

# FIFTY YEARS OF PROGRESS



THE STORY OF THE  
**UNITED CO-OPERATIVE SOCIETY**  
OF MAYNARD

# Rochdale Principles of Consumers' Co-operation

THE consumers' co-operative movement looks to Rochdale, England, as its birthplace. There in 1844 a group of 28 weavers organized the Rochdale Society of Equitable Pioneers and opened their first store, with a small stock of flour, oatmeal, butter, and sugar. This was the beginning of the standardized co-operative movement. The principles which the Rochdale pioneers followed have remained ever since the guides of all true consumers' co-operatives. These principles are:

1. **Open membership.** Anyone may join who believes in the principles of democratic control and mutual aid. No one is barred from membership because of the color of his skin, his national origin, the church he attends, or the political party he belongs to.
2. **Neutrality in race, religion, and politics.** A co-op is non-partisan in these matters.
3. **Democratic control.** Each member has one vote regardless of the number of shares he owns. It is people who count, not money.
4. **Limited interest paid on share capital.** A co-op pays a fair rate of interest on money invested in it by its members, but it is not intended as a means for individuals to make money with money.
5. **Patronage refunds paid on purchases.** There are no "profits" in a co-op. The savings for each year (the money left after deductions for operating costs, taxes, reserves, and other expenses) are distributed to customers on the basis of their purchases.
6. **Cash sales at market prices.** Prices are not inflated to allow for distribution of patronage refunds. Sales on credit are not permitted. Credit unions are co-operatives organized to help members with loans when needed.
7. **Constant education.** The members must be informed about their business and about the co-operative movement in general, for they are the ones in control. Non-members must also be shown the advantages of the co-operative way.
8. **Continuous expansion.** A co-op must not stand still. It must always move ahead, providing more and better service for more people.

# FOREWORD

FIFTY years, the adult span of a normal human life, a golden anniversary! We pause on this memorable occasion to look back upon what we set out to achieve in our United Co-operative Society and to measure our accomplishments. We pay tribute, through this booklet, to the pioneers who had the vision and the perseverance to lay the foundations for our Co-op. We pay tribute to the managers and employees who have contributed to our growth since the beginning. We pay tribute to the scores of individuals who have served on the Board of Directors and our various committees, guiding our activities in the right direction. We pay tribute to the hundreds of loyal members, of long standing and of more recent date, who have seen in our organization the chance to work together for their mutual benefit, and who have supported the Co-op with their patronage and with their investment in share capital and loans. All have played their part. Through the co-operation of all we have reached this golden anniversary.

The editors of this booklet gratefully acknowledge their indebtedness to the faithful secretaries who have recorded the discussions and decisions of the membership, Board, and committee meetings; to the authors and editors of earlier anniversary publications — Otto Fonsell, Edward Helander, Frank Aaltonen, Charles W. Manty; and to various other individuals who have been of assistance, including our President, Paul A. Smith, Jr., and our General Manager for the past 25 years, Arvo N. Rivers, who has given us the benefit of his good records, good memory, and good counsel.

ELMER W. SALENIUS, *Editor*

PAUL M. HUSTED, *Associate Editor*



Elmer W. Salenius



Paul M. Husted



**BOARD OF DIRECTORS March, 1956, to March, 1957**

Standing, left to right: Waino W. Parker, Anton A. Anderson, Paul M. Husted, Eino Nelson.  
 Seated, left to right: Henry Grandell, Vice-President; Paul E. Smith, Jr., President; Mrs. Lauri J. Wick, Secretary; Arvo N. Rivers, General Manager and Treasurer.  
 Absent from picture are Ruben Aromaa and Arne Luoma.

Of the 113 members who have served on the Board of Directors during the history of the Co-op, 11 have served for 10 years or more. These men, with their years of service, are:

John Helander	32 years
Mikko Hiipakka	22 years
Hjalmar Linden	22 years
Anton A. Anderson	21 years
Charles W. Manty	20 years
Matti N. Autio	19 years
Otto Fonsell	14 years
Anton Jantti	12 years
Alfred Torppa	12 years
August Salenius	10 years
Elmer W. Salenius	10 years

To all those who have served as Directors and on our various committees, the Co-op owes much. Without the efforts of such co-operators our Society could not exist.



**A GROUP OF SURVIVING CHARTER MEMBERS**  
(February 16, 1957)

Back row, left to right: Matti Autio, Alfred Torppa, John Helander, Victor Savikoski, George Kansanniva, Peter Peterson.  
Center row, left to right: Frank Mark, Theodore Ojanen, Emil Lehto, Mikko Ryssy, Heino Tuomi, Kalle Sulkanen.  
Front row, left to right: Victor Simila, Mrs. Siina (Hanninen) Suorsa, August Salenius, Mrs. Selma (Pyrrö) Manty, Mrs. Elvira (Eklund) Hiltunen, Mrs. Anni Korsman, Mrs. Rosa (Tofferi) Mack.

## Charter Members, 1906 - 1907

Konsta Aaltonen  
Edward Aijila  
Alarik Aittila  
Oskari Alanen  
Oskari Alatalo  
Jaakko Anttila  
Nestor Asiala  
Matti Autio  
Miss Helen Blad  
Miss Elvira Eklund  
Aabel Erikson  
Erik Erikson  
Otto Erikson  
Elias Fillgren  
Antti Finnila  
Kasper Finnila  
Victor Forsten  
Frans Grandell  
Oscar Grondahl  
Miss Amalia Haapala  
Aaron Haapanen

Karl Haapanen  
Emil Hakkinen  
Miss Siina Hanninen  
David Heikkila  
John Heikkila  
Matti Hekkala  
Vaino Hekkala  
John Helander  
John Hendrickson  
Oscar Hietala  
Miss Rose Hietala  
Jaakko Hiipakka  
Miss Matilda Honkanen  
Matti Huikari  
Henrik Jacobson  
Hannes Jarkko  
Oskar Jarkko  
Kaapo Jarvinen  
Victor Jokinen  
Mikko Kaatari  
Miss Ida Kallio

Aappo Kangas  
Miss Ida Kangas  
John Kangas  
Miss Rosa Kangas  
George Kansanniva  
Miss Hanna Karinen  
Antti Karvonen  
Miss Tilda Kasti  
Nikolai Katava  
Pekka Katvala  
Heikki Kauppila  
Kalle Kautto  
Kristian Kempainen  
Miss Sofia Keto  
Vaino Keto  
Mrs. Olga Kettunen  
Miss Minnie Kinnunen  
John Klemola  
Felix Korsikas  
Mrs. Anni Korsman  
John Korsman

Johan Koskela  
Miss Hilja Koski  
Miss Mary Koski  
Matti Koski  
Miss Olga Koskinen  
John Kotilainen  
Otto Kujanpaa  
Frans Kukkula  
John Kukkula  
Miss Maria Kuukkanen  
John Kylanen  
Miss Matilda Kytola  
Hannes Lahti  
Karl Laine  
Olli Lampila  
Miss Alina Lappi  
Mrs. Greta Latvalehto  
Emil Lehto  
Lauri Leino  
Hjalmar Linden  
Theodore Lindfors

Hjalmar Lindholm  
 Miss Olga Lindstedt  
 Salomon Loija  
 E. Luomala  
 Miss Hilda Luopa  
 Miss Josie Lusti  
 Alfred Manninen  
 Miss Amanda Manninen  
 Kalle Manty  
 Frank Mark  
 Hugo Markki  
 Miss Elida Mattila  
 Miss Ida Mattila  
 John Mikkola  
 John Mylly  
 Kalle Niemi  
 Verner Niskanen  
 Mrs. Liisa Nisula  
 Mrs. Ida Nortunen  
 Valde Nortunen  
 Miss Sofia Nousiainen  
 Alex Nummela  
 Jacob Oberg  
 Felix Oja  
 John Ojalehto  
 Theodore Ojanen  
 Miss Ellen Ollila

Aappo Paakki  
 Matti Palola  
 Erkki Pekkala  
 Mrs. Ida Pekkala  
 Pekka Pekkala  
 Veikko Pekkala  
 J. Perkio  
 Peter Peterson  
 Abram Pirnes  
 Erkki Pirnes  
 Mrs. Katri Pirnes  
 Mrs. Sofia Pirnes  
 John Pollari  
 Matti Pudas  
 Miss Selmo Pyrro  
 John Rajala  
 Victor Rajala  
 Ville Rajala  
 Anton Rantanen  
 Kalle Rantanen  
 August Rautio  
 John Riihiluoma  
 Miss Greetta Rissila  
 Adolf Roberg  
 Olli Ruhkonen  
 William Ruusila  
 Esko Rysky

Mikko Ryssy  
 Mikko Saarela  
 Oscar Saari  
 John Saarinen  
 Kalle Sahlsten  
 August Salenius  
 Frans Salmi  
 Kalle Salminen  
 Theodore Salminen  
 Aksel Salo  
 Karl Salonen  
 Matti Sarvela  
 Erkki Savela  
 Aappo Savikoski  
 Victor Savikoski  
 Robert Siimes  
 Matti Siiri  
 Heikki Sikkinen  
 Victor Simila  
 Manne Sinkko  
 Matti Stabel  
 Miss Emma Stenback  
 Erkki Sulkala  
 Kalle Sulkala

Mrs. Annie Suorsa  
 Paavo Suorsa  
 Miss Minnie Taipale  
 Antti Tikkanen  
 August Tofferi  
 Matti O. Tofferi  
 Oskari Tofferi  
 Miss Rosa Tofferi  
 Wester Tofferi  
 Alfred Torppa  
 John Tuomala  
 Heino Tuomi  
 Heikki Uljua  
 John Uljua  
 Matti Uljua  
 Kaarlo Walden  
 Matti Watjus  
 Erkki Wattu  
 Ilmari Wattu  
 Hjalmar Weckstrom  
 Kalle Weckstrom  
 Miss Tilda Wilenius  
 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.)

## The Co-operative Emblem



THE pine tree is the ancient symbol of endurance, fecundity, and immortality. These are the qualities that we see in Co-operation. In the old Egyptian, Persian, and Indian mythology, the pine tree and its symbol the pine cone are found typifying life and the perpetuation of life. The hardy pine symbolizes the enduring quality of Co-operation. More than one pine tree is used to represent the mutual co-operation necessary. The trunks of the pine trees are continued into the roots, which form a circle. The circle is another ancient symbol of eternal life. It typifies that which has no end. The circle in this emblem represents also the world, the all-embracing cosmos, of which Co-operation is a part and which depends for its existence upon Co-operation.

The color of the two pine trees and the circle is dark green; this is the color of chlorophyll, which is the life principle in nature. The background within the circle is golden yellow, typifying the sun, the giver of light and of life.

— JAMES PETER WARBASSE

# SOME QUESTIONS AND ANSWERS

about the

## UNITED CO-OPERATIVE SOCIETY of MAYNARD



**WHAT IS IT?** It is made up of people, joined together as consumers. It operates various departments providing for most of the daily needs of its members and the general public—including groceries, meats, frozen foods, produce, baked goods, milk, coal, oil, gasoline, furniture, appliances and hardware, grain and farm supplies.

**WHO OWNS IT?** It is owned by almost 3,000 individual members, about 2,500 in Maynard and vicinity, and about 500 in Worcester and vicinity.

**WHO CONTROLS IT?** It is controlled by these same 3,000 members. They elect a Board of Directors, who see to it that the decisions of the membership are carried out and who supervise the work of the General Manager, who in turn is in immediate charge of the business operations. It is a democratic organization. Each member has one vote regardless of the number of shares he owns.

**HOW DID IT START?** It was organized in 1906-1907 by a group of Finnish immigrants, primarily weavers and other mill workers, who felt the need for insuring quality merchandise at fair prices, and who believed in the principle of mutual aid through co-operative effort.

**WHAT BENEFITS DOES IT OFFER?** In addition to quality goods at competitive prices, the Co-op provides financial benefits in the form of 5% interest on share capital, and in the form of patronage refunds on sales. There are no "profits" in the Co-op. The savings for each year (the money left after deductions for operating costs, taxes, reserves, and other expenses) are distributed to customers as patronage refunds (usually in cash) on the basis of their purchases. There is no guarantee of a patronage refund, but for each of the 50 years of its existence (except 1920) the Society has distributed such a refund. The Co-op also provides benefits to its members through various cultural, educational, and social activities, and gives them the satisfaction of taking part in a democratic organization which contributes to the welfare of the community.

**WHO CAN BELONG TO IT?** Anyone within the trading area of the Co-op who believes in its principles of democratic control and mutual aid is eligible for membership. There are no barriers of race, nationality, political or religious beliefs.

**HOW DO I JOIN?** By applying for one or more shares (at \$5 each, limit 40 shares per member) at the office in the Main Supermarket on Main Street in Maynard, or at the Worcester Store on Belmont Street.

# The Story of the United Co-operative Society of Maynard

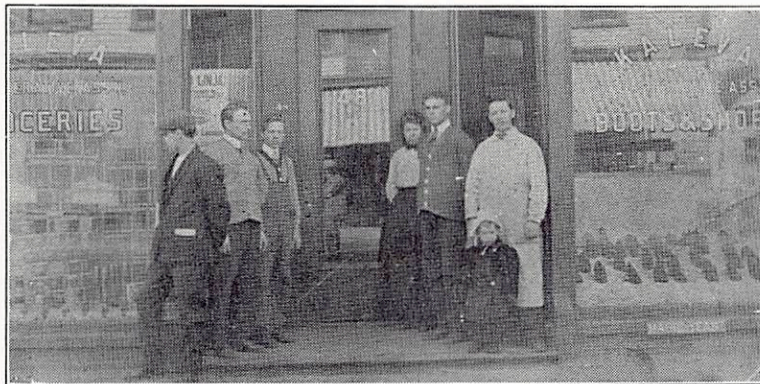
1907



1916



Finnish bath house, River Street.



Our first Co-op Store.

YEARS ago many a Finn in the old country was born in a sauna, or bath house. So, too, in a sense, was the United Co-operative Society of Maynard. On River Street in Maynard, there still stands the Finnish bath house in which in 1906 were held the first discussions which resulted in the organization of the Kaleva Co-operative Association, as the Society was first called, "Kaleva" being the ancient name of the Finnish people. The discussions led to a membership drive which succeeded in enlisting 187 members. Mostly weavers and other workers in the local woolen mill, they received small wages; yet they subscribed \$1,600 for the Co-op's initial capital.

Our first store opened its doors in January, 1907. The stock and fixtures of a private grocery store were purchased and set up in part of the building on Main Street which is now the main Co-op building. The first manager was Matti Hekkala.

The first eight years were lean and uncertain. Membership grew slowly, from 187 to 315, and annual sales

fluctuated from \$33,000 to \$39,000. The slow growth was due in large part to a complete lack of business experience and to misconceptions about the function of the Co-op in the minds of some of the members. The idea that the association was a charitable agency to which an individual could go in time of distress, or a financial concern which would provide easy credit to all comers, placed a heavy burden upon the Co-op. Under-capitalization and many bad accounts resulting from credit sales caused frequent changes in managers in these early years.

Whatever the members lacked in business sense, however, they made up in loyalty and perseverance. A substantial part of the membership who regarded consumers' co-operation almost with religious zeal brought the organization through these trying years. These pioneers refused to acknowledge defeat; they sacrificed and worked, with the firm conviction that they were building a better society for future generations. They believed that the principle of selfish gain makes it possible for the few to own and enjoy the material resources

necessary for the good life in this world, while the many suffer and are denied access to these resources. They wanted to build a new type of economic order in which the doors to an abundant life are open for all who wish to enter. Basing their activity on the principles of mutual aid, democratic fellowship, and faith in men of good will, they were confident that through co-operative effort in the everyday world, men of all nationalities, races, and creeds could be united in neighborly service. These were the goals toward which the pioneer co-operators in Maynard were striving, and these goals have never been lost sight of in the history of the Society.

Recognizing that much educational work would have to be done before all men accepted these ideals, the Kaleva Co-op in 1911 became a member of the Eastern Finnish Co-operative Educational League.

A great step forward in the material well-being of the Co-op was taken in 1912, when the present Co-op building on Main Street was purchased on a time payment plan for



Our first delivery equipment: This was probably the horse about which there was considerable discussion at one of the early membership meetings. The question was: Should the manager take the horse to Yose's for a Sunday airing, or should he not? (On the left is Otto Fonsell, long-time employee and director; on the right, Waino Williams.)



\$16,000. This act well illustrates the courage and farsightedness of the pioneer members. Records show that the total assets before the purchase were \$10,138; indebtedness was \$7,118, and members' investment in the Co-op was only \$3,020. After the purchase, assets were \$25,739; indebtedness was \$20,406, and members' equity \$5,533. Thus liabilities were almost four times as great as members' equity, which made the purchase a daring undertaking, but one of the most significant in our history, for this building has served ever since as the center of our Co-op's activities.



Matti Hekkala,  
first manager.

The poor quality and high price of privately baked bread brought about the purchase in 1914 of property on Powder Mill Road, on which a combination bakery and salesroom was erected. Since then the Co-op has regularly baked its own "democrat"

rye bread — or "demo," as it is popularly called. Many a first generation co-operator, in explaining his children's interest in the Co-op, has said, "My boy and girl grew up on Co-op bread."

The co-operative movement was making headway in other areas of the country also. In 1915 the Co-operative League of the United States was established, with the Maynard Co-op as one of its charter members.

Following its policy of expanding services to meet the needs of its members, the Co-op in 1916 added a meat department to the Main Store and started a restaurant on the second floor of the Co-op building. During its peak years the restaurant served as many as 250 people a day. Not only was the food good, but eating together provided the young co-operators an opportunity for lively discussion on how to remedy the ills of the world.

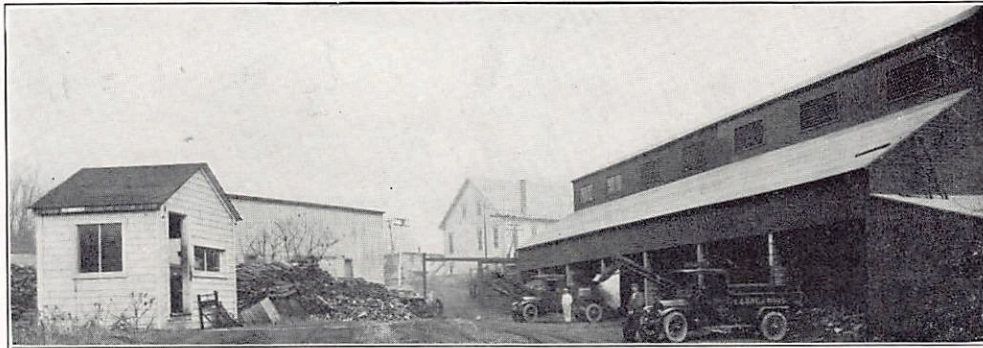


Interior of the  
first store,  
1907.

1917



1926



Co-op Coal Yard, 1925.

CONSUMER dissatisfaction over abuses in milk processing and distribution by private dealers had resulted in 1914 in the establishment of the Maynard Co-operative Milk Association. In 1917 this organization by a majority vote decided to become a part of the Kaleva Co-operative; thus our important Dairy Department came into being, located originally on the Powder Mill Road property. Forty-two members of the Milk Association refused to follow the majority and started a rival co-operative, the First National Co-operative Association, which continued until 1941.

In their idealistic enthusiasm, six of the leading Finnish co-operatives in Massachusetts (Maynard, Fitchburg, Quincy, Norwood, Gardner, and Worcester) pooled their capital and properties in 1919 to create the so-called "Million-Dollar Co-operative." Incorporating under the name of the United Co-operative Society of New England, they set up a general office in Boston. This move caused the old familiar name of the Kaleva Co-operative Association to be discarded. But the Million Dollar Co-operative experiment was doomed to fail. The individual co-ops had not learned to co-operate with each other. Friction arose between the larger and smaller societies, as well as factional quarrels over political issues. When the sudden decline in prices following the post-World War I inflation inflicted severe losses, the larger societies forced the liquidation of the joint co-operative in 1921.

Waldemar Niemela,  
manager, 1916-1918,  
1921-1932.

After the dissolution of the Million Dollar Co-operative, the Maynard society was re-incorporated under its present name of United Co-operative Society of Maynard. Since then expansion and improvement have been continuous.

In 1921 the Bakery was moved from Powder Mill Road to the rear of the Main Store; a new oven and machinery were installed.

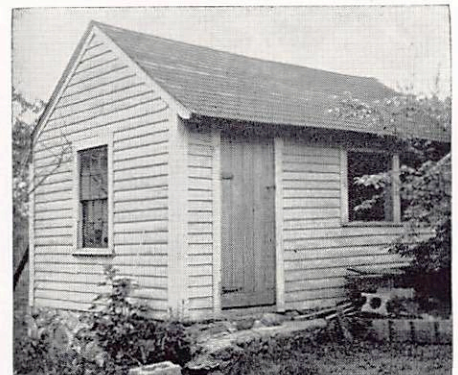
In 1923 a nation-wide strike of anthracite coal miners intensified unsatisfactory fuel supply conditions in Maynard. Discrimination in distribution and arbitrary pricing by private dealers led the Co-op to establish its own coal yard. Land was bought at a railroad siding off Summer Street; a new siding and coal storage warehouse were constructed.

Remaining half of original milk house  
of Co-operative Milk Association.

From then on, the Co-op has provided its customers with the best grade coal, and its prices have been a yardstick for others to follow.

Annual sales volume was climbing rapidly — by 1924 the Co-op had reached sales of \$340,000. It had outgrown its quarters and a shortage of storage space was being felt, so the membership voted to construct a large annex to the Main Store building. The new building was completed in 1925 at a cost of \$35,000. The Dairy was moved to part of the new building, and new pasteurizing equipment enabled the Co-op to deliver the first pasteurized milk in town. The new structure also housed a repair garage for our growing fleet of trucks and furnished warehouse space.

In order to provide greater convenience for many of its members, the Co-op in 1926 purchased a small grocery store building (with its stock of merchandise) on the corner of Parker and Waltham Streets. This became the Co-op Branch Store.



---

---

1927



1936

---

---



Co-op Gas Station, 1935. To the left can be seen the original Branch Store building.

RETAIL co-operatives need the services of a co-operative wholesale. In 1928 the Maynard Co-op became one of the charter members of the Eastern Co-operative Wholesale, Inc., the establishment of which was a great step forward for the co-operative movement in the East.

With the passing of time, the needs of the members of the Co-op have changed; some departments have been

discontinued, others added. The restaurant on the second floor of the Main Store building was closed in February, 1930. In 1931 the Co-op started a new service for its farmer members. Grain, feeds, fertilizers, and other farm supplies were made available in a new warehouse built on the end of the coal sheds. The growing demand for fuel oil led to the purchase of a truck, in 1933, for the

distribution of petroleum products. Ice delivery service was begun in the spring of 1934. In the same year land on the corner of Parker and Waltham Streets was purchased (including the land on which the Branch Store was located), and a Gasoline Service Station was erected. Storage facilities for fuel and range oil were provided by the installation of three 10,000-gallon tanks at the coal yard.

Co-op Branch Store, 1936.



In order to provide better service for more people, the Main Store was remodelled in 1935; new display cases were installed in the meat, produce, and bakery departments, and a new fish department was started. The old Branch Store building was torn down and a new completely modern structure was erected in 1936 at a cost of \$20,000. The new store was provided with the latest equipment for the sale of groceries, meats, produce, and baked goods, as well as housing a soda fountain and luncheonette. Over 3000 persons visited the store on opening day, April 15. Dedication ceremonies were held at the High School, with Dr. James P. Warbasse, President of the Co-operative League of the United States, as principal speaker. In 1936 our membership passed the 1000 mark.

Not only was the Co-op growing commercially in its third decade, but

its cultural and community activity was expanding also. On May 12, 1931, was organized the Young Co-operators' Club, a youth organization which supplied many of the Society's leaders in later years. In October, 1932, the Co-operative Women's Guild was started. Besides conducting cooking schools and food demonstrations, arranging classes in other home-making arts, and serving refreshments at co-operative entertainments, the Guild assisted the Society in its educational and promotional work.

In 1932, to fill the vacancy caused by the resignation of Waldemar Niemela, the Board of Directors appointed Arvo N. Rivers as General Manager. Born in Finland, Mr. Rivers came to this country in 1913 at the age of 17. After attending Työväen-Opisto, a Finnish college at Duluth, Minnesota, where he studied business administration, economics, and sociology, Mr. Rivers worked in the chemi-

cal department of a mining company. Then he was offered a job as bookkeeper by the newly organized Rock, Michigan, Co-op. Already interested in co-operative ideals, Mr. Rivers got a leave of absence from the mining company to try his skill at practical co-operation, and he has stayed with it ever since. He rose to be General Manager of the Rock Co-op. His 16½ years' experience there, in a business that sold goods ranging from groceries to tractors and marketed poultry and dairy products, and forest products by the thousands of carloads, made him well qualified to take charge of the multiple-business Maynard Co-op. In June of this year he will have completed 25 years of service here. The progress of the United Co-operative Society of Maynard during the last quarter-century has been due in no small measure to the leadership of Mr. Rivers, who has shown himself to be a truly dedicated co-operator.

Main Store front, 1935.



---

---

1937



1946

---

---



Main Store front, 1941.

**I**N the summer of 1939 the first Children's Co-op Day Camp was held at Vose Park. Here children from the ages of eight to fifteen were given an opportunity to enjoy swimming, games, nature study, music, and handicrafts, and to learn the ABC's of consumers' co-operation.

In 1941 the Co-op showed again that it was a pioneering organization. The Main Store was remodelled into a modern supermarket, the first in town to sell groceries on a self-service basis.

In the same year a group of co-operatively minded residents of Worcester appealed to the Maynard Co-op to establish a branch in that city. Worcester had been without a co-op since the dissolution of the Million Dollar Co-operative. They promised a certain amount of capital and their patronage. Mindful of the Rochdale principle of constant expansion, the membership voted to go ahead. The Worcester Store was opened for business in rented quarters on Belmont Street on October 30, 1941.

In the fall of 1941 the United States entered World War II. A shortage of qualified employees because of military service and defense work began to cause difficulties. Shortages in goods also created problems. In 1943 it was decided to discontinue the practice of accepting telephone orders for groceries. Rationing brought additional complications for both customers and employees. Attempts to distribute goods in short supply (especially butter and meats) on a fair basis aroused occasional hard

feelings. At the annual meeting in 1943 the Board of Directors was given a difficult dual assignment — to do its best to increase sales, but at the same time to be careful not to disregard the welfare of old members in acquiring new customers.

With a growing membership in Worcester, it seemed advisable to hold a special membership meeting there at annual meeting time. This practice was begun in 1944. By 1944 it was apparent also that waiting until the annual meeting to nominate candidates for the Board, with no advance preparation in gaining the consent of possible candidates or in evaluating their qualifications, was not the wisest method. So the Board appointed a Nominating Committee to prepare a slate of candidates to be presented to

the annual meeting in 1945. This procedure met the approval of the membership and was continued until 1948, when the semi-annual membership meeting itself began to select such a Nominating Committee.

In 1946 the Co-op took another big step forward. A fire ruined a building next to the Main Store. The Co-op bought the building, reconstructed and modernized it, and moved the Appliance and Hardware Department from the second floor of the Main Store building to this new location. There was a shortage of many of the major lines of appliances and the move was costly, but the Society had confidence. That this confidence was well-placed is seen in the fact that this department has developed into

one of our most successful undertakings.

Our total annual sales volume passed the one million dollar mark for the first time in 1946. The organization moved ahead in other ways, too, in 1946. A comprehensive written personnel policy was adopted — one of the first such policies to be found among co-ops in the country. A group insurance plan for employees was started, providing life insurance, accident and sickness benefits, and hospitalization and surgery benefits, with the Co-op and the employee each paying half the cost. And in keeping with its interest in the welfare of its customers, the Co-op established the requirement of a periodic medical examination of each employee in a department where food is handled.

Main Store interior, right wing, 1941.



1947



1951

THE Appliance and Hardware Department having vacated the second floor of the Main Store building, a new Furniture Department was established there in the fall of 1947.

We took due note of having reached the mature age of 40 by holding a two-day anniversary celebration at Vose Park on June 7 and 8, 1947.

By this time we had decided that it was important to make a real effort to interest our English-speaking members in coming to our membership meetings. Although the Finnish members had taken the most active part in the affairs of the Co-op from the beginning, there were by now more non-Finnish than Finnish members. Attempts to conduct meetings in two languages had proved cumbersome. In 1947, therefore, was instituted the plan of holding a special membership meeting in Maynard for the English-speaking members (in addition to the meeting for Worcester members) prior to the annual meeting, the same agenda being followed in all three meetings. Thus we tried to insure all possible opportunity for democratic control of the Co-op.

Our fifth decade gave indications that the Co-op was far from slowing down. Assistance was given in the establishment of the Maynard Consumers Credit Union for members of the Co-op; it opened for business in August of 1948. At the end of that year it had 155 members; its assets



Entrance to Maynard Consumers Credit Union office. Left to right: Norman Hannon, Secretary; Mrs. Martha Weckstrom, Bookkeeper and Teller; Herbert Ruotsala, Treasurer; Charles M. Lerer, President.

Garage for our fleet of trucks, completed in October, 1948.



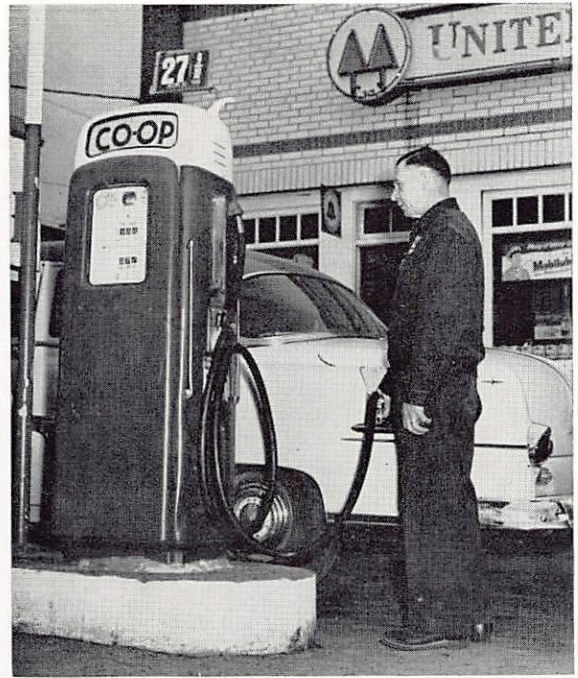
were \$27,626. As of November, 1956, it had 932 members, and its assets were \$344,285.

A handsome new garage building to house from 11 to 15 trucks and provide warehouse space for farm and building supplies was completed in October, 1948.

In our aim to create the best possible working conditions for our employees, we instituted a five-day work week (at no loss in pay, of course) in 1948. And in the same



One of our oil delivery trucks.



"Fill 'er up with Co-op!"

year, the Co-op Women's Guild, which had become dormant during the war years, was revived in an English-speaking form.

Our fuel oil delivery department had increased its sales to such an extent by 1949 that it was necessary in February to add two 10,000-gallon storage tanks to the three already located on our property on Euclid Avenue. In October we installed new homogenizing equipment in our Dairy to satisfy the demand for homogenized milk. We continued, of course, to process our regular pasteurized milk as well. For the Dairy we also bought a clarifier, which removes from milk all foreign matter (except bacteria, which are removed by the pasteurizing process itself).

In the non-commercial area of our activities, we held our Children's Co-op Day Camp again in 1949, for the first time since the war.

In 1950 the keynote was self-service. We introduced self-service meat cases in our Main Store (another "first" in Maynard) and self-service dairy and frozen foods cases. The produce department was also put on a partially self-service basis.

The Waltham Street Store was completely remodelled. The luncheonette and soda fountain were discontinued

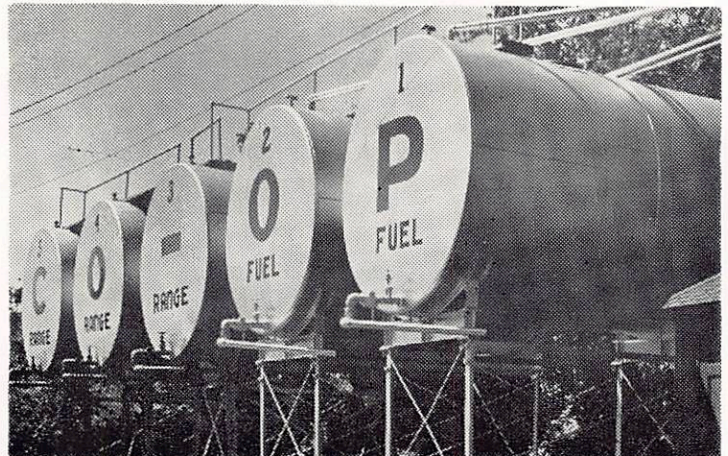
because they had become losing operations. The re-opening of the store on April 20, 1950, revealed a modern self-service market with entirely new equipment, and with home remedies and beauty aids in addition to food products. (Later by request of some of our members, a service meat counter was re-established.)

In the same year the Dairy began to use the square bottles that are easier to fit into a refrigerator; the Bakery started pre-packaging goods for self-service and once again began to bake our own white bread, which

had been discontinued during the war years because of a shortage of bakers.

In 1951 came an important development in our Co-op Wholesale. For five years the New England co-ops had been working toward establishing an autonomous wholesale in place of the existing Eastern Co-operative Wholesale, Inc., which served a much larger area. The change-over was made in September, 1951, and the new organization, New England Co-operatives, Inc., has taken great strides forward in the years that have followed.

Oil storage tanks at Euclid Avenue.





1952



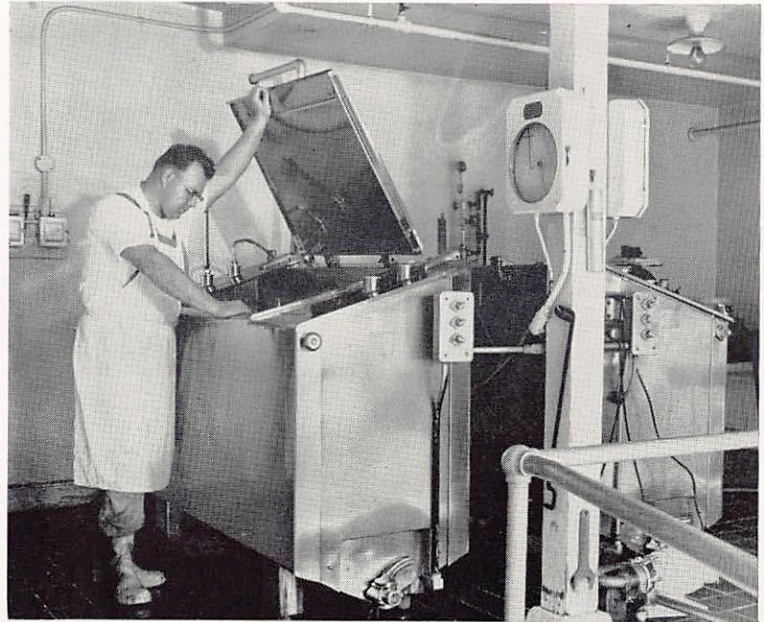
1957

THE aim of the Co-op has constantly been to provide more and better service for more people. In keeping with this aim, we started a fuel oil delivery service in Worcester in 1952. At our Gas Station we made arrangements to sell gas under the Co-op label at 2¢ a gallon less than the so-called "regular" gas. (Today our Co-op gas pump accounts for 60% of all gas sales.) We acted to provide convenient parking space for our Main Store customers by buying a four-tenement house and land on River Street behind the Appliance Store. The house was razed and the lot levelled, and thus space was made available for 30 cars. In the spring of 1953 the area was hot-topped and well marked and lighted.

In the 1953 revision of our By-Laws the Nominating Committee plan was formalized. To insure proper democratic control, the Nominating Committee is now composed of eight members, elected as follows: three members elected by the English-speaking annual meeting (two from the general membership and one from the employees), three members elected by the Finnish meeting (two from the general membership and one from the

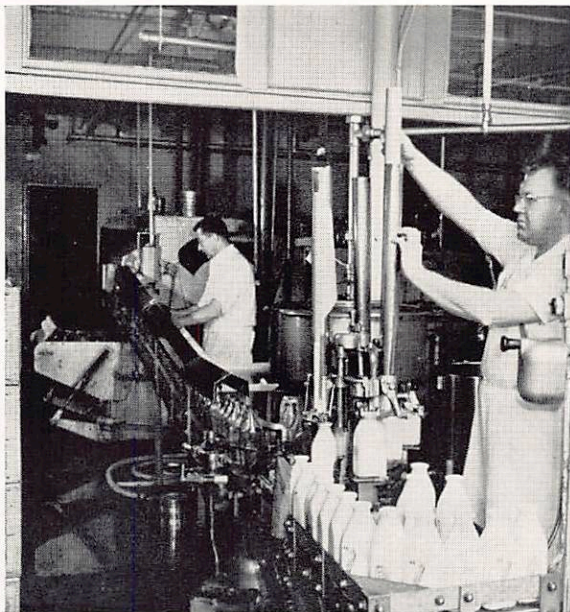
employees), and two members elected by the Board of Directors from its members. There is provision also for nomination by petition. The Worcester members nominate their candidates for the Board and for the Worcester

Store Committee. At the same time the ratio of Board members from the Maynard and Worcester areas was formally established, partially according to the ratio of members in the two areas.

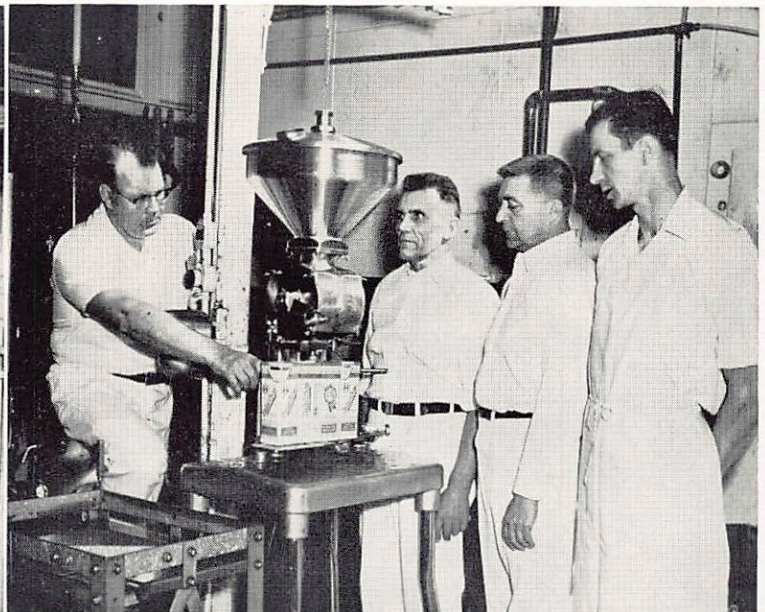


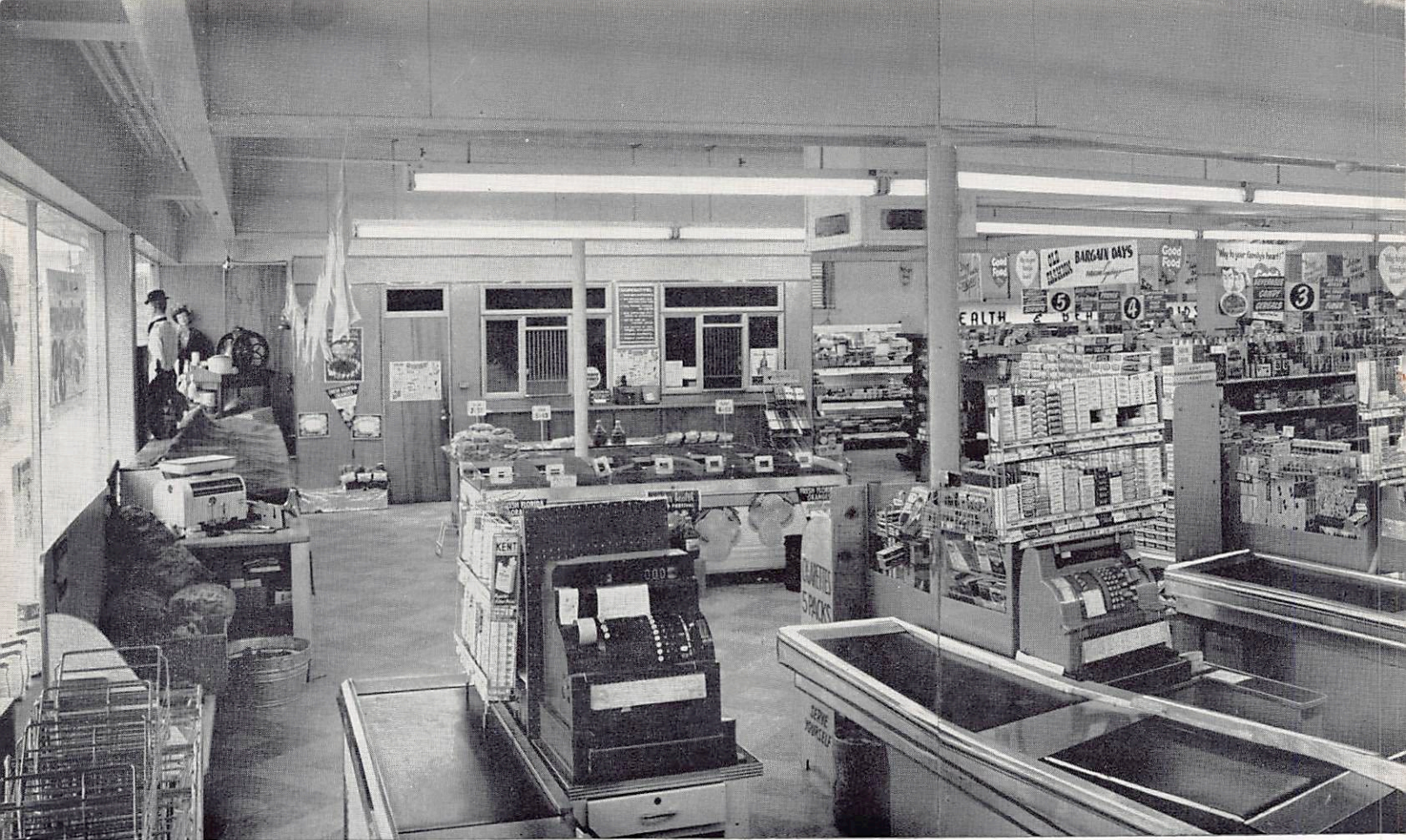
Milk pasteurizing equipment in Dairy.

Bottle washer, conveyor, filler and capper.



Dairy crew watching operation of new paper carton filler.





Our present Superm

In 1954 the Co-op added a few new services. Milkmen began to deliver other dairy products besides milk to the homes of customers. The Bakery started to produce Triple-Rich bread according to the formula of Professor McCoy of Cornell University. Suggestion boxes were placed in our markets, and a number of good suggestions were acted upon — for example,

new beige and green uniforms were supplied to our women employees, and a voluntary payroll deduction plan for the purchase of shares by employees was instituted.

The new parking lot behind the Main Street buildings was in constant use from the beginning. Various plans were considered for making it

more convenient for our customers to get to the stores from the parking lot. These plans soon led to a complete renovation of the Main Store. The remodelled Main Supermarket was formally opened on March 18, 1955. There were extensive changes. The alleyway between the Main Store and the Appliance Store was replaced by a handsome corridor, with access from

Rear section of Supermarket.



Dairy case in Supermarket.





Market on Main Street.

Our present Appliance Store.





Easy entrance to our Supermarket and Appliance Store through new Magic Carpet doors.

both Main Street and the parking lot; entrances to both stores were provided from the corridor. Magic Carpet doors (the first in Maynard) were installed at both ends of the corridor. New adjustable shelving, new frozen foods cases, additional self-service meat cases, new automatic check-out counters, new floor covering, a new arrangement in layout — all of these made our Main Supermarket unquestionably the most modern, best-equipped food store in the area. The



Self-service meat cases, Supermarket.



Opening day at remodelled Supermarket, March 18, 1955.

renovation was financed (as our earlier renovations had been) largely by long-term loans from our loyal members, some of the original members of the Co-op among them.

In other ways, too, we continued to progress in 1955. New plastic-coated paper milk containers were introduced for store sales of milk. An incentive-pay plan was put into operation, involving about two-thirds of our employees. A new adult education and recreation program was started, with classes in painting and square dancing.

Our Worcester Store, almost from its beginning, proved too small and inefficient for our needs. More space was soon rented, but it was still inadequate. At the request of the membership, the Board, the Worcester Store Committee, and the General Manager worked diligently for some years to try to find a way to improve the situation. This work was climaxed by our acquiring the services of a professional market analyst from the Peo-

ple's Development Company (affiliated with the Co-op League of U. S. A.) in 1955. The comprehensive report from the analyst indicated that there were good possibilities for the expansion of consumers' co-operation in Worcester through the establishment of a supermarket in any one of several suggested localities. Some preliminary work was done to get support from trade unions and church groups in Worcester; pledges for financial support were obtained. When the motion for establishing a new Co-op supermarket in Worcester was presented for final action at the membership meetings of 1956, however, it was defeated. The majority were not ready for such a vast project. Thus we still face the problem of what to do about the unsatisfactory Worcester situation. Undoubtedly a solution will be found that will work for the advantage of the Co-op as a whole.

During the last year there was much discussion also about the Waltham Street Store. With the renova-

tion of the Main Supermarket, it seemed that we no longer needed two food stores in Maynard. Consequently the Waltham Street Store was closed on February 16, 1957. Plans are being formulated for the best use to be made of our property at that location.

In 1956 the membership voted to conduct the annual and semi-annual meetings henceforth in English, preceded by a special membership meeting in Finnish, thus reversing the plan that had been followed since 1947. This is clear and official recognition of a fact which has been increasingly apparent for many years, that the Co-op started by Finnish immigrants no longer is solely dependent for its continuance upon people of one national origin. It has succeeded in becoming, in practice as well as in theory, an organization for all consumers. One thing, nonetheless, is still as true as ever — the members of the Co-op are its backbone, their welfare the very reason for its existence.



**Worcester Store Committee, 1957.**  
Left to right, standing: Francis Wheeler; John Martilla, Vice-Chairman; Eero Osterlund, Secretary; Lauri Bishop; Hugo Francis. Seated: Reino Nelson, Chairman; Paul Husted.

Our Worcester Store on Belmont Street.





# Cultural and Educational Activities



FROM the beginning the founders of the Co-op recognized the need for educational work to interest people in the organization and to increase their understanding of co-operative principles. To them the Co-op was not simply a business; it was the manifestation of a social philosophy, a way of life. Its advantages must be made known to as many as possible.

Frequently in the early days socials were arranged at Parker Street Hall, with the assistance of the Finnish Workingmen's Society. A speaker was usually part of the evening's program. On one such occasion the speaker was Wilho Bowman, then one of the editors of the Finnish daily newspaper, the *Raivaaja*. After an especially inspiring talk about the co-operative movement, Mr. Bowman called for a hat. Then pointing at one of the young ladies in the audience, he commanded, "Young lady, you take this hat and pass it around! We'll collect five dollars for a share from everyone who wants to be a part of this co-operative movement! And to start us off right," he continued, reaching into his own pocket, "here's my five dollars!" The young lady made her way around the audience, signing

up members and collecting five dollar bills. So eloquent was the speaker that everyone wanted to follow his example.

Shares were sold by the early members from house to house also, with an explanation at each stop of what the Co-op was all about. Full of enthusiasm for the new venture, the pioneer members thought nothing of spending their evenings doing voluntary work for the Co-op, and their efforts brought results.

In later years the cultural and educational work of the Co-op has been carried on through various subsidiary groups under the sponsorship of the organization. By the 1930's a new generation of young co-operators had come into being. During the depression years, when the co-operatives became a symbol of hope for the unemployed and the idealist, many of the young people of Maynard directed their interest toward the Young Co-operators' Club, organized on May 12, 1931. Similar clubs were formed in other communities where co-ops existed.

The purposes of the club were educational and recreational. The club

sought to enlighten its members and other young people in the community by promoting an understanding of the principles of consumers' co-operation and of current events in general. It arranged forums, lectures, consumers' surveys. It sent delegates to the annual Co-operative Summer Institute at Brookwood College and Massachusetts State College at Amherst. It sponsored wholesome and inexpensive recreational activities at a time when money for recreation was scarce. These included winter sports festivals, summer outings and picnics, card parties and dances. A glee club was organized, and dramatic competitions among the various co-operative clubs were held.

On October 9, 1932, official delegates from five co-operative youth clubs along with other co-operators met at Fitchburg and organized the Co-operative Youth League of Massachusetts. At the second convention in 1933 the name was changed to the Massachusetts League of Co-operative Clubs. At the peak of its activity this League had among its members Co-operative Clubs in Ashby, Fitchburg, Hubbardston, Maynard, Milford (N. H.), Quincy, Townsend,

Co-operative Women's Guild, 1933.





**Some members of Women's Guild, 1957.**

Standing, left to right: Mrs. Paul Heikkila, Miss Marion Jones, Miss Mildred Jones, Mrs. Arvo N. Rivers, Mrs. Rodney Fowler, Mrs. Charles Syrjanen, Mrs. Frank Grudinski, Mrs. Pauline Saarinen, Miss Jennie Zach. Seated, left to right: Miss Cecelia O'Toole, Secretary; Mrs. Waino Parker, Vice-President; Miss Marion Ledgard, President; Mrs. Lauri Wick, Treasurer; Mrs. George Ojalehto, Sunshine Committee.

Westminster, and Winchendon. The activities of the Maynard club and of the League were terminated by World War II, and no organization of young co-operators exists at present in Maynard or in any of the other New England co-ops. That the clubs did valuable work, however, is seen in the fact that much of the present leadership in New England co-ops comes from the young people who were among their members in the 1930's.

According to an old saying, "The hand that rocks the cradle rules the world." It is certainly true that the women members of the United Co-operative Society have made very significant contributions to the success of the Co-op in its educational and promotional program. The Co-op's first formal women's organization was the (Finnish) Co-op Women's Guild, started in October, 1932. The activities of this group were many. It carried on missionary work among the housewives in the principles of con-

sumers' co-operation. It arranged cooking schools, food demonstrations, and classes for the study of other homemaking arts. It spread commodity education among women, with particular emphasis on the quality and the system of grading of Co-op merchandise. It helped organize and conduct the Co-op Summer Camp for children. It provided recreational and social activities for its members. It prepared refreshments for all Co-op meetings, outings, and entertainments.

Frank Aaltonen in *Maynard Weavers* in 1941 made an observation about the Women's Guild that is as true today as it was then. He said: "The women control most of the family purchases and their is the 'power of the market basket.' It makes all the difference in the world where they buy . . . 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."

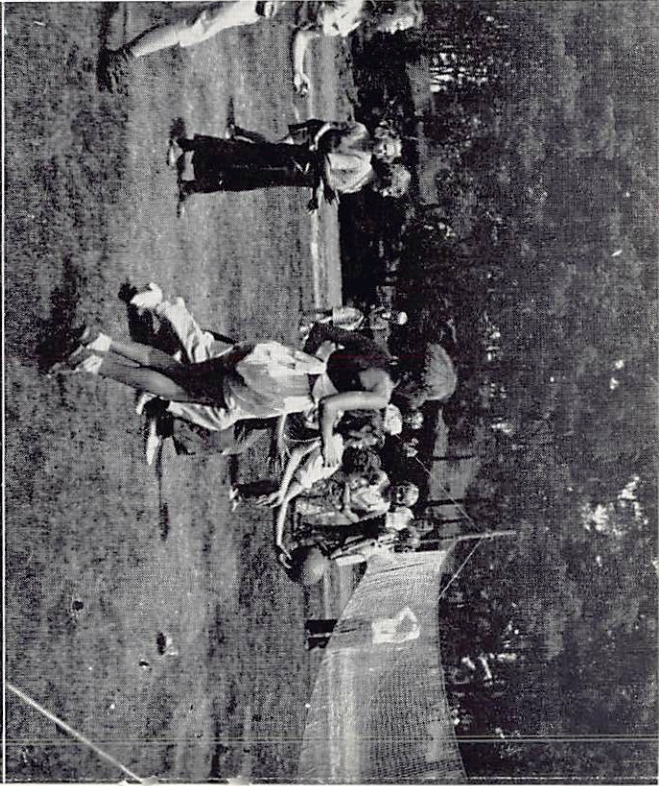
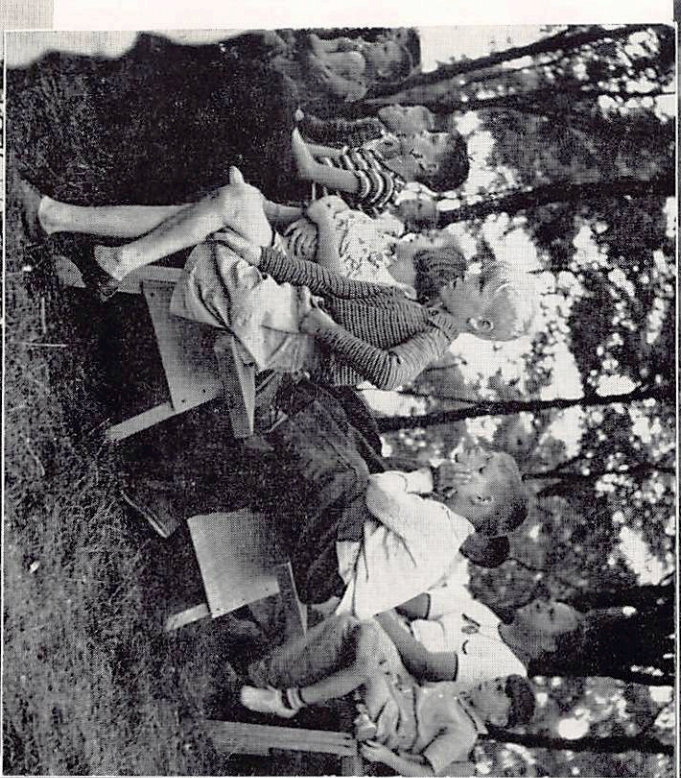
Today the Finnish Women's Guild has been replaced by an English Guild, organized in 1948. It is planning for future growth and increased activity. Through the Co-op Guild, the women in our Society can find fellowship and an outlet for their creative abilities. Through the Co-op Guild, women can bring to bear a direct influence on the economic and cultural life of the community and of the nation.

The Co-op has not neglected the welfare of the children of its members and of the community. For many years we have held an annual Children's Christmas Party, with entertainment, refreshments, and Santa Claus. Over 200 children and parents made the 1956 party a joyful occasion.

In the summer of 1939 the Educational Committee and the Women's Guild conducted a Children's Co-op Day Camp at Vose Park. More than 100 youngsters between the ages of eight and fifteen took part in the program of swimming, games, nature study, music, handicrafts, and instruction in the ABC's of consumers' co-operation. This venture was discontinued during the war years, but was



Democracy at work:  
a Co-op membership meeting.





Left: Children happy and busy at various of our Co-op Summer Day Camps.

Right: Co-op art class, 1956.



Santa visits the Co-op Children's Christmas Party.

Baseball means co-operation, too:  
Co-op team, Pony League.



Co-op sponsored Girl Scouts  
(Brownies #7).

resumed in 1949 and continues to be part of our regular activities.

For several years the Co-op has awarded, each season, a trophy to be presented by the local high school to the most valuable member of its football team. We have also on occasion arranged poster contests in the local schools. At present we sponsor a Co-op baseball team in the Maynard Pony League, as well as Girl Scout Troop #7 (Brownies).

October is observed throughout the nation as Co-op month. For our part, we have regularly arranged special entertainments and socials during this month. Last year more than 100 co-operators enjoyed our Co-op month banquet, with Wallace Campbell, Director of the Washington, D. C., office of the Co-op League of U. S. A., as the after-dinner speaker, followed by dancing. A Finnish social was also held, with a musical program and Henry Puranen, Finnish Vice-Consul and manager of the *Raivaaja* as speaker.

Each year we have granted a number of scholarships to the Co-op Summer Institute, held most recently at Bard College, New York. The Institute offers a wonderful opportunity for learning and recreation. Everyone who has attended has returned with a greater understanding of co-operation and new enthusiasm to work for its advancement.

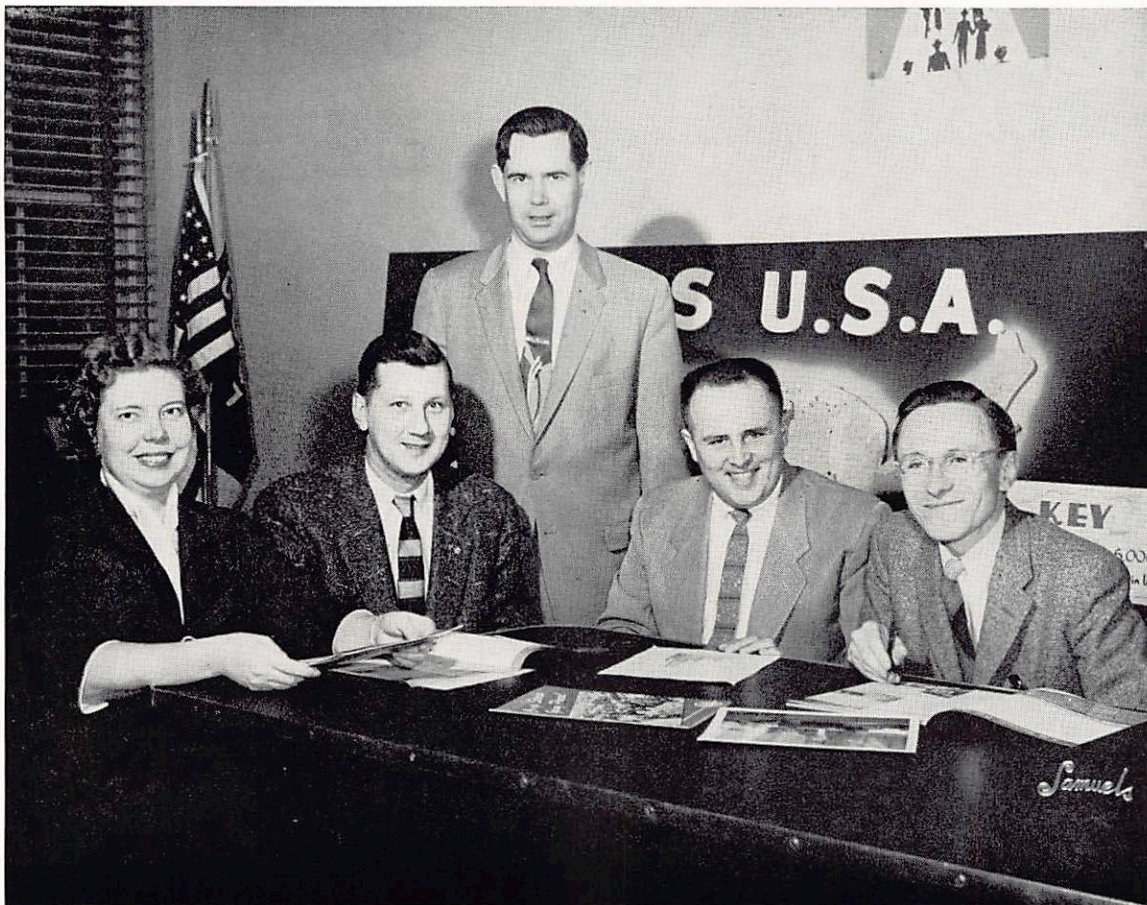
For the past two years we have sponsored classes in painting, under the direction of Mrs. Helen Yuchewicz, and in square dancing, under the direction of Bob Treyz. Work from the art class has been exhibited in our stores.

The importance of constant education to a successful co-operative has been recognized in Maynard by official provision in the By-Laws for an Educational Committee, as it was originally called. The name of the committee was changed in 1948 to Public Relations Committee, better to suggest the broad scope of its work. It is composed of five members, elected by the

annual meetings from a slate of candidates prepared by the Nominating Committee. At each annual meeting, also, funds are voted for public relations and educational work for the coming year. At various periods the Co-op has employed part-time and full-time educational or public relations directors, each one of whom has contributed to the progress of the Society. From time to time, too, we have distributed our own news publications, the *Co-op Messenger* and the *Co-op News*, to keep our members informed about our activities and about the co-operative movement as a whole. The latter has appeared regularly now for several years, and has grown from four to eight pages.

Unquestionably one of the reasons for the continued growth and success of the Maynard Co-op has been its constant emphasis on the education of both its members and the general public on what the co-operative movement stands for and what benefits it has to offer to each individual and to the entire community.

**Public Relations Committee, March, 1956, to March, 1957.** Left to right: Mrs. Forrest Nelson, Secretary; Kenneth Jarvinen, Chairman; Rev. Robert K. Jones, Robert Ojalehto, Victor Yngve.





# The Years to Come



THE members of the United Co-operative Society can look back with considerable satisfaction on what they have accomplished during the past half-century. The Co-op has grown from a small beginning among the Finnish residents of Maynard to an organization that now has almost 3,000 members of many national backgrounds. Our sales volume has increased from \$38,561 in 1907 to \$1,683,846 in 1956. We have paid back in patronage refunds to our members and customers a total of \$583,848. during the past 50 years. We have paid \$100,409 in interest on share capital. We have become one of the leading enterprises in town. More important than business success for its own sake, however, is the fact that we have shown that individuals of differing backgrounds can work together in harmony to help themselves and each other. Through the years we have not always had complete agreement among

our members on all matters, but we have resolved our differences and gone on to new achievements. We have made mistakes, some small, some large; but we have tried to learn from our mistakes.

Now that we have paused for a few moments to review our past, we must turn our eyes again to the future. Our work is far from finished. We can continue to expand into new lines and services; the needs of our members are not all taken care of. We can increase our membership and our sales many times over. We can improve our business efficiency to provide greater savings. We can help those in neighboring towns who believe in co-operation to work together to meet their needs. We can better our attempts to gain active participation in our affairs by all our members. We can continue to work to increase the understanding of co-operative principles and ideals among all people.

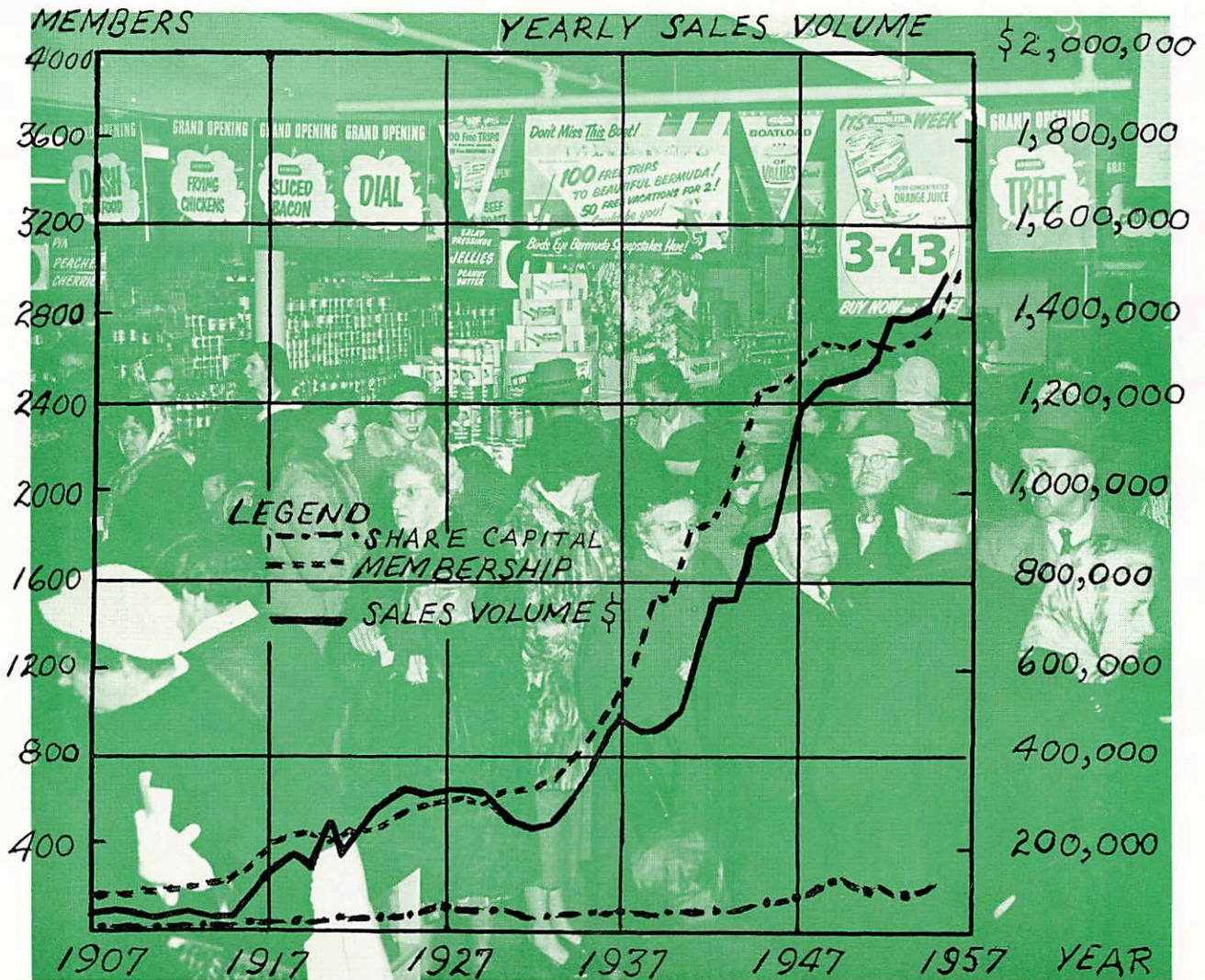
In short, this is just the beginning of the history of the United Co-operative Society of Maynard. So long as we are aware of that fact, we can look to the future with confidence. We invite all who believe in the principles of democracy to join with us to make our next fifty years even more successful than the past. The doors are open to all, without prejudice toward race, nationality, politics, or religion. Every man, woman, and child is a consumer. The co-operative movement is the one way in which all diversities can be gathered together in the unity of neighborly service. All are welcome to take part in the opportunity the co-operative movement offers to serve the needs of the individuals of the community and so to serve the community as a whole. Let us continue to work together to make this a better and happier world for everyone!

Sketch of proposed new Gas Station.



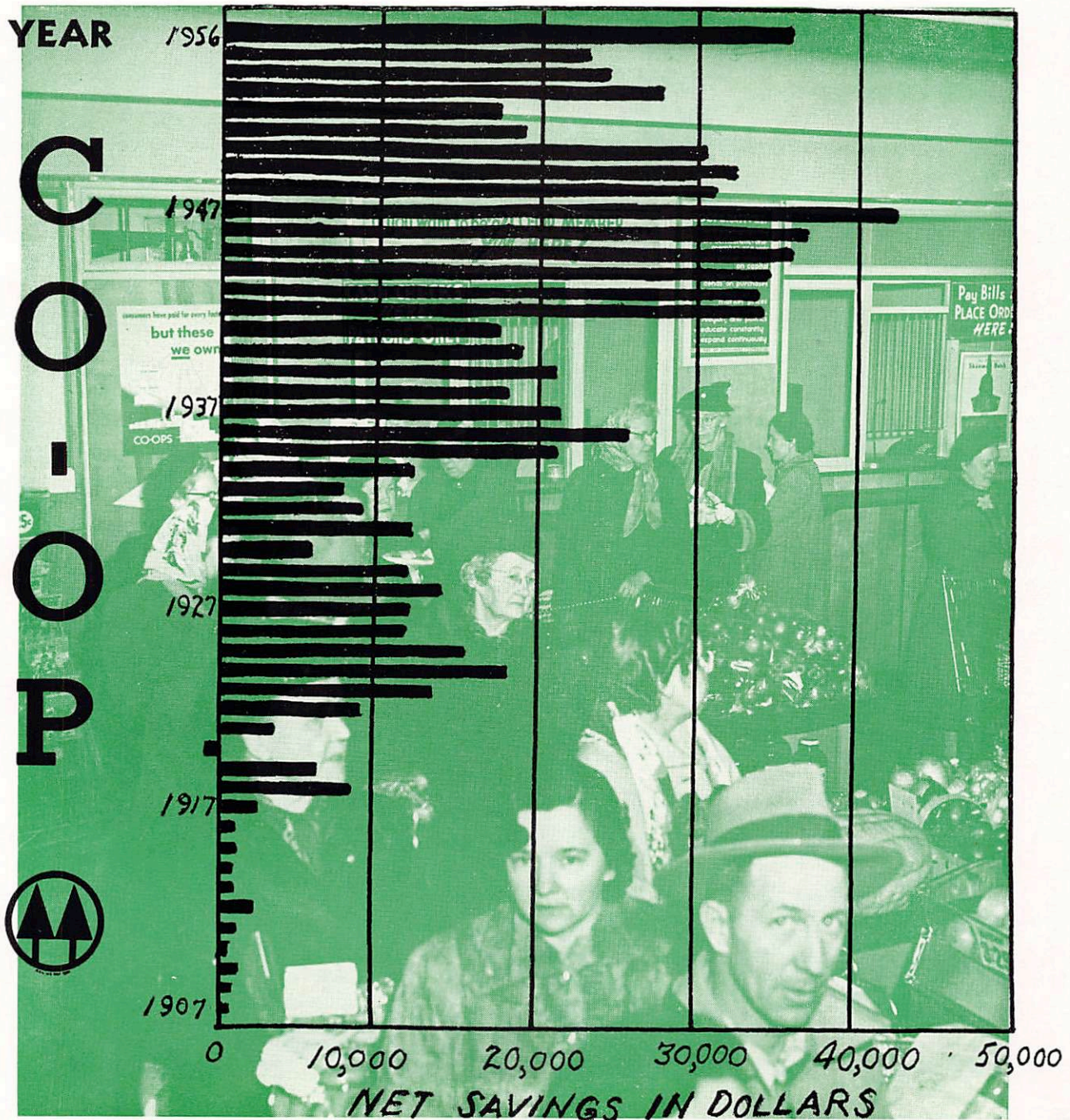
# WATCH OUR SALES AND MEMBERSHIP GROW!

It took 31 years to reach an annual sales volume of one-half million dollars, but only nine years more to reach a sales volume of one million, and another nine years to reach a volume of one and one-half million. It took 30 years to reach a total membership of 1000, but only nine years more to reach a membership of 2000. Last year's sales were \$1,683,846 (excluding Bakery production; \$1,735,270 with Bakery production), and our membership was 2960. If the present trend continues, it will not be long before we reach a sales volume of two million dollars and our total membership exceeds 3000. The slowest growth has been in members investing their full amount of \$200 each in share capital. Remember, the more we invest in Co-op shares and the more we purchase from our Co-op, the better will be our service and the greater our savings.



# THE REBATE DOLLAR IS A DOLLAR SAVED!

In a co-op there are no "profits." The "profits" are the net savings (what is left at the end of the year after cost of goods and other operating expenses are deducted from the income). These net savings (except for deductions for interest on share capital, reserves, and income tax on the net savings) are distributed to our patrons in the form of patronage rebates in proportion to their purchases during the year. The higher the net savings, the larger the sum available for patronage rebates. The more one purchases, the greater is his share of the patronage rebate. As the chart below indicates, we have shown net savings for every year except 1920. In 50 years we have returned in patronage rebates to our members and patrons a grand total of \$583,848, and in interest on share capital to our members a grand total of \$100,409. Net savings have fluctuated from year to year as the ratio between income and expense has varied. Not all departments have operated with equal success each year. When facilities have been expanded, there have been additional expenses, though the following years have reaped the benefits of expansion. In recent years, wages and taxes have been increasingly high, and small departments have become harder to operate successfully. In fact, efficiency of operation is an absolute necessity to show any net savings at all. Reflecting the expansion of our Supermarket in 1955, our last year's net savings were \$35,557, and we look forward in 1957 to increasing the figure to an all-time high. If the present trend continues, we are sure to reach our goal.





## Our Employees



THE success of any business depends upon the loyalty and hard work of its employees. At the end of 1956 we employed a total of 73 persons — 53 full time, 20 part time. We have been fortunate in that many of our employees remained with us for long periods. Those who in 1957 will have completed 10 years or more of continuous service to the members of the Co-op and who are still in our employ are listed below:

August Lehto	31 years
Edward Helander	29 years
Waino Ojalehto	29 years
Arvo N. Rivers	25 years
Mrs. Rachael Aho	24 years
John Kane	23 years
Ray Niemi	19 years
Lauri Manning	17 years
Bruno Kansanniva	16 years
T. Emil Niemi	16 years
T. Edward Mansfield	15 years
Mrs. Aune Ojalehto	15 years
John Kulmala	14 years
Mrs. Helen Klemola	13 years
Uno Poikonen	12 years
Fanny Lehto	11 years
George Malmberg	11 years
Herbert Ruotsala	11 years
Olaf Sword	11 years
Mrs. Saimi Korsman	10 years
Mrs. Martha Saari	10 years

**Office Staff.** Front to back, then left to right: Mrs. Leah Baker, Mrs. Kay Kangas, Mrs. Huldah Nelson, Mrs. Impi Rivers, Anna Hamalainen, Arvo N. Rivers (General Manager), Herbert Ruotsala (Head Accountant and Office Manager), Mrs. Rachel Aho, Fay Lehto.





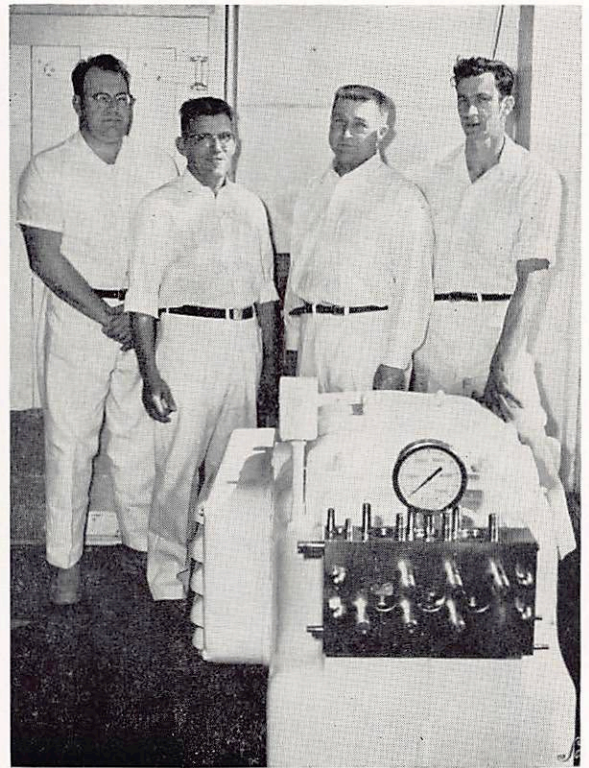
**Supermarket personnel.** Front row, left to right: Edward Mullin, Roger Williams, O. Swift Hathaway.  
 Second row: Reino Tuomanen (Supermarket Manager), Mrs. Laida Jarvinen, Mrs. Helen Klemola, Mrs. Joyce Hopkins, Mrs. Aune Ojalehto, Mrs. Saimi Korsman.  
 Third row: James Brooks, Peter Niemi, Martin T. French, Herbert Croft (Produce Department Manager), Lauri Manning (Meat Department Manager), Mrs. Esther Cuddy, Mrs. Jeanette Wcscott, Mrs. Catherine Williams, Mrs. Martha Saari, Edward Mansfield, T. Emil Niemi.  
 Back row: Daniel Mulcahy, Meldon Niemi, Jack Kane, Roy Helander, John Launola, Ansga Korpi.  
 Absent from picture: Roger MacGlashing, Carl Emmanuelson, Norman Hannon, Jr., Mrs. Lyyli Nelson.



**Appliance Department personnel.** Left to right: Edward Helander, Thomas C. Ott, Uuno A. Poikonen (Manager).



**Bakery staff.** Left to right: Frank Mark (Foreman), Jaakko Siili, Aaro Kuikka, Oscar Kallio.



**Dairy inside men.** Left to right: Bruno Kansanniva (Plant Manager), John Kulmala, Charles Syrjanen, Ernest Luosalo. The machine is a homogenizer.

**Dairy delivery men.** Left to right: Ray Niemi, Waino Poikonen, Waino Ojalehto.







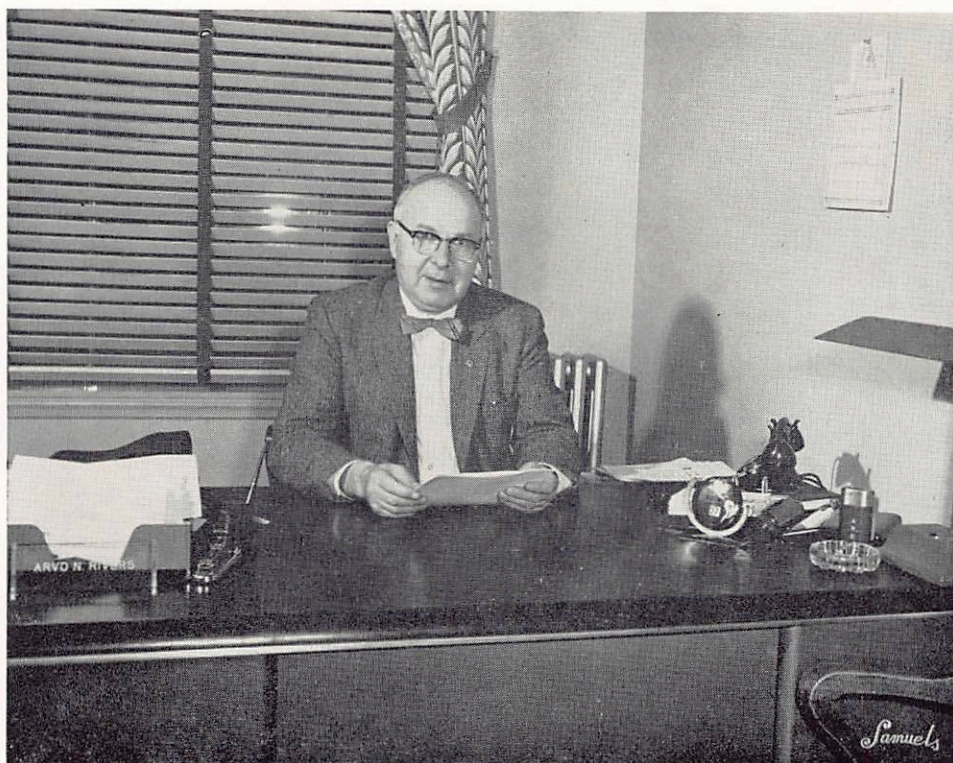
**Fuel Departments.** Left to right: Edward Anttila (Coal and Grain), Niilo Hyden (Oil), August Lehto (Oil Burner Maintenance and Mechanic), Carl Swanson (Oil), George Malmberg (Oil Department Foreman).



**Gas Station attendants.** Left to right: John Paakki (Foreman), Edward Kalilainen, Edwin Saari.

**Worcester Branch personnel.** Left to right: Louis Lavalley, Olaf O. Sword (Manager), Mrs. Helen Penttinen, Mrs. Mary Lahti, Joseph Whittaker. Absent from picture: Alfred Cote, Richard Constantine.





Arvo N. Rivers, General Manager and Treasurer.

## General Managers, 1907-1957

MATTI HEKKALA	January, 1907 - May, 1908
JACOB LAURILA	May, 1908 - October, 1910
MATTI HEKKALA	October, 1910 - March, 1913
JOHN OVARAINEN	March, 1913 - April, 1913
ADOLPH SUIHKONEN	April, 1913 - May, 1915
TYYNE KETO	May, 1915 - June, 1916
WALDEMAR NIEMELA	June, 1916 - July, 1918
M. H. NYSTROM	July, 1918 - February, 1919
ADOLPH WIRKKULA	March, 1919 - October, 1919
OTTO FONSELL	October, 1919 - July, 1921
WALDEMAR NIEMELA	July, 1921 - June, 1932
ARVO N. RIVERS	June, 1932 - Present

STATISTICAL TABLE SHOWING 50 YEARS  
OF PROGRESS OF THE UNITED CO-OPERATIVE SOCIETY OF MAYNARD

Year	Assets	Total Indebted- ness	Members' Equity	Sales <sup>2</sup>	Net Savings <sup>3</sup>	Membership
1907....	\$ 7,004.00	\$ 4,787.00	\$ 2,217.00	\$ 38,562.00	\$ 1,157.00	184
1908....	5,467.00	3,625.00	1,832.00	38,732.00	409.00	188
1909....	6,706.00	4,121.00	2,585.00	35,976.00	1,943.00	188
1910....	7,105.00	4,225.00	2,580.00	33,577.00	400.00	194
1911....	10,138.00	7,118.00	3,020.00	35,814.00	1,927.00	202
1912....	25,739.00	20,406.00	5,533.00	39,802.00	2,248.00	206
1913....	1	1	4,282.00	34,399.00	1,717.00	234
1914....	1	1	4,634.00	34,144.00	1,326.00	251
1915....	1	1	6,304.00	37,579.00	1,503.00	315
1916....	1	1	7,576.00	65,421.00	1,328.00	386
1917....	1	1	8,526.00	148,499.00	2,400.00	417
1918....	1	1	10,076.00	199,239.00	8,071.00	461
1919....	48,315.00	23,564.00	12,821.00	181,154.00	6,620.00	511
1920....	1	1	11,978.00	271,488.00	(863.00)	480
1921....	1	1	18,788.00	189,172.00	3,375.00	542
1922....	1	1	19,095.00	219,415.00	9,252.00	543
1923....	1	1	20,971.00	302,354.00	13,884.00	563
1924....	96,446.00	24,389.00	43,683.00	340,333.00	18,661.00	608
1925....	103,867.00	21,742.00	62,411.00	327,036.00	15,405.00	638
1926....	110,068.00	27,572.00	66,334.00	333,028.00	11,774.00	648
1927....	111,175.00	26,088.00	66,887.00	338,488.00	12,978.00	670
1928....	101,900.00	15,337.00	79,083.00	349,403.00	13,395.00	660
1929....	106,676.00	22,406.00	80,696.00	348,593.00	12,675.00	694
1930....	94,217.00	16,017.00	79,378.00	292,055.00	5,967.00	733
1931....	81,904.00	4,650.00	68,725.00	252,343.00	12,126.00	715
1932....	75,124.00	5,150.00	69,724.00	245,574.00	9,153.00	728
1933....	77,175.00	8,368.00	68,629.00	256,574.00	7,535.00	735
1934....	85,421.00	11,475.00	68,042.00	322,447.00	12,208.00	764
1935....	91,065.00	21,907.00	69,158.00	392,719.00	20,748.00	987
1936....	105,653.00	12,313.00	76,878.00	475,931.00	25,240.00	1019
1937....	108,194.00	13,091.00	77,523.00	509,191.00	20,597.00	1046
1938....	98,286.00	3,484.00	77,283.00	469,550.00	17,253.00	1041
1939....	108,746.00	5,989.00	81,844.00	474,087.00	20,912.00	1019
1940....	140,330.00	32,658.00	88,541.00	518,009.00	19,131.00	1020
1941....	169,008.00	50,792.00	100,441.00	655,437.00	17,775.00	1324
1942....	174,840.00	36,975.00	103,900.00	797,674.00	33,965.00	1331 <sup>4</sup>
1943....	175,605.00	29,192.00	112,601.00	777,416.00	33,812.00	1470 <sup>4</sup>
1944....	194,972.00	28,334.00	132,046.00	856,910.00	34,592.00	1902 <sup>4</sup>
1945....	210,845.00	21,674.00	152,225.00	922,265.00	36,946.00	2395
1946....	229,374.00	13,170.00	170,110.00	1,169,272.00	37,094.00	2637
1947....	251,202.00	11,505.00	197,687.00	1,390,384.00	42,010.00	2477 <sup>4</sup>
1948....	306,803.00	52,261.00	222,633.00	1,445,972.00	31,909.00	2644
1949....	304,804.00	40,567.00	231,730.00	1,311,436.00	32,507.00	2634
1950....	328,124.00	56,088.00	241,124.00	1,312,307.00	30,912.00	2658
1951....	329,916.00	69,441.00	241,251.00	1,342,727.00	19,224.00	2632
1952....	340,406.00	81,130.00	242,105.00	1,377,411.00	17,171.00	2633
1953....	345,661.00	78,192.00	240,198.00	1,368,800.00	27,271.00	2674
1954....	362,452.00	95,685.00	242,573.00	1,385,063.00	24,194.00	2721
1955....	392,554.00	118,454.00	250,524.00	1,517,252.00	23,576.00	2806
1956....	396,136.00	100,356.00	260,223.00	1,683,846.00	35,557.00	2960
				\$27,464,860.00	\$790,970.00	

<sup>1</sup> Records missing.

<sup>2</sup> Bakery Production excluded.

<sup>3</sup> Net Savings have not been considered as members' equity.

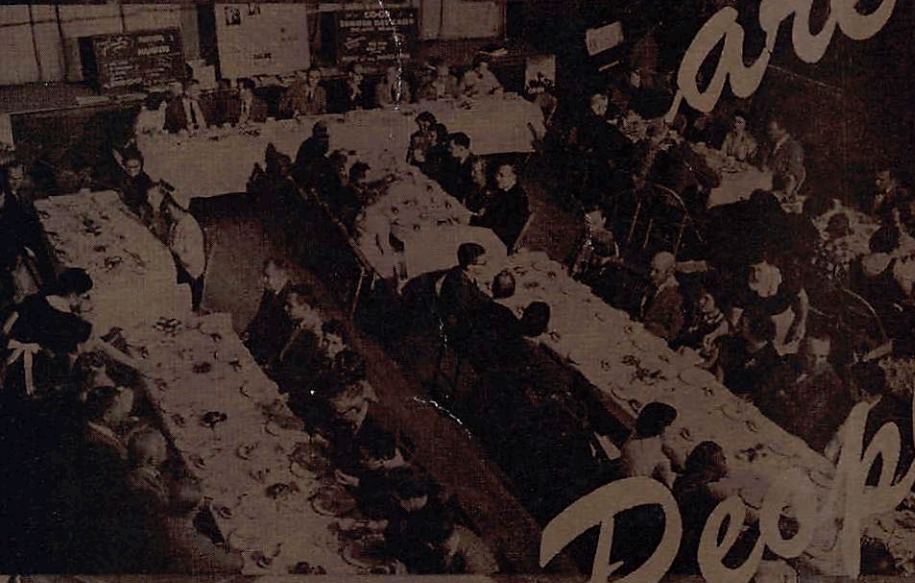
<sup>4</sup> May not be 100% accurate.



*Co-ops*



*are*



*People*

