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MAYNARD WEAVERS

... the story of the ...

United Co-operative Society of Maynard



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United Co-operative Society of Maynard

by

FRANK AALTONEN



UNITED CO-OPERATIVE SOCIETY

Maynard, Massachusetts

1941

This book is dedicated to the pioneers who founded the Kaleva Co-operative Association and to those who have carried on this work successfully for the past thirty-five years.

Murphy & Snyder, Printers
Maynard  4 Mass.

FOREWORD

THE United Co-operative Society of Maynard has attracted nation-wide attention. During the past five years many articles concerning it have appeared in various publications of nation-wide circulation, and numerous visitors have continuously come in from all parts of the country to study the Society and its more conspicuous achievements. While an attempt has been made to help the visiting guests to gain a correct picture of the Society's functions, its background, and the sundry elements which have contributed to its success, it is feared that this has not always been adequate. To overcome at least partially the possible deficiency in this respect, the present volume has been prepared.

The Finnish immigrants have pioneered in many lines of co-operative endeavor and made a significant contribution to the co-operative movement of North America. The complete story of this contribution is yet to be told to an American audience. The present volume is merely an effort to briefly cover the story of one small community where the Finnish population probably never exceeded 500 families.

Besides the Maynard co-operative there are at present in the United States of America something like 700 co-operatives, both large and small, and more across the border in Canada, which were founded by these people and are doing successful business in many states stretching from the East Coast clear across the country to the Pacific. These co-operatives operate in many lines of business. There are co-operative stores, bakeries, hotels and boarding houses; one large co-operative wholesale society; co-operative apartment houses; co-operative creameries and cheese factories; grain, feed and farm supply co-operatives; co-operative garages and auto service stations; co-operative slaughter houses and sausage factories; co-operative grain elevators, coal and lumber yards; marketing co-operatives for agricultural and forest products; fishermen's cold storage and marketing co-operatives, including salmon canneries on the west coast; agricultural machinery co-operatives in communities of small farmers; truck transport co-operatives; insurance, banking and credit co-opera-

Mr. S. S. S. S.

tives; rural electric and telephone co-operatives; health and burial associations; co-operative publishing associations, and co-operatives of many other kinds.

A large part of the text of this volume is based upon information collected from the Society's old Finnish records by Otto Fonsell, secretary of the Society for many years, and by Edward Helander. It was translated and edited by the Society's second generation president, Charles W. Manty, and published five years ago in the 30th Anniversary Year Book, which is now out of print. Additional information has been gathered from remaining available records and from the memories of some of the surviving pioneers. From among these, Alfred Torppa, Kalle Leivo and Pekka Pekkala have contributed significant information.

The writer is indebted to Dr. James Peter Warbasse and Mrs. Julia N. Perkins, both long-time friends of the Maynard Society, for their interest and encouragement in going over the manuscript and for their helpful suggestions, all of which are gratefully acknowledged.

FRANK AALTONEN

Maynard, Mass., May 1, 1941.

THE AIMS of CONSUMERS' CO-OPERATION

IT is said that under the impulse of free individual enterprise men went forward to all corners of the world, seeking liberty, security and equality for all men and in so doing penetrated the wilderness and brought forth good things of life so that all might have abundance and might live in peace with one another, and without fear of violence to one's person or possessions. It is also said that under its influence the world has made great progress and among other things brought to flowering a democratic community and a democratic state.

Be that as it may the present bears undeniable evidence of capitalism's deep rooted degeneration. The so-called "free individual enterprise" no longer exists. In its place we have trusts, monopolies, giant combines and corporations, tariff walls, price controls, "fair trade" laws and regulations, legalized usury and high rents. We have machine control of politics and many dreadful abuses of authority in its wake. We have dishonesty, fraud and deception on many hands, all resulting from material greed and from the loss of basic moral values in business.

A new situation is confronting the American people fraught with alarming dangers. What is to be done to safeguard democracy and to return individual freedom and security to all?

We believe that the solution is in the hands of the American consumers and a legitimate, peaceful way open through consumers' co-operatives. Instead of permitting the present dangerous trends continue by apathy, inaction or by active collaboration, this great body of people can bring about a complete reversal of such trends by the simple expediency of shifting the emphasis of its economic thinking and activity from scarcity, restriction and monopoly to that of co-operative freedom and abundance. To this end every individual consumer should lend his utmost efforts.

The American people organized as consumers in co-operative societies can accomplish the following:

1. Eliminate private profit from the distribution and production of goods and commodities by the consumers' co-operative owner-

- ship and operation of stores, shops, wholesale houses, factories and processing plants of all kinds;
2. Eliminate high rents by the consumer or user ownership, construction and operation of co-operative apartment houses, and other housing developments;
 3. Eliminate usurious interest rates by the development of consumer owned and operated credit unions, banks and financial institutions;
 4. Eliminate high insurance rates by the consumer-owned and operated insurance co-operatives for all purposes;
 5. Eliminate monopolies by the development of consumer-owned and operated electric light and power co-operatives, telephone co-operatives, and co-operatives in all other fields now dominated by the public utility monopolies, syndicates and holding companies;
 6. Abolish excessive drinking, immorality and other attendant evils by the development of co-operative amusement and recreational centers on non-profit basis and under consumer ownership and operation;
 7. Improve the services to the people, and reduce their tax and other burdens of financing, by the development of co-operative institutions along all lines which lend themselves to co-operative ownership and operation.

SEVEN ROCHDALE PRINCIPLES

All genuine co-operative societies operate upon the basis of so-called "Rochdale Principles":

Universality, which means "open membership" to all, regardless of race, color, sex, religion or political opinions. This principle makes the co-operative movement universal in its scope, purpose and spirit.

Democracy, which means "one-member-one-vote" regardless of the amount of a member's investment, and no proxy votes permitted. This is the co-operative declaration of the Rights of Man. The power to govern is given to each as a human being, and not as a money bag.

Equity, which means "limited interest to be paid on capital" and all savings (profits) to be returned periodically to the members as "patronage dividend." Equity means justice and fairness. A co-operative society in dealing with its members handles only the purest goods obtainable, gives full weight and measures, charges the market price for commodities and returns the excess charge to the patron after all expenses are paid. While capital in itself does not earn anything, it is customary, and is therefore entitled to a fair limited interest at not more than the current rate. The principle of equity also means that the employees of a co-operative society should be paid fair and equitable wages and given reasonable working hours and conditions, in keeping with or somewhat better than prevailing standards.

Economy, which means "cash trading at market prices." Because credit trading is costly, it is inefficient and ruled out of the Rochdale co-operatives, wherein all members are equal, — "each for all and all for each." As most of the members pay cash for all their purchases, it would be not only uneconomical, but unfair, if some were given credit, the cost of which would have to be also borne by those who pay cash.

Publicity, which is the principle of membership information and education. "Wherever there is darkness there is falsehood, concealment and corruption," as Mr. Mercer, well-known English co-operator, said. There are no "trade secrets" in a co-operative society and nothing is concealed from the membership. Full reports on trading and all other activities are rendered periodically to the members with such clarity and analysis as to enable every member to understand the Society's business.

Unity, the principle which means that the co-operative movement is ONE the world over. The societies co-operate with one another in setting up wholesale co-operatives and central educational organizations regionally, nationally and internationally. Through the wholesale organizations they enter into the fields of manufacturing, processing and production, as well as that of the international exchange of products and commodities, commonly referred to as "international commerce."

The principle of Unity also means, that co-operative societies concentrate upon the economic aims of the movement, upon which all consumers can unite, eliminating such issues as may

cause division and controversy among the members. Hence a policy of neutrality is maintained on questions like religion and politics.

Liberty, which is the principle of voluntary participation. In a co-operative society a member is at liberty to stay in the organization or to withdraw from it. He is under no compulsion to purchase from his society. He is at liberty to hold his own religious or political convictions. Or, in a word, he is at liberty to do anything and everything, save only those things that would injure the interest and the welfare of the society as a whole. Without individual liberty there can be no co-operative movement.

With the growth of the co-operative movement an ever increasing measure of economic liberty and economic security will come to the people of a nation. Without economic liberty the so-called political liberty is a meaningless phrase. Mankind will not attain the fullest measure of liberty, save by the universal application of Co-operation.

The above seven principles of co-operation are "the stars by which the co-operative movement will always have to steer." When these principles are rightly fitted and joined together into one harmonious whole, the local society as well as the whole movement is securely built on solid rock and capable of moving forward with maximum despatch and the full strength of its collective membership.

HOW FAST CAN THE MOVEMENT DEVELOP IN THE U. S.

To estimate the time required for the development of an effective co-operative movement in America is not only difficult, because it depends on so many different circumstances; but is also unnecessary. The movement will develop as fast as the consumer intelligence permits, and the whole proposition therefore is largely a problem of education.

The co-operative experience in the "social laboratory" countries of Northern Europe — Finland, Sweden, Denmark and Norway — indicates that when the co-operative development reaches a certain stage, significant social results appear almost automatically. For instance, in Finland the problem of unemployment practically ceased to exist by the time the co-operatives had

secured the control of 25 percent of the nation's distributive trade. At the same time a significant leveling off of individual incomes took place, high incomes tending to come down and the low incomes to go up, and there was a rapid rise in the national standard of living. Sweden experienced a similar phenomenon with the co-operative control of even a smaller share of the nation's trade.

The present consumers' co-operative development in the United States is spotty and still in its relative infancy. The volume of trade (about \$600,000,000) controlled by the co-operatives is a very small portion of the national turnover. Despite these shortcomings, very significant results have been obtained in several commodity and service fields, such as the distribution (and manufacture) of animal feeds, fertilizers, petroleum products, and in some departments of the insurance field. The experience so far gained gives us a clear indication that the American consumers' co-operative movement will come to play a major role for economic reforms as soon as the movement has been developed to a point of controlling 10 per cent of the nation's distributive trade. By that time the co-operative societies will own and operate large factories in all major industrial fields, the competitive "yard-stick" influence of which will have a profound effect in improving the economic lot of the rank and file of the American people.

UNITED CO-OPERATIVE SOCIETY OF MAYNARD, MASSACHUSETTS

1906 ————— 1940

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BOARD OF DIRECTORS 1906 - 1907

A Board of three Directors elected in 1906 served during the initial year of the Society's business existence. These Directors were: Wäinö Keto, Pekka Pekkala and John A. Riihiluoma.

The first full Board of nine Directors elected by the membership meeting in January, 1908, were:

Wäinö Keto, President

Oscar Grondahl, Secretary

(Permanent Clerk, not member of the Board)

John A. Riihiluoma

Alfred Torppa

David Heikkilä

Paavo Suorsa

Wäinö Hekkala

Karl W. Laine

Hannes Lahti

Robert Siimes

●

BOARD OF DIRECTORS — 1940

Charles W. Manty President

Otto Fonsell Secretary

John Helander Vice-President

Mikko Hiipakka

Kalle Leivo

Donald A. Lent

Lester Cowles

Sylvia Filppu

K. Rudolph Saari

Arvo N. Rivers, Treasurer (Ex-Officio Member)

Charter Members of the Kaleva Co-operative Association *)

1906 - 1907

The original members were practically all weavers and other mill workers,
employed by the local woolen mill.

Konsta Aaltonen	Henrik Jacobson	John Kotilainen
Edward Äijälä	Kaapo Järvinen	
Alarik Aittala	Oskar Jarkko	Olli Lampila
Oskari Alanen	Hannes Jarkko	Miss Hulda Luopa
Oskari Alatalo	Victor Jokinen	Miss Josie Lusti
Jaakko Anttila		Mrs. Greta Latvalehto
Nestor Asiala	Mikko Kaatari	Emil Lehto
Matti Autio	Miss Maria Kuukkanen	Hjalmar Linden
	Miss Hilja Koski	Karl Laine
Miss Helen Blad	Aappo Kangas	Theodore Lindfors
	Miss Ida Kallio	Hannes Lahti
Miss Elvira Eklund	John Klemola	Hjalmar Lindholm
Aabel Erikson	Miss Tilda Kaste	Lauri Leino
Erik Erikson	Miss Mary Koski	Salomon Löijä
Otto Erickson	Frans Kukkula	Miss Alina Lappi
	Pekka Katvala	Miss Olga Lindstedt
Elias Fillgren	Matti Koski	E. Luomala
Antti Finnilä	Miss Sofia Keto	
Kasper Finnilä	Miss Matilda Kytölä	Kalle Mänty
Victor Forsten	Miss Hanna Karinen	John Mylly
	Antti Karvonen	Miss Ida Mattila
Frans Grandell	Johan Koskela	Mrs. Amanda Manninen
Oscar Gröndahl	Miss Ida Kangas	Alfred Manninen
	Felix Korsikas	Miss Elida Mattila
Miss Liina Hänninen	John Korsman	Hugo Markki
Miss Amalia Haapala	Mrs. Anni Korsman	Frans Markki
Aaron Haapanen	Mrs. Olga Kettunen	John Mikkola
Karl Haapanen	John Kylänen	
Emil Häkkinen	Nikolai Katava	Valde Nortunen
David Heikkilä	Kristian Kemppinen	Mrs. Ida Nortunen
John Heikkilä	John Kangas	Alex Nummela
John Helander	Kalle Kautto	Kalle Niemi
Väino Hekkala	Miss Minnie Kinnunen	Mrs. Liisa Nisula
Matti Hekkala	Yrjö Kansanniva	Verner Niskanen
John Hendrickson	Väinö Keto	Miss Sofia Nousiainen
Oscar Hietala	Miss Rosa Kangas	
Miss Rosa Hietala	John Kukkula	Jacob Oberg
Miss Matilda Honkanen	Heikki Kauppila	Felix Oja
Jaako Hiipakka	Miss Olga Koskinen	John Ojalehto
Matti Huikari	Otto Kujanpää	Miss Ellen Ollila

Theodore Ojanen

J. Perkiö

Matti Palola

Aappo Paakki

Pekka Pekkala

Mrs. Ida Pekkala

Veikko Pekkala

Erkki Pekkala

Peter Petterson

Erkki Pirnes

Mrs. Sofia Pirnes

Abram Pirnes

Mrs. Katri Pirnes

John Pollari

Matti Pudas

Miss Selma Pyrrö

John Rajala

Victor Rajala

Anton Rantanen

Kalle Rantanen

August Rautio

John Riihiluoma

Miss Greeta Rissala

Ville Rajala

Olli Ruhkonen

Adolf Roberg

William Ruusila

Esko Rysky

Mikko Ryssy

Matti Sarvela

Oscar Saari

Miss Emma Stenback

Theodore Salminen

Aksel Salo

Karl Salonen

Kalle Salminen

Frans Salmi

Erkki Savela

Kalle Sahlsten

August Salenius

Mikko Saarela

John Saarinen

Aapo Savikoski

Matti Siiri

Manne Sinkko

Victor Similä

Robert Siimes

Miss Annie Suorsa

Heikki Sikkinen

Paavo Suorsa

Kalle Sulkala

Erkki Sulkala

Matti Stabel

Victor Savikoski

Matti O. Tofferi

Miss Rosa Tofferi

Alfred Torppa

Wester Tofferi

August Tofferi

Oskari Tofferi

Miss Minnie Taipale

Antti Tikkanen

John Tuomala

Heino Tuomi

John Uljua

Matti Uljua

Heikki Uljua

Miss Tilda Wilenius

Erkki Wattu

Kaarlo Walden

Ilmari Wattu

Matti Watjus

Kalle Weckström

Hjalmar Weckström

Nikolai Williams

*) It is possible that two names are missing from this list. The minutes record the original membership as 187. This list contains 185 names.

UNITED CO-OPERATIVE SOCIETY OF MAYNARD



Historical Analysis

By Frank Aaltonen
Educational Director

THE MEN AND THEIR BACKGROUND

MAYNARD, Massachusetts, is a small mill town of less than 7,000 inhabitants, about 20 miles west of Boston. Its only industry is the woolen mill owned by the American Woolen Company, which provides uncertain employment to most of the town's working population. The Maynard Society, like her famous counterpart of Rochdale, England,*) was started and developed by humble weavers, seeking to better their social and economic position, by working together as a group.

Maynard received her first few Finnish immigrant families between the years of 1865-1875.**) Their number increased very slowly at first, but around the turn of the century the number was augmented to several hundred families. Many of these immigrants

*) The Rochdale Society of Equitable Pioneers was organized in 1844 in Rochdale, England, in the heart of the Lancashire cotton belt, by 28 poor weavers. The Society is still in existence with nearly 40,000 members and large business interests.

***) The date of the arrival of first Finns in Maynard is uncertain. Mrs. Hannah Weckström, who became a resident of Maynard in June 1888, says, that there were at that time 21 Finns here and some of them had evidently resided here for many years. The Finns even had a co-operative boarding house on Glendale Street at that time, generally known as the "Men's House." It appears probable that some drifting Finns found employment in the local woolen mill during the years following its organization under the name of Assabet Manufacturing Company in 1862.

Since the above footnote was written, evidence has been discovered that at least one Finnish family by the name of Randall lived in the neighborhood of Maynard (South Acton) before the Civil War. Another Finn, Otto M. Geers (original Finnish name Kiija), who served in the Union Navy during the Civil War, frequently came to visit Randall's and probably other Finns in this neighborhood when on furloughs. He later settled on the Echodale Farm, Stow, Mass.

left their native Finland at a time when a surging wave of co-operative interest swept that country; and although very few may have been active members of co-operatives in Finland, practically all of them had been touched by the movement's educational and missionary activities before coming here. The PELLERVO SOCIETY, Finland's great national co-operative union, was organized by Dr. Hannes Gebhard in 1899, but even for many years before that, co-operative interest had manifested itself in sporadic local movements in various parts of the country. This period is known in Finland's history as the era of great national awakening when, among other things, the spirit of progressive self-help and definite co-operation began to penetrate the most remote regions in that country. The people did not necessarily learn to understand the philosophy and technique of consumers' co-operation, but what is more important, they heard about it and their interest was aroused, and thus a way opened for experimentation and constructive economic action. During this period, unselfish men and women by the hundreds and thousands, especially from the working class youth, seized hold of the co-operative idea and became its voluntary missionaries, carrying its message wherever they went. Some of these young missionaries found their way to Maynard, among other places, and set off the spark, which in due time burst into an overwhelming flame of co-operation. Maynard's quota of Finnish immigrants consisted mostly of young people. They were all poor in material things, but many were rich in ideals, courage and enthusiasm. They were anxious to co-operate with their fellow nationals in any legitimate enterprise that might improve their economic and social standing in their community.

When the Maynard Co-op Store was started, its development was by no means an easy matter. The pioneers were almost all recent immigrants from Finland who could not even understand this country's language. None had had any business experience worth mentioning. The members were merely conscious of trying to do something for themselves in a strange land, under unfamiliar conditions. They had no firm confidence in their own ability to make a success of their business enterprise. There was opposition, too. Independent traders opposed the idea of consumer owned store. False rumors of the store's impending collapse were spread among the people. The pioneers had to fight on every hand. They

had to overcome the opposition and nullify the effect of ridicule and false rumors. They had to fight discouragement and despair in their own ranks, when things appeared gloomy and there was not a ray of hope in sight. And they had to fight poverty and its consequences which were dragging down their Co-op Store. Often the store ran out of merchandise when funds were lacking and wholesale credit was unavailable. At one time one of the two horses had to be sold in order to have groceries on the shelves for another day.

The pioneers were a persistent lot. They had something which few people had in those days. It was unbounded faith in the processes of democracy and the knowledge that group action can overcome all obstacles. They had loyalty, perseverance and the famous Finnish "sisu," — that baffling quality of their race, which stubbornly refuses to recognize defeat, but drives one on against impossible odds. If they were deficient in business experience, they were determined to learn by doing the job. The learning came slowly and painfully, and they made innumerable mistakes, but each mistake taught them something. They held meetings constantly and spent countless hours in reciting their experiences and what they knew to one another. They were voracious readers of books and their Finnish language newspapers, and they listened to innumerable lectures on consumers' co-operation and other timely topics at the Finnish halls. This was self-education and it was effective. As a business proposition the progress of their Co-op Store was dishearteningly slow at first, and many pioneers came to realize that the material benefits from it could never compensate them individually for the time and effort expended. Nevertheless, this fact did not dampen their enthusiasm. They kept on because they felt that they were on the right track; that what they were doing was the socially desirable thing to do.

Original Purpose of the Pioneers

The average American of those days could not understand the psychology which prompted the Finnish pioneers to persist in their co-operative effort. "What do **you** get out of it?" one would ask of a pioneer in private conversation. When "nothing" was the answer, he would exclaim: "You're a fool, John! Why don't you go in business for yourself and make a pile of your own? Why should you worry about the other people?" — Such was the

general reaction in the early days, particularly of the English-speaking element. It clearly illustrated the difference between the viewpoints of the Finnish pioneers and many Maynard citizens of older stock.

The Maynard Society is of particular interest to students of social problems, who have been coming to visit the Society from all parts of the country in recent years. The one question almost invariably asked by them, is: "Why did the Finns do it? What motives impelled these immigrants to make the necessary sacrifices in time, money and effort to create their monumental enterprise?" We feel that the time has come to answer this question more fully than it has been answered before. To do so, we must stop for a moment and look into the history, habits and general background of the Finnish people.

Finland is primarily an agricultural country with vast forests in the background and innumerable lakes dotting the country from one end to the other. The country is relatively large, comparable in area to the New England states, New York and Pennsylvania combined. Its population of only 4,000,000 inhabitants, is thinly spread over this rolling expanse. Eighty per cent of the people live in small villages and backwoods hamlets, generally located on some beautiful lake or waterway, often separated from one another by long distances. Industrial cities and towns are located mostly on the south and west coast, on the two arms of the Baltic Sea. There are a number of cities in the interior, several of them important industrial centers, but most of them have no great economic significance. Finland's soil is generally poor, comparable to that of New England. Only on the coastal plains has nature been more bountiful. The climate is harsh and frost damage to crops is frequent. Life is hard in Finland and people have to work very hard for what they have. Despite the sparse population, public education is highly developed and good schools are everywhere, even in the most remote districts in Arctic Lapland. All children receive schooling under the country's compulsory education law, and there is no illiteracy in Finland. Three universities and numerous colleges and institutions of higher learning are located in the cities and towns of the country. The people are predominantly land-owning farmers, both small and large. The urban population constitutes only 20 per cent of the nation.

Finland's geographic position in the Arctic region of Europe, her cold climate, her niggardly soil, her vast forests and great distances, her heavy snow-fall, and her more than 60,000 inland lakes of indescribable natural beauty, have undoubtedly contributed much in forming the character of the Finnish people. Among other traits they are naturally neighborly and co-operative, willing to help one another by working in a group to overcome obstacles which would overtax the strength of any one of them alone. The difficult struggle for survival long ago taught them the art of working together. In very ancient times the Finns were known to have worked in voluntary village groups on wolf-hunting and seine-fishing expeditions. They were likewise known to have organized large-scale land clearing projects on a strictly voluntary basis. It was common practice centuries ago for the people of a whole village to turn out for barn-raising for one of their number and the system of exchanging labor was an old habit with the Finnish people long before Columbus discovered America. It should be borne in mind that these activities were carried on voluntarily by mutual consent, and not upon the command of a king or a chief. Before Finland was conquered by the Swedish army in 1154 A.D., the Finns had no kings or chiefs, except perhaps in war time, but conducted their common affairs through tribal "parliaments" (heimokäräjät), which occurred annually and were presided over by elected "elders." Therefore the Finns are among the oldest democrats in the world. They have always resisted dictatorship in whatever form it may have appeared.

Despite the co-operative tendencies of the Finnish people, they are highly individualistic and extremely jealous of their personal freedom and rights to hold property. They have been equally sensitive about their national freedom, which is attested by their centuries long struggle for Finland's independence. They cooperate, because that is the economically advantageous and wise thing to do. Outside of what they consider the "sphere of co-operative action" they prefer to work as individuals and solve their problems as best they can. However, the co-operative experience in Finland proves that the co-operative sphere has been expanding continuously from year to year, so that today the co-operatives are operating practically in every line of human endeavor. It seems that whenever a very difficult situation arises,

the Finns seek a co-operative remedy, before they try anything else.

The Finnish immigrants who came to Maynard and elsewhere in the U. S. A. carried with them their racial tendency for co-operation and a few of them possessed some knowledge of its philosophy and technique. After landing upon the shores of America, a sense of utter helplessness seized them. They instinctively felt their own individual weakness amid the throbbing life of a great nation. They felt lost in the face of the tremendous forces that seemed to be at work, throwing them hither and thither, torn and tossed like mere Autumn leaves in a storm. They were adrift and they were lonely; and they were seeking for a harbor, an anchorage, where they could again have a chance to join with other people like themselves in normal activity with which they were more familiar. The Finns, like most all immigrants, came together and settled in small colonies and immigrant settlements in various parts of the country.

One of the things the Finnish immigrant quickly observed and keenly resented after becoming settled, was the intense profit exploitation going on all about him. Most everything he had to buy seemed to cost so much! He became aware of being overcharged and victimized in his dealings with private traders. His first experience may have taken place on the train which he boarded at the port of landing, when the news-boy stuck a skinned banana into his mouth and collected a quarter for it. The quarter represented a small fortune to him. Through other similar experiences a conviction grew in his mind that many people were interested in his meager possessions. At times he undoubtedly felt like a hunted animal in the forest, with a pack of hunters behind, and never knowing just exactly in what way the hunters expected to make their killing. As he became more familiar with his surroundings and gained experience, he realized that the whole system under which he was living was based on profit exploitation and that he, as a consumer and a workingman, was the final object of that exploitation and was forced, in the last analysis, to bear the heaviest burden in human society. He also came to realize that it was up to him to protect himself in the only way he could—through the organization of consumers; that no other element in society, political or any other kind, was interested in his diffi-

culties; that it was **his** own fight, for him to make in collaboration with other consumers who were willing to work with him. Thus the co-operative tendency of the Finnish immigrants soon manifested itself in the formation of safeguards — co-operatives — for the protection of their economic interests.

At first the nationalistic impulse most likely played a part in the creation of Finnish co-operatives. No doubt many of them felt that they should own their own stores, where they would feel at home, talk their own language, and purchase such of their national foods as were unavailable at the average American store. Perhaps their national pride had something to do with it. They probably felt that store ownership would increase their importance in their own eyes and that of their neighbors. But the most important consideration for the Finns unquestionably was the fact, that the co-operative gave them a center of interest and something to do. They were energetic, industrious people, who hated to see their leisure time totally wasted, and the co-operative became their hobby, their baby, which they nursed with tender care, closely watching over its first feeble steps and rejoicing over its later growth and progress.

If the Finnish immigrants appeared clannish at the early period of their settlement and their viewpoints somewhat narrow, their co-operative work helped to bring about a decided change in this respect, in a few years time. As their co-operatives grew very slowly, the members were able to follow their development down to the minutest detail. A stupendous or very rapid growth might have overwhelmed them and caused them to lose hold of their sense of intimate ownership and control, in which event the co-operatives might have become officer-dominated corporations, so numerous on our American scene. The slow growth enabled the members to grow with them, and preserve the democratic and genuine co-operative character of their organizations. Gradually gained experience and increased familiarity with conditions and economic processes, particularly in the distributive industry, enabled the members to see things in a broader light. Instead of isolated groups of Finnish immigrants they began to see themselves as a part of the great American army of consumers, all exploited at every turn, through high prices, inferior quality, adulterations, short weights, high rents, usurious interest rates,

and numerous other ways. They came to realize also, that such exploitation was not caused by some evil-minded and unprincipled men, but was a part of the economic system holding everybody in its vise-like grip of malevolent influence. Change that system to a more humane, co-operative, non-profit system, and the people will change too, and become more altruistic men and women. The co-operatives became the vehicles of social change for the Finnish co-operators.

Somewhat in this manner the Finnish co-operatives evolved from relatively narrow nationalistic store organizations into a full-fledged consumers' movement, keenly conscious of its social obligations and responsibility. When this point was reached the co-operatives no longer addressed themselves to the Finnish people alone, but to the large body of consumers, that is everybody. The doors of the co-operatives were thrown wide open to all comers, regardless of race, color, religion or political opinions. Among others, the Maynard Co-operative Society became a cosmopolitan organization, representative of the people of all racial backgrounds in the community.

Therefore the question: "why did the Finns do it?" finds its answer in the historic background and traditions of the Finnish people. They attempted nothing spectacular; they were not conscious of seeking glory, either present or future. The co-operatives simply grew out of the process of the normal life of the Finnish people here, as well as in their native Finland. It is true that some individuals strongly influenced the development of the movement here and there, but such individuals were many and they were not leaders in the sense that leadership is understood in America. They were missionaries; they were crusaders, they were unselfish men and women, devoted to the advancement of the consumers' co-operative cause, without any thought of personal reward. The service rendered by these men and women was unquestionably great, but still — the movement might have occurred without them. The Finns are singularly democratic people and do not depend on leaders. Some say that they are constitutionally incapable of hero worship. Perhaps they are. Certainly they prefer to plan and build their organizations, not around individual leaders, but around ideas and principles. Possibly this fact, more than any other, is responsible for their substantial and steady



A GROUP OF SURVIVING CHARTER MEMBERS OF THE UNITED CO-OP SOCIETY

Back Row (left to right): Oscar Tofferi, Verner Niskanen, John Klemola, Aug. Leverin, Henry Kytola, John Helander, Yrjo Kansanniva, John Jarvi, Niilo Hirvonen.
Center Row: Mrs. Theo. Lindfors, Theo. Ojanen, Alfred Torppa, Matti Autio, Aug. Salenius, Lauri Jokinen, Victor Savikoski, John Kangas, Mrs. Ida Stabell.
Front Row: Mrs. Mary Jarvi, Mrs. Victor Savikoski, Mrs. John Klemola, Mrs. J. Ivar Dahlroth, Mrs. Alfred Torppa, Mrs. Kalle Weckstrom, Mrs. Elvira Hiltunen, Mrs. Anni Korsman.



Group of Pioneer Members—United Co-operative Society of Maynard

progress, through good times and bad, in their co-operative endeavor.

Maynard Co-operative Society Organized in January, 1907

The organization of a consumers' co-operative store had been informally discussed among the Maynard Finns for a number of years. In fact "Suomalainen Osuuskauppa" (Finnish Co-operative Store) was set up by a small group in 1899, but failed in a few years time. This experiment is discussed in another chapter of this book.

A definite and better planned action did not come until 1906, when a number of meetings were held and a committee elected to canvass the Finnish colony for membership pledges. This committee succeeded in enlisting 187 members, who agreed to invest a total of \$1,600, representing an individual investment of \$5.00 or more per member. With this capital the co-operative society was organized, and a store started in January, 1907.

The United Co-operative Society was not the first name of the Maynard organization. The Society was incorporated and for many years existed under the name of KALEVA CO-OPERATIVE ASSOCIATION, which signifies its Finnish origin. "Kaleva" is the ancient name of the Finnish race, thus denoting great antiquity. In 1922 this name was changed to the "UNITED CO-OPERATIVE SOCIETY OF MAYNARD" as an Americanization move. The proponents of the change insisted that "Kaleva" was misunderstood by many people.

THE EXPERIMENTAL PERIOD

After the organization committee turned in its report in 1906 the members decided to organize immediately and pay up on their membership pledges. Pekka Pekkala was elected the first treasurer. Another committee was elected to look over vacant store properties suitable for the purposes of the group. In January 1907, the committee reported that a small store had been found on Main Street, in the very building which later became the Co-op Building. They also reported that an ailing private store stock and

fixtures were available for purchase, not far from the proposed store location. The members immediately voted to close both of the available deals and volunteered to carry the stock and fixtures into the new co-operative store.

The next day the members turned out in a body to carry out their resolution of the day before. It must have been a strange sight to the uninitiated to see a large group of men and women rushing with their arms full of groceries and things between the two stores. There must have been plenty of merry confusion, too. Nevertheless, when it was all over, everything was in its proper place and every can of Pork & Beans and other things had reached their destination. The Kaleva Co-operative Store had become a reality and the members felt justifiable pride for having accomplished the moving without the expenditure of a single solitary dime.

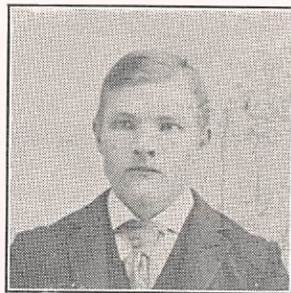
The first nine years of the history of the Kaleva Co-operative Association, from 1907 through 1915, may be called the "experimental period." During this period the membership grew slowly from 187 to 315 and the annual business turnover fluctuated from \$33,000 to \$39,000. The co-operative made but little real progress economically, for reasons quite apparent. The chief of these were the complete lack of business experience and knowledge of even the most elementary business practices. The understanding of the principles and objectives of the enterprise were confused, and many misconceptions of its functions prevailed in the minds of some of the members. Many looked at it as a sort of charitable agency to which an individual could go in times of distress. Others regarded it as a permanent finance concern, providing easy credit to all comers. Naturally such misconceptions levied a heavy burden upon the co-operative, and its story for the first nine years is a story of continuous difficulties, — under-capitalization, debts, many bad accounts, and credit sales constituting a large part of its turnover. This weak financial condition made it difficult for the Kaleva Co-operative Association to retain competent managers and frequent changes in this respect occurred. It is a marvel that the organization survived this period. Clearly, when viewed in retrospect, the survival was due entirely to the loyalty, persever-



First Store Front



Matti Hekkala
First Manager



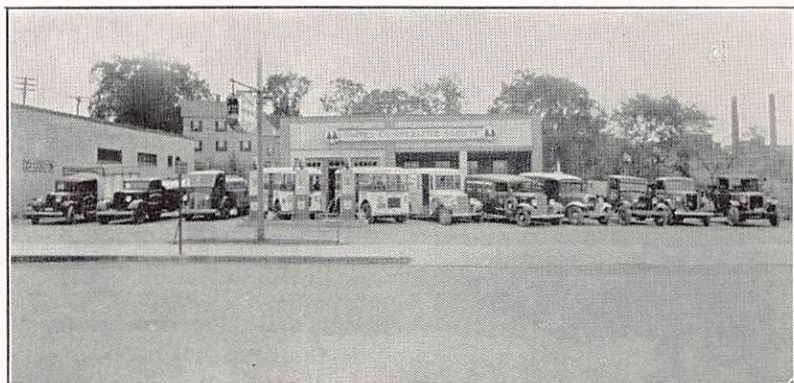
Pekka Pekkala
First Treasurer



Interior View of First Store—1907



First Delivery Equipment—1907



Delivery Equipment—1937

ance and stick-to-it-iveness of that substantial part of the membership which regarded consumers' co-operation almost religiously and with fanatical attachment. These men and women, Maynard pioneers of co-operation, refused to acknowledge defeat, but worked and sacrificed, giving of their time and money, almost endlessly, with the firm conviction that they were building a better human society, a finer civilization for future generations to come. These men and women had no use for the profit motive, but saw it as a derogatory and inhumanizing influence among mankind. They wanted to build a new type of economic order where the principles of mutual aid, democratic fellowship, and economic equality and brotherhood, would command the unselfish devotion of all men. These principles constituted the goal towards which the pioneers were striving, and it may be said, that at no time in the history of the Maynard Co-operative has this goal been lost sight of. On another page of this book, photographs of some of the surviving pioneers of this period are reproduced.

THE PERIOD OF GROWTH

Despite the early trials and tribulations and the slow growth of the Kaleva Co-operative Association, it had acquired, by the end of 1915, a certain stability indicative of lasting life. The fear of financial failure no longer bothered the pioneers. True, the economic gains for the first nine years were meagre and the numerical increase in membership small, but the quality of the members had improved immeasurably. The educational work carried on during the initial period, coupled with the practical experience gained in wrestling with everyday problems, had helped to deepen the members' understanding of all the implications of consumers' co-operative philosophy, translatable into practical activity in every day life. The members no longer expected miracles from their co-operative. They had come to realize that even in co-operatives, only hard work, diligent attention to detail and membership loyalty will bring satisfactory results. The Kaleva Co-operative Association had weathered the early storms; had achieved satisfied membership working harmoniously together at all times; and the stage was set for larger action in the immediate future.

At this point in 1916 the Kaleva Co-operative Association secured the services of an experienced new manager, Mr. Waldemar Niemelä, under whose competent guidance the co-operative started to show substantial gains. Mr. Niemelä's ability to organize the potential strength of the membership was reflected in the increase of business turnover to the unprecedented amount of \$65,000 in 1916. Substantial increase in membership took place also, and the share capital rose to a new high, \$4,000, during the same year.



Waldemar Niemelä

Co-op Restaurant

The business and membership gains brought encouragement and new confidence to the pioneers and a program of expansion was enthusiastically approved in 1916. The first move was the establishment of a Meat Department in connection with the Main Store, to be followed quickly by the establishment of a large restaurant on the second floor of the Co-op building. Other steps came in rapid succession. A large part of the membership at that time were young, unmarried people, both men and women, who had immigrated into the U. S. A. from Finland during preceding years. These people found employment in the local woolen mill, became members of the co-operative association and made an outcry for a decent eating place for themselves. The private boarding houses of the period were not up to the standard demanded by these people, and they thought that the co-operative should provide a remedy. They got it. For the next twelve years the Kaleva Co-operative Association operated a good eating place, serving at times as many as 250 regular customers daily, until towards the end of this period the need for this service gradually petered out. The young people married and established their own homes, and no new recruits came in to take their places, because of the decline in the local woolen industry. The restaurant was finally closed out when it showed promise of becoming a financial liability. In its day, it had served a very useful purpose, not only as a dispenser of wholesome, high-quality food, but also

as a social center and a meeting place for the younger members, who used to settle many co-operative arguments, while satisfying their physical wants. The "old timers" have many fond memories of the days when the young co-operators gathered for their daily repasts 200-250 strong, and who, amid a great deal of noise and clatter of plates and pans, invented many a scheme for a quick revamping of this old world into a more tolerable place in which to live.

More Expansion

In order to co-ordinate and consolidate the co-operative services already established and to make room for the new ones, the property in the rear of the Main Store, running through to River Street, was purchased. On this property a large Annex was constructed in 1925, but more about that later.

The co-operative facilities at the end of 1916 consisted of the Main Store building, housing the Meat and Grocery Store on the main floor and the Co-op Restaurant on the second floor. This building was originally purchased on a time payment plan in 1912. In addition, the Kaleva Co-operative Association owned a small piece of property, purchased and built upon in 1914, on Powder Mill Road, to house a combination bakery and small branch store. The bakery employed four bakers and one helper, and the store had two young ladies on its staff.

Development of the Co-op Bakery

In the earlier years of the co-operative store, all bakery products were purchased from a private baker, who evidently concentrated on the money-making end of his business, but gave scant consideration to the quality of his products. As early as in 1911 the co-operative store protested against the poor quality and demanded improvement. As such protests went unheeded the board of directors proposed the setting up of a joint bakery by all Finnish co-operatives then existing in the State of Massachusetts. Nothing came of this proposal as the local societies had not yet learned to co-operate among themselves. However, as the dissatisfaction over the poor quality of bakery products continued,

and as the repeated resolutions by the board availed nothing, the members finally organized a boycott of the products. The private baker was an obstinate fellow, who, instead of meeting the demands of his customers, declared that "they will have to eat what bread I make and pay the price I set **and like it.**" To the members of the co-operative this was tantamount to a declaration of war. Immediately steps were taken to start a co-op bakery. Some new capital was raised by the sale of additional shares, and a plot of land purchased on Powder Mill Road where a small bakery was erected. The quality of the baked goods made in this shop met with instant approval from the membership, and a house to house delivery system was instituted. The front part of the bakery structure was partitioned off for a salesroom of bakery goods and a branch grocery store. In 1921 the bakery was moved from this location to the rear of the Main Store, and in 1940 the whole bakery was moved again to the Main Store Annex, next to the Dairy plant, where it was rebuilt and modernized completely at the cost of about \$15,000.

The economic importance of the Co-op Bakery in Maynard has been considerable. Superior quality of products has been maintained consistently by the use of the highest grade ingredients, such as unbleached bread flour ground from northern hard wheat, pure butter, fresh native eggs, liberal amounts of cream and skim milk from the society's own sanitary dairy, etc. Together with expert workmanship this has provided to the consuming public bakery products of unsurpassed quality at a price level consistently lower than in private industry. The influence of the Co-op Bakery unquestionably has saved the people of Maynard large sums of money which otherwise would have been taken by profiteers thru higher prices, inferior quality, or both.

Development of the Co-op Dairy

The Maynard pioneers of consumers' co-operation are truly proud of the record of their Co-op Dairy. They believe that it is one of the most outstanding in the American dairy industry.

Started in 1914 as a separate organization, known as the Maynard Co-operative Milk Association, the dairy managed to

survive for several years the chaotic conditions in the milk distribution business of that day. Like the Co-op Bakery, the dairy came into existence as a result of consumer dissatisfaction over the abuses in milk distribution, which was then entirely in the hands of private dealers. Sanitary methods of processing and distribution were lacking, and pasteurization as a protective measure was locally unheard of. The quality of milk sold



Remaining Half of Original
Milk House

to the public was indifferent and the butterfat content varied with each can. Despite these shortcomings the private dealers did not hesitate to increase prices from 5 and 6 cents per quart to 7 and 8 cents with the result that the consumers belonging to the Kaleva Co-operative Association started a boycott and shortly after organized the Maynard Co-operative Milk Association.

In 1917 the Milk Co-operative by a majority vote decided to become a part of the Kaleva Co-operative Association, which move was consummated by means of exchanging the shares of capital stock. However there were 42 dissenters among the members of the milk co-operative who refused to become affiliated with Kaleva, and the latter organization bought out their shares for cash. These dissenters thereupon set up a rival organization, known as the First National Co-operative Association, which is still in existence today.

In 1914 the milk co-operative started its business in an inconspicuous small structure on Bates Avenue in the Assabet Park district. After the consolidation, the Kaleva Co-operative Association transferred the plant to Powder Mill Road into the buildings occupied today by Nelson's Garage. With the completion of the Annex to the Main Store building in 1925, the dairy was established there on River Street in permanent, modern quarters.

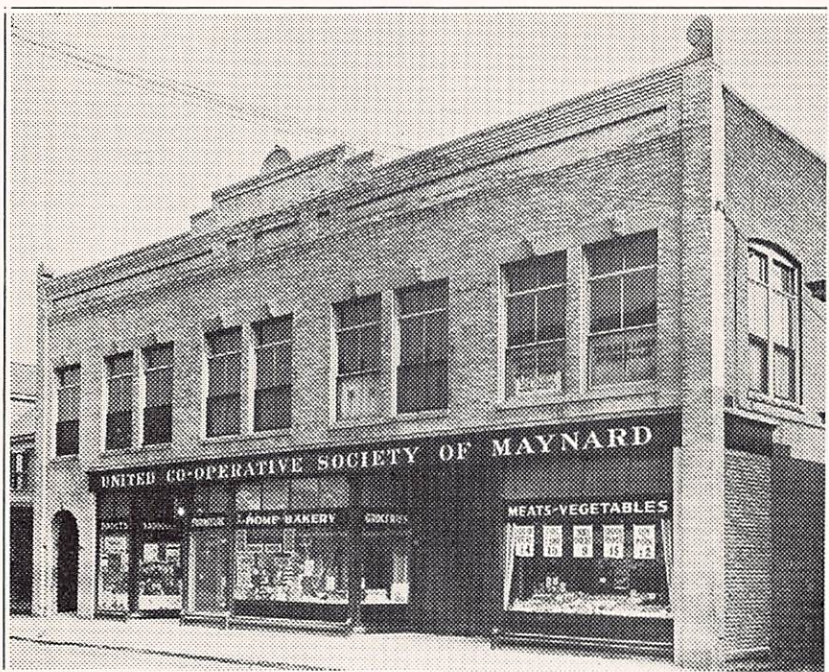
From the point of view of economic significance the Co-op Dairy has been singularly successful. While the Maynard co-operative has been, and is, a consumers' co-operative, about 10 per cent of its members are farmers. The co-operative therefore is a happy combination of urban consumers and agricultural pro-

ducers. To be sure the consumer interest dominates the organization, but at no time has this domination assumed an attitude detrimental to the producer interest. In other words the organized consumers of Maynard have always insisted that the farmers be given justice and a square deal. Among the farmer-members there are a number of milk producers who sell their raw product to the Co-op Dairy. From the beginning the Kaleva Co-operative Association established a policy of paying the milk producers a higher price than that paid by the private profit milk distributors and this policy is still in force.

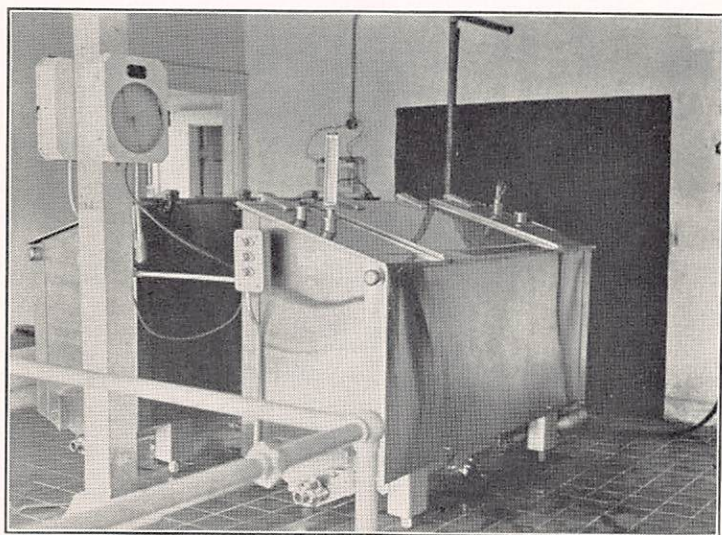
To give the reader a clearer picture of the consumer-producer relationship in the Maynard co-operative, an analysis of the present prices, costs, net gain and other conditions is presented herein. Each milk producer is given a definite contract rating, specifying the amount of raw milk he is to produce for the Co-op Dairy all year around at "class one" price, with 10% tolerance allowed him without penalty. This contract enables the dairyman to anticipate his production definitely and make necessary adjustments accordingly. As a result of this policy, the problem of "surplus" has been practically eliminated and the Co-op Dairy pays the full class one price for practically every quart of raw milk received. This is a great advantage to the farmers over the conditions existing in the private profit milk distribution industry, wherein the "surplus" has become probably the greatest evil and is today the source of tremendous corporate profits and fabulous salaries on one hand, and the means of oppression and pauperization of the dairy farmers on the other.

It may be mentioned, too, that despite the fact the milk producers frequently fall short of their rating, sometimes far below the agreed tolerance, the Co-op Dairy has never imposed penalties usual in such cases. As the dairy has been able to buy the replacement supply from outside sources at no greatly increased cost, there has been but a small material loss and no pressing need to punish the producers. The total absence of the profit motive in the operations of the Co-op Dairy has made it possible to follow a generous policy towards the farmer-members.

The milk processed at the dairy is brought up to average 4.2 butterfat. The average consumer price realized by the dairy for this milk at present is \$12.25 per hundred quarts. From this



Main Store in 1940 Before Remodeling



Milk Pasteurizing Vats



Auto Service Station

amount the dairyman receives \$3.45 per 100 lbs. net on the farm, which is equivalent to \$7.42 per 100 quarts for 4.2 B.F. milk. The transportation cost from the farm to the dairy plant is \$0.43 per 100 quarts. The cost of processing, bottles, supplies and the delivery to the consumers' doors is \$3.92 per 100 quarts, making the total cost of the finished product delivered to the consumers \$11.77 per 100 quarts. The saving (or profit) amounts to \$0.48 per 100 quarts and is refunded to the customers in the form of patronage dividend on pro-rata basis at the end of each fiscal year, except that part of the saving which may be voted into a reserve fund by majority vote at the Annual Meeting of the membership.

The situation can be illustrated in another way. The "spread," or the difference between what the farmer receives and the consumer pays, is in the Maynard Co-op Dairy about 39%. The cost of doing business, including transportation of the raw product, is about 35%, and the net saving (or profit) about 4%.

The comparison of these figures to the co-operative experience in Europe, on the basis of the latest figures available, is interesting. If allowance is made for the difference in the methods of distribution in some countries, and for our higher standard of living over others, the Maynard experience compares very favorably with the most efficient co-operatives in Europe. Here are some figures which reached us before the present European war broke out:

In Finland where the distribution of fluid milk is almost entirely in the hands of the consumers' co-operatives, the spread between the producer and consumer prices varies from 18 to 23% in different cities and towns of the country.

In Sweden where a very substantial part of the fluid milk volume is distributed by consumers' co-operatives, the spread between the producer and consumer prices ranges from 28 to 35% in different cities. Before the present war in Europe the Swedish national standard of living averaged higher than the U. S. A. average.

In Denmark where probably 50% of the fluid milk volume is distributed by consumers' co-operatives, and most of the balance by farmers' dairy co-operatives, the spread between the producer and consumer price is about 35%.

In England and Scotland the spread between the producer and consumer prices in co-operative dairies averages about 30%.

In the private profit milk distribution industry in the U. S. A. the spread between the average price paid to the dairymen producing for the fluid milk markets, and the price paid by the consumers, varies anywhere from 75 to 600% in different markets, and there are cases where the spread has reached the unbelievable 1,000% or even more.*) It seems that milk corporations are bent on pursuing a policy of forcing the dairymen to surrender the raw product at their own price, sometimes far below the production cost, and charging the consumers all the traffic will bear, and at the same time closing their eyes to the social consequences of such a policy. It is such situations as this that have brought into existence a set-up like the Milk Control Board, — an unheard of thing in other democratic countries where the people are intelligent enough to solve their economic problems through voluntary co-operative action.

The experience of the Maynard co-operators in producer-consumer relationship has amply demonstrated that there is no irreconcilable conflict of interest between the farmers and the urban consumers; and that both of these important social elements can work together in consumers' co-operatives for a just and fair solution of their common problems, to the complete satisfaction of both. The Maynard record is no longer an "experiment," but a proven fact, backed by 25 years of successful business operation in the field of milk distribution, — long regarded as one of the most troublesome fields in the realm of business.

The community benefit from the operations of the Co-op Dairy has been incalculable. Despite the fact that a substantially higher average price**) has always been paid to the producers, the dairy has delivered to Maynard homes a consistently superior product at a lower price than that prevailing in principal Massachusetts

*) Congressional Record. Remarks of Hon. Charles N. Crosby of Pennsylvania, House of Representatives, Tuesday, Feb. 20, 1934.

**) At the hearing of the Milk Control Board in Maynard, on May 23, 1941, a farmer testified that "he sold to a Boston milk company 5473 lbs. of 4.2 B.F. milk recently, receiving for it \$140.12 net." This quantity of milk is equivalent to 2545½ quarts and the price equivalent to 5½ cents per quart. Had this farmer been able to sell his milk to the Co-op Dairy, he would have received \$188.82 for it, which is \$48.70 or 34¾ per cent more than he did receive from the Boston milk corporation.

markets. Checks made at various times through many years have shown that the dairymen producing for the Co-op Dairy have always received at least 25 percent higher average price for their milk than they could have received from private milk corporations operating in the same district. This saving, together with the savings of the consumers, has meant many thousands of dollars to the community each year; to say nothing about the indirect savings resulting from the competitive "yard-stick" influence of the dairy, which "social benefit" is impossible to translate into dollars and cents. Besides such positive results, the Co-op Dairy has always stood at the forefront of progress. It undertook to pioneer in milk pasteurization and in sanitary methods of handling milk and milk products long before the advantages of such a course were locally recognized. And it has always stood ready to utilize every scientific discovery and safeguard for the protection of the health and happiness of the people of the community.

What applies to the dairymen, applies with equal force to those of the farmer-members who follow other types of agricultural production. Among the members of the co-operative, there are poultry, fruit and vegetable growers. It is the fixed policy of the co-operative to pay these members a price equal or better than the highest price prevailing at any given time at the Boston wholesale produce market, preference being given to the local farmers at all times. The situation is so satisfactory to the farmers that the membership of the co-operative could be greatly increased among them, if it were not for the inability of the co-operative to dispose of all the farmers' produce until such time as the consumer membership shall have increased correspondingly.

Million Dollar Co-operative

In their anxiety to advance the co-operative cause, the pioneers at one time experimented with a so-called "Million Dollar" organization. Six of the leading Finnish co-operatives in Massachusetts, namely Maynard, Fitchburg, Quincy, Norwood, Gardner and Worcester, pooled their capitalization and properties in 1919, and set up a general office in Boston, after incorporating under the name of the United Co-operative Society of New England. Thus

the old familiar name of the Kaleva Co-operative Association became discarded, although the old Finnish members when speaking in their own language, still use the name "Kaleva" in their reference to the co-operative.

The name "Kaleva" was often misunderstood among the general public, as was the co-operative itself, and many interesting anecdotes still linger in the memory of the pioneers over it. The salesmen and other people often inquired for "Mr. Kaleva" at the office and it had to be explained that no such person existed, and that the name referred to a co-operative corporation owned by hundreds of its customers. As has been said before, Kaleva is the ancient name of the Finnish race. In the old Finnish, the race is spoken of as the "Kalevan kansa" (Kaleva Nation), the names "Suomi" and "suomalaiset" (Finland and Finns) are of much later derivation, probably less than 2,000 years old.

The Million Dollar co-operative did not prove successful. Perhaps the experiment was premature. The co-operative groups in the different towns had not yet fully learned "interco-operative" co-operation. The consolidation of properties caused friction between wealthier and poorer societies, and probably constituted the basic reason for the failure. Also factional quarrels over political issues caused some trouble. However the cause that precipitated the dissolution of the organization was the sudden decline in prices of merchandise following the post-war inflation. The price-drop was so severe and the consequent losses so heavy that the members of the stronger societies became panicky and forced the liquidation of the experiment. The million-dollar organization was disbanded in 1921 and its capital apportioned back to the various local societies.

The dissolution move was regrettable and many sincere friends of co-operation have been at a loss to understand, why a group of people who had so valiantly pioneered in co-operative enterprise and successfully fought through the early years of struggle, should have become panicky in the face of a temporary financial loss. It does not seem consistent with the Finnish co-operators, known for their persistency, and the famous "sisu" of their race.

UNITED CO-OPERATIVE SOCIETY OF MAYNARD

After the dissolution of the million-dollar co-operative in 1921, the Maynard association was re-incorporated under the name of the UNITED CO-OPERATIVE SOCIETY OF MAYNARD. The capitalization was increased to \$25,000. Since that time the Society's growth has been continuous and steady. New services and departments have been added as time went on, or as soon as the previous ones have surmounted the initial difficulties and become firmly established. The analytical discussion of these departments is continued in the order of their establishment.

Co-op Coal Yard

In 1923 as a result of the nation-wide anthracite coal miners' strike, conditions arose which prompted the United Co-operative Society of Maynard to develop its own Co-op Coal Yard. Much dissatisfaction had existed for years among the members of the Society over the local coal distribution, the arbitrary prices charged by the private dealers, the inefficiency of deliveries, frequent scarcity of coal and the discrimination, if not outright hostility, shown by the dealers towards the members of the Co-operative Society. The coal strike intensified these hardships and finally influenced the membership to vote the establishment of the coal yard. The necessary land was purchased at the railroad siding off Summer Street, and the property was improved by the construction of a new railroad siding and coal storage bins at the cost of \$14,000.

The story of the Co-op Coal Yard is not unlike the story of the Co-op Bakery and the Co-op Dairy. As soon as this new department went into operation, local coal prices began to come down, which was proof enough that the private dealers had profited at the expense of the people. The coal yard has consistently handled nothing but the best types of Anthracite, Pocahontas and Bituminous coals at prices which have given Maynard the distinction of having the lowest price level for coal perhaps in all New England. To cite figures, it may be mentioned that the Society's summer price for the famous Reading Anthracite Coal in 1940 was \$12.00 per ton delivered within a radius of 15 miles. The late fall price for the same coal was \$12.50, and the winter price in 1940-1941, \$13.00. These prices are from 75 cents to \$1.50 per ton lower

than in any other eastern Massachusetts community we have knowledge of. Besides this definite saving in the price, the United Co-operative Society has consistently paid the usual patronage dividend of 3 or 4 percent on all coal sales, the same as on all other sales, at the end of each fiscal year, which has further reduced the price of coal to the patrons.

Main Store Annex

By 1924 the annual sales volume of the United Co-operative Society of Maynard had reached \$340,000. The need for larger quarters was keenly felt and to remedy the space shortage, and to further provide for the growing business, the membership voted to construct a large annex to the Main Store building. The construction was completed in 1925 at a cost of \$35,000. The Co-op Dairy immediately occupied a part of the new building adjoining River Street and the rest of the structure was used for a repair garage and grocery warehouse. Fifteen years later, or in 1940, this structure was again altered, but of that later.

Branch Store Established

In 1926 the Society purchased a small store building on the corner of Parker and Waltham Streets for \$10,000. Although the Society had some years earlier operated a small branch store in connection with the Co-op Bakery on Powder Mill Road, this newly-acquired property became definitely known as the United Co-operative Branch Store. The purchase did not include the land upon which the building stood, but this land together with the adjoining lot was purchased in 1934, when the Co-op Auto Service Station was constructed next to the Branch Store at a cost of about \$8,000.

In 1936 the old branch store building was torn down and a new, modernistic, \$20,000 structure constructed in its place. This fine building houses a complete food market with delicatessen department, soda fountain, bakery store and restaurant. The popularity of the restaurant, especially, is growing, because of the good food served at low prices in spotless surroundings. It is possible that because of the rapid growth of this department, alterations will have to be made in this building in the near future.



Branch Store—1936



Interior View of the Branch Store—1936

Farmers' Feed and Supply Department

It has been previously pointed out that about 10 percent of the members of the United Co-operative Society of Maynard are farmers, from whom the Society buys substantial quantities of various agricultural products, such as milk, eggs, and poultry, fruits and vegetables for distribution to the urban membership. For a long time the farmer-members purchased their vocational supplies, such as feeds and grain, fertilizers, seeds, insecticides, fungicides, etc., from numerous private dealers, often at exorbitant prices. To provide these farmer-members the same services in vocational supplies, as they already enjoyed in food and household supplies, fuel, etc., the Society in 1931 established a new department with a warehouse on a railroad siding, adjacent to the Co-op Coal Yard. Since that time this department has functioned satisfactorily and enjoyed a slow growth. An interesting phenomenon observable in connection with this department might be worth recording here.

The farmers' supply co-operatives have grown very rapidly in all parts of the country. There is a substantial farming population in the nearby territory around Maynard and it could be expected, therefore, that the farm supply department of the United Co-operative Society of Maynard should have grown likewise. This is not the case, however, and many people have wondered why. The answer can be gleaned from the circumstances in connection with the Society's policy in buying farmers' products. As has been stated before, the Society consistently pays the farmers a higher than the prevailing net market price in Boston for all produce bought from the farmers and this policy has brought about its own peculiar penalty. All farmers would like to sell all of their produce to the Society, but this is impossible, because of the natural restriction in consumption imposed by the size of the Society's urban membership. As a result the farmers who cannot be accommodated, refuse to purchase their needed supplies from the Society. Says the farmer to the Co-op: "You buy my milk and I will buy your feeds." As some farmers enjoy a favored market, an element of jealousy creeps in, and retards the growth of this particular branch of the co-op business.

A question has been asked: "Why doesn't the co-op make arrangements to take all the produce offered and market the sur-

plus through outside channels?" Such a course would not be practical. The higher prices enjoyed by the member-farmers are made possible solely by the fact, that produce is sold to the Society's consumer-members directly and without the cost of wholesale marketing. If the Society should attempt to carry on wholesale marketing operations in farm products, this advantage would either be lost, or the operations could be carried on only at substantial financial losses. In either case the desired objective would be defeated.*)

The point of view of the farmers is easily understandable in the light of their experience with private middlemen. It seems that they simply hate to take their produce to the metropolitan markets for sale through brokers and commission dealers. Nevertheless, there is but little that can be done, until the consumers have organized co-operatives in sufficient numbers and on a large enough scale to absorb an impressive part of the products from the farms. Then, and only then, will the present decidedly bad situation become remedied. The farmers should understand this and do everything they can to promote the organization of consumers' co-operatives. They should not permit their shortsighted selfishness to hinder the development of the only movement, which eventually will uplift agriculture to its proper place in our complex economic civilization.

Petroleum Products Department

The growing use of Fuel and Range Oils, and the membership demand for this service, brought the Society into the field of petroleum products distribution in 1933. At first, small scale facilities were set up at the Society's coal yard property, and these were later augmented by the construction of additional storage tanks at a total cost of about \$8,000. This department has been not only very successful, but a source of great strength to the later development of the Society. The required capital investment is relatively small, earnings substantial and considerably higher than in the field of food distribution. On the basis of the Society's experience, it is felt that the distribution of petroleum products offers the co-operative movement of New England the most immediate and

*) The development of co-operative marketing service for farmers in connection with the proposed New England Co-op Wholesale is receiving serious consideration at present.



Co-op Super Market—Left Wing and Cashier's Office



Co-op Super Market—Right Wing



Co-op Super Market—Center



A JOINT MEETING OF THE BOARDS OF DIRECTORS OF PIONEER CO-OPERATIVES—Held in Maynard, May 11, 1941

Back Row (left to right): Harvey Kekke, Norwood; Jacob Tuomi, Templeton; Otto Hakkila, Hubbardston; Emil Heino, Hubbardston; Toivo N. Nousio, Quincy; Peter Honkonen, Quincy; Otto Weisman, Fitchburg Farmers; Andrew Rahko, Quincy; Helge Erickson, Templeton; Henry Marjamaa, Fitchburg Farmers.

Third Row: Waldemar Niemela, E. C. W. Boston Branch; Matti Kokko, Milford, N. H.; Henry Puranen, Fitchburg; John Ukkola, Fitchburg; Eino Kaarela, Fitchburg; Mikko Hiipakka, Maynard; John Johnson, Fitchburg; Arnold Hall, Quincy; Waino Maki, Fitchburg Farmers.

Second Row: Arvo Mandelin, Fitchburg; Arvo N. Rivers, Maynard; Siimes Salminen, Fitchburg; Otto Haltunen, Hubbardston; John Helander, Maynard; Lauri Moilanen, Fitchburg; Kaarlo Lindewall, Templeton; Erick W. Rosengren, Cape Cod; Waino Pernaa, Fitchburg Farmers.

Front Row: Waino Linna, E. C. W.; Frank Aaltonen, Maynard; Lester Cowles, Maynard; Oscar Maki, Fitchburg Farmers.



Maynard Co-operative Building

best available field for large scale expansion. The United Co-operative Society of Maynard has pioneered in many lines of co-operative endeavor; and as such, has already taken steps to offer its leadership for the further development of this and other economic possibilities of the movement in New England.

Ice Delivery Service

In 1934 the Society established a delivery service for manufactured ice to the members. While it is recognized that the significance of this department is small, and its future prospects nil, it is another service to round out the Society's co-operative service program. The increasing use of mechanical refrigerators in the consumers' households will gradually eliminate this service, but in the meantime it will be continued as long as practicable, because no special facilities, equipment or investments worth mentioning are involved.

CO-OP SUPER MARKET

The largest expansion at one time in the history of the United Co-operative Society of Maynard took place in the fall and winter of 1940-1941. For a number of years the management of the Society had felt the need for complete modernization of the Society's main plant and on several occasions the matter had been brought up at membership meetings for discussion. However, the problem was many sided, involving not only the financing problem, but many important structural and interior changes and additions. Much time had to be consumed in ironing out differences of opinion, and in co-ordinating and correlating the various departments into a proportionate and harmonious whole. The tentative plans were finally submitted to the membership in the Society's semi-annual meeting in August, 1940, and the members voted unanimously to authorize the Board of Directors to go ahead with the program. At the same time the meeting voted to authorize the floating of a 4% debenture bond issue to raise additional capital from the members and friends to finance the project, as it was felt that the Society should not mortgage its properties in borrowing money from the banks or other financial institutions, if it could be avoided. The Society's pioneer membership had on several occasions in the past, provided funds for important expansion

measures, and many members felt that they should have the privilege of doing it again to maintain unbroken the Society's reputation for self dependence. Subsequent events proved that reliance upon the membership was not misplaced. It came through once more with adequate funds and no borrowing other than the sale of debenture bonds was necessary.

The plans approved by the semi-annual membership meeting called for the construction of a new annex in the rear of the old Main Store building and the remodeling of the Main Store into a greatly enlarged, modern, semi-self-service Super Market. The course adopted was prompted chiefly by the following considerations:

1. The inadequacy and obsolescence, in part, of the old Main Store required some immediate changes and repairs in any event, in order to improve plant facilities and develop a speedier and more efficient service to the patrons.
2. The observable trend in modern food merchandising has for several years pointed towards much larger and more complete market units.
3. The self-service plan has become popular. The increasing habit of the buying public, especially in the industrial centers, to shop for the family larder during week-ends, has resulted in overtaxing the old-fashioned service methods with consequent overcrowding and lines of waiting customers.
4. The self-service plan gives the customers something to do. They become more quality conscious as their sense of responsibility for the commodities selected is increased. Thus the consumers' commodity education will reach them more effectively.
5. The plan permits a much better departmental control with fixed individual responsibility in each department. Loose and inefficient methods and individuals can be detected and eliminated before losses of greater consequence have taken place.
6. The plan increases labor efficiency and facilitates distribution of labor between slow and busy working days, thereby lowering operating costs, with corresponding increases in benefits to the members and patrons.

After several months of intensive construction activity, the new Co-op Super Market became a reality. The new annex, con-

structed of steel, concrete and brick, was utilized to house a new delivery order department; and large mechanically refrigerated cold storage and meat cutting rooms, with 660 sq. ft. of floor space, and capacity with overhead tracking facilities for about 20 tons of fresh meats. This improvement enables the Society to purchase and handle whole carcass beef and other meat products, in car-load lots when necessary.

The bakery which formerly occupied a part of the old building in the rear of the old hardware store, was moved to a part of the first annex, next to the dairy plant, where fine modern quarters were constructed for it. Entirely new machinery and equipment for the most part were purchased for the bakery, including a large gas-heated oven with a heat control system and automatic accessories throughout. The cost of the new equipment and alterations came to about \$12,000.

With the above mentioned changes, the entire first floor of the old building and a part of the new annex, were freed for the new market, giving a floor space of 6,396 sq. ft. for display and trading activities. The old fixtures were replaced with modern, mostly self-service types with large capacity for efficient display of merchandise in every department.

On the second floor of the building a large display and sales room, with 2,440 sq. ft. of floor space, was constructed for the hardware and appliance department, where adequate stocks of refrigerators, ranges, washing machines, cleaners, radios, sporting goods, paints, wall papers, utensils and faster moving general hardware, are available for the consuming public.

Altogether the Society now has about 9,500 sq. ft. of stock display and cold storage space for its trading activities, not to mention the greatly increased storage space in the enlarged basement. These improvements, together with efficient facilities for handling incoming and outgoing shipments of goods, has made the new Co-op Market a highly efficient plant for the service of the organized consumers of Maynard.

The architecture of the new streamlined market is strikingly attractive and compares favorably with the finest chain stores or other private profit food markets in New England. It is brilliantly lighted with the new Fluorescent system and completely air con-

ditioned, and should prove a pleasantly refreshing place for the shopping public during hot summer days.

The cost of the entire improvement, including the cost of new construction, remodeling of the old building, the purchase of new machinery, fixtures and equipment, the new lighting system, the electric rewiring of the entire building, and the imposing new glass front, was in excess of \$50,000. Only the cost of new construction, about \$26,000, had to be financed by borrowing, through the sale of 4% debenture bonds to the members of the Society, the rest was financed from the current funds.

Dedication of the Co-op Super Market

The co-operators of Maynard celebrated the opening of their new market for seven days, beginning February 17, 1941. The entire town population turned out to inspect the plant and admire its harmonious symmetry and interesting appointments. Hundreds of visitors came from other New England communities, and many more from distant points, not only to bring their congratulations and good wishes to Maynard co-operators upon their conspicuous achievement, but to receive inspiration and encouragement to carry on the co-operative missions in their own respective communities.

The final Dedication Exercises on February 23, 1941, at Parker Street Hall, attracted a capacity audience. Dr. James Peter Warbasse, President of the Co-operative League of the U. S. A., and the "father" of the organized consumers' co-operative movement in America, elicited enthusiastic response from the audience when he dedicated Maynard's achievement to the consumers' co-operative cause in America and the whole world. Many representative community and civic leaders participated in the exercises; and a large number of congratulatory messages were received by wire and mail and read to the audience, or were personally presented by delegates representing many New England co-operatives. Dr. Warbasse himself received a tremendous tribute for the deep personal interest he has shown in the United Co-operative Society of Maynard during the past 25 years.

The pioneer members of the Society were conscious of having passed an important mile-post. The new market is their pride and joy. It is the fruition of 35 years of untiring zeal, indefatigable



Co-op Super Market—Close-up of Fruit and Produce Department



Co-op Super Market—Close-up of the Bakery Sales Department

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1941



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1941



Arvo N. Rivers
Manager and Treasurer



Olavi Warila



Co-op Super Market—Close-up of the Radio Department



Co-op Super Market—Hardware and Appliance Department

effort and loyal attachment to the principles of the consumers' co-operative movement. It is the realization of a dream, cherished by a handful of weavers, both men and women, who in 1906 banded together and founded the Kaleva Co-operative Association from a spark they had brought over shortly before from their faraway native Finland. It is their humble contribution to the civilization of their adopted homeland, which they have learned to love and honor with burning zeal, the intensity of which is equalled only by their zeal for co-operative ideals. These pioneers have other dreams, too, some still unrealized, but the struggle is continuing for their fulfillment.

Arvo N. Rivers, General Manager



Arvo N. Rivers

The progress of the United Co-operative Society of Maynard in late years has been due in no small measure to the farsightedness of the Society's general manager, Mr. Arvo N. Rivers. He was appointed in 1932 to fill the vacancy resulting from the resignation of Mr. Waldemar Niemelä at that time.

Mr. Rivers came from Rock, Michigan, where he had served his apprenticeship in co-operative management with success. Under his aggressive leadership the Society has moved ahead steadily, from one measure of expansion to another, — finally flowering in the newest venture, the Co-op Super Market.

Affiliation with Central Co-operatives

The Maynard pioneers have always recognized the importance of regional, national and international co-operative federation. Without such federation the co-operative movement could never become great. Isolated local societies, no matter how strong at the moment, can never be certain of continuous successful life, unless tied together with similar societies elsewhere for mutual interest, assistance, and particularly for education.

In 1911 the Kaleva Co-operative Association together with other local co-operatives in Massachusetts set up a league organization, known as the "Idän suomalaisten osuuskuntien agitatsiooni-liitto"

(Eastern Educational League of the Finnish Co-operatives), which in effect was the forerunner of the Eastern Co-operative League; and which for eight years carried on an active co-operative educational campaign in the Finnish language among the immigrants of all communities where Finns congregated. The member societies assessed themselves on the basis of their gross sales to raise funds to carry on the work of the League.

This League employed various educational workers at such times as funds were available. The most notable of these workers was Vilho Boman, former Member of Parliament in Finland. He was a strong personality and a powerful educator and undoubtedly did much to help mould the Finnish immigrant opinion so strongly in favor of consumers' co-operation.

The activities of the League finally led to the organization of the so-called "Million dollar co-operative," which organization then assumed the burden of educational work and the League ceased to function.

Although the Co-operative League of the United States had been organized in 1915, its formal activities did not start until after the meeting of the founders on March 18, 1916, in the library of the home of Dr. James Peter Warbasse, in Brooklyn, N. Y., when a constitution and by-laws were adopted. Besides Dr. Warbasse, Albert Sonnichen, Hyman Cohn and several other early pioneers of consumers' co-operative thought took part in launching an active campaign for a national consumers' co-operative movement in America. The Kaleva Co-operative Association became a Charter Member in the new League. The pioneers of Maynard realized that their educational effort in the Finnish language was merely a passing phase, and that a general American educational union of all consumers' co-operative societies was necessary for a large scale success of the movement in this country.

Sometime after the organization of the Co-operative League, the societies in the Eastern States formed themselves into a district federation, known as the Eastern Co-operative League and the Kaleva Co-operative Society again participated in its organization.

In the summer of 1928 ten eastern co-operative societies formed the Eastern Co-operative Wholesale in New York for the purpose of uniting the purchasing power of the societies toward more

advantageous buying of commodities and supplies for co-operative stores and bakeries. The United Co-operative Society of Maynard was one of the ten societies participating in this undertaking.

In 1940 the Maynard Society again undertook to lead in the development of a co-operative wholesale for New England. This problem is dealt with in a special chapter in this book.

Employee Relationship

One of the most frequent inquiries received by the Society from people interested in the study of consumers' co-operation, pertains to the Society's relationship to its employees. This evident interest in the subject emphasizes its importance. With the present rapid development of the movement in America, the problem is bound to require an increasing amount of attention from those who are interested in widening the scope of co-operative business. The United Co-operative Society of Maynard is one of the leading local co-operatives, employing about 57 regular employees at present, and its experience and policy may be considered representative of a typical larger American local society.

During the early years much of the Society's work was done by ardent members who volunteered their services without pay. A manager and one or two clerks were hired at definite, small wages, but there were times when funds were lacking to pay them regularly. The Society mainly depended upon the interest, good will and enthusiasm of its members, and not upon strict fulfillment of contractual agreements or promises. The operation was pretty much like that of some poor country church where chief dependence is placed upon faith on the part of everybody concerned. Nevertheless such feeble efforts of the faithful were necessary at the start, and formed the foundation for subsequent development.

Since the Society reached a firm financial foundation and stable business, its labor policies have been those of a liberal employer interested in the welfare of all his employees. There are certain limitations, to be sure, beyond which no co-operative society can go. The business, especially in the grocery and food line, is highly competitive and an eye must be constantly kept on the operating costs. The wages paid and the hours of labor cannot be very much better than those prevailing in private profit busi-

ness competing with the society. However, the management of the Society believes that labor conditions in the Society's service are substantially better than in similar private business. The employees enjoy a 48-hour work-week, which is exceptional in food store service. The wages paid to the employees average about \$24.81 per week, which is substantially higher than the average in the chain store service, to say nothing about the small independent stores. The minimum paid to any regular employees, including apprentices while learning, is \$15.00 per week.

The employees are hired on the basis of their previous interest in consumers' co-operation and its ideology. The co-operative business is different from all other types of business and in consequence cannot use men and women who are merely looking for a job with pay. The employees to be successful must be willing and enthusiastic missionaries in the cause of consumers' co-operation, otherwise they cannot long survive in the movement.

Under the circumstances it is only natural that most of the Society's employees come from the old pioneer families. The founding fathers and mothers have managed to imbue their sons and daughters with co-operative ideals, and they in turn have shown their interest by their activity in voluntary co-operative educational effort, such as the Maynard Co-op Club or other similar work. The matter may be put more bluntly by saying that the prospective employees must earn their places in the co-operative business. If they are not interested in co-operative ideology and willing to work hard for its advancement, the Society is not interested in hiring them for its active agents. Many of the pioneers believe that this policy is the very foundation upon which the future greatness of the co-operative movement rests. They believe that haphazard, chance employment of men and women, only interested in their immediate personal gain, will never build the co-operative movement, no matter how competent or well educated such men might be otherwise. Personal selfishness and co-operative business do not mix, but will lead to trouble, if not disaster, sooner or later. The 100-year-old record of co-operative experience in all parts of the world contains a mass of evidence to sustain this belief.

In late years the United Co-operative Society of Maynard has found it necessary to appropriate considerable sums of money for



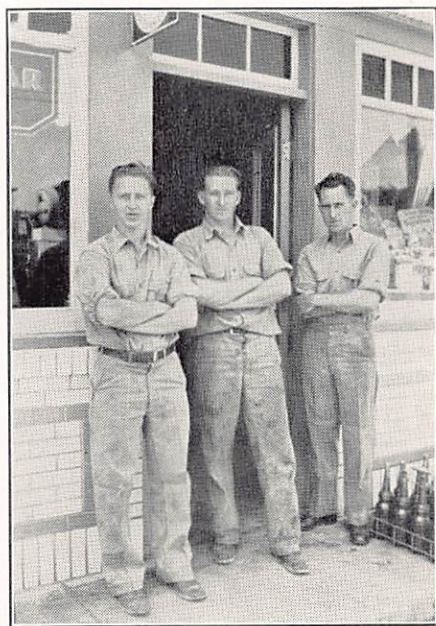
Group of Employees—1941



Main Store Employees—1937



Branch Store Employees—1937



Auto Service Station Employees—1940

employee education and training. Annual scholarships have been made available to practically all members who wanted to attend co-operative educational and training courses and institutes, and the bulk of the present staff has had such training. However, it is recognized, that all efforts to date along this line, have been more or less superficial and patchy. A far more thoroughgoing program is needed, if the Society and the whole consumers' co-operative movement, is to take its proper place in the economic life of American democracy. A regular, permanently functioning vocational training college, under the direct control of the organized consumers' co-operative movement, and combining both the theoretical study and the practical work in various sections of the co-operative business, seems an answer to this pressing problem. A beginning in this direction has already been made. In 1937 the Co-operative League created the Rochdale Institute in New York City, for this purpose. It is to be hoped that co-operative societies everywhere will make use of its facilities.

In answer to frequent queries relative to the Society's attitude towards organized labor, it may be stated that its employees are not unionized, any more than the employees of the food distribution industry in general. Theoretically and actually, the Society has always been favorable to organized labor and the bulk of its members also being members of labor unions. The matter of dealing with this problem directly has never come up, because of the unorganized condition of the industry, but the Society has never taken any step, expressed or implied, either to encourage or discourage its own employees to, or from organizing a union of their industry. The matter is entirely in the hands of the employees. As a general policy, the Society undoubtedly would welcome the unionization of the food distribution industry as a whole, but would consider the unionization of the co-operative employees alone unfair, as this might penalize the co-operatives for their friendliness to labor. Such a situation has arisen in a few cases in England, and in at least two instances in the United States. (Cloquet Co-operative Society, Cloquet, Minn., and the Co-operative Trading Association, Brooklyn, N. Y.)

For a number of years the United Co-operative Society of Maynard has provided its employees with an annual vacation period of one week with full pay. Also together with the employees

of the United Co-operative Society of Fitchburg, Mass., the employees carry a voluntary group insurance policy with \$1,000 benefit in case of death while employed in the Society's service; the Society paying a part of the annual premiums.

In Finland and other European countries, where the co-operative movement is further advanced, the societies provide retirement pensions, death and sick benefits, longer vacations and sick leaves with pay, educational and recreational advantages, and even low cost housing for their employees. With the growth of co-operative business in America, more liberal treatment of employees is expected to follow.

Co-op Education Among the Finns

The meaning of co-operative education is sometimes misunderstood and often confused with ordinary business promotion and advertising, even in some so-called co-operatives. In Maynard the term has always been understood differently.

To the pioneers, consumers' co-operation is a social philosophy, a way of life, a living movement with a soul, not just a store or a business organization. Stores, buildings and factories do not constitute co-operation; they are merely the physical manifestations of the philosophy of co-operation. The people who do not understand, or believe in the soul of co-operation, cannot operate on a genuine consumers' co-operative plan the finest store or factory designed by the human mind, even if the store or the factory were handed to them on a silver platter. The history of co-operation records many cases, where fine plans for comprehensive co-operative enterprises were laid out on paper by competent engineers, only to collapse in practical operation, despite strong philanthropic finances behind them. The people can never be **dictated to co-operate** and this fact spells the failure of every "top down" co-operative enterprise.

The Maynard pioneers of co-operation were poor working men and women who early recognized their own weakness as individuals. Each one knew that by working alone he would never get far. Their earlier contact with co-operative and labor education in Finland had taught them that in "union there is strength." This knowledge prompted them to pool their numbers — their own selves, — which at the beginning was the only asset they

possessed. With this "human capital," and a few dollars they were somehow able to scrape together, they set out to evolve their co-operative enterprise, with which they hoped to gain their social and economic independence and a place in respected human society. They applied themselves to the tasks at hand with diligence, industry and infinite patience; giving of their time and such resources as came into their hands, — freely, educating themselves and each other, and learning to do the job by actually doing it. The pioneers were voracious readers, spending most of their leisure hours in reading good books and papers and this reading habit paid dividends in a big way. They learned that in a co-operative organization human problems are more important than money. They learned to hold their co-operative group together above the petty squabbles and individual jealousies so prevalent in organizations of untrained people.

After the initial mistakes and vacillation, the pioneers quickly learned to think in sound economic terms and to keep their feet on the ground. They knew their financial limitations and expected no miracles from their co-operative. They were content to build slowly, step by step, first making one branch of their business go, then another, solving each problem and crossing each bridge, as they met it, but always keeping in mind that they must make a new dollar for the old one plus a little more. At each step they educated their fellow members to understand the significance of the moves made, in order to bring the economic and psychological factors into a harmonious whole. Education played the most vital part in their program; and despite the fact that it was not always systematic and co-ordinated, it was never ending and managed to reach every man and woman in the Finnish colony. The Co-operative Society became the central theme in the lives of the people, and its influence overshadowed practically every other form of social activity. Meetings, socials, and entertainments were held continuously; and through these gatherings the talents and best qualities of the people were brought out and developed. The co-operative educational program was not co-operative alone; it was a program for intensive self-education of the people. The slogan of the pioneers to the Finnish consumers was: "co-operate, both economically and intellectually, and work out your own salvation."

The pioneers succeeded. Their educational program gradually converted the indifferent ones in the colony's population to co-operative ideology and imbued them with intense loyalty to the Co-operative Society. It became a virtue to purchase commodities from the Co-op Store. As a consequence the Society's business enterprises grew and became a strong factor in the life of the whole community. The people grew intellectually, also, and became better men and women; — better citizens. Gradually they marged their individualisms and petty selfishness became a lesser factor. Their viewpoints broadened out and they learned to regard themselves as social beings, parts of the whole, and not as isolated chance individuals drifting aimlessly and fighting to grab something for themselves. They also came to see themselves, not as immigrants who came to America to hew gold and silver, each for his individual pile, but as respectable members of the community; citizens of a great nation, or rather a nation of nations, who have a vital interest in the collective prosperity and security of that nation. And they came to regard it as a great privilege to serve the nation in times of peace and war. Through their philosophy of co-operative self-help, they developed a strong dislike for accepting gratuities and unearned hand-outs, political, or any other kind, from anybody. On the whole they have been among the severest critics of the so-called relief program of the United States Government in recent years. "Self-help, justice and not charity" is one of the much-used slogans of the pioneer co-operators.

In the course of years the Finnish colony of Maynard became thoroughly co-operative. At present about 75% of the Finnish families are members of the United Co-operative Society of Maynard, and most of the others are members of the rival First National Co-operative Association, previously mentioned. There is probably no other community, either in Finland, or anywhere, where the Finns are more thoroughly organized for consumers' co-operation. They are a harmonious lot, too; — working together almost as one man in whatever they undertake to do. The Finns are intensely democratic, with strong emphasis on economic democracy, probably more so than any people on earth; and they positively will not tolerate anything that savors of dictatorship, arrogance or high-handed leadership. They respond to wise

counsel easily, but refuse to be led blindly into anything. They dislike and resent flattery, the ancient weapon of all dictators; and insist on full, open, honest and straight-from-the-shoulder discussion, and parliamentary debate, — with all facts before them, — before reaching a decision. A majority decision is equivalent to an order from the commander-in-chief of an army, tolerating no delay, resistance, subterfuge, or sabotage. The Finns are believers in honest, efficient democracy.

EARLIER CO-OP ENTERPRISES IN MAYNARD

Long before the Maynard Finns became interested in the co-operative way of doing things, other people had experimented along the same lines. The writer has heard of at least four different attempts made, either before or during the existence of the United Co-operative Society. The most important of these experiments deserve to be recorded here.

Riverside Co-operative Association

Back in 1878, on November 12th, there was incorporated in Maynard, the Riverside Co-operative Association, with the following names appearing as incorporators: James Grady, Michael Twomey, Michael Sweeney, James B. Lord, Robert Wilson, James H. Long, Elias Roebuck, James Carney, Bernard Norton, David McEvoy, Joseph M. Hapgood, William Robinson, Samuel Wilson, Jonathan Cookson, B. R. McCormick and William Cullen. According to Mr. Harold Cuttell, one of the last officers of this Association, the group had functioned as a voluntary buying club, under the name of the Sovereigns of Industry, for many years before the incorporation.

The original sponsors of this organization were undoubtedly men from England and Scotland, who had learned something about co-operatives in their respective native lands. The Association operated a general mercantile store, handling foods, clothing, shoes, etc., on the site of the present K. of C. building on Nason Street. The business flourished for a good many years, reaching its height around the turn of the century. It is said that at one time the number of stockholders was in excess of 1000. The advent of the chain stores a few years later distracted much of the store's trade and a decline set in from which the Association could not

recover. The store was sold to a private operator in 1929, when the business had fallen to a very low level; but the corporate existence was continued until final liquidation on November 31, 1936. The Association had acquired considerable properties in its lifetime, which were then sold and the proceeds divided among the remaining 375 stockholders.

In tracing the rise and fall, and the final failure of this very substantial co-operative, it is apparent that it was operated more like an ordinary stock company with strong emphasis on dividends to the stockholders. The educational program was entirely lacking, and the stockholders were not conscious of the significance of being members of a co-operative. Consequently they possessed no spirit of loyalty towards it. They traded wherever their fancy dictated for the moment and in latter years, it is said, not one of the members of the Board of Directors traded at their own store. The parents made no efforts to persuade their children to support the store; and when the pioneer-members grew old and passed away, there was no new blood to take their place. The store was old-fashioned and its methods equally so, but the old stockholders were not cognizant of the need for a change. The store became an easy prey for the aggressive chain store corporations; and under the circumstances could not make a successful fight for its life.

It is unfortunate that after more than half a century of successful existence the Riverside Co-operative Association could not be preserved for posterity. At one time the United Co-operative Society of Maynard, through its manager, Mr. Waldemar Niemelä, vainly made many efforts to bring about an amalgamation between the two co-operatives. The lack of understanding of the co-operative principles among the stockholders of the Riverside Association, and perhaps national prejudices, too, made it impossible to consummate the only move that could have saved the historic organization from extinction. The moral to be learned from the Riverside history is, that a co-operative without a continuous educational program is like a Dinosaur with an inadequate head, or a body without a soul. Its span of life is no longer than that of its original individual founders, and such an organization can never become a social institution.

"Suomalainen Osuuskauppa"

In 1899 there was organized in Maynard "Suomalainen Osuuskauppa" (Finnish Co-operative Store) by a small group of Finns, who were groping to find an outlet for self-expression under the influence of Finland's wave of co-operative interest, then spreading like a wildfire among the Finnish people. The records of this group have been destroyed and pertinent facts are no longer clear in the memories of the men who took part in this enterprise.

It seems that the group sold shares of the capital stock at \$5.00 per share, and succeeded in raising something like \$800.00, with which the store was started. The members had one vote each, regardless of the number of shares owned. Aside from this one co-operative feature, the store operated on the order of a stock company, which goes to show that the principles of co-operation were not understood by the members. After a couple of years of activity, dissention crept into the ranks of this group and the store disintegrated, and was finally sold to a private operator.

The last manager of this store was John Tuomaala, and August Long served as a bookkeeper. Among the surviving members still residing in Maynard, are John Huikari, Pekka Pekkala, Tobias Säisä, Kalle Salminen and Victor Mattson.

Other Co-operative Experiments

Besides the Riverside Co-operative and the Finnish Co-operative Store, there was organized at one time a Russian Co-operative Association, which petered out after a couple of years of existence; and another organization, known as the International Co-operative Association, which appear to have been sponsored primarily by the Polish people. This latter organization survived for something like 10 years and at one time, it is said, was a thriving business concern.

The facts pertaining to these two organizations seem to be confused and the causes of their failure more or less controversial. Aside from any other facts, however, it seems clear that the co-operative ideology and technique did not play a part in either of these two organizations.

Whether the failure of these experiments have helped or hurt the chances of the United Co-operative Society of Maynard is a debatable question. Usually a failure of a co-operative is "bad medicine" in any community. The fact, that the Maynard Society does not seem to have been affected seriously is a proof of the solidity of its policies and membership.

PRESENT PLAN OF CO-OPERATIVE EDUCATION

The United Co-operative Society of Maynard was founded upon a definite social philosophy; and the pioneers made every effort within their limited means to disseminate this philosophy among all the people of the community. Their chief difficulty was that of the language. The pioneers were Finnish speaking and could convey their ideas to other nationalities only with great difficulty. It is hard for the Finnish people to learn English, because of the dissimilarity of the two languages. But the pioneers were persistent and resorted to other methods of education, such as advertising, distributing co-operative literature, and at times hiring English-speaking educational field workers. This work was slowly effective. Many English-speaking individuals here and there began to see something in the co-operative idea and assumed a friendlier attitude towards the Society. Many became customers of the Co-op Store and the Society's other departments. They liked the quality of merchandise, reasonable price policy, friendly co-operative atmosphere, and the patronage dividend idea. Later many were infected with the potent "virus" of consumers' co-operative ideology and became members of the Society. The Society, in turn, has always been ready to accept any consumer on a basis of absolute equality, "regardless of color, religion or political opinions." It was thus that the Society gradually became integrated into the cosmopolitan community of Maynard, having among its present membership about 52 percent Finns and nearly equal number of people from various other national backgrounds, and representing people from all walks of life. There are a substantial number of men and women of old Yankee stock, as well as the more recent Irish and English stock. There are Swedes, Norwegians, Danes, Poles, Russians, Italians, Jews, Germans, Lithuanians, French-Canadians, and possibly a scattering of other races, represented in the membership of the

United Co-operative Society of Maynard. A complete membership analysis is found in another part of this volume.

After the Society assumed its present "melting pot" character, its organizational and educational problems became more complicated. The Finnish language no longer sufficed to reach the entire membership and a quick change into the English language was unthinkable. The older pioneer membership was not sufficiently familiar with it to carry on parliamentary discussion and other organizational activities. Therefore the Society, necessarily became bilingual in character; and at present all its activities are carried on in two languages. This, of course, is more burdensome and costly, than would be the case within a single national group; but there is nothing that can be done about it. Time, the great healer, will bring its own solution to this problem.

In order to carry on a variety of necessary educational activities, the Society is at present partitioned into several language and interest divisions, somewhat in the following fashion:

1. Entire Membership of the Society
(Functioning in English)
 - (a) Finnish Language Division
 - (b) English Language Division
2. Women's Co-operative Guild
 - (a) Finnish Language Guild
 - (b) English Language Guild
3. Maynard Co-operative Club
(For young co-operators from
15 to 30 years of age.)
4. Co-op Employees Group

All important business and educational meetings are participated in by the membership as a whole, and are conducted in the English language, or both the English and Finnish. There is much to be said against the use of two languages in a meeting. The necessary translation slows down the progress of the meeting and make it a long drawn out affair. This again tends to stifle the interest of many members and keep them from attending such a meeting. It is said, that the use of a foreign tongue in a meeting is distasteful to native Americans, etc. These objections are

perhaps all well taken. Nevertheless co-operative experience in Maynard proves that a large society can be successfully conducted even under such a system. The Society's older pioneer membership is so important and will remain so for many more years to come, that no material change in this system can be expected for some time. It would be rank injustice to the Finnish membership to deny them their right of expression in the only language they know well.

To avoid such bilingual difficulties, the Society's educational meetings are often conducted in language divisions, the Finnish membership in one gathering and the English-speaking membership in another. This often works out very successfully.

Women's Co-operative Guild

The women members of the United Co-operative Society of Maynard have set up auxiliary organizations to assist the Society's educational and promotional program. The Finnish-speaking women have for many years conducted their Co-op Guild very successfully and after several attempts it appears at present that the English-speaking Co-op Guild may also become a reality in the near future. The Guild can be a very valuable aid to the Society and not only render its help in many ways on various occasions, but in taking a definite leadership in enterprises and activities, somewhat more remote from the usual work of the Society. To outline some of the more important Guild activities the following may be listed:

1. To carry on Co-op missionary work among the housewives in the principles of consumers' co-operation.
2. To organize and conduct co-operative educational and social functions especially for women.
3. To conduct cooking schools and food demonstrations for the dissemination of food and dietary information.
4. To spread commodity education among women, with particular reference to quality and the system of grading merchandise.
5. To organize classes for the study of home economics and other homemaking arts.
6. To organize suitable activities for the education of children in the ABC's of the consumers' co-operative movement.



Women's Co-operative Guild (Finnish)

TAISTO



UNITED FINNISH SYMPHONIC BAND

Maynard, Mass.

The band, which has attracted widespread attention in connection with its numerous concerts in New England under the leadership of **Tauno Hannikainen**, of Finland, as guest conductor, for the aid of Finland, following the Russo-Finnish War of 1939-1940, is made up of Maynard's two Finnish bands. The oldest, the **Imatra Band**, present conductor Oscar Tofferi, was organized in October, 1898, and the younger, the **National Band**, present conductor Ilmari Junno, was organized in September, 1911. The first conductor of both bands was Hugo Kajander, whose indefatigable work for more than 40 years as a teacher of music to the Finnish immigrants and their children, has earned him a place of unusual distinction in the Finnish colony. The Finnish Relief Concerts were organized by the Educational Department of the United Co-operative Society of Maynard. Most of the personnel are members of the Society and some were among its original founders.

7. To organize and conduct co-operative summer camps and other educational and recreational activities especially for children and youth.
8. To assist the co-operative society and its educational committee in the organization of all types of meetings and functions.
9. To attend to the feeding of crowds and dispensation of refreshments in all co-operative gatherings, meetings, outings, picnics, entertainments, etc.

The importance of the Guild movement cannot be over-emphasized. The women control most of the family purchases and their's is the "power of the market basket." It makes all the difference in the world where they buy and, consequently, they are always under a terrific pressure of super-advertising and innumerable high-pressure sales campaigns promoted and financed by corporate profit business. The fate of the consumers' co-operative movement in America is in the hands of the women. Given the support of a large number of consumer conscious, socially minded women, the movement will succeed in a big way and become a tremendous force for the good of the nation. Without such support its value will be relatively small. The women hold the key to the future of the consumers' co-operative movement.

The Women's Co-operative Guild movement is world-wide in scope and is at present organized on a national scale in 23 different countries. The Guild movement, as the co-operative movement itself, originated in England, in 1883. The Maynard (Finnish) Women's Guild was organized in October, 1932.

Maynard Co-operative Club

The Maynard Co-operative Club is made up of youngsters from 15 to 30 years of age, mostly children of the members of the Society. They have organized under the leadership of their own choosing and function in their own way without much supervision, except from their own officers. Some guidance is provided by the Massachusetts League of Co-operative Clubs, which is the central organization of all Co-operative Youth groups in the State. In leaving the club to its own resources, it is felt that the youngsters have a better chance to develop their own initiative and individual qualities, than would be the case if they were regi-

mented under the strict supervision of a superimposed leader. The club is entitled to the assistance of the Educational Committee and the Educational Director, if it wishes, but otherwise its members are expected to depend upon themselves. The club receives no financial help from the Society, with the exception of the use of a small assembly hall for meetings and recreational activities, but raises its own funds by the collection of small dues, and by conducting dramatics, public entertainments, dances and the like. The club is financially solvent and seems to have no difficulty in raising the necessary funds to carry on its work.

The primary objective of the Maynard Co-operative Club is the education of its members, and other young people, in the principles of consumers' co-operation. This is accomplished by means of social and recreational activities and by participation in forums, lectures, meetings and other types of educational and organizational work. In this manner the young people have an opportunity to learn to function as a group, and to apply the ethics of co-operation in actual practice. The recreational activities consist mostly in the arrangement of and participation in field athletics, summer outings and picnics, co-operative summer camps, the annual co-op winter sports festival, and co-operative play competition between the various co-operative clubs, etc.

Ever since the inception of the Annual Co-operative Summer Institute at Brookwood College and later at the State College, Amherst, the United Co-operative Society of Maynard has provided annual scholarships to promising members of the Maynard Co-operative Club. The number of students sent has varied from six to a full dozen each year and the object has been to provide this opportunity to all worthy young people, who express desire to take this training. For the past couple of years the Society has also provided a number of scholarships to the Co-operative Summer Camp at Lake Wyman, Westminister, Mass., sponsored by the Massachusetts League of Co-operative Clubs and the New England Co-operative Federation, for their younger members. It is recognized that activities of this kind are very valuable in inspiring the young people for co-operative endeavor and in giving them a grounding in the fundamentals of co-operative ideology and living.

It is the policy of the United Co-operative Society to recruit its apprentice employees for its expanding personnel from among the club members, who have shown special interest, initiative, talent and particular aptitude for co-operative work.

The Co-op Employees Group

The employees of the United Co-operative Society of Maynard, numbering at present 57 people, have constituted themselves into a voluntary association for the purpose of self-education in the theoretical and practical aspects of consumers' co-operation, and also for the purpose of vocational education in their respective trade service problems as employees of the society. The group meets once a month.

The management and some members of the Board of Directors participate in the group meetings. The employees are given a full and detailed report of the financial operations in each department monthly, thus enabling them to know exactly what each department is doing. A full opportunity is provided for untrammelled discussion, comment and criticism of all problems brought up; and the employees are constantly encouraged to make suggestions for improvements in any branch of the Society's business enterprises.

The employees are expected to participate in the Society's educational activities. They help to stage food shows and commodity demonstrations and otherwise take a leading part in all co-operative affairs involving large numbers of people. Every year some employees who have shown particular interest in co-operative work, are provided with scholarships from the Society to attend such co-op institutes and management training courses as may be organized by the Co-operative League.

The Educational Committee

All educational activities of the United Co-operative Society of Maynard are carried on under the supervision of the Educational Committee, which is elected by the membership at the Annual Meeting, and is directly responsible to the membership. For better co-ordination of the various activities, each interest group within the Society's membership has been given representation on the committee. Thus the (1) membership, the (2) Board of Directors, the (3) Women's Co-op Guild, the (4) Maynard Co-op

Club, and (5) the employees have had one or more representatives in the Educational Committee during the past few years.

At each Annual Meeting a special educational budget is voted to carry on the committee's work. During late years this budget has fluctuated from \$1,500 to \$3,000 per year, exclusive of the amount spent for advertising, and depending upon the needs of the Society's program and other conditions.

This method of appropriating funds for co-operative education has been seriously questioned. Many experienced co-operators maintain that education in a co-operative is as necessary as counter service, meat cutting or truck driving. If a special appropriation is voted to finance education, then why not a special appropriation to hire a truck driver? In the opinion of these co-operators the cost of education should be considered a part of the ordinary running expense and charged on the books the same way as any other expenditure, with the possible limitation, that such expense should not exceed one per cent of the gross sales.

However, it may be said, that the membership of the United Co-operative Society of Maynard has always recognized the value of co-operative educational work by appropriating liberally for this purpose. In addition to the local work, the Society has contributed during its 35 years of existence, large sums of money for the support of similar work in New England and in the nation. It is doubtful if the Society's record in this respect can be surpassed by any other local co-operative in the United States.

Aside from the frequent smaller meetings and functions organized by the educational committee in various halls, churches and other public gathering places, it has become a well established custom for the Society to arrange an annual summer festival for the entire membership. At such occasions the members turn out with their families for a day of recreation and enjoyment of music, good talks, field athletics, swimming, good eats and refreshments. Usually the Society's summer festivals are attended by a very large crowd of people. It has also become a custom to organize special educational drives during the month of October each year, in co-operation with the Co-op Month program of The Co-operative League. During this month several public programs are organized, both in the English and Finnish languages, with

appropriate addresses on consumers' co-operation, musical and humorous numbers, etc., and winding up with free refreshments to the audience. Such programs are always very successful in Maynard.

For the past year or more, the Educational Committee has experimented on the free distribution of a small, local, printed publication, the "Co-op Messenger." It is a one-sheet, five to six-column paper, containing educational reading matter on one side and the Society's business advertising on the other. The paper has been issued periodically, about twice a month, and delivered to all homes in Maynard and vicinity, regardless of whether the people were members of the Society or not. The usual issue has been from 2,700 to 3,500 copies; and a few special issues of from 5,000 to 8,000 copies have been made, when some matter of special interest has warranted such action. A group of boys have been used to deliver the paper to the homes of the people. This experiment has enjoyed much initial success and may become a permanent feature in the activities of the Society.

Co-operative Wholesale for New England

Almost from the inception of the United Co-operative Society of Maynard, the need for a consumer owned and operated New England co-operative wholesale establishment has been keenly felt. An isolated society, no matter how favorably located with regard to markets, is laboring under a severe handicap in dealing with profit-motivated private wholesale dealers. The growth of the society under such circumstances is painful and heartbreaking at best, requiring much wasted effort and self-sacrifice on the part of its members and employees.

Years ago, after a number of local co-operatives had sprung up in Massachusetts and elsewhere in New England, the problem was frequently approached in joint meetings of the various societies, — finally culminating, in 1919, in the organization of the previously mentioned "Million dollar co-operative." This effort failed, largely because of the grave error made in consolidating the capital and properties of the various local societies. Thus the idea of a New England co-operative wholesale suffered a set-back from which the movement has not been able to recover to this day. Nevertheless, the idea is sound and in keeping with co-

operative experience and ideology the world over; and the United Co-operative Society of Maynard has never ceased in its advocacy of this measure as the logical step to bring about a larger development of consumers' co-operatives in New England.

In 1935 a concerted move was made and substantial amount of money voted by some of the stronger New England societies to launch a wholesale development. However, at the request of the Eastern Co-operative Wholesale of New York, the project was postponed "until the New York wholesale should reach a million-dollar annual turnover." The New England societies, traditionally loyal to the co-operative movement in other sections of the country agreed to wait.

In 1940, after the Eastern Co-operative Wholesale had reached its desired goal by a margin of better than 50%, the United Co-operative Society of Maynard again moved for the establishment of this proposed enterprise. By authority of the membership meeting, the Board of Directors offered to invest \$5,000 towards a pool with which to finance the wholesale, on condition that other financially strong societies make like investments in their proportionate share. At this writing the proposal is still pending and its outcome uncertain.

The membership of the Maynard Society hopes that the co-operative movement in New England is now ready to undertake the wholesale development without much further delay. There are at present about 80 consumers' co-operatives in New England and their number is on the increase. Popular interest in consumers' co-operation is spreading, auguring well for the movement. The time should not be far distant when our organizational activities and practical business facilities are brought in line with the possibilities and needs of the New England situation.

The New England region constitutes a relatively tight economic unit with strong traditional tendencies for independent action. Its commercial organization is very important and its system of transportation designed to serve the region's population of 7,000,000. The co-operative movement cannot ignore history and the existing commercial order, if it is to develop its maximum capacity for growth and service.

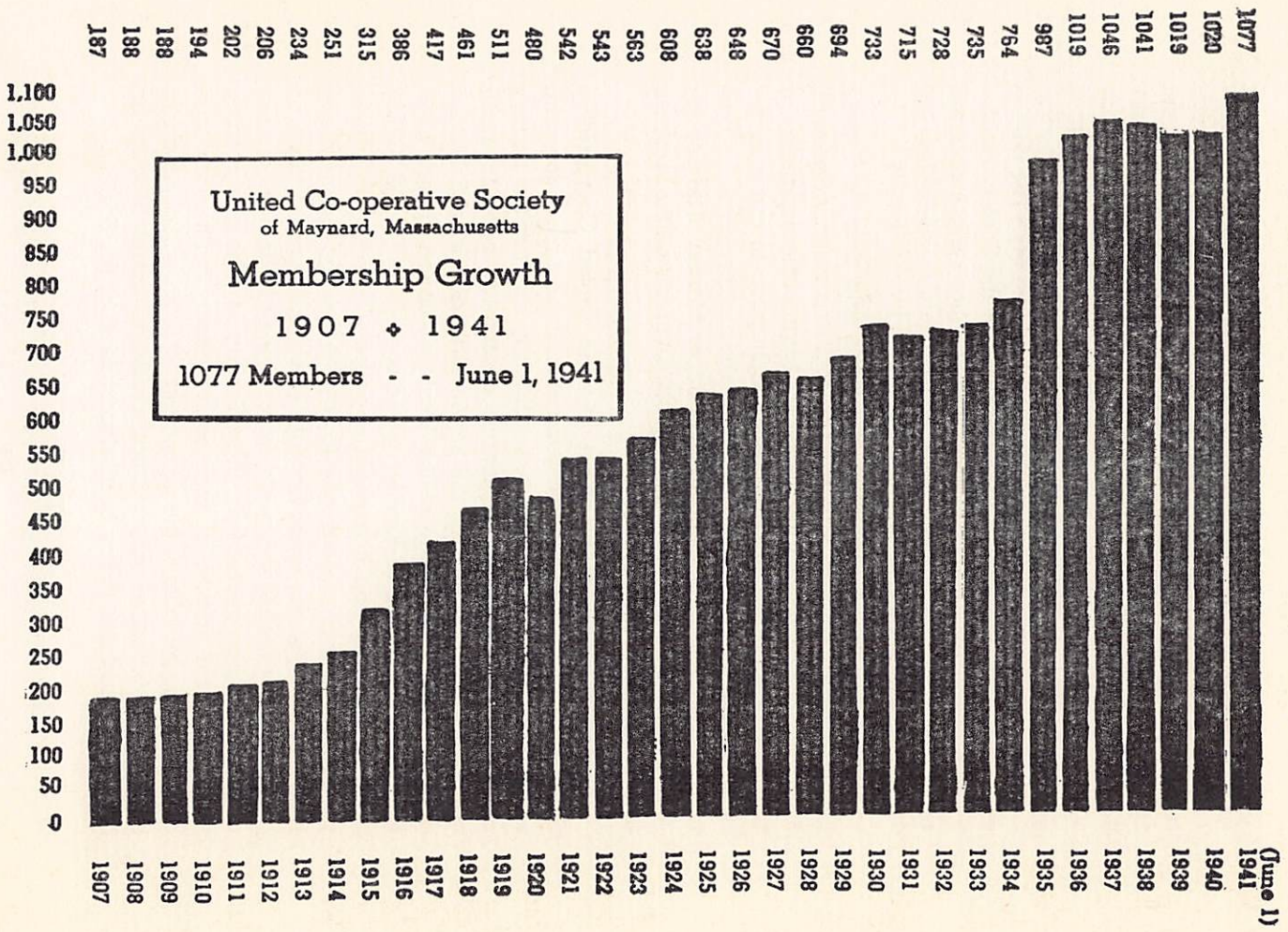
Future Plans

The pioneers of co-operation in Maynard look back over the past 35 years with justifiable pride. It is the pride of achievement over countless obstacles which often appeared well nigh insurmountable. The going is relatively easy now. The membership is solidified, informed and progressive. The public by and large is friendly and understands the objectives of consumers' co-operation better than in an average American community. The path is clear and well blazed now. The problems of the Society resolve themselves down to the proposition of continuous expansion and building toward the ultimate goal of consumers' co-operation: the system of a profitless economic order for the human family.

As to immediate future plans, it may be said, that the Society has nothing definite on the books for local expansion, at present. Following the completion of the recent large scale expansion, a breathing spell is required for the consolidation of gains made, and for the adjustment of business policies and personnel, — particularly in connection with the new Super Market. The Society is making satisfactory progress, with sales volume on the increase in every department.

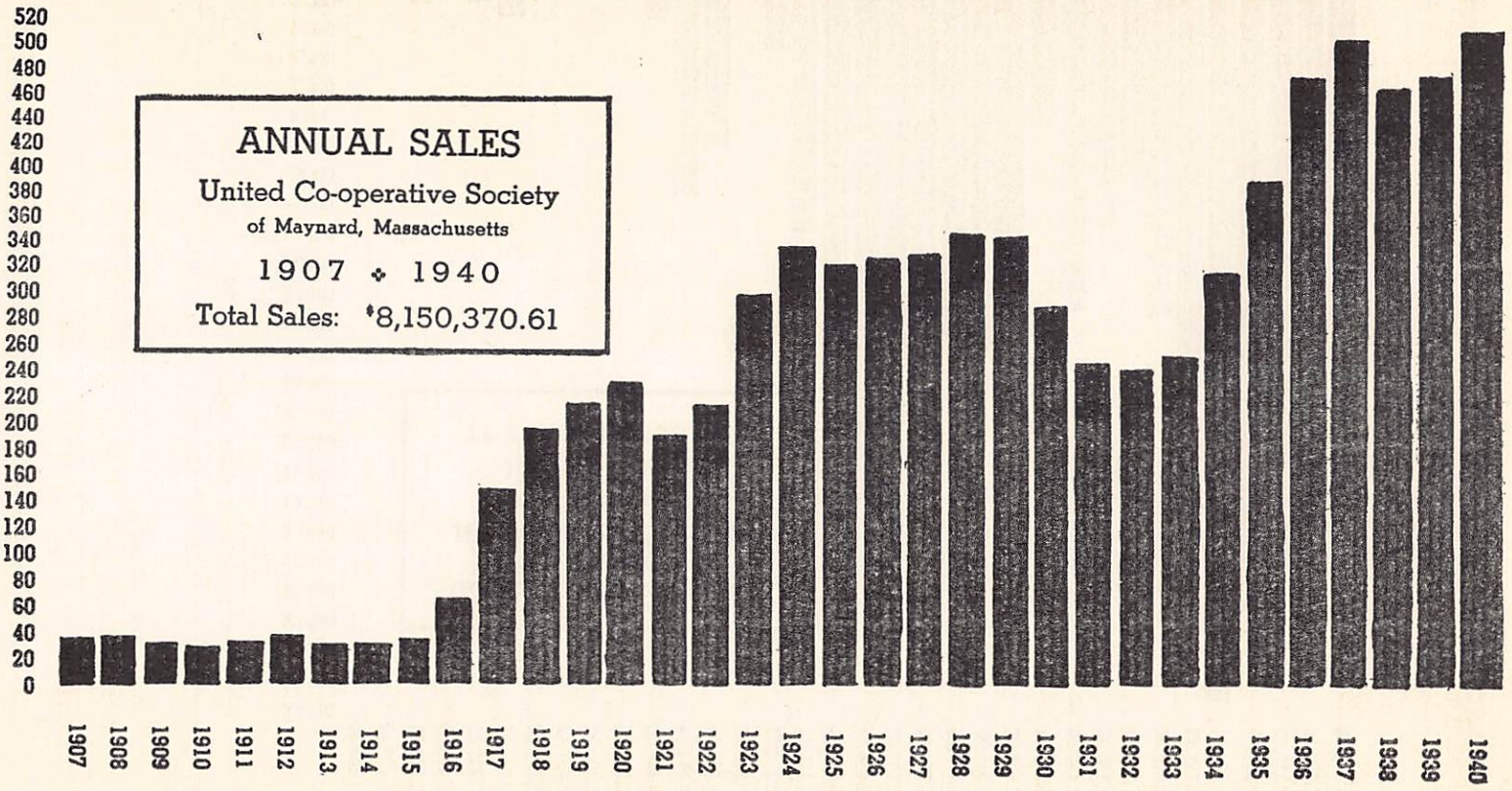
However, a live organization like the United Co-operative Society of Maynard can never stand still. It must move forward, lest it slide backward. There are still many services the Society could undertake to carry on for the consumers' benefit, to say nothing of the extension of the services already established, to cover a larger percentage of the local population. It has been estimated that Maynard families spend something like \$2,500,000 annually for food and household supplies. Only better than 20 per cent of this is at present supplied by the Society. Clearly there is still much room for improvement, which will come as soon as the consumers realize the great advantages of purchasing more of their needs co-operatively. The Society is now equipped to handle a great volume of business efficiently, with more than corresponding benefits to the consumers. All this will come about through an effective educational program, coupled with an aggressive business policy in all departments of the Society.

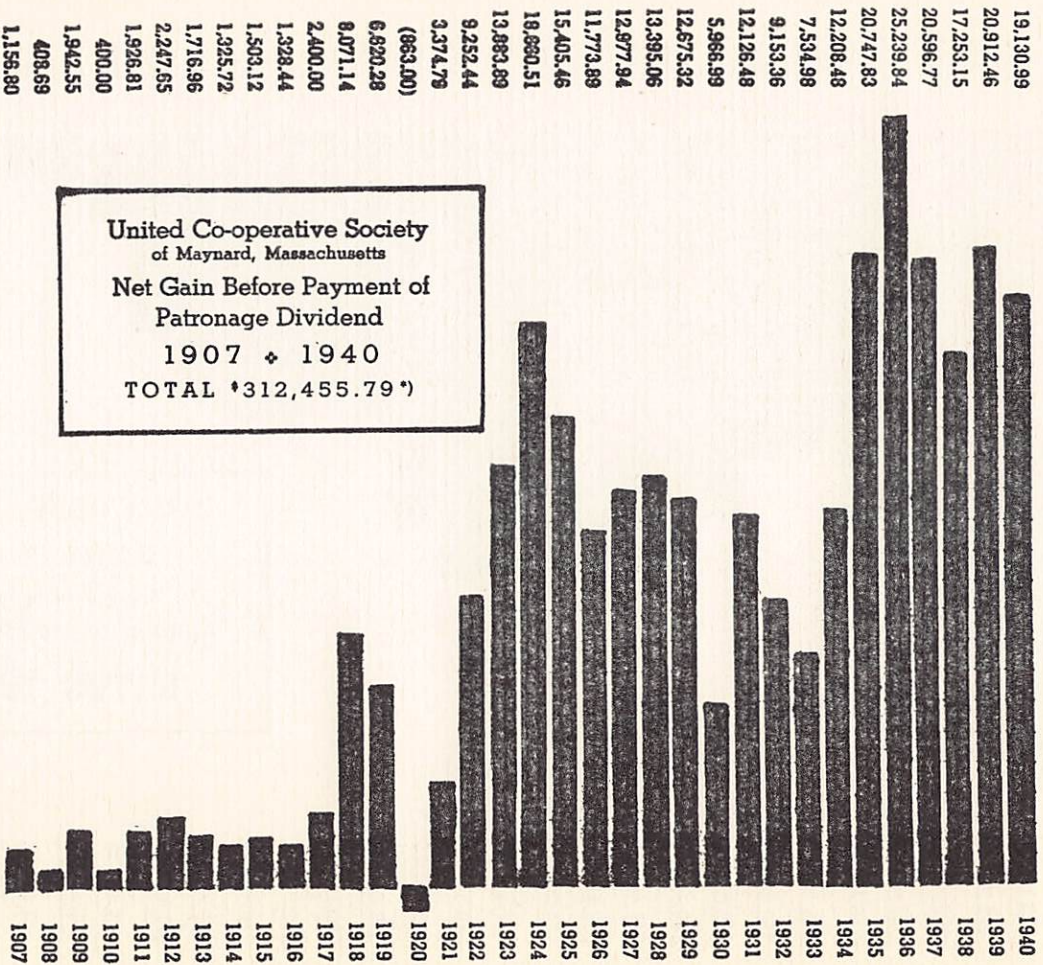
The End.



518,008.94
 474,086.89
 469,549.82
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 475,991.00
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 322,446.80
 256,573.80
 245,256.69
 252,343.22
 292,054.56
 348,593.45
 349,403.01
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 333,028.00
 327,036.48
 340,333.01
 302,354.34
 219,414.93
 189,171.51
 232,704.12
 219,937.91
 199,238.52
 148,499.27
 65,421.48
 37,578.98
 34,143.61
 34,399.33
 39,801.96
 35,813.52
 33,577.48
 35,975.89
 38,732.14
 38,561.59

ANNUAL SALES
 United Co-operative Society
 of Maynard, Massachusetts
 1907 ♦ 1940
 Total Sales: \$8,150,370.61





United Co-operative Society
 of Maynard, Massachusetts
 Net Gain Before Payment of
 Patronage Dividend
 1907 + 1940
 TOTAL \$312,455.79*)

*) Interest payments on share capital not included in the net gain, but charged to expense each year. For the years 1907-1940 inclusive, the interest payments to shareholders total \$30,712.95.

**) Loss in parentheses.

UNITED CO-OPERATIVE SOCIETY OF MAYNARD

Analysis of Purchases in 1940 by Members and Non-Members

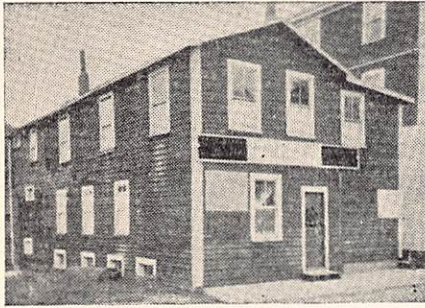
Purchases by Member Families	No.	Total Purchases	Average per Family	Membership in 1940 By Racial Origin:
Finnish Families	285	\$152,857.00	\$536.34	Finnish 543
Non-Finnish Families	314	105,241.00	335.16	Irish-American 141
		\$258,098.00		New Eng. Yankee 130
				English 66
				Polish 30
				Swedish 24
				Italian 18
				Russian 13
				Scotch 11
				French-Canadian 9
				Lithuanian 8
				German 8
				Jewish 7
				Danish & Norwegian 8
				Unclassified 4
				Total Members 1,020
Purchases by Non-Members:				
Finnish Families	103	27,055.00	262.67	
Non-Finnish Families	915	157,109.00	171.70	
		\$442,262.00		
Total by regular patrons	1,617			
Average per family of all regular patrons			\$273.50	
Purchases by Transient Patrons		75,746.94		
(Purchase slips not returned for Patronage Dividend)		\$518,008.94		
Total all purchases				

YEARLY COMPARATIVE STATISTICS — UNITED CO-OPERATIVE SOCIETY OF MAYNARD

Year	Membership				Sales	Net Gain*)	Share Capital		
	Old	New	Out	Total			General Reserve	Common	Preferred
1907	187	0	3	184	\$ 38,561.59	\$ 1,156.80	\$ 617.26	\$ 1,600.00	
1908	184	4	0	188	38,732.14	408.69	222.84	1,610.00	
1909	188	0	0	188	35,975.89	1,942.55	574.58	1,585.00	
1910	188	6	0	194	33,577.48	400.00	926.32	1,580.00	
1911	194	48	40	202	35,813.52	1,926.83	1,278.06	2,020.00	
1912	202	51	47	206	39,801.96	2,247.65	1,629.80	2,200.00	
1913	206	36	8	234	34,399.33	1,716.96	2,081.54	2,200.00	
1914	234	24	7	251	34,143.61	1,325.72	2,434.28	2,200.00	
1915	251	66	2	315	37,578.98	1,503.12	3,225.64	3,078.00	
1916	315	73	2	386	65,421.48	1,328.44	3,575.64	4,000.00	
1917	386	32	1	417	148,499.27	2,400.00	3,926.20	4,600.00	
1918	417	48	4	461	199,238.52	8,071.14	3,976.15	6,100.00	
1919	461	56	6	511	181,153.96	6,620.28	4,056.25	8,765.00	
1920	511	0	31	480	271,488.21	(863.00)**)	3,193.25	8,785.00	
1921	480	89	27	542	189,171.51	3,374.79	4,193.25	14,595.00	
1922	542	13	12	543	219,414.93	9,252.44	5,000.00	14,095.00	
1923	543	42	22	563	302,354.34	13,883.89	6,096.49	14,875.00	For
1924	563	60	14	608	340,333.01	18,660.53	9,190.09	22,443.39	Expansion
1925	608	54	24	638	327,036.48	15,405.46	16,690.91	24,720.63	\$12,050.00
1926	638	52	42	648	333,028.00	11,773.89	19,899.06	25,285.00	21,000.00
1927	648	46	24	670	338,488.31	12,977.94	23,269.96	24,616.94	21,150.00
1928	670	35	45	660	349,403.01	13,395.06	36,247.90	23,285.00	19,000.00
1929	660	54	20	694	348,593.45	12,675.32	39,135.75	23,660.00	19,550.00
1930	694	49	10	733	292,054.56	5,966.99	40,607.88	23,120.00	17,900.00
1931	733	36	54	715	252,343.22	12,126.48	37,010.29	22,365.00	15,650.00
1932	715	44	31	728	245,573.80	9,153.36	45,539.41	18,635.00	9,350.00
1933	728	26	19	735	256,573.80	7,534.98	45,789.49	17,690.00	5,550.00
1934	735	47	18	764	322,446.80	12,208.48	45,966.77	17,025.00	5,150.00
1935	764	225	12	987	392,719.18	20,747.83	46,637.80	17,670.00	5,050.00
1936	987	44	12	1019	475,931.00	25,239.84	54,647.54	17,380.00	4,850.00
1937	1019	38	11	1046	509,190.87	20,596.77	57,858.23	17,265.00	4,850.00
1938	1046	13	18	1041	469,549.82	17,253.15	56,938.31	16,945.00	4,400.00
1939	1041	11	33	1019	474,086.89	20,912.46	61,949.16	16,495.00	3,400.00
1940	1019	4	3	1020	518,008.94	19,130.99	69,070.53	16,120.00	3,500.00

*) Interest payments on share capital not included in the net gain, but charged to expense each year. For the years 1907-1940 inclusive, the interest payments to shareholders total \$30,712.95.

***) Loss in parenthesis.



HIGHLIGHTS IN THE HISTORY OF THE UNITED CO-OPERATIVE SOCIETY OF MAYNARD

River Street "Sauna"—Finnish Bath House

- 1906:** A number of Finnish men and women decided to organize a co-operative grocery store as a result of conversations carried on at the Finnish Steam Bath House on River Street, where people congregated while waiting for their turns to the baths. A drive for membership pledges was organized and more meetings held at the Bath House and elsewhere, resulting in the enlistment of 187 members, who subscribed \$1,600 for initial capital. The new organization was named the Kaleva Co-operative Association.
- 1907:** The stock and fixtures of a private store were purchased and the Co-op Store started in January in a part of the building on Main Street, which later became the Co-op Building. First manager, Matti Hekkala.
- 1911:** The Kaleva Co-operative Association becomes one of the member-societies of the Eastern Finnish Co-operative Educational League (Idän osuustoiminnallinen agitatiooniliitto), made up of all the Finnish co-operatives in Massachusetts. This league was a forerunner of the Co-operative League of the U. S., and for a number of years carried on a campaign of education in the Finnish language among the eastern Finnish settlements. The league was absorbed by the "million dollar co-operative" at the time of its organization.

*) In the olden times every Finn was said to have come to life in a Sauna. The Maynard history proves that even a Finnish Co-op can be born in a bath house.

- 1912: The Kaleva Co-operative Association purchases present Co-op Building at 56-62 Main Street on a time payment plan for \$16,000.
- 1914: A lot of land was purchased on Powder Mill Road and a combination bakery and branch store erected. The bakery employed four bakers and one helper. Two young ladies served at the store.
- 1915: The Kaleva Co-operative Association becomes a Charter Member in the Co-operative League of the United States, sponsored by Dr. James Peter Warbasse and other early leaders of American consumers' co-operation.
- 1916: **a.** Meat department added to the Main Store.
b. Co-operative restaurant established on second floor of the Co-op Building. Meals served to 80 regular boarders. During peak years as many as 250 people were regularly served at this restaurant.
- 1917: The Maynard Co-operative Milk Association, independent co-operative organized in 1914, decided by a majority vote to affiliate with the Kaleva Co-operative Association to become one of its departments. At this period the milk plant employed five workers and made deliveries with one truck and two horses. Forty-two members of the Milk Association refused to follow the majority and set up a rival co-operative, known as the First National Co-operative Association.
- 1919: The so-called "million dollar Co-op" is incorporated, pooling all assets of the Finnish co-operatives in Maynard, Fitchburg, Gardner, Quincy, Worcester, Norwood and New Ipswich, N. H., under joint management with main office in Boston.
- 1921: **a.** The million dollar Co-op dissolves and the capital is apportioned back to the various local societies.
b. Kaleva Co-operative Association re-incorporates and changes name to the United Co-operative Society of Maynard.

- c. Bakery moved from Powder Mill Road to the rear of the Main Store.
 - d. New bakery oven and machinery purchased.
 - e. A coffee roaster purchased to roast own blend of Co-op labelled coffee.
- 1924:** Due to dissatisfaction over the methods of local coal distribution the Society purchases a lot of land on the railroad siding at the rear of the present K. of C. Hall on Summer Street and begins the distribution of coal and wood. Siding and coal storage building erected on this site.
- 1925:** New building erected at the rear of the main store building running through to River Street. This building sometimes referred to as the "first annex." Was built to house the dairy, garage, and warehouses.
- 1926:** Branch store building and stock of merchandise purchased at the corner of Parker and Waltham Streets (land not included), for \$10,000.
- 1928:** The United Co-operative Society of Maynard becomes a Charter Member of the Eastern Co-operative Wholesale of New York City.
- 1930:** Restaurant business on the second floor of the Main Store building discontinued on February 1.
- 1931:** Society establishes a Farm Service department, handling grain, feeds, fertilizers and other farm supplies. Warehouse built on the coal yard property.
- 1933:** Society establishes the range and fuel oil department for the distribution of petroleum products. Purchases truck and tank for \$2,000.
- 1934:**
- a. Ice delivery service instituted in the Spring.
 - b. Two lots of land purchased at the corner of Parker and Waltham Streets.
 - c. Auto service station built at the corner of Parker and Waltham Streets.

- d. Three 10,000-gallon capacity tanks erected at the coal yard property for the storage of gasoline, fuel and range oil.
- 1935:** Main store remodelled and new modern display cases and fixtures installed in meat, bakery and fruit and vegetable departments. Also new Fish department started. Main store floor covered with rubber tile.
- 1936:** On April 15, the new, modernistic branch store building completed, with facilities for meat market, grocery and bakery store, Soda Fountain and Restaurant. This was one of the greatest days in the history of the Society. Over 3,000 people visited the store on the opening day. Dedication ceremonies held at the High School auditorium to a capacity audience. Dr. James P. Warbasse, President of the Co-operative League of the United States, was the principal speaker.
- 1940:** New Annex constructed in the fall at the rear of the Main Store, preparatory to a great expansion of the Society's facilities. Bakery moved to new modern quarters, reconstructed out of a part of the first annex, adjoining the Dairy Plant. New gas oven and much new machinery purchased for the bakery.
- 1941:** On February 17th all construction and remodeling, costing more than \$50,000, were completed and the Co-op Super Market opened to the public with festivities extending over a period of six days. More than 7,000 people inspected the new Co-op plant during the opening celebration. Dedication Exercises on February 23, at the Parker Street Hall, attracted a capacity audience. Dr. James Peter Warbasse, President Emeritus of the Co-operative League of the United States, delivered the Dedication Address. Other speakers included Mr. Donald A. Lent, Chairman of the Board of Selectmen of the Town of Maynard; Postmaster Frank C. Sheridan; State Senator Louis Connor of Waltham; Rev. Matthew A. Vance of Ashland; Mr. Leslie E. Woodcock, Manager of the Eastern Co-operative Wholesale of New York; Mr. Waldemar Niemelä, former manager for 14

years of the Kaleva Co-operative Association, and Mr. Wäinö Pernaa, Manager of the United Co-operative Farmers, Inc. of Fitchburg. A large delegation representing co-operatives in Quincy, Marlboro, New Bedford, Norwood, Fitchburg, Templeton and other New England communities, brought their felicitations to the Maynard co-operators for their outstanding contribution to consumers' co-operation in America.

1941: On June 14 and 15 the New England Annual Co-op Summer Festival was held at Vose's Park, Maynard, which may well bring about a new unity to the New England movement. While the Festival was the twelfth in succession, this was the first time in history when many of the "American" Co-ops participated by some of their members in attendance. Total attendance reached about 3,000. The principal addresses were delivered by Hon. Hjalmar J. Procope, Finland's Ambassador to the U. S., and Anthony Lehner of Pennsylvania. The United Finnish Symphonic Band of Maynard presented a Concert, with Tauno Hannikainen of Finland, as Guest Conductor. The Anchor and Ark Glee Club of Maynard, Frank T. Holland, Conductor, also participated in the program by a Concert. The Festival was a great success and may inspire the Co-ops of New England to set aside a day when all members will come together for a day of festivities and recreation in co-operative fellowship.

1936-1941: During these years a great number of social students and other visitors from all parts of the country and many foreign lands have visited the Society, to study at first hand its economic achievements. Many of these have returned home with inspiration to set up co-operative societies in their own home communities.

UNITED CO-OPERATIVE SOCIETY OF MAYNARD



MANAGERS 1907 - 1941

Matti Hekkala	January 1907 - May 1908
Jacob Laurila	May 1908 - October 1910
Matti Hekkala	October 1910 - March 1913
John Oravainen	March 1913 - April 1913
Adolph Suihkonen	April 1913 - May 1915
Tyyne Keto	May 1915 - June 1916
Waldemar Niemelä	June 1916 - July 1918
M. H. Nyström	July 1918 - February 1919
Adolph Wirkkula	March 1919 - October 1919
Otto Fonsell	October 1919 - July 1921
Waldemar Niemelä	July 1921 - June 1932
Arvo N. Rivers	June 1932 - Present

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