

The Origins of Cooperative Insurance on the Prairies

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The cooperative movement on the Canadian prairies is a major element in the region's social and economic history. The main impetus behind the creation of the movement was the successive agrarian revolts that occurred between 1895 and 1945. Those revolts significantly disrupted the national Canadian political process, both directly by producing the Progressive movement, and indirectly by contributing to the third-party movements of later decades. In many ways, though, the political manifestations of the agrarian revolts were less important than their economic effects. Because of the occupational consciousness, regional loyalties, and aroused militancy stimulated by the agrarian uprisings, prairie farmers constructed a range of powerful economic organizations between 1895 and 1945.¹ These organizations, which affected nearly all aspects of rural life, increasingly became the most significant voices of the prairie rural societies and, perhaps, the most effective protectors of the region's economic interests.

The first burst of organizational activity took place between 1895 and 1910. The focus of this outburst was the marketing of the region's grain: farmers, many of them having had experience with farmer-owned cheese factories and mutual insurance companies elsewhere [23, pp. 75-90; and 22], developed the Grain Growers Company, a highly successful elevator company and marketing organization.² In addition, however, farmers developed cooperative creameries, buying clubs, cooperative stores, and livestock marketing agencies. The second great outburst occurred during the 1920s when the pooling idea, preached by Aaron Sapiro and others, swept the prairies. The most important institutions created by this wave of enthusiasm were the wheat pools which, within a few years, became among the largest business groupings in the country. In addition, the rural areas of the 1920s adapted the pooling technique to all kinds of farming: dairying, poultry and livestock raising, beekeeping, and market gardening. They even developed a significant interest in consumer goods: most of the marketing organizations had farmer supply departments and many rural

communities developed essentially farmer-owned cooperative stores; in the late 1920s, in fact, the stores created their own whole-sales.³

The 1930s and 1940s produced two other flurries of organizational activities. The depression, tragically mingled with drought, stimulated widespread economic organization by farmers, especially those in Saskatchewan: a cooperative oil refinery was built in Regina, community medical associations were organized, credit unions appeared all over the region, the established organizations actually improved their positions, and unparalleled cooperation between the various organizations could be seen. During the early 1940s, when prosperity derived from wartime markets permitted growth, the region's rural societies built two other significant institutions, a cooperative implement factory and an insurance company, Cooperative Life.

Subtly entwined in the agrarian revolts but clearly apparent in the economic institutions the farmers created was a high degree of cooperative ideology. The cooperative movement had emerged throughout the North Atlantic area during the 19th century. In a negative sense, cooperative institutions created by the movement were defensive mechanisms organized by farmers and urban wage earners to fend off the exploitation made possible by the century's industrial and transportation revolutions. In a positive sense, cooperatives were seen by many of their members as a distinct kind of economic or social institution capable of significantly reforming contemporary life. The distinct features of cooperatives were usually called the Rochdale rules, after the store in England that, from the 1840s onward, became the model for most cooperative development. Briefly, the rules included equality of membership in controlling cooperatives (or one man-one vote), a limited return on capital, the distribution of surpluses on the basis of participation, cooperation between cooperatives, and an emphasis on educational activities. The extent to which these rules really reflected the Rochdale experiment is debatable;⁴ that they had become accepted as the defining characteristics of cooperative enterprise is not.

The prairie cooperative movement by the late 1840s had become solidly implanted in the region's agrarian consciousness; it had even begun to penetrate, through consumer cooperation, the urban areas. The movement's ideology came to the region from a variety of sources. Central Canadian immigrants, who had overwhelmed the older prairie societies in the 1880s and 1890s, brought with them a predilection for cooperative activities and institutions. The British immigrants at the turn of the century and after World War I brought with them familiarity with their own cooperative movement, a movement that by 1914 served one-quarter of Great Britain's consuming needs. Other immigrants, Danes, Ukrainians, Poles, Germans, and Italians, brought with them a knowledge of the marketing and credit cooperatives that had emerged in their

countries between 1860 and 1910. Finally, the constant criss-crossing of the US-Canadian border brought an understanding of the diverse but dynamic US movement.⁵ All of these traditions would be grafted upon the prairie movement, maturing and enhancing the cooperative impulses normally found in developing settlement areas.⁶

Partly because of these varying traditions, but mostly because of differing social philosophies, ethnic heritages, personality differences among leaders, and economic circumstances, the cooperative movement was subject to a variety of tensions. Most of the agrarian cooperators were independent family men who saw cooperation as a valuable technique whereby they could work together profitably and fairly in order to improve either their marketing or purchasing positions. A smaller number of farmers, especially in Alberta, viewed cooperatives as integral components of a powerful agrarian movement that would stabilize agrarian influence in the nation. Finally, small but forceful, there was a determined group of utopian cooperators, steeped in cooperative, social democrat, or Marxist ideology, who saw cooperative institutions as vital aspects of an approaching utopia; some of the utopians even referred to their envisioned goal as the cooperative commonwealth, a name selected by the region's social democrats for their own particular party, the Co-operative Commonwealth Federation.⁷

The impact of the various kinds of utopians, especially those deeply imbued by cooperative ideology, was particularly important in Saskatchewan during the 1930s. The economic woes of the province in that decade demanded strong community action. The stark plight of farmers forced off their farms by drought and unpaid mortgages, the rapid economic decline of those lucky enough to keep their land, and the determined search for mechanisms to ensure survival provided a flourishing environment for the utopians who were committed enough to help organize the rural communities. Perhaps the most determined group influenced by utopian ambitions were the field men of the Saskatchewan Wheat Pool. For the most part products of the outburst of agrarianism in the 1920s, this colorful group of individuals viewed their jobs in large terms: they saw themselves as being more than mere mechanics charged with lubricating the large marketing machines the pools had become; they believed themselves to be community development workers engaged in restoring and reviving the rural societies and the family farms. Restless and closely tied to prairie agrarianism, they became the organizing nucleus for much of the cooperative/agrarian development of the 1930s and 1940s; certainly, it was the field men who made possible the initial growth of new cooperative insurance programs during the 1940s.

I.

The agrarian and cooperative movements in Canada had always

demonstrated an interest in insurance. In upper Canada, farmers had organized mutuals from at least the 1830s. Aside from the obvious insurance needs these mutuals had met, they served as farmer protests against the larger insurance companies with headquarters in the towns and cities of British North America or in the urban centers of Great Britain and the United States. By the end of the century, there were over 150 mutual companies in Canada, and they grew rapidly in both size and number during the early 20th century. Strictly speaking, mutuals were organized on a cooperative basis, and certainly in their motivation many of them were originally characterized by the same outlooks that permeated the developing cooperative institutions. Increasingly in the 20th century, however, the established mutuals were ignored or scorned by the leadership of the emerging cooperative institutions, and the mutuals were bypassed as the larger cooperative movement gained momentum.

There were a number of reasons why the established mutuals did not play -- or were not allowed to play -- a prominent role in the developing cooperative movement. Many of them could not become deeply involved because they were too small to meet either the insurance needs or investment requirements of the growing cooperatives; operating within secure, localized limits, they were not part of the rapidly expanding cooperative movement with its regional even national perspectives and ambitions. The larger mutuals, such as Wawanesa Mutual in Manitoba, had been involved to a limited extent with the development of other cooperatives, but the ties were not close, and the larger mutuals were unwilling to invest significantly in the emerging co-ops. However, perhaps most importantly, many prairie cooperators were beginning to realize that they were involved in a large albeit often amorphous movement that represented an attractive opportunity for insurance cooperatives. By 1943 the grain-marketing cooperatives alone had 360,000 members and were selling in excess of \$180 million worth of commodities [2, pp. 4-6]. Credit unions, by 1944, had 50,000 members in 405 unions, and those unions had \$4.3 million in assets [7, p. 20]. The wholesales serving the independent stores had aggregate sales of over \$6 million, a dramatic increase from the 1939 total of \$2.6 million [12, p. 20; and 4, pp. 14-15]. All told, there were on the prairies, by 1945, 737 cooperative associations, with 503,081 members, and a total business of over \$338 million [2, p. 6]. By themselves, and not taking into account the burgeoning cooperatives in other regions, the prairie co-ops represented a huge political insurance market.

Interest in creating insurance cooperatives closely tied to other cooperatives had first appeared in the Canadian movement during the 1920s. In that decade, leaders of the co-op store movement, men familiar with European, especially British, cooperative insurance programs, began to press for either a new Canadian company or an extension to North American of European coop-

erative insurance associations.⁸ Farmers introduced to the movement by the marketing organizations that emerged before and after the war were also interested in new cooperative insurance programs; from the early 1920s onward, for example, insurance was a persistent topic debated on the pages of *The Western Producer* and *The Country Guide*, the two main journals of the grain-marketing cooperatives. The United Grain Growers opened an insurance department in 1919 to serve farmers wanting hail insurance; a few years later this department, called U.G.G. Securities, entered into fire and, much later, auto insurance. In 1927, Canadian Cooperative Producers, the selling agency of the grain pools, created Canadian Pool Agencies, a subsidiary to provide coverage on the pools' properties.

The insurance companies organized by cooperatives during the 1920s, however, did not meet all the demands beginning to be felt within the movement. At the 1926 Edmonton Congress of the Co-operative Union of Canada, J. G. Mohl, then manager of the Edenswold cooperative store, articulated the need for a life insurance company tied closely to the movement. He and George Keen, the union's secretary, were named to a committee to investigate the topic more closely. The two men approached the leaders of the Co-operative Insurance Society (Manchester) but were unable to interest that organization in the Canadian market. They turned next to the New Era Life Association of Grand Rapids, Michigan, an affiliate of the Co-operative League of the United States of America. On two occasions legal and financial difficulties intervened at the last moment to prevent the alliance from being consummated. Finally, in the early 1930s, the New Era Life company was forced by its economic difficulties to separate itself, for the most part, from the cooperative movement. [11, p. 18]; with its departure went the first serious initiative explored by Canadian co-operators interested in a broad insurance program.

The next initiative came directly from the Depression itself. As economic conditions worsened, farmers on the prairies found it increasingly difficult to maintain such life insurance policies as they had. Policy cancellation was frequent, meaning that all across the provinces but especially in the dust-bowl sections of south Saskatchewan, families were reduced to abject poverty upon the deaths of their breadwinners; in fact, all too frequently men and women who had helped open the region for white settlement between 1880 and 1910 were buried at the expense of their municipalities. Believing that such a fate was unacceptable for pioneers and anxious to gain new sources of funds, the delegates at the 1934 annual meeting of the Saskatchewan wheat pool established a committee to explore the possibility of developing a new cooperative insurance program.

The committee reported in 1935 and recommended the creation of a life insurance program. A scheme was developed by pool leaders and was presented to delegates in 1936 only to be rejected

because of the financial difficulties associated with the Depression. In 1939, as conditions improved, the first concrete steps in developing life insurance programs in conjunction with cooperatives was undertaken. In that year the Good Neighbour Mutual Benefit Association, a benevolent society, was organized by Wheat Pool men in the Saskatoon area. One year later, in June 1940, at the annual meeting of the Saskatchewan Conference of Co-operative Trading Associations, plans for the Co-operative Mutual Benefit Association were introduced. Supported strongly by leaders of the Wheat Pool, Co-op Refineries, Saskatchewan Co-operative Wholesale, and the Saskatchewan Section of the Co-operative Union of Canada, Co-op Mutual was developed to provide a death benefit to members of all Saskatchewan cooperatives. Based on a plan devised by W. J. Hansen of the Co-operative and Markets Branch in the provincial Department of Agriculture, the society provided for the immediate payment of \$400 to the family of a deceased member. Affiliation was restricted to members of cooperative institutions and was very inexpensive -- a \$5 admission fee and an assessment on all other members of not more than one dollar when a member died [5, p. 12]. To increase membership and benefits, an amalgamation with Good Neighbour Mutual was arranged in 1940 and the following year special burial rates for members were negotiated with the Saskatchewan Embalmer's Association [6, p. 12]. Providing such needed services at low cost, Mutual Benefit grew rapidly, and by 1945 it had over 7,000 members [8, p. 24].

From the start, Co-op Mutual Benefit was conceived of as merely the beginning of a series of service cooperatives. Co-operators with utopian sympathies were particularly impressed by the possibilities of using cooperative methods to meet social needs. One of these, H. L. Fowler, then secretary of Co-op Refineries and an important supporter of the society, demonstrated this thrust when he wrote [5, p. 12] in 1940,

I view the Co-operative Mutual Benefit Association as the beginning of a wide co-operative social program, including legal insurance, funeral service, cooperative health and hospitalization. In the meantime its initial program of co-operative mutual aid should be supported by every co-operator in Saskatchewan.

By early 1944 the men active in Mutual Benefit, many of them in fact participants in the pool investigations of insurance since the mid-1930s, were ready to propose more extensive programs. In July of that year, H. A. Crofford, a pool fieldman who had been interested in insurance programs since the late 1930s, prepared a proposal for a cooperative company and presented it to the board of the Saskatchewan pool (interview with W. H. McLeod, August 1974). Crofford's proposals were strongly supported by two pool directors, A. F. Sproule and Tom Bobier, as well as the

pool's solicitor, R. A. Milliken, all men with significant influence on the rest of the board. On 12 January 1945, Sproule, who was also a director of Co-op Mutual, reported that that organization was sympathetic to the development of a new cooperative life insurance company. Two weeks later the pool board approved a contribution of \$25,000 to a new life insurance company, the money to be used to provide the necessary deposit with the provincial Department of Insurance. By 15 May 1945, all the other preparations had been completed, and on that day Co-operative Life, mutual insurance company for Saskatchewan cooperators, was incorporated, with headquarters in Regina.

II.

For the first two years of its existence Co-op Life was very much a child of the cooperative movement. Without experienced leadership, located in a lightly populated province with a limited insurance potential, and reliant upon the generosity of the pool, it did not have many positive features about it. The pool connection was important not just for the money involved: all of the company's officers were prominent in the pool and the initial sales staff was made up of pool fieldmen. Hastily trained in May 1945, the fieldmen, already accustomed to starting other cooperative ventures, were instructed to sell life insurance during the summer of that year. One of their members, W. H. MacLeod, sold the company's first policy; later he would return to become the company's first successful sales manager. The selling techniques used by these early salesmen were primitive to say the least. As MacLeod today recalled those days, in an interview,

You didn't have any medical expenses and everybody carried a bunch of specimen bottles and you got the specimen of urine and sent it in and that was about it -- they took your word for the rest. You had to be an honest fellow -- you weren't making anything out of it anyway, so why not just pick the healthy fellows.

The fieldmen must have selected well: 10 years later, the company's actuarial expert reported that there had not been any losses on the initial group of policyholders signed by the fieldmen (interview with McLeod, August 1974).

Donated fieldmen posing as insurance agents could not serve, however, as a permanent sales force. Other duties called, and the business would soon be too complicated to allow the fieldmen to serve the company for long. As they left, Co-op Life's first sales manager, P. A. Jansen, tried to recruit full-time salesmen but without much success: the life insurance business was in bad

repute yet fiercely competitive in 1945-46, meaning that few could make a living from it. The company also attempted to use part-time salesmen, a technique used successfully by the government-owned automobile insurance program launched in 1945. Even this technique failed, however, largely because life insurance is more difficult to sell than car insurance, since the customer's need has to be more clearly demonstrated. All told, the first steps of Co-op Life were faltering, and it had only two really lucrative accounts, the group life plans of the Saskatchewan pool and Federated Co-operatives (as the Saskatchewan wholesale was called after 1944).

The slow start, strangely enough, did not dampen the spirits of the men who established Co-op Life. In part, the optimism was maintained because Wilf MacLeod became sales manager in 1946 when no experienced life insurance man could be found to replace P. A. Jansen. An ebullient character, with an infectious sense of humor, MacLeod was a determined advocate of the cooperative movement. The sales journal he edited, called *Life Lines*, was steeped in cooperative theory while at the same time concerned with practical sales advice. In part, too, the enthusiasm was maintained because of the activities of H. A. (Red) Crofford, the company's president.

Crofford knew little about the insurance industry, but he knew a great deal about the country's cooperatives. He was also a forceful speaker and a capable institutional politician. Immediately Co-op Life was formed, he started to promote sales for the company at meetings of cooperatives. At those meetings and at meetings with cooperators from other provinces, he soon glimpsed the possibilities for an insurance company associated with the burgeoning national cooperative movement. An inveterate expansionist, he pushed Co-op Life, despite its awkward beginnings, into a growth program before its early development had become stabilized.

Crofford appeared on the national cooperative scene at a particularly propitious time. A powerful assault on the alleged income tax benefits extended to cooperatives had emerged between 1942 and 1945. Organized by members of the private grain trade, this attack had led to the appointment of a Royal Commission on Co-operatives in 1945 and, most important, to the consolidation of the Canadian movement. The Co-operative Union of Canada, long the virtually unsupported national spokesman, had suddenly become a significant voice; its secretary, A. B. MacDonald, thus became a particularly prominent figure, and he was a willing ally in Crofford's plans for building a national company.

In addition, Crofford was aided by the fact that cooperators in other provinces were beginning to be interested in the possible expansion of Co-op Life [10]. The construction of new wholesaling facilities, the opening of new stores, the growth of marketing organizations, the development of credit unions -- all meant

enlarged, even new, insurance needs for Canadian cooperators. In Quebec during 1944, these needs had produced the *Societe d'Assurances des Caisses Populaires*, a fire and general insurance company connected to the province's *caisses populaires* or credit unions. In Ontario, similar needs sparked the formation, in 1946, of Co-operators Fidelity and Guarantee Association, a bonding company sponsored by the Co-operative Union of Ontario and the Ontario Credit Union League. Recognizing the potential of the insurance business and requiring a larger economic base, Co-operators Fidelity -- today Co-operators Insurance Association of Guelph -- soon expanded into livestock transit and, especially, automobile insurance (see [13]). In the Maritimes, Maritime Co-operative Services, a marketing and wholesale cooperative, began to offer general insurance services in the early forties. By 1946 this branch of M.C.S. was prospering, prompting the company's leaders to investigate the possibilities of life insurance, an investigation that naturally led them to Co-op Life.

Crofford responded to this interest in other parts of English-Canada very well (like many prairie cooperative leaders of his generation, he could not speak French and he was not interested in Quebec). He criss-crossed the country several times in 1946 and 1947 enlisting support for a national company. His task was easiest in Manitoba and Alberta where long-standing associations with other grain-growing cooperators were useful; it was most difficult on Ontario where the cooperative movement had tended to be isolated from other Canadian movements. In the Maritimes his work was made easier by the close ties created by the Maritime "harvest specials" of the 1920s and by the efforts of Moses Coady, the magnetic cooperative leader from Nova Scotia, during the 1930s. By early 1947, Crofford had successfully engineered support from the Maritimes and Ontario as well as the three prairie provinces. In that year several of the co-ops, but particularly the wheat pools, loaned \$53,650 to Co-op Life, enough money to allow it to register with the federal department of insurance. On 11 April 1947, Co-op Life, a national mutual insurance company was formed to serve the needs of the country's English-speaking cooperative movement.

III.

The sudden emergence of Co-op Life as a national insurance company was implicit in the nature of the cooperative movement on the prairies during the 1930s and 1940s. The onslaught of the Depression and the challenge of the war years awakened a deep sense of movement within the region's cooperators. Strongly if briefly, the utopian impulse in the prairie movement forged to the forefront, calling urgently for widespread cooperative action: cooperative insurance was one consequence of this emergence. This cooperative background made creation of Co-op Life possible even

necessary; it also meant that the company would have difficulty in avoiding its cooperative commitments in the future.

The demands imposed by the cooperative movement were deepened in the early 1950s when the men behind Co-op Life expanded their activities and formed Co-operative Fire and Casualty, a general insurance company financed by cooperatives. The cooperative ties further cemented by this development gave to the cooperative insurance programs emerging from the prairies its distinctive characteristics. Most of the leaders and work force of the Regina-based companies came, and would continue for two decades to come, largely from the cooperative movement. Co-op Life and, later, Co-op Fire and Casualty, would be judged partly by the support they extended the country's cooperatives, both in terms of services offered and investments made. Similarly, the presidents and managers would be in part evaluated by the degree of cooperative enthusiasms they displayed. Finally, but significantly, the companies would search until 1963 to find a way to ensure that the management of the insurance companies would be responsive to the movement that had created them.

Co-op Life and Co-op Fire and Casualty, then, are examples of the maturing of rural hinterland movements. It is a testimony to the strength of those movements that they could create successful insurance companies capable of extending even in their earliest days across significant geographic barriers; even more, that they could find ardent supporters in the fishing villages of Nova Scotia, the urban areas of Ontario, and the wheat districts of the prairies. Most of the dynamism for that accomplishment had come from the prairies and had been featured by the regional views of the agrarian revolts. Rather curiously thus, two insurance companies, part of an industry protesters had traditionally seen as a pillar of "the establishment," had become symbols of protest success.

NOTES

*Portions of this essay have appeared in [19].

1. The agrarian movement in the prairies was not simply a rural phenomenon, of course, though its roots lay on the farms. Many of the farming organizations had significant support from some townspeople and a few urban dwellers. Rather significantly, too, the headquarters for most farm organizations lay in the cities, and their officers usually became urban dwellers. Nevertheless, it was the rural dimension that provided the ideology and the point of view for the agrarian organizations, especially in the early days of the respective institutions.

2. The story of the origins and development of the Grain Growers Grain Company (after 1917 the United Grain Growers) has been frequently told. The official company history is [9]. Perhaps the best analysis of the story is to be found in [12, pp. 87-126].

3. For an account of the development of cooperatives on the prairies during the 1920s, see [20].

4. For discussions of the debate that surround the Rochdale rules see [18, 14, and 17].

5. The interrelationships between the Canadian and American cooperative movements have never been satisfactorily explored. The most complete survey of the American movement are J. K. Knapp's trilogy, two of which are now published [15 and 16].

6. It has been commonplace, in the tradition of Frederick Jackson Turner, to emphasize the competitive individualism of the frontier and the settlement process. This tradition must be offset by an assertion of the equally important cooperative instincts of people opening a region. See, for example, [1].

7. A more complete discussion of these three approaches will be available in [21].

8. See correspondence and notes in [3].

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