

MEMORIES OF MY CO-OPERATIVE VENTURES

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© May 2008

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It is clearly a challenge for me, at this time, to recall the multitude of co-operative related initiatives that I was involved in, or in several cases, that I introduced.

My first encounter with credit unions was late in 1930, in Woodslee. The idea surfaced when St. John's Study Club began searching for a solution to the short term loan dilemma for farmers and wage earners. Banks were not interested in such loans, especially when there was no collateral. At that time, finance companies and even loan sharks occasionally made loans, but at outrageous interest rates.

With no banking facility in the Woodslee area, the prospect of a credit union took on an immediate momentum. St. John's Study Club not only examined the feasibility of such an organization, but also appointed a committee to make plans for the founding of a rural credit union. I was honored to be selected as a member of the committee chaired by Fred Mooney. By the end of 1942, the founding group proposed that an application be made to the Ontario Department of Agriculture for a charter. On May 12, 1943, it was presented to the committee and close to one hundred potential members.

It was my delight to be chosen as one of the twenty-four who signed as charter members. After the charter was received, a board of directors was elected by those who applied for membership, paid their twenty-five cent membership fee and subscribed to at least one five-dollar share. President-elect Fred Mooney and his executive appointed a treasurer-manager to look after the day-to-day business. After fifteen months, he resigned and I was appointed to fill the vacancy. From that moment on, it was my intent to do all in my power to make the credit union fill the void in the community. I wrote monthly news articles and semi-monthly letters to the members. At every annual or special membership meeting, I arranged, with board approval, for a speaker that would bring a message of inspiration and hope. I also spent much time talking with potential members, both young and old, to make them aware of how credit unions could make an absolute difference for everyone in the community.

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It was at this point that credit unions and other co-operatives became a meaningful purpose in my life. I attended my first annual meeting of the Ontario Credit Union League, in 1945, and continued attending for more than ten consecutive years, at my personal expense. I faithfully attended Windsor and District Credit Union chapter meetings every month. After due course, I was elected to the board of directors and soon appointed to the chapter insurance committee. I was part of a group that started a co-operative grocery store that opened in 1945, but unfortunately had to close due to several factors, especially lack of interest by credit union members.

A group of farmers wanted to replace the Canadian Farmers Company, a joint stock organization established about 1920, with a farm supply co-operative for Comber and district. The Comber Farmers Co-operative came together in 1945. I was appointed to the founding committee and elected to the first board of directors. This led me to annual meetings of the United Farmers Co-operative in Toronto and district meetings, usually held in Thamesville. Along with these meetings, I took part in several membership drives in the areas adjacent to Comber. Being single, at that time, with brothers to replace me on the farm, I often volunteered to attend short courses, held in London, Guelph and Toronto, to ascertain more of the basic reasoning behind the co-operative movement. I personally arranged with Leonard Harman, educational director of United Co-operatives, to conduct such a course for two days in Comber. It was an excellent session attended not only by local men and women but also by delegates from other co-operatives in the county.

In 1946, A. C. "Bert" Savage appointed Art Musgrave, who served during World War II with the Canadian Air Force, to put in place a small faculty to inform veterans about the fundamentals of co-operative philosophy. Bert Savage, a veteran of World War I, was manager of the Co-operative Union of Ontario, at the time. It was his desire to introduce these veterans to the logic of democratic co-operation, which if widely applied, could enhance the quality of life for them and other people.

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One of the graduates of this modest school was Jeffery Ward, who established a firm of auditors qualified to serve credit unions and other co-operatives. I promptly arranged for him to visit Comber and meet the board. Within a year, he was not only auditing for the Comber co-operative but also for several other co-operatives and credit unions in Windsor and Essex County. This firm of auditors still has a notable presence in numerous Ontario centers.

In 1949, the Oldcastle co-operative had just become incorporated and was in desperate need of members and member loans. Leonard Harman, director of education for United Farmers Co-operative, asked me to conduct a membership campaign to solicit trust, new members and member loans and to answer questions from potential and new members. I explained the advantage of the change from an unincorporated stock company to a co-operative, and how it could, with loyalty, make membership more significant. For me, this was a pleasant learning experience.

Unfortunately, self-employed people in Essex County had no access to health insurance for their families. The few that had off-farm employment, had in most cases, the opportunity to sign with Blue Cross and Windsor Medical. St. John's Study Club urged that a panel be selected to learn what was involved in creating a county medical co-operative. Lambton County had very recently been through the process and their manager, Ed O'Dell, was gracious with his help, encouragement and advice. For families to become members, they had to belong to a group like the Federation of Agriculture, credit union co-operative or lodge group such as the Women's Institute. I was elected chairman of the founding board of directors and lost no time in making application for a charter, enabling us to start offering policies in early 1949.

This was one of my experiences for which I am most grateful, because it filled a much-needed void in our rural communities. However, in 1967, after nearly twenty years of meaningful and dedicated service, we had to relinquish our charter when the Ontario Hospital Insurance Plan was implemented. Nevertheless, it was most gratifying to be a

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part of a humble co-operative that offered its service with tenderness, love and compassion to so many rural families.

Although the county Federation of Agriculture was not a co-operative as such, I spent much time, as chairman of the founding board of directors, to install it as a profound and credible voice for all county organizations. My bond with credit unions and other co-operatives, as well as several farm organizations, helped to make this all come together in 1948.

Prior to the end of 1949, Andrew Hebb, president of the new Co-operative Fidelity and Guarantee Association (CF & GA), asked me to form an insurance committee within the county Federation of Agriculture. As president of the Essex Federation, I asked Eugene Whalen to head this group. By the end of 1949, our panel had recommended four individuals to be considered as licensed agents for the county. Soon, more agents followed and three branch offices opened. Before their appointments, I personally applied to CF & GA for car insurance. It was the first policy issued in Essex County, and after sixty years, the same policy is still in effect.

In 1950, Southwestern Ontario Inter-Chapter of Credit Unions was established with six chapters. In June each year, chapters invited interested credit union members to the hosting chapter's choice of location for a day of educational sessions, always finalized with a dinner. Motivational speakers were occasionally engaged to conduct workshops. Sadly, however, they rarely gave inspiration or even related to the economic or moral impact of co-operative endeavors.

About every third year, a member of the planning committee was responsible for the day's program. In 1983, Dan O'Meara, a committee member and a field staff member of the Ontario Credit Union League, took on the challenge of devising the program. He recruited an active member of the Lambton chapter and me, then on the board of the Windsor chapter, to prepare an oration and answer questions during the discussion period. In my talk, I tried to focus on the theme for the day – credit unions,

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the same through change. My talk, from all comments, was very well appreciated by the group.

As a director of the Comber co-operative, I was occasionally sent to provincial meetings as a delegate. At one annual meeting of the Co-operative Union of Ontario, I was nominated and elected to the provincial board. What a learning experience it was, but it added to my already busy timetable with semi-monthly meetings in Toronto. The co-operative union was responsible for incorporation of new co-operatives, government relations, bylaws and all educational programs.

During my six years on the board and two years as president, I was involved in the serious discussions that preceded the transitions of United Dairy and Poultry Co-operative to Gay Lea Co-operative, the Co-operative Insurance Association, Guelph (CIAG) to The Co-operators and, in my first year, the change from United Farmers Co-operative Company to United Co-operatives of Ontario (UCO).

By the end of my six-year term, problems among the staff of UCO and the Co-op Union surfaced and UCO held back their financial support for the Co-op Union. Because of this action, the Co-op Union soon ceased services to its membership. Before this took place, the Co-op Union was making plans to assist county co-operatives to form a county co-operative coordinating council. I agreed to head a trial run in Essex County. The plan was well accepted by the majority of co-operatives and credit unions and recognized as a sound venture, but interest was soon lost to what some called “over kill” with already too many meetings.

While on the board of the Co-operative Union, I became engrossed to a moderate degree with housing co-operatives and, to a lesser extent, with food co-operatives. At that time, all provinces in Canada had co-operative unions, which were members of the Co-operative Union of Canada. During my six-year stint on the board, I was given the opportunity to attend at least four out-of-province annual meetings of the Co-operative

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Union of Canada, which enabled me to meet several dedicated individuals who were a decided influence and inspiration to me.

Within fifteen months, after the Co-operative Union ceased to offer help to co-operatives, I was asked to be on a committee to put in place a new consortium to fill the void. Our group hired Muriel Brigden, a part-time community college faculty member, and chose the name, the Ontario Co-operative Development Association. Regretfully, it had no direct connection with the Co-operative Union of Canada. However, it was able to provide much-needed help to new co-operatives, especially housing, not only with bylaws, but also with government relations. Less than ten years after its inception, Mr. Brigden took ill and succumbed to cancer at an early age. As I was only directly involved for the first six years, I am unsure how long it stayed in operation. However, I am sure that the Ontario Co-operative Association presently fills the need of co-operatives.

At the same time, Dr. Jack Craig, of York University, endeavored to coordinate people in Ontario who were interested in the future direction of co-operatives. His meticulously planned seminar took place in Ottawa and was called the Future Direction of Co-operatives Conference. Its focus was a series of questions. The majority of the two days was spent on those questions in panel discussions. As I recall, there was no keynote speaker. All participants had ample occasion to voice their opinions, which were well-tabulated. I found it time well-spent, because it was not only a productive, but also a profound seminar.

One of the major endorsements of the Futures Conference was to have the basic reasoning of financial and other co-operatives embodied in school curriculums. Several interest groups in Ontario arranged sessions where teachers could assemble after class to learn how co-operation could be a natural tool for enhancing the quality of life for people in general, as well as those who had little hope for their future.

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Professor Gerard La Freniere, from Laurentian University in Sudbury, and Dr. Craig worked together to help instructors prepare the teachers who expressed fervent interest in the program. Regretfully, the directors of education and most of the school boards made little room for the project to succeed. The committee for Essex and Kent counties put our best efforts into the project before aborting the program after two years.

Not long after the numerous province-wide gatherings on the future of co-operatives, Dr. Craig asked me to consider addressing one of the annual seminars of The Canadian Association for Studies in Co-operation. I agreed to do my best, and for three consecutive years, I made presentations. Modest as they were, it appeared that my theory was acknowledged, and even endorsed, by the small group of university academics from all parts of Canada.

These conferences were held at designated universities. The delegates were apparently part of, or heads of, the Economic and Social Issues Department. After five years as a member, I realized that my philosophical logic was not on as high a plateau as that of the educators, so I had little to add to the discussions. Also, it was too costly for me to pay my expenses, and my membership had a draining effect on our dairy farm operation. It was, nonetheless, an overwhelming encounter.

One of my very early mentors was Jack McLanahan, who at the time, was on the field staff of the Co-operative League of United States. Jack asked me to join him and his wife, Connie, at a semi-annual conference of the Association of Co-operative Educators, taking place at the University of Toronto.

This was an international association of rather high-profile individuals, many of whom, in my humble opinion, had a sound grasp of economics, but lacked the fundamental moral logic of co-operation at the grass-roots level. I attended three conferences. When plans were underway for an up-coming seminar in Jamaica, I decided it was not for me and if, by chance, they wanted my humble input, they could contact me.

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I did enjoy the dialogue and was truly grateful for the opportunity to meet new friends, even though, for me, the membership fees were excessive.

On another occasion, my friend Gerard La Frenier advanced my name as a possible panel member at a bilingual symposium at the University of Sherbrooke. After a twelve-hour drive there, my talk went over well, according to a number of those in attendance. It was another opportunity to meet new co-operators. At the end of the closing session, I left for the arduous trip home.

I've listed the titles and dates of the speeches that I have on file (printed copies available on request):

Co-operative Living Using Co-operatives to Ensure Justice, University of Sherbrooke, June 2, 1989

Reasoning and Values of Co-operation, University of Calgary, June 14, 1994

Changes in Co-operatives, Changes in Society and Culture, University of Quebec, June 8, 1995

What Co-operation Has Meant to Ontario Farmers and What has Changed, Brock University, June 3, 1996

Credit Unions – The Same Through Change, Credit Union Inter-chapter Conference, Sarnia, Ontario. June 18, 1983

Living in a Just Society, July 30, 1987

Mentors who had an influence in my life's purpose:

Monsignor Moses Coady, St. Francis Xavier University

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Dr. Alex Laidlaw, St. Francis Xavier University

A. B. MacDonald, Co-operative Union of Canada

Gerry Vorrhis, Co-operative League of United States

Jack McLanahan, Co-operative League of United States

Cecil Crews, Michigan Credit Union League

Tommy Douglas, Medi-Care Canada

Art Musgrave, Co-operative Union of Ontario

Al Charbonneau, Credit Union Central of Ontario

Alphonsus Diemer, my older brother

I'm extremely proud to be an active and a founding member of a credit union and other co-operatives, when I look at their impact on the lives of people. It is with profound modesty that I have compiled many of the highlights of my "co-operative journey." I hope, in some small way, that my efforts made a difference.

With heartfelt sincerity,

Charlie Diemer

BIOGRAPHY

Charles Diemer was born in Woodslee, near Windsor, Ontario, on June 14, 1919, the son of John and Grace Diemer. He was educated to grade 8 in a two-room school, then left to work on the family farm during the 1930s Great Depression.

During the Depression, and for 10 years after, he attended study clubs and took numerous short courses in co-operative and farm organizations to help achieve a better quality of life for his community and beyond.

He was a founding member of the Woodslee Credit Union, in Essex County in 1943, the Comber Co-op, a farmers' supply co-operative, in 1945, Essex County Medical Co-operative, the County Federation of Agriculture in 1948 and a co-operative insurance program in 1949, which eventually became The Co-operators. From 1944 to 1958, he was the volunteer treasurer-manager of the Woodslee Credit Union. Province-wide, he became director of the Co-operative Union of Ontario in 1950, president from 1954 to 1956, and director of the Ontario Co-operative Development Association from 1961-2.

In 1985, he was awarded the Order of Canada for his contributions to enhancing the quality of life through co-operative and farm organizations. He credits help from his family and community in achieving this award.

Charles is a lifetime dairy farmer and purebred Holstein breeder. He married Madeleine in 1948 and was widowed in 2001. He has seven children, sixteen grandchildren, and two great-grandchildren.