



Your group's cue to start will be when the class narrator says, "We begin in Rochdale, England. Welcome, everyone, to 1844..."

- One of the first modern co-operatives was formed in the small town of Rochdale, England in 1844.
- People flooded into cities from rural areas. This made jobs hard to come by.
- Many jobs were in factories with terrible conditions. Workers were grossly underpaid and worked up to 17 hours a day in dirty, poorly ventilated environments. Women and children as young as 4 worked, and were paid even less than men.
- Factory owners forced workers to shop at company stores for high-priced, poor quality food. Owners mixed cheap substitutes into the food to make more money. For example, broken rice was put in flour, dirt into cocoa, and dried leaves into tea. Workers who didn't shop at the company store lost their jobs.
- Workers were pushed too far and organized a meeting to talk about making their situation better. They decided that they needed to break their dependence on the factory owners and open their own stores.
- They called themselves the Rochdale Society of Equitable Pioneers.
- The leaders of the Society created a set of principles for how they would operate their business. These principles are known as the Rochdale Principles and are the basis of the Co-operative Principles used today.
- Even though they were very poor, 29 people saved their money and pooled £28 (45 Canadian dollars) to open a store.
- Their co-operative shop opened on Toad Lane. At first they only sold a few products like tea, sugar, flour and butter. Over time, though, their business grew.
- They used half their profits to fix up the store and the other half was distributed based on how much each member bought at the store.
- The store on Toad Lane continued to grow and 13 years later they were selling £62,000 worth of goods a year.
- The co-op is still active today and has over 6 million members. The Co-operative in England operates 4,800 retail outlets and employs more than 106,000 people.



Your group's cue to start will be when the class narrator says, "We now surge ahead to the early 1900s and cross the Atlantic Ocean to find a desperate situation in Canada's Maritime region..."

- In the late 1800s and early 1900s, life in the Maritimes was very difficult. The standard of living for most people was very low and poverty was rampant.
- Many young people moved away to larger towns and cities to find work in factories, and most of the people who remained made their living by being fishermen, farmers or miners.
- The people who remained were taken advantage of by the small number of merchants and companies. The merchants were charging people very high prices for goods that they could not produce themselves and were not paying fair prices for the produce that people sold back to the merchants.
- This resulted in many people being trapped in a cycle of debt and poverty.
- During this time, local schools lacked resources. They were often poorly built and staff were not well trained. Numerous young people left school to try and earn what little income they could to help their families.
- In an effort to change people's social and economic situations, a small group of priests and educators led by Father Moses Coady created the Extension Department at St. Francis Xavier University in Antigonish, Nova Scotia.
- The people of the Extension Department believed in the collective power of people, meaning that local people had knowledge

- and ability to create solutions to the challenges that they faced in their own lives. They also believed that the key to change was to educate people about the power of co-operation where they lived and worked.
- The Extension Department formed study clubs where people could come together and try to understand what was going on around them, to identify solutions to problems, make plans to change the situations and to take action. The study clubs received pamphlets and other technical material on subjects like co-operative principles, agricultural methods, and business organizations.
 - Coady often told people "You can get the good life. You're poor enough to want it and smart enough to get it." He gave them the confidence to make the change they wanted to see in their communities.
 - From 1930 to 1935 the movement exploded: the number of study clubs went from 179 to 940, and from 1,500 to 10,650 members.
 - Study groups evolved into co-operative businesses that not only gave people employment at fair and livable wages but increased the standard of living in the region.
 - People from around the world heard about the Antigonish Movement and used it as a model of how to help people in poor conditions help themselves, through the power of co-operation.
 - Dr. Coady had such an impact that today, the Coady International Institute trains co-operators in 130 countries world-wide.



Your group's cue to start will be when the narrator says "Still in Canada, we go to a small village in Quebec, where a group of activists were about to introduce a whole new financial movement..."

- This story has roots in Lévis, Québec, around 1900.
- A man named Alphonse Desjardins was working as a note-taker in the House of Commons. At work, he observed a debate that would change his life and our country forever.
- He heard about a man who had taken out a \$150 loan from a bank to save his family. The loan did not work out well, and the bank said that with interest payments he now owed them \$1,500.
- Desjardins was horrified. Realizing that this was not just one man's story but that of many people, he and his wife Dorimène set out to find an alternative to these lending practices.
- He spent the next three years studying and writing letters to the leaders of the co-operative savings and credit movements in Europe.
- In December 1900, Alphonse and Dorimène Desjardins held a meeting in their small home in Lévis, Québec. They proposed a plan of action for people to pool their own funds and start their own financial institution. 50 people were chosen to participate and membership in the new group was voluntary.
- This resulted in North America's first credit union, or *caisse populaire* (the people's bank) as it was called in French. This credit union was different from a bank because it was owned and controlled by its members and focused on community development while still providing reasonable rates.
- On December 23, 1901, the first day of business for the new credit union, records show deposits of \$26.40. As the credit union continued to grow it started giving loans to members and proved that it could be both fair to members and financially stable. By 1907 the credit union had 900 members and \$45,000 in membership shares.
- The office for the credit union was set up in the Desjardins' house and because they were committed to making sure this co-operative was a success neither Alphonse nor Dorimène took a salary.
- The success of the Desjardins' *caisse populaire* spread like wildfire. Credit unions began popping up all over Canada and soon spread to the United States.
- Today the Desjardins Group of credit unions has assets of over \$152 billion, but it remembers its roots of a strong concern for community and a co-operative philosophy.

Your group's cue to begin will be when the narrator says "Now, we go to a little town in Spain, where a small community was working to save their war-torn village in the aftermath of the Spanish Civil War..."

- In the early 1940s the Basque region of Spain, with its own distinctive language and culture, was reeling from the divisive Civil War. The war left the region in poverty, hunger, and without jobs.
- In 1941 a newly ordained priest, José María Arizmendiarieta, arrived in the small town of Mondragon. He believed that education and employment were vital in rebuilding the community and overcoming the challenges of poverty and unemployment.
- In 1943 he started a technical school for working-class boys. The school was popular and soon expanded using money collected on street corners from townspeople.
- The school empowered the town and in 1956 Arizmendiarieta and 5 of his former students set up a small worker co-operative making paraffin heaters. This small worker co-operative set up their first factory that employed a total of 24 people.
- This small worker co-operative, known as Mondragon, also set up their own bank, called Caja Laboral Popular, in 1959. The bank was open to people in the Basque region and offered loans to workers so that they could invest in the co-op and get a share of the co-op's profits.

- Mondragon Co-operatives continued to grow and more and more factories were built. These new factories continued to employ more people that were members of the co-ops and as such were also part owners.
- In addition to jobs and the educational institutions that Arizmendiarieta set up and continued to thrive, Mondragon Co-operatives also established its own social security system because there were very few state supports at the time. The system, called Lagun Aro, moved workers between co-ops when times were tough rather than cutting jobs. This provided job security that was greatly needed.
- Today Mondragon Co-operatives employs over 85,000 workers in 256 countries with 255 educational, industrial, retail and financial co-operatives which produce metal-cutting tools, washing machines and bicycles. Also included is Spain's third-largest grocery chain. About 85% of their employees are co-op members and the idea of one worker/one vote remains the same.
- Recently, the co-op members voted to cut everyone's pay rather than risk layoffs at any one co-op. Also, the wage of the highest-paid worker is capped at seven times that of the lowest. The Mondragon Co-operatives are a model the world over of how co-operatives can continue to meet the needs of people even in a global economic system.





Your group's cue to start will be when the class narrator says, "Finally, we fast-forward to modern-day Saskatchewan, where we learn that access to nourishing and healthy foods is not just a problem of the past..."

- Recently, the Flying Dust First Nation saw high levels of diet-related disease in their community and realized there was a need for access to healthy foods.
- To fulfill this need, in 2009 people got together and started a garden. It started with just two acres where they grew potatoes and other vegetables. The produce they grew was distributed freely to the people of the Flying Dust First Nation.
- Each year the garden expanded and soon there was enough produce to not only supply the people of Flying Dust First Nation, but also a surplus to sell to other surrounding food co-operatives like the co-op grocery store in Meadow Lake.
- By 2011 the people who worked on the garden were incorporated as a worker co-operative and expanded their cultivated acreage to 14 acres. More acres meant a greater variety of fruits and vegetables that the co-operative grew and sold.
- The co-operative not only provides fresh produce to the community but also provides members with employment and skills training through its Green Certificate apprenticeship program. Students learn how to manage the garden, how to plant vegetables, and how to operate equipment.
- The co-operative is working to get organic certification. This process has not been easy but the co-operative continues to pursue this goal.
- Looking forward, the co-op would like to expand operations to 60 acres of production during the growing season. As well, they hope to build a greenhouse that would allow the co-op to operate year round.