

wide attention received by the Desjardins movement.

people mecca

The federation has also moved into the ownership of large capitalist cake manufacturing and bakery enterprises to prevent them falling under foreign control and to ensure humane management according to co-operative philosophy.

Dr. Tremblay did not include the Complexe Desjardins — the construction project — in his “conglomerate” list because it is a joint venture with the Quebec government, though the co-operative movement is majority owner, with 51-per-cent control. The development, which will provide badly-needed office space for four large Desjardins institutions, was described by Tancrede Sicard, marketing director, as Montreal’s answer to Piccadilly Circus in the sense of a people mecca. “What we are doing is injecting a unique human dimension into the new core of Montreal,” said Mr. Sicard of the project which rises to 42 storeys and was more than half completed by the spring of 1974.

It stands virtually at the traditional east-west dividing line between French- and English-speaking Montreal in a belt that includes many ethnic groups. “This is the perfect place for the east-west line — the bridge — that has been needed for so long in this city,” said Mr. Sicard. “Complexe Desjardins is going to be vibrant every day and night, winter and summer.”

summer

Three office towers and a hotel are rising at the corners of what will be La Place, an acre-size plaza under a semi-transparent dome enclosed by three tiers of boutiques, cinemas, restaurants. Planners predict 60,000 persons will be attracted daily to the “warm, human” environment enlivened by scheduled animation and national days somewhat in the manner of Expo 67 in honour of various ethnic groups.

The Co-operative Union of Canada (CUC), surveying the coast-to-coast picture, says “many co-operatives have tended to expect and to use less assistance from governments than have other forms of business. Co-operatives now should engage in joint planning with governments in achieving national and regional objectives. Governments should see in co-operatives an important force for viable projects in Canadian economic development, a medium for constructive social participation by millions of citizens.”

Leonard Harman, CUC executive director and former general manager of United Co-operatives of Ontario, has urged greater organization on the North American scale in this era of multi-national corporations.

The development of the Canadian co-op movement into national and regional groupings assumes impressive proportions indeed, when compared with origins in

European credit societies of the 19th century and the gallant venture into consumer co-operation initiated by Britain’s Rochdale Pioneers in 1844.

genius

Rosario Tremblay — a co-operator for 40 years — imparted something of the spirit of the movement to a reporter in informal conversation speaking of a fellowship that transcends national, racial, class and religious barriers. He told how Desjardins sought advice from Britain’s Henry Wolff, the Jewish economist who wrote the book, *People’s Banks*, before the turn of the century. Desjardins could never afford to cross the Atlantic, but Wolff put him in touch with European pioneers in the movement and he carried on extensive correspondence for many years.

“The genius of Desjardins was that he married in one co-operative institution the two functions of savings and credit,” said Tremblay. “You have created a new type of caisses populaires, well in advance of ours and more complete,” Desjardins was told by Italy’s Finance Minister Luigi Luzzatti, who had adapted to his country the German Popular Banks Schulze-Delitzsch.

Tremblay loves to relate how Canada’s Governor-General of the day, Earl Grey, confounded capitalist bigwigs by personally joining the first Desjardins caisse populaire and appearing on its behalf before a Commons committee studying proposed federal co-operative legislation in 1907. The British aristocrat made that appearance not in his vice-regal capacity but as a man who had served as president of the International Co-operative Alliance. The legislation was passed by the Commons but failed by one vote in the Senate. Desjardins then successfully sought provincial legislation.

legislation

Tremblay recalls with delight his own associations with such men as the inspirational Dr. Moses Michael Coady, the first director of the history-making extension department at St. Francis Xavier University in Nova Scotia and one of the founders of the Antigonish Movement. He also recalls with emotion that it was an English-speaking Canadian, George Boyle of Antigonish, who chronicled the adventure story of Alphonse Desjardins in his book, *The Poor Man’s Prayer*. Tremblay, the French-Canadian, tells of working in India and Pakistan with a “united nations” of Canadian co-operators of various ethnic stock. And he speaks with pride of being invited to lecture at the Co-operative College of Canada, Saskatoon, Saskatchewan — a province which now boasts the largest number of co-ops per capita in Canada.

Tremblay recalls how the caisses populaires or credit unions first spread southward from Quebec to New England before establishing in the early 1930s an

English-Canadian bridgehead in Nova Scotia, where consumer co-operatives had been established long before and now were receiving new inspiration from the Antigonish Movement. Credit Unions then jumped from the Maritime provinces to the Prairies. Today the all-Canada membership in caisses populaires and credit unions is climbing toward one-third of the whole population, according to year-end estimates provided by the Toronto headquarters of the National Association of Credit Unions for the 10 provinces, the Yukon and the Northwest Territories.

huge assets

These show total assets of more than \$8.5 billion for 6.7 million members in 4,184 co-operative savings and credit institutions. The Yukon’s single credit union had 596 members and \$422,000 assets compared with Ontario’s 1,340 credit unions, 1,250,000 members and \$1.6 billion assets.

Ranking Canada high in terms of member and savings growth in world terms, The International Credit Union year book notes that Canadian advisors are working in several African regions and comments: “With the aid of the Canadian International Development Agency (CIDA), students from countries around the globe study the philosophy, history and operation of co-operatives at two famous institutions, Coady International Institute, Antigonish, and the Co-operative College of Canada, Saskatoon.”

The Canadian co-operative movement is also a front-runner in world terms in the context of the grain trade — a story with profound meaning for mankind. “Eighty per cent of the great grain crop of Western Canada flows through co-operative elevators,” says the CUC in a statement from its Ottawa headquarters. Statistics Canada estimates Canada’s grain crop at 1.5 billion bushels in 1973, including 604.4 bushels of wheat. The Saskatchewan Wheat Pool, started in 1925, is described as the largest grain elevator concern in the world, ranking among the top 20 companies in Canada in terms of business transacted.

“Co-operatives offer a highly desirable means of developing business enterprises under the continuing widespread ownership and democratic control of their users,” says the CUC.

CUC

“They provide millions of consumers and primary producers with a stake in the economy, with assurance of value in business services. In many provinces most of the dairy products are handled through producer co-operatives. In each province the farmers own and operate a significant and leading programme in providing themselves with feed, seed, fertilizer and other farm supplies. . . . Co-operatives for insurance on fire, auto, life and other coverages set commendable standards. Co-operatives are moving more rapidly into the challenge of housing. In all