so

partly by participating in the men's meetings, but also by forming separate women's sections in these organizations, which permitted them to debate and educate themselves and also to take part in the general meetings and on the boards of the overall farm groups. It is no accident that Canada's first female member of a legislature came out of farm politics (Louise McKinney in Alberta, from the Non-Partisan League) as did Canada's first woman MP (Agnes Macphail of Ontario, out of the United Farmers of Ontario and the United Farmers' Co-operative). The famous *Persons Case* of 1927–1929, in which the British Privy Council determined that Canadian women were to be considered persons for the purposes of political office, was brought by a group of Alberta women, several of whom (including McKinney) came out of the farm movement.

Saskatchewan was not short of prominent women leaders. Violet McNaughton and Annie Hollis stand out as two who were active in the 1920s.⁵² It is important to recognize that they did not just speak to and encourage women, but also contributed to the overall co-operative movement by helping to articulate its ideals and spread support to new groups of people. It would be a little too easy to dismiss them as privileged women (they were white, British, respectable — i.e., married — and not overwhelmed by poverty or family responsibilities at home) because they also symbolized something that was going on at the community level. Farm women, organized or not, were often supporting and spreading the ideas of the co-operative movement. The visible part of this might be the women catering the local co-op meeting, but behind this we can surmise that women were talking among themselves and with their husbands, and exerting some influence over what happened. We shouldn't assume that the few visible women and the catered dinners were all that was going on.

Even in the agriculturally oriented co-ops, there were signs that more women would participate if they knew they were welcome. For no reason that comes readily to mind, the annual meetings of the co-op refinery are said to have attracted a large contingent of women, more so than the other co-ops existing at the time. This was important for the women involved, and in retrospect also shows that some potential was there.

The growth of the consumer co-operative movement, and especially its systematic expansion outside of farm supplies and petroleum, provided a more identifiable opportunity for women's involvement. It was accepted, at the time, that household purchasing was part

of a woman's activities. As more consumer co-operatives handled food and operated full stores, a situation arose where most of the customers in the store (and perhaps some of the staff) might be women, and yet the store was actually owned and formally controlled by the men. The situation may have been similar in credit unions, since many women managed the household budgets and many women also worked in credit unions, including in some cases as managers. And yet, presumably, the men had to sign the papers, and it was the men's property and character that determined the viability of the loans.⁵³ This separation of consumption decisions and ownership by gender may look absurd in retrospect, but was taken for granted at the time. It did, however, provide a platform for women to organize themselves within and in parallel to the co-operatives, using their critical role in household decisions as a basis.

The idea of women's co-operative guilds had emerged in Britain in the latter part of the nineteenth century and had spread from there to other countries, including Canada. The first women's guild in Saskatchewan was comparatively early, but the guild movement as such really took off only a generation later, in the 1930s–40s. Unpublished research suggests that the guilds flourished for several decades during a period that offered few alternatives, providing important opportunities for women to educate themselves and play wider roles in their communities before transportation and social changes opened up other possibilities for them.⁵⁴ To understand this role, it is important to see that the guilds had several interrelated purposes. One was to develop the co-operatives with which they were associated, by recruiting and educating new members, by testing products and providing advice, and so on. Another was to develop the women who were involved in the guilds, to educate them and (we would say now) to empower them to play new roles, which included taking leadership roles in co-operatives. Third, the guilds worked to open up co-operative membership and decision making to ensure that women were eligible to have memberships and to be elected to boards.⁵⁵ And finally, guild women examined and made proposals about societal issues of concern to them, ranging from matters specifically relating to women such as divorce-law reform, to more universal concerns such as public health care, world peace, and poverty.

The guild's combination of wide policy interests, issues of concern to women, and matters related to co-op products is illustrated by the provincial guild's 1952 annual meeting.

The guildswomen discussed resolutions to set aside an International Co-operative Women's Day, and that CO-OP-label goods "not be advertised as specials, as it is poor advertising for our Co-op products" — to protect the value of the brand, in other words. Further resolutions were to use "teacher psychologists" in schools to overcome "anti-social" attitudes among children; to include education about alcohol abuse in the school curriculum; to institute "a nation-wide system of complete medical, hospital, and dental services, both preventive and curative, covering all citizens of Canada"; to curtail immigration in view of high unemployment (this motion was defeated); to make more boxcars available for grain shipment; to call on governments to make statutory holidays fall on Mondays (defeated); and to request that Saskatchewan Federated Co-operatives Limited "have nylons packed with 3 stockings per package," an eminently practical and consumer-friendly suggestion.⁵⁶

The guild movement was not sufficient to transform the existing co-operatives into fully egalitarian organizations with equal numbers of women and men in leading positions. Although well trained, well qualified, and engaged, out of 1,237 guildswomen in 1952, only 99 served on the boards of only thirty-three co-operatives, out of the hundreds of co-operatives in the province.⁵⁷ The number of women directors and senior managers in Saskatchewan co-operatives increased over time, and some of that change should be credited to the women in the movement all the way back to its pioneering stages. The movement as a whole can no longer say, as it could in the 1920s if it had cared to, that it has a distinct or leading role in providing opportunities for women. But newer types of co-operatives — health-care co-ops, housing co-ops, child-care co-ops, and some worker co-ops — have more equal gender participation or even a preponderance of women leaders.⁵⁸

Comparing race and gender as two basic limits on co-operative inclusiveness, we can say that both are incompletely resolved in 2005. More progress was made on gender partly because women within co-operatives organized to make it happen, but also partly because of changes in the wider society. As organizations rooted in communities, co-operatives often reflect the society of which they are part. Perhaps another way to say this is that, with their egalitarian, democratic, and inclusive values, co-operatives have many opportunities to demonstrate leadership and have not, in their first hundred years, exhausted all the possibilities.

COMMUNITY AND CONSOLIDATION, 1955–2005

BY COMPARISON with its tumultuous and far-reaching impact in the first half of Saskatchewan's century, the co-operative movement seemed less noisy thereafter. This was partly due to the way that the models of co-operative action, developed by trial and error, were now being ingrained and incorporated into local economies. There were important new models of co-operatives, but except in health care these did not impinge on major political debates. The bigger change in the co-operative movement, however, was that its roots in rural communities and small towns exposed it to the full impact of massive social-economic, cultural, and demographic changes. Rural Saskatchewan has been much more than decimated. In a long, grinding, inexorable process, farms have enlarged, businesses and services have relocated to larger centres, towns have declined or vanished.⁵⁹ The colonization process in which the co-operatives were created — the vision of settling a large population on the land — proved to be unsustainable, and co-operatives were caught in the problems of its aftermath much as they had been rooted in the problems of its building phase.

“We are living in an era of vast and rapid change,” Harry Fowler wrote to co-operative shareholders in 1955. “Bigness is the order of the day.... The first challenge to us, therefore, as co-operative people, is that we must meet the threat of ‘bigness’ by being big ourselves.”⁶⁰ In the case of Fowler's organization, Federated Co-operatives Limited amalgamated with its counterparts in Manitoba (1955), Alberta (1961), and BC (1970) to produce a large central wholesale to support all the consumer co-ops in the West. It was still small compared to the companies it was competing against, but it was much larger than what had existed previously. Meanwhile, the local consumer co-operatives could stay local and relatively small, but they, too, began to discuss amalgamation. Gradually, numbers of co-operatives began to fall as the remaining ones grew larger.

Co-operatives appeared troubled by their bigness — a characteristic of the times — and felt they were losing something in terms of closeness to their individual members. A

remarkable amount of thought and energy went into initiatives to reproduce the conditions of the mass social movement through education and use of new media. There were the women's guilds, which for a time were supported to study consumer problems and conduct extension education of members. There were the co-operative youth camps, developed in the 1930s and 1940s, which were now systematized (and which continue to the present day). The co-operative print organs went out in vastly increased numbers, with hundreds of thousands of copies of each issue being distributed. "Public Relations Federations" were created on a regional basis around Saskatchewan, supported by grants from the central co-ops to conduct promotional work about co-operatives.⁶¹

Co-ops brainstormed about how to expand in urban centres and emphasized the need for research and new approaches.⁶² In 1959, the Western Co-operative College opened in Saskatoon as a training and educational institute for the movement; later renamed the Co-operative College of Canada, it existed until 1987. Longtime principal Harold Chapman was an important adult educator for the movement. Also in 1959, officials launched a Centre for Community Studies at the University of Saskatchewan, directed by W.B. Baker, the former commissioner of the Royal Commission on Agriculture and Rural Life (with which Chapman, Fowler, Bourassa, and other co-operators had also been associated).⁶³ The centre attempted to provide more of a scientific and research basis for education and adaptation among co-operatives, as indicated by the title of a 1960 paper, "Methods of Gathering Data on Which to Base Educational Programs" by Research Economist Leo F. Kristjanson of the Centre for Community Studies.⁶⁴ Kristjanson, later president of the University of Saskatchewan, created a new Centre for the Study of Co-operatives at that institution in 1984.

Although these efforts were laudable and likely had positive effects, they did not change the basic trends. Most importantly, they didn't reproduce for new generations the kind of idealism and philosophy that had all-too-briefly dominated the co-operative movement. Although new people joined co-operatives and used them in record numbers as they became larger, these members did not turn out in high percentages for annual meetings and did not respond to the trumpet call to build a new world order. In retrospect, the co-operative culture of 1940–1960 was a one-generation phenomenon — but what a difference that generation made to the province.

For the large, established co-operatives — the wheat pool, the credit unions, and the consumer co-ops — the half-century after 1955 was mostly about competition and efficiency, to keep supporting the community or the farm economy while facing bigger and more efficient competitors. It was back to practicality, rather like how the co-ops began, but now in much more complicated and sophisticated ways.

Saskatchewan Wheat Pool

In all three branches of the co-operative movement there were periodic debates about centralization: how much is necessary, how important is local or provincial autonomy, how much is too much? In one sense the wheat pool was the extreme because it was a centralized and integral organization — local points had committees and delegates, but not control of the local pool facilities. But the pool in another sense limited itself by continuing to identify as a Saskatchewan-based, Saskatchewan-owned company, rather than amalgamating with the pools of the other Prairie Provinces. Federated Co-operatives Limited — the wholesaler for the consumer co-ops — went the other route and did amalgamate among provinces. The credit unions pursued a middle path, neither centralizing like the pool nor expanding interprovincially like FCL, though interprovincial joint ventures of various kinds developed and are important today.

Through to the 1990s, Saskatchewan Wheat Pool appeared to be doing very well. It was the biggest corporation in Saskatchewan; it was almost synonymous with Saskatchewan agriculture; it was important in politics and public opinion; and it was considered a model of member democracy, education, and involvement. The pool's annual meetings were still, as in the old days, something like a farmers' parliament, where positions were taken on important agricultural issues of the day and communicated to governments that still at least listened. The pool field staff were no longer missionaries of rural development, but they did have a significant educational role in supporting and animating delegate democracy. All this was impressive, even world-class for co-ops, but there were emerging problems, linked to rural transformation, on the economic side of the organization.⁶⁵

The purchase in 1971 of Federal elevators gave the pool an immense elevator network,

dominating rural Saskatchewan in a quasi-monopolistic way. It is possible that this extensive (and costly) network enabled the pool and its members to take each other for granted: members supported the pool because its elevators were everywhere, not necessarily out of conviction. Perhaps the pool assumed it had member support, when what it had was locations. And yet it was constantly in the business of shutting down the elevators that members saw as the organization's main service to them. Since many elevators were not very profitable, the pool, overall, was not earning significant profits, was not accumulating capital, and was not investing enough in new business development. Members, presumably, were not concerned because the service to them was the elevator, not the company's profit or its patronage refund — a short-term view at best. Possibly none of this would have mattered much if not for the far-reaching changes that hit the agriculture industry in the 1980s. Transportation regulations changed — the Crow Rate was lost — and grain movement and transport charges began to shift in ways that were not advantageous for the pool, with its huge fixed network, or for many producers. Large transnational corporations began to play a greater role and offer increasing competition. By the 1990s, it was clear that the entire agricultural marketing sector was under stress.

The pool's analysis was that, in a few years' time, only a handful of companies would be left in its industry; it was determined to be one of those left standing. As a result, the organization embarked on a strategy of securing more access to capital, rapidly consolidating its elevator network to a much smaller system of higher-volume concrete terminals, and at the same time diversifying and investing in value-added processing to obtain additional revenue streams. This overall strategy was, of course, risky. The important thing to remember is the feeling of the day, at least among directors and managers as well as many delegates, that the risk was justified because doing nothing seemed worse in light of the changes in the industry.

The capital conversion, carried out in 1996, involved the transformation of the members' accumulated share capital into equity on the Toronto Stock Exchange. This was a unique undertaking for a co-operative; while a number of co-ops have had equity offerings or preferred shares, virtually no other has converted *all* of its basic capital to publicly traded

shares. The co-operative relationship with members was to be maintained by reserving the voting shares for farmer-members only. An important feature of the share conversion was that it raised no share capital, initially, for the pool. All the receipts from the stock exchange went to the individual pool members, who — if they sold their shares reasonably soon after the conversion — could make a handsome gain cashing in on the good name and value accrued by previous generations of members. The benefit to the pool was twofold. First, it was able to make at least one later offering of new shares on the stock exchange and raise new capital in that way. Second, the old members' shares were removed from the pool's books. They would have had to be repaid, and with many aging farmers desiring to leave farming, the pool was potentially on the hook to repay a lot of members' capital. With this liability off the books, the pool was free to borrow more from banks and bondholders for its elevator modernizations and diversification initiatives.

Although the investment programs in concrete elevators and value-added enterprises went forward, it soon became apparent that they were not achieving the needed results. The pool lost grain-handling market share as it consolidated its elevators and was subjected to heavy criticism for its accelerated closures (known as Project Horizon); both the loss of market share and the criticism suggest that many members were not that supportive. Many of the investments went bad, some in spectacular ways, such as the company's exceedingly expensive joint venture in a grain terminal in Gdansk, Poland. By about 2000 the company was losing money, suffering under a crushing burden of debt, and beginning to divest itself of any saleable asset in order to satisfy its creditors. Repeated droughts, bad crops, and crises in various branches of the livestock industry in which the pool was involved made matters worse. Not only the Saskatchewan pool, but the whole sector of large agricultural marketing co-operatives in western Canada were in trouble. The wheat pools in Alberta and Manitoba merged with a competitor. Dairyworld sold its processing facilities to a transnational corporation, Saputo. At the time of writing in 2005, Saskatchewan Wheat Pool appeared to be back in the black, but had transformed its legal structure to give voting control to its creditors — a change that ended its character as a co-operative, although farmers still retained a number of board seats.

Federated Co-operatives Limited

An obvious, possibly simplistic, contrast to the pool's troubles is the constant success of Federated Co-operatives Limited, at time of writing in its thirteenth consecutive year of record earnings. And this is in the retailing industry, a tough business increasingly dominated by national and transnational corporations, and where many companies and co-operatives in other parts of the world have gone under. The simple explanation is to say that FCL and the Co-operative Retailing System (all the consumer co-ops working together) lived within their means, did not go into debt, did not invest lavishly, focussed on marketing, and cultivated their connections to local communities. In fact, this was a complex and lengthy learning experience. The consumer co-ops began talking in the mid-1960s about becoming "one system," reducing their internal strife, voluntarily amalgamating small neighbouring stores, and working together more effectively.⁶⁶ That vision was not fully achieved until much later, and indeed, for awhile it must have seemed out of reach. In 1982–83, the co-ops were hit by the recession at a time when many had overextended themselves with debt and expansions. The system drastically cut back; draconian measures were imposed on staff and stores; a number of co-ops, including high-profile ones, were painfully shut down. It did not seem, at the time, like a success. But what followed was a long period of improvements in marketing, human resources, facilities, and collaboration; by the 1990s, the consumer co-ops entered into what appears to be the most economically successful phase of their existence.⁶⁷

Comparing the pool and FCL stories highlights the transitory nature of co-operative success. For all their deep roots in Saskatchewan communities, as businesses they are also dependent on the whims and verdicts of markets. Also underlying both stories is the urbanization of Saskatchewan and the decline or disappearance of many small communities. By promoting amalgamations or collaboration in rural areas and by developing new education and marketing approaches suited to the province's cities, the Co-op Retailing System had already begun to adjust in the 1960s to the changing demographics of the province. While many rural co-op boards still have numerous farmers on them and some still specialize in

agricultural services, as a whole the consumer co-ops are broadly community based and no longer linked mainly to agriculture. The pool, of course, had little opportunity to win new members in cities, and in any case carried out its adjustment mainly later and more suddenly.

The Credit Unions

If FCL's success is under-appreciated, Saskatchewan's credit unions are even less remarked upon. Supposedly, focus groups periodically indicate that some customers are surprised to learn that credit unions are co-operatives. Yet the same consolidation processes that affected all Saskatchewan towns and businesses have, in a sense, strengthened the credit unions, leaving them as the dominant financial institutions in many small and middling communities, even while they play important and in some respects growing roles in cities. As the chartered banks shut down small-town branches, these are in many cases purchased by credit unions, so that the credit union system continues to grow even in shrinking markets. A number have amalgamated to form very large regional entities, such as Conexus Credit Union, which is spreading from its base around Regina to include (it appears at time of writing) regions as far away as Prince Albert, hundreds of kilometres away. Meanwhile, credit unions have become more active in business lending, in community economic development, and in important inner-city development projects. While these roles vary from one credit union to another, a number are leaders in the field.

The central organizations of the credit union system have evolved to mirror, support, and adapt to these changes among the local credit unions. The Credit Union Deposit Guarantee Corporation, created in 1953 as a co-operative-government partnership, provides financial backing to the whole network of credit unions. Its unique role is little known to people outside the system.⁶⁸ Credit Union Central is involved in joint ventures with other credit union and banking systems in order to provide credit cards, technology, and other services to the system as a whole. These sorts of partnerships enabled the credit unions to introduce the first Automated Teller Machine (ATM) in Saskatchewan in 1977.⁶⁹ In financial services, it is difficult for Saskatchewan acting alone to remain on the forefront of innovation, so many

of the credit union system's innovations are and will be interprovincial in character. The new central banking organization, Concentra Financial Services — a merger of Co-op Trust with the commercial function of Credit Union Central — illustrates this trend.

Given the continued prominence and in most cases success of these larger, long-established co-operatives, Saskatchewan today presents the character of a mature co-operative movement. But in fact this is a question of perception. There are some thirteen hundred co-operatives in Saskatchewan, many of them much smaller and newer, and while they are not so highly organized as the older varieties, they do illustrate the continued innovative qualities of the co-operative model. Since the 1960s, there have been community clinics organized on a co-operative basis, of which the surviving ones are mainly urban. Since the 1970s, there have been housing co-ops in the two largest cities and numerous child-care co-operatives. Since the 1980s, there have been rural-development co-operatives, and since the 1990s, Neighbourhood Development Organizations have supported many urban co-operative projects, including new kinds of housing co-ops and worker co-ops. While many kinds of co-operatives have emerged, it would be fair to say that the most prominent types are more urban, more involved in services, and more connected with public-sector responsibilities such as social programs and health, than their predecessors. The new co-operatives certainly reflect the new Saskatchewan and some of its issues.

THE NEW SOCIAL ECONOMY IN SASKATCHEWAN

SOMETIME AROUND THE 1960S-70S, a new wave of co-operatives began to emerge in Saskatchewan — co-operatives that were not so much creatures of the agrarian frontier economy, and that more and more reflected the concerns of urban people, a postindustrial society in transformation, and a mature or restructuring welfare state. While all co-operatives are part of the “social economy,” that term applies particularly well to the new ones because of the overt social concerns of many of the new co-ops.⁷⁰

The “old” social economy had its roots in agrarianism, while the “new” social economy — though inspired by the earlier co-operatives, aided by them, and led especially in the early years by people with experience in them — was predominantly urban in its concerns. Where the older organizations, or at least the most successful of them such as retail co-ops and credit unions, formed powerful central organizations, the new ones have so far remained more scattered. And where the original co-operatives were preoccupied with fixing or compensating for market failures in the private sector, the newer ones have often been concerned with public services and the public sector. Though market-oriented co-operatives continue to be formed, many new co-ops have moved from addressing the failures of the market to addressing the failures of the welfare state.

Co-operative Health Care

The first of the new co-operatives were community clinics, whose origins can be traced to the intersection of long-term and short-term impulses. The long-term forces behind community clinics included the heritage and movement culture of co-operatives in the province. In particular, this took the form of individual leaders who were experienced in the movement and techniques of organization, and who had contacts in existing co-operatives who could provide help. Partly overlapping with the co-operative movement and partly independent of it, the province also had a community of advocates, activists, and community leaders interested in improved health care. The proximate cause for the creation of community clinics was, however, the introduction of universal, accessible, public health insurance — medicare — in 1962, and the resultant strike by physicians opposed to its introduction. Activists who believed in medicare and who were familiar with the co-operative model of mutual self-help responded to the strike by opening co-op clinics, where they could provide services on the basis they believed in, regardless of the sentiments of the majority of physicians.

The organizers of community clinics could build on some particular legal and institutional precedents, notably municipal doctor plans. The tiny rural district of Sarnia, seventy-five miles northwest of Regina, was the first to hire a doctor to be paid out of the municipality's tax-funded budget. Local residents could see the doctor and receive medical

services without paying any specific fees for the services received. In 1914 and 1919, the provincial government amended the legislation governing municipalities in order to permit more of them to do this; by 1932 there were thirty-two such municipal medical plans.⁷¹ The idea of municipal doctors was extended in 1916 to hospitals, when legislation was passed allowing for towns, villages, and rural municipalities to combine voluntarily to form “union hospital districts” that would have the power to levy taxes and create public general hospitals. By 1930 there were some twenty union hospitals in the province.⁷² These state initiatives were built on the prior influence of the social economy: From its earliest stages, the organized farm movement — groups such as the Saskatchewan Grain Growers’ Association — played a key role in spreading ideas of social and political innovation and in motivating farmers to organize to provide services for themselves.⁷³

Mutual and co-operative service organizations also emerged, but eventually encountered stiff resistance from urban physicians. Voluntary health insurance plans started at about the same time as the municipal, tax-funded plans, and after 1928 could be incorporated under the *Mutual Medical and Hospital Benefit Association Act*. Regina doctors blocked an attempt in 1939 to set up a consumer-run medical co-operative in the Regina area, setting up a competing, doctor-run plan and pressuring their colleagues so that no physician would agree to work for the co-operative. This was a harbinger of conflicts to come.⁷⁴ Again, this initiative in health care was inspired by wider social movements and organizations: it was headed by Harry Fowler of the Co-op Refinery.⁷⁵

The 1944 election of the CCF government changed health policy considerably. Premier Douglas often recounted the story of how, as a boy from a poor family, he had almost lost a leg to osteomyelitis. His leg would have been amputated had he depended on the doctor provided in the public hospital ward for charity cases; by luck, a private specialist took an interest in him and saved the leg. “I shall always be grateful to the medical profession for the skill that kept me from becoming a cripple,” said Douglas many years later, “but the experience of being a charity patient remains with me.”⁷⁶ He “dreamed of the day when an experience like mine would be impossible and we would have in Canada a program of complete medical care without a price tag.” This was accomplished in stages. In 1946 officials set up a Health Region surrounding the town of Swift Current. In this region of fifty thou-

sand people, a tax-funded plan provided both hospital and medical services to all residents. In 1947 the province create a provincial program to pay for hospitalization expenses out of tax funds, and in 1957 a federal plan extended this system to all of Canada. This left the question of out-of-hospital services by doctors. In 1959 the Douglas government announced its intention to set up a compulsory, tax-funded plan to pay the costs of physicians' services outside hospitals for all citizens — medicare. The necessary legislation was passed in 1961 (the *Medical Care Insurance Act*) and the plan came into effect on 1 July 1962.

All of this was not without complications, however — another indication that Saskatchewan people don't necessarily take to mutualism or collectivism more easily than others. The prospect of a compulsory, province-wide system politicized the issue. The provincial College of Physicians and Surgeons (which was both the regulatory and the political organization for doctors) campaigned in the most bitter terms against the proposed planned, supported by a "Keep Our Doctors" committee that argued state medicare would drive doctors away and destroy the quality of health services. The doctors' organization arranged a withdrawal of medical services in July 1962 — known as the Doctors' Strike — that put enormous political pressure on the provincial government.⁷⁷

In the midst of the strike, citizens began to organize community health-services associations that would supply medical services during the strike and that would provide nuclei of doctors willing to practise under the new medicare system. Many of these citizens were activists from the co-operative movement, from trade unions (in the larger cities), and from the CCF. They organized Community Health Services Associations — associations of users of health services — in more than thirty communities across Saskatchewan, a number of which got as far as organizing co-operative health centres known as community clinics. They were organizing services in the tradition of the older municipal and co-operative approaches, in support of and in advance of the CCF government, and in opposition to the organized physicians. In the event, however, the provincial government signed a deal with the doctors that hindered the development of the clinics.

The "Saskatoon Agreement" of 23 July 1962 ended the Doctors' Strike and preserved the concept of public payment for physicians' services, but removed most possibilities for public planning and input. The agreement eliminated the proposed advisory councils,

sharply cut back the government's role in judging quality of care, and — remarkably — the government agreed that any citizen groups involved in the provision of insured services “must be limited to [the role of] landlord.” Community clinics could rent space to doctors, but could not in any way influence them; their doctors would be paid directly by the state on a fee-for-service basis. Together these changes powerfully reinforced the autonomy of the medical profession, changing medicare “from a broad, publicly accountable health care system to a government-sponsored doctors' insurance plan.”⁷⁸ This compromise was extended to all provinces through the 1966 federal medicare system.⁷⁹

The community clinics provide an example of how organization of services in the social economy both reflected and contributed to the development of public policy. But created to support the government's plan, they were orphaned after 1962 and had to make their way in a politicized environment where civil servants did not truly want or understand them, while most doctors and the institutions they controlled were hostile. This is likely a reason that only five of the original associations remain — in Prince Albert, Saskatoon, Regina, Wynyard, and Lloydminster — and no new ones have been created.⁸⁰

Despite these large constraints, individual community clinics developed successfully as service, education, and advocacy organizations of the social economy. In fact, the Saskatchewan clinics have been identified as “among the oldest and most highly evolved primary health care centres in North America.”⁸¹ The community clinics are based on voluntary membership (patients are not required to be members), with members electing a board to govern the operations of the clinic. The budget consists mainly of a grant from the provincial department of health; after many years, the clinics achieved global budgets and hired their doctors on salary or on contract, rather than merely being a “landlord” to them. The Prince Albert Community Clinic, a consumer association of forty-five hundred members in a city of thirty-five thousand people, for example, now has a global budget of several million dollars from the provincial department of health. Whatever the method of funding, the clinics found ingenious methods to economize on medical services and redirect funds to innovative programs in other areas.

Two Saskatchewan examples involve insurance to cover the cost of prescription drugs and chiropody (foot care). The Saskatoon Community Clinic decided that the high

cost of prescription drugs was a concern for its members and set up a plan whereby patients could obtain high-quality drugs at cost, plus a small dispensing fee. The success of this program led to the development of a province-wide Saskatchewan Prescription Drug Plan in the 1970s. Similarly, the Regina and Saskatoon clinics experimented with foot care, a high-cost but uninsured service needed by elderly members. Following the trail-blazing work of the clinics, officials set up a provincial chiropody program in 1984.⁸² These are good examples (there are many others) of how co-operatives in the public sector can — because of their autonomy and their service orientation towards member needs — pioneer new services that can later be incorporated into universal programs.

The clinics, particularly the larger urban ones in Prince Albert, Saskatoon, and Regina, can be characterized by four important features. First, they are consumer-controlled, alongside an important degree of codetermination by the salaried service providers. The boards, whether by formal or informal arrangement, usually include representatives of the professional and clerical staff of the clinics. Second, they embody an interdisciplinary or team approach: they have not only family physicians, and some specialists, but in addition have nurses, laboratory technicians, physiotherapists, counsellors, nutritionists, and community-development workers, all under one roof and within one integrated organization. Third, the clinics have been leaders in disease prevention and health promotion. Their activities include educational and self-help programs for clinic patients and members as well as support for community initiatives in areas such as housing or child care. Fourth, the clinics take on an advocacy role, discussing issues of health policy and articulating this through a Co-operative Health Federation in which they work together on common concerns.

Clinics have been able to integrate the roles of different professionals, develop and fund innovative programs, work with community initiatives, and generate policy, in part *because* they are based on a broad, voluntary membership that is formally independent of government. The existence of a membership provides a context, and through the representative structure a direction, that makes the various roles of clinics meaningful, purposeful, and legitimate. This is a good example of the possible significance of the co-operative structure within the modern health-care system — a very different setting from the agrarian frontier where co-operatives first emerged. Yet it is striking that, since the first clinics were created in

Saskatchewan in 1962, no new ones have been formed. It is now other provinces that take the lead in co-operative health care — a reflection of the bitter, divisive, and sometimes inward-looking political economy of the province.

Child-Care Co-operatives

The community clinics are the oldest of the “new” co-operatives, and their dramatic and politicized past has ensured that their history has been written at least to a certain degree. Other kinds of co-operatives that have emerged in urban areas in the last generation or so have hardly registered in public consciousness.

The increasing entry of women into the paid labour force and the consequent rise in the number of two-income families is an important change in the structure of society. With it comes a growing need for professional child-care services. While many provinces introduced child-care programs in the 1970s, only in Saskatchewan did the government identify nonprofit, parent-sponsored co-operatives as the preferred form. The result was hundreds of small child-care centres where parents make up the boards of directors, hire the child-care providers, and set the policies within which they work. Unlike other kinds of co-operatives discussed in this paper, child-care co-ops (despite some attempts) have no strong central organization and no effective sectoral voice. Each of them is mainly on its own. Even with little support or promotion, the result decades later is that Saskatchewan has forty-nine co-operative child-care centres as well as seventy-three co-operative preschools with a total of more than eight thousand members.⁸³ This makes the province one of three (along with Ontario and Manitoba) that have the largest share of the approximately nine hundred child-care co-operatives in Canada.⁸⁴

Co-operative Information Technology

The cable-television co-operative is another type of organization that resulted from innovative public policy during the 1970s. Encouraged by the provincial government, groups in various Saskatchewan communities attempted to introduce cable-television networks on a

co-operative and community-owned basis. Many of these groups did not succeed in obtaining licences from the federal regulator, the Canadian Radio-television and Telecommunications Commission. One that did so is Access Communications Co-operative. Incorporated in Regina in 1974 as Regina Cablevision, Access Communications now provides television, Internet, and wireless services to sixty thousand subscribers in Regina and area, Estevan, Weyburn, Yorkton, North Battleford, and, as of 2005, Coronach.⁸⁵ Individuals within the service area can attend meetings and elect members to the board of directors. The company operates a community channel and works with and supports community-based organizations, who are eligible to join as organizational members.⁸⁶ While distinct from other kinds of co-operatives, Access Communications illustrates some features similar to others of its era: branching out to new areas of activity, urban in focus, and operating in a field where government policy and regulation is critical.

Housing Co-operatives

Housing co-operatives were first created in Saskatchewan as a result of national housing policy and the lobbying of the co-operative sector and its allies. In 1968, the Co-operative Housing Foundation (now Federation) of Canada was formed by the Co-operative Union of Canada (including established Saskatchewan co-operatives) in partnership with the Canadian Labour Congress, the Canadian Union of Students, and later the United Church of Canada. These organizations succeeded in obtaining changes to the *National Housing Act* in 1973 that made housing co-operatives eligible for state financing. Parallel to this change, the Central (now Canada) Mortgage and Housing Corporation (CMHC) funded community-based resource groups to act as consultants, trainers, and developers. Twenty-five years later, these partnerships had produced more than two thousand nonprofit housing co-ops operating eighty thousand housing units through every province and territory. This federal initiative was one of the most successful co-op-development programs of all time.⁸⁷

In Saskatchewan, the program resulted in the creation of the Co-operative Housing Association of Saskatchewan and a variety of housing co-ops during the 1980s, mostly in Saskatoon and Regina. However, CMHC viewed the program as mainly for conventional,

accessible, mixed-income housing in high-rent urban markets. In retrospect, this is unfortunate, as the program did not address issues such as quality housing, stable inner-city housing for Aboriginal people, seniors' housing, and other possibilities. In line with the commercial concentration, most housing co-ops were created in the large metropolitan centres of Montréal, Toronto, and Vancouver, and development funds for Saskatchewan became scarce well before the cancellation of the federal program in the 1990s. Transfer of responsibility for co-op housing to the provincial government did not help, as provincial officials were preoccupied with public housing and did not think creatively about co-operatives. Nevertheless, the legacy in Saskatchewan of the federal program is seventeen nonprofit housing co-operatives that provide affordable housing to nine hundred members.⁸⁸

Each of these housing co-operatives outwardly resembles a conventional development such as a condominium complex, although they are often more attractive in layout with more green space and member-use areas such as meeting rooms and playgrounds — the developers, after all, are not driven by profit motives to maximize the number of residents per unit of land. Residents are owners and must pay in share capital as well as participate on committees to set policy. In line with the federal policy behind the original program, residents are required to be of mixed income groups, creating a community of lower- and higher-income members who might not typically live in the same complex or neighbourhood if not for the co-op.

The housing co-operatives illustrate how a modern, urban form of co-operative has its footholds in Saskatchewan. They also show an engagement with, even dependence on, public policy — a common characteristic of the newer, social co-operatives.

Another kind of co-operative housing has recently been invented in Saskatchewan cities to meet local needs using local resources. Quint Development Corporation in Saskatoon is a neighbourhood development organization (NDO) that oversees a variety of services and activities for the improvement of five neighbourhoods on the west side of Saskatoon. One of Quint's most successful models has been its Affordable Homeownership Program, launched in 1997. Quint helps organize low-income tenants who live in substandard housing into co-operatives of ten families each. Many of the participants are of Aboriginal back-

ground, reflecting the urgent needs of urban Aboriginal people for quality housing. Assisted by community sponsors and volunteers, these families put sweat equity into reconstructing houses, learning renovation and homeownership skills in the process. The municipal and provincial governments provide funds for down payments, while the co-op members pay the mortgage and manage the housing. In various instances, retail co-ops have contributed building materials and credit unions have provided financing. After five years, the co-op gives members the opportunity to assume the mortgage and take title to their individual homes. This program won CMHC's Innovations in Affordable Housing Award in 2002. Other NDOs in Prince Albert, Regina, and other centres now operate similar programs.⁸⁹

Blending co-operative and individual ownership, the new-model housing co-ops show that social problems in the cities such as low-quality housing can be addressed by innovative programs developed at the grass-roots level. The provincial government's role, beyond funding down payments, has been primarily to define the model and the role of the NDO and to help generalize it to other centres. Governments and partner organizations are still involved, but it is the community itself that developed the model.

Worker Co-operatives

Worker co-operatives are enterprises where the employees own the firm and elect its board. Though an old form of co-operative, they are uncommon in Canada outside Québec. Except where they are part of a sectoral program, as in Québec forestry co-operatives, they are mainly urban and are often concentrated in fields where labour is skilled and highly motivated. Although Saskatchewan does not have many such co-operatives, it has prominent examples that epitomize these characteristics.

The *prairie dog* newspaper was launched in Regina in 1993 in the form of a worker co-operative and as an alternative to externally owned monopoly news media. The founders were all under thirty-five years old and most were women. The *prairie dog* is a free-distribution weekly newspaper funded from advertising revenues. It sponsors cultural events and aims to contribute to the city's intellectual and cultural vitality.⁹⁰ The success of the model encouraged the launch of a second newspaper, *Planet S Magazine*, in Saskatoon. Hullabaloo

Publishing Co-operative is responsible for the two newspapers and is owned by seven worker-owners. Together the two papers reach a combined readership estimated at 120,000.⁹¹

Most other co-operatives in Saskatchewan are owned and controlled by the consumers of the co-ops' services (or in the case of agricultural marketing co-ops, by the suppliers of products). Co-ops like Hullabaloo show the viability of employee-owned models and their appeal to new generations of co-operators whose ideals and commitment are expressed in worker ownership and not only in consumption, volunteer work, and conventional employment.

Other Social Co-operatives

The term "social co-operatives" has arisen in the last twenty years to describe co-operatives, particularly in Italy and France, that are primarily concerned with social issues and that often take innovative forms. Saskatchewan has developed its own examples.

Crocus Co-op in Saskatoon is a self-help organization started in 1983 for people with mental-health disabilities. The total membership is 900, of whom approximately 250 per year use the co-op's services such as transitional employment, a drop-in centre, a canteen, and social and recreational activities. Employment programs provide part of the funding. Work teams do yard maintenance, snow clearing, residential moving, hauling, small-scale manufacturing (of pin-on promotional buttons), and stamp bulk mail; they also gain work experience and training in the canteen.⁹² Crocus Co-op illustrates several of the features of a social co-op: it helps integrate an otherwise marginalized group into society and the workforce; it operates partly with government funding and partly with its own income; it puts a group in need of self-help together with community sponsors and facilitators; and it blends aspects of employment (similar to a worker co-op) with volunteering and services.

The Saskatoon Core Neighborhood Youth Co-op is another example. The co-op was established in 1996 on the basis of organizational work by leaders in the Riversdale district of Saskatoon to provide opportunities to inner-city youths; in the early years, Quint Development Corporation provided management assistance. The co-op involves youths

between the ages of five and eighteen in co-operative work on environmental projects such as constructing compost bins, composting, banding trees against pests, gardening, bicycle repair, and arts and crafts. The participants learn basic skills including financial responsibility. They keep most of the income from their activities, while the staff who help them are funded from grants and other sources. The community benefits created by the co-operative include positive attitudes, partnerships of young people with businesses and community organizations, and reduced crime or fear of crime.⁹³ Like many other social co-ops, the Core Neighborhood Youth Co-op blurs the boundaries between volunteers and employees, commercial revenue and government grants.

Where earlier co-ops were often clearly commercial enterprises for a defined group such as farmers or residents of a particular town, some of the newer co-ops are more complex. Many of them involve multiple stakeholders, either formally as in the case of the social co-ops identified above, or informally as in the community clinics, where staff have important voices even though the organizations are consumer-sponsored. These new structures and approaches reflect new social issues and alliances, new urban environments, and the constant experimentation and adaptation that is part of the reality of co-operatives.

Saskatchewan has become a predominantly urban place whose economy is driven by natural resources and services. Co-operatives have remained and grown stronger — except for those specifically tied to agriculture — and have appeared in new and varied forms. All this hints at a remarkable transformation in the movement. Co-ops have completed the transition, most of them, from farmer organizations to community organizations. The kind of “community” they represent also enlarged in many cases. The older ones became better at marketing and much better at working together with each other through their federations and centrals. The newer ones have engaged in brand-new ways with community organizations and the governments of municipalities, the province, and the nation. In other words, the ongoing survival and strength of co-ops is best explained by an almost continuous transformation. Co-operatives have kept their place in Saskatchewan by changing — a process that is still occurring.

UNFINISHED BUSINESS, 2005

SASKATCHEWAN PEOPLE can be proud of their history of community entrepreneurship, displayed in creating novel kinds of businesses when more conventional types would not do the job. We did not invent most of these co-operative business models ourselves, but rather — as a society open to the world, a society of immigrants and traders and pragmatic inventors — we borrowed, adapted, and gave new meaning to continental and global models. Saskatchewan people took the concept of wheat pooling, an American idea, and gave it a scale and longevity unmatched anywhere else in the world. We took the notion of the credit union, popularized in the United States, Québec, and Nova Scotia (on the basis of European roots), and we changed it to suit rural circumstances by creating open-bond, community credit unions. We took one of the oldest of co-operative models, the co-op store, and made Saskatchewan the strongest base in Canada for the development of that kind of co-operative. And when pressed by necessity, we created more or less wholly new co-operatives, among the first of their kind in the world: community health clinics, co-operative farms, Aboriginal co-ops in the North, parent-run child-care co-ops, community recreation co-ops, and community-development co-ops.

None of this absolutely distinguishes Saskatchewan from its neighbouring provinces and states, which have similar histories, or even from other parts of the world where co-ops are well-developed. What we can say is that community innovation in businesses and services is strongly evident in Saskatchewan — and that through this activity we are linked to the rest of the world, not separated from it as a unique case.

That said, however, the popular picture of the co-operative movement in Saskatchewan is heavily influenced by a few compelling but not necessarily representative images: Utopians like E.A. Partridge; political organizations such as the grain growers and the wheat pool; visionary social democrats like T.C. Douglas; and the optimistic, idealistic co-op propaganda of the 1940–1960 era. Neglected by this selective memory are the suspicious and

reluctant co-operators, the many failed co-operatives, the long, grudging process by which people learned to work together, the special circumstances of the Depression and the Second World War that produced a unique, one-generation conjunction of ideals. In this essay I have tried to redress the balance by stressing the importance of co-operatives' pragmatism, efficiency, and entrepreneurship alongside these other characteristics.

When Saskatchewan residents today invoke images of people in communities working together for common goals, images of sharing and caring for one another, of improving communities through self-reliant local initiative, they are invoking a specific cultural formation centred on the 1940s. That complex of ideas and values had its shortcomings and its limitations, but it did provide remarkable and long-lasting legitimation for community action. It authorized ordinary people to take initiative. The key to understanding the components of that culture is to remember the experiences that two generations of settlers had lived through — experiences of building, of learning how to work together in organizations, of tearing down old organizations and making new ones, of pulling together during the Depression to work with what they had. People steeped in those experiences could use words such as co-operation, working together, and so on, and could *instinctively* understand how this related to their individual self-interest and that of their family. They did not need, in each individual interest, to work painfully through what their self-interest was and why they should trust their neighbours and fellow members in a co-operative. One way to put this is that they had built up a laboriously acquired *social capital* of norms and trusting relationships, so they could act together without having to develop each and every initiative from scratch. Another way to put it is that they spoke in a kind of code that is less accessible to subsequent generations — one that sounds fuzzy and idealistic to later ears, but was solid and pragmatic to theirs.

It is also a characteristic of co-operatives and social movements that successive generations of founders, leaders, and activists rediscover and revive many of these ideals. After a lengthy period of maturity and relative stability, there are signs of fresh dynamism driven by new, predominantly urban needs. These signs include the health and housing and social-service co-ops of the post-1960 era, and even more recent inner-city development organizations, worker co-ops, social co-ops, youth co-ops, and others, which have scarcely been

mentioned in this retrospective account. It remains to be seen whether these new co-ops, in Saskatchewan, will create a new cultural momentum. It is clear, though, that they benefited from the legitimation, and in many cases from the active developmental assistance, provided by the older co-operatives.

Saskatchewan co-operatives have yet to resolve the issues of incomplete inclusion, which touch on categories such as gender and youth, but most glaringly, on the divide between the descendants of the settlers and of the First Nations who were here before them. First Nations and Metis people in Saskatchewan have participated in various co-operatives as members, but they have rarely been prominent within them. Co-operatives have not been well connected to Aboriginal culture and institutions, notably in reserve settings. The province faces a tremendous need and opportunity to reconnect to its Aboriginal roots and its growing First Nations and Metis populations. The co-operative movement, reflective as it is of Saskatchewan society, faces the same need, and can be a leader in addressing it, based on co-operatives' historic values. In the last few years there have been important beginnings towards serious development of Aboriginal co-operatives — towards linkage of co-operative institutions to Aboriginal cultures and traditions — which may presage a true departure from a century of marginalization. Perhaps we will finally get beyond the settler society to one that is settled in this place.

While co-operatives have had virtuous leaders, Premier Douglas was likely correct that necessity, more than virtue, drove co-operative development. When I was doing interviews in 2003 with co-operative managers, one of them told me, in words reminiscent of Douglas's, about the paradoxes of co-operatives, and the ways in which challenges and adversity make them strong:

One thing I think really made co-ops successful is [that] Saskatchewan's always been a have-not province. If you're going to get it done, you've got to do it here [with what you've got]. Nobody from the outside is going to come and do it for you.... It's made us a little bit more self-reliant.... People think of co-ops [now] as being very large companies. A lot of people don't understand how small we really are. In the world scheme, we're not even on the map. In the Canadian market, we're small, so far off in the corner that it's

unbelievable. In the western market, we're a very small player.... A major company..., if they ever wanted to take a run at us, could wipe us out very, very quickly. We don't boast about ourselves very much. We go about and do our thing, and we go home, and that's part of the reason that we're successful. We've had to work together so much to keep our buying power strong. We realize we're not the big player.... And yet, in some communities, we're Number One.⁹⁴

I have argued in this essay that co-operatives in Saskatchewan emerged and evolved pragmatically as reactions to monopolies created by global economic transformations, and as means for individualists to deal with the consequences of their individualism. There is nothing in contemporary globalization and its effects on Saskatchewan that suggests these forces — monopolies, economic transformations, individualism — will be less than they were in the past. In this sense, history looks cyclical. Perhaps the future of co-operatives will resemble their pasts.

ENDNOTES

1. Tom McIntosh and Howard Leeson, "Saskatchewan in the Calvert Era: Between Continuity and Change," *Polity Options/Options politiques* 25, 5 (May 2004): 24–30; here, p. 24.
2. John W. Warnock, *Saskatchewan: The Roots of Discontent and Protest* (Montréal: Black Rose Books, 2004), pp. xvi and 8.
3. Ian MacPherson, "The ICA Statement on the Co-operative Identity," in *Co-operative Principles for the 21st Century* (Geneva: International Co-operative Alliance, 1996), p. 1.
4. See Lou Hammond Ketilson et al., *The Social and Economic Importance of the Co-operative Sector in Saskatchewan* (Saskatoon: Centre for the Study of Co-operatives, 1998).
5. There were 561,119 memberships in financial co-operatives in Saskatchewan in 1998, and 963,415 active memberships in all types of co-operatives, in a province of about 1 million people. Because of overlapping memberships, it is difficult to say how many different individuals had at least one co-operative membership. To say approximately 500,000 is a conservative estimate. See Roger Herman and Murray Fulton, *An Economic Impact Analysis of the Co-operative Sector in Saskatchewan: Update 1998* (Saskatoon: Centre for the Study of Co-operatives, 2001), and the same for the following statistics.
6. "Top 100: Saskatchewan's Top 100 Companies of 2005," *Saskatchewan Business Magazine* 26, 5 (August 2005): 19ff.
7. The international patterns and dimensions of co-operative activity have been neglected because of the tendency, by both writers and co-operators, to see that activity within regional and national frames. There are few good, recent books that do otherwise. For older works, see *Agricultural Co-operation in Its Application to the Industry, the Business, and the Life of the Farmer in the British Empire* (London: George Routledge & Sons, 1925); and the various works of Margaret Digby, notably *Agricultural Co-operation in the Commonwealth* (Oxford: Blackwell, 1951). A recent international survey is Johnston Birchall, *The International Co-operative Movement* (Manchester: Manchester University Press, 1997).
- 7a. Alex MacDonald, *Practical Utopians: The Lives and Writings of Saskatchewan Cooperative Pioneers Ed and Will Paynter* (Regina: Canadian Plains Research Centre, 2004).
8. For a recent example see *Roots of Discontent and Protest*, pp. xiv–xv.
9. Albert Memmi, *The Colonizer and the Colonized*, exp. ed. (original French edition 1957;

- Boston: Beacon Press, 1991), p. 10. I am indebted to Georgina Taylor for showing me this way of reading this text.
10. Wallace Stegner, *Wolf Willow: A History, a Story, and a Memory of the Last Plains Frontier* (Lincoln: University of Nebraska Press, 1955; reprint, New York: Viking, 1966).
 11. John Archer, "An Early Co-operative: The Saskatchewan Purchasing Company," *Saskatchewan History* 5 (Spring 1953): 55–56.
 12. There seems to be little specific information about the early dairy co-operatives, though they are often mentioned in government publications: "In Saskatchewan, our co-operative history began before the turn of the century. Our first co-operatives were creameries and grain growers' co-operatives..." *Choosing a Business Structure*, from *Co-operatives in Saskatchewan: An Information Series* (Regina: Co-operatives Directorate, Saskatchewan Economic and Co-operative Development, 1997.)
 13. *First Annual Report of the Co-operative Organization Branch, Department of Agriculture, Saskatchewan, 1914* (Regina, 1915), pp. 7 and 12.
 14. Jim F.C. Wright, *Prairie Progress: Consumer Co-operation in Saskatchewan* (Saskatoon: Modern Press, 1956), p. 37.
 15. On early co-operatives in Canada generally, and for a broad overview of the movement, see Ian MacPherson, *Each for All: A History of the Co-operative Movement in English Canada, 1900–1945* (Toronto: Macmillan, 1979). MacPherson, however, records little on early co-ops in Saskatchewan specifically.
 16. Saskatchewan Archives Board (hereafter SAB), W.J. Hansen and A.H. Turner, *Some Facts Concerning the Dissolution of Co-operative Purchasing Associations in the Province of Saskatchewan 1914–1938*, R261, f. 1.
 17. Louis Aubrey Wood, *A History of Farmers' Movements in Canada: The Origins and Development of Agrarian Protest 1872–1924* (Toronto, 1924) remains useful and was reprinted in 1975. The most comprehensive and analytical account from the early years through to later periods is V.C. Fowke, *The National Policy and the Wheat Economy* (Toronto, 1957). On UGG specifically, see R.D. Colquette, *The First Fifty Years* (Winnipeg, 1957).
 18. See *Each for All*.
 19. On the political connections of the elevator co-op's leadership and criticism of them, see Robert Irwin, "'The Better Sense of the Farm Population': The Partridge Plan and Grain Marketing in Saskatchewan," *Prairie Forum* 18, 1 (Spring 1993): 35–52.
 20. On the formation of Saskatchewan Wheat Pool, the best sources are Fowke (locating it within the general issues of the grain industry) and Garry Fairbairn, *From Prairie Roots: The Remarkable Story of Saskatchewan Wheat Pool* (Saskatoon: Western Producer Prairie Books, 1984).
 21. National Archives of Canada (hereafter NAC), W. Waldron, Acting Co-operation and

- Markets Commissioner, Saskatchewan Agriculture, to George Keen, Co-operative Union of Canada, 17 Oct. 1923 (commenting on government circular), Co-operative Union of Canada papers (hereafter CUC) 30, General Correspondence 1923, f. "A."
22. H.R. Lamberton (editor of *The Co-operative Consumer*), "Co-operation — The Hope of the Consumer," in *The New Opportunity for Co-operation and Other Selected Addresses* (n.p.: The Co-operative Union of Canada, Saskatchewan Section et al., n.d., [Saskatoon, 1941]), pp. 11–15; here, p. 12.
 23. Miss M. Mackintosh, Department of Labour, in *Canada Year Book for 1925*; quoted in "The History of Co-operation in Canada," 1937, stapled into the finding aid for the CUC papers in the National Archives of Canada.
 24. NAC, "Agrarian class consciousness": George Keen, General Secretary of the Co-operative Union of Canada, to Waldron, 16 Mar. 1926, CUC 37; "agricultural trade union": Keen to William Halsall, Alberta Co-operative Wholesale Society, 7 Jan. 1936, CUC 167, Societies Correspondence 1936 A-C, f. "Alberta Co-op. Wholesale Assn. Ltd."
 25. Murray Knuttila, *"That Man Partridge": E.A. Partridge, His Thoughts and Times* (Regina: Canadian Plains Research Centre, 1994).
 26. See Ian MacPherson, "Selected Borrowings: The American Impact upon the Prairie Co-operative Movement, 1920–39," *The Canadian Review of American Studies* 10, 2 (1979): 137–51.
 27. See *Scientific American*, July 2004.
 28. On the ideas associated with Rochdale and the resonances and divergences in the farm co-op movement in the Prairies, see Brett Fairbairn, *The Meaning of Rochdale: The Rochdale Pioneers and the Co-operative Principles* (Saskatoon: Centre for the Study of Co-operatives, 1994.)
 29. On the competition between the producer and consumer co-operatives, see MacPherson, *Each for All*, but especially the same author's "The Co-operative Union of Canada and the Prairies, 1919–1929," in *The Twenties in Western Canada*, by S.M. Trofimenkoff (Ottawa: History Division, National Museum of Man, 1972), pp. 50–74; on the formation of the wholesale, particularly, see Brett Fairbairn, *Building a Dream: The Co-operative Retailing System in Western Canada, 1928–1988* (Saskatoon: Western Producer Prairie Books, 1989).
 30. NAC, Waldron to Keen, 12 Oct. 1926, CUC 40 — General Correspondence 1927 A–D, f. "Ag. Dept., Sask. Coop + Market Br. W. Waldron."
 31. Manitoba Provincial Archives, MG 14 B41, Sifton, Clifford (1861–1929).
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 33. S.M. Lipset, *Agrarian Socialism: The Co-operative Commonwealth Federation in Saskat-*

- chewan* — *A Study in Political Sociology*, rev. and exp. ed. (Berkeley: University of California Press, 1971), pp. 222 and 225.
34. Ian MacPherson, “The CCF and the Co-operative Movement in the Douglas Years: An Uneasy Alliance,” in *Building the Co-operative Commonwealth: Essays on the Democratic Socialist Tradition in Canada*, ed. J. William Brennan (Regina: Canadian Plains Research Centre, 1984).
 35. See *Building a Dream*; see also Brett Fairbairn, “Visions of Alternative Futures: Three Cases from the Prairie Consumer Co-operative Movement, 1914–1945,” in *Alternative Futures for Prairie Agricultural Communities*, ed. Jerome Martin (Edmonton: University of Alberta Extension, 1991), pp. 97–139.
 36. “CCRL Minutes, Dec. 1936 to Oct. 1944.” I consulted these minutes at Federated Co-operatives Ltd. Home Office in Saskatoon in 1988.
 37. Ian MacPherson, “Missionaries of Rural Development: The Fieldmen of the Saskatchewan Wheat Pool, 1925–1965,” *Agricultural History* 60, 2 (Spring 1986): 73–96.
 38. On the origins of credit unions in Saskatchewan, see Muriel Clements, *By Their Bootstraps: A History of the Credit Union Movement in Saskatchewan* (Toronto/Vancouver: Clark, Irwin & Co., 1965). On their later history, see Christine Purden, *Agents for Change: Credit Unions in Saskatchewan* (Saskatoon: Credit Union Central, 1980).
 39. *From Prairie Roots*, p. 158.
 40. *Building a Dream*, pp. 109ff.
 41. *Ibid.*, p. 126.
 42. *Agents for Change*, p. 257.
 43. Saskatchewan Wheat Pool sold its interest in *The Western Producer* in 2002, although the paper continues to be published by another company. *The Co-operative Consumer* was published until 1982, and the *Credit Union Way* ceased publication in 1999.
 44. *Co-operative Principles for the 21st Century*, p. 1.
 45. H. Van Vliet, “Co-operatives and the Future,” in *The New Opportunity for Co-operation*, pp. 7–10; here, p. 8.
 46. *Ibid.*, p. 38.
 47. Saskatchewan Federated Co-operatives Limited *Report to Shareholders* (Special General Meeting, 13–15 June 1945, Bessborough Hotel, Saskatoon), p. 3.
 48. Douglas, Foreword to *Prairie Progress*.
 49. H[arold] L[inton] Benson, *My Heritage and Memoirs* (Saskatoon?: self-published, c. 1985), p. 46.
 50. Dion McGrath, “A Challenge to Tradition: Co-operative Farming in Saskatchewan, 1944–1960” (master’s thesis, University of Saskatchewan, 1997).

51. On the current state of Aboriginal co-operatives in Canada, including their development in the North and their relatively weak development on First Nations reserves in the south, see Lou Hammond Ketilson and Ian MacPherson, *A Report on Aboriginal Co-operatives in Canada: Current Situation and Potential for Growth* (Saskatoon: Centre for the Study of Co-operatives, 2001).
52. On McNaughton, see Georgina Taylor, "Violet McNaughton's Ground for Common Action: Agrarian Feminism and the Origins of the Farm Women's Movement in Canada" (PhD dissertation, Carleton University, 1997). On Hollis, see Cathy Holtslander, "Annie Hollis: An Organic Intellectual of the Saskatchewan Farm Movement" (master's thesis, University of Saskatchewan, 1997).
53. This necessarily sounds speculative, as no formal research on the topic has been done to my knowledge. This is not the kind of information that typically gets recorded and preserved in official sources.
54. Research by Lou Hammond Ketilson of the Centre for the Study of Co-operatives, University of Saskatchewan; also, research report by her student, Louise Simbandumwe, "Saskatchewan Co-operative Women's Guild" (based in part on archival research), 1990. See also *History of the Saskatchewan Women's Co-operative Guild*, Jubilee Edition (n.p., 1955).
55. This is more complicated, in co-operatives, than it sounds. Technically a woman and a man might both be eligible to be members, but if this means they have to invest twice as much (two voting shares) for no greater return (one patronage refund on their combined household purchases), then there remains a disincentive to both be members; and if only one member voted and was eligible for election, it was usually the man. To solve this problem, co-operatives had to essentially allow for two votes from one share and one patronage account, which required a little more flexibility of thinking.
56. SAB, Minutes, Annual Meeting, Saskatchewan Women's Co-operative Guild, School of Agriculture, University of Saskatchewan, Saskatoon, 25–26 June 1952, R110, f. 51a "Sask. Co-op Women's Guild (History 1949–56)."
57. SAB, "Summarized Report of Local Guild Activities for the Year 1952–53," R110, f. 51a.
58. See Leona Theis and Lou Hammond Ketilson, *Research for Action: Women in Co-operatives* (Saskatoon: Centre for the Study of Co-operatives, 1994) and *Proceedings from the Women in Co-operatives Forum*, 7–8 November 1997, Moose Jaw, Saskatchewan (Saskatoon: Centre for the Study of Co-operatives, 1998).
59. Jack C. Stabler and M. Rose Olfert, *Saskatchewan's Communities in the 21st Century: From Places to Regions* (Regina: Canadian Plains Research Centre, University of Regina, 2002); Jack C. Stabler, M.R. Olfert, and Murray Fulton, *The Changing Role of Rural Communities in an Urbanizing World: Saskatchewan 1961–1990* (Regina: Canadian Plains Research Centre, University of Regina, 1992).
60. H.L. Fowler, Foreword, *Report to the FCL Special Meeting of Shareholders*, June 1955, p. 4.

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61. On these initiatives, see, for example, Federated Co-operatives Limited *Annual Report*, 1964, pp. 40ff.
 62. FCL *Annual Report*, 1966, pp. 42ff.
 63. On Baker, the royal commission, the Co-op College, the Centre for Community Studies, and other initiatives of this era, see Harold Baker, James Draper, and Brett Fairbairn, eds., *Dignity and Growth: Citizen Participation in Social Change. Essays in Honour of Bill Baker* (Calgary: Detselig Press, 1991).
 64. SAB, R110, f. 100d, "Miscellaneous." The Centre for Community Studies was disbanded in the 1960s after the new Liberal government of Ross Thatcher (1964) eliminated its funding.
 65. On the pool's history up to the early 1980s, see *From Prairie Roots*; on the pool's delegate democracy and member education, see Lou Hammond Ketilson, "Saskatchewan Wheat Pool," in *Making Membership Meaningful: Participatory Democracy in Co-operatives*, by The International Joint Project on Co-operative Democracy (Saskatoon: Centre for the Study of Co-operatives, 1995), pp. 201–16.
 66. *Building a Dream*.
 67. Brett Fairbairn, *Living the Dream: Membership and Marketing in the Co-operative Retailing System* (Saskatoon: Centre for the Study of Co-operatives, 2004).
 68. See Dennis Schroeder, *Deposits Fully Guaranteed: A History of Saskatchewan's Credit Union Mutual Aid Board 1953–1983* (Regina: Credit Union Central of Saskatchewan, 1983).
 69. *Agents for Change*, p. 190.
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 71. Robin F. Badgley and Samuel Wolfe, *Doctors' Strike: Medical Care and Conflict in Saskatchewan* (Toronto: Macmillan, 1967), pp. 7–9.
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 73. See Harley D. Dickinson, "The Struggle for State Health Insurance: Reconsidering the Role of Saskatchewan Farmers," *Studies in Political Economy* 41 (Summer 1993): 133–56.
 74. Badgley and Wolfe, p. 16.
 75. Stan Rands, *Privilege and Policy: A History of Community Clinics in Saskatchewan* (Saskatoon: Community Health Co-operative Federation, 1994), p. 25.
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77. On this and the following, see Badgley and Wolfe.
78. Rands, p. 60.
79. The Saskatchewan approach provided the basis of the *National Medical Care Insurance Act* of 1966. Eventually the *Canada Health Act* of 1984 defined medicare as consisting of five basic principles: universality (covering all citizens); accessibility (citizens have reasonable access to services); comprehensiveness (covering a wide range of insured services, determined at the federal level); portability (insuring those benefits even where services are obtained in a province different from the province of residence); and public administration.
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94. On the interview database from which this is taken, see *Living the Dream*, pp. 2ff.

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