

CASE STUDIES OF CONSUMERS' COOPERATIVES

*Successful Cooperatives Started by Finnish Groups in the United States
Studied in Relation to Their Social and Economic Environment*

BY

HOWARD HAINES TURNER

SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS
FOR THE DEGREE OF DOCTOR OF PHILOSOPHY
IN THE
FACULTY OF POLITICAL SCIENCE
COLUMBIA UNIVERSITY



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PREFACE

WHATEVER may be of worth in the following pages I hereby dedicate to the hundreds of men and women who are working unselfishly to build cooperative institutions in their own communities and to those thousands of others who may consider the practicability of building still other and greater cooperative enterprises. I hope that the facts I have assembled here will be of some little assistance to them in understanding better the nature of the movement of which they are a part and in making intelligent judgment as to the future development of cooperatives in this country. Cooperative members and officials have generously supplied me with almost any information which I desired. It is largely through their interest in the development of my studies and through their assistance that the work was made possible.

While most of the work and all of the responsibility for this volume has been mine, valuable contributions have been made by many persons with whom I have discussed its progress. My growing interest in cooperative enterprise was early encouraged by Dr. J. Russell Smith of Columbia University. Dr. Horace Kallen of the New School for Social Research made suggestions as to the best approach to the general problem and as to the particular cooperative groups which might be selected for study. Professor Frederick C. Mills of Columbia has kept in touch with the undertaking throughout, and I value highly both the advice and encouragement which he has given me. The most thoroughgoing and extensive criticisms I received from Dr. Robert S. Lynd, also of Columbia. Dr. Lynd criticised large parts of the manuscript page by page on two different occasions, and offered particularly helpful suggestions as to the point of reference from which the work should be presented. Among other persons who read and criticised parts of the manuscript I would especially like to mention Mr. Oscar Cooley, editor of the *Cooperative Builder*;

Mr. Waldemar Niemela, manager of the Boston branch of the Eastern Cooperative Wholesale; and Mr. Werner Regli, head of the Accounting Bureau of the Cooperative League. Mr. Walter Mitchell, Jr. of Dun & Bradstreet not only read over parts of the manuscript but aided greatly by furnishing the statistical information collected by Dun & Bradstreet on the costs of distribution.

In the collection of factual material I was fortunate in receiving the generous assistance of the Cooperative League of the U. S. A., and of the officials of many individual cooperatives, notably the United Cooperative Society of Maynard, Massachusetts, and the Central Cooperative Wholesale of Superior, Wisconsin. Of the numerous individuals who assisted me in the field, I would like to thank in particular Miss Alice Hekkala of Maynard, Mr. Oscar Cooley, and Mr. Lauri Lemberg of the Finnish Daily Publishing Company of Duluth.

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APPENDIX I

HOW MAYNARD PRICES COMPARE WITH NEIGHBORING TOWNS COAL AND FUEL OIL

August 4-7, 1939

	1 Ton Nut Coal		1 Ton Buckwheat Coal		1 Gallon Fuel Oil #2 Grade	
	Credit	Cash	Credit	Cash	Credit	Cash
<i>Maynard (Pop.-7,156)</i>						
United Co-op. Society	\$12.50	\$12.00 ¹	Not in stock		6c	5½c ¹
Dealer #1	12.00	11.64	\$ 9.75	\$ 9.46	—	—
" 2	13.00	12.00	40.75	9.75	—	—
" 3	—	—	—	—	5½ ²	5½ ²
<i>Marlboro (Pop.-15,587)</i>						
Dealer #1	—	13.00	—	10.50	—	—
" 2	14.00	13.00	11.50	10.50	5½	5½
" 3	—	13.00	—	10.50	—	—
<i>Clinton (Pop.-14,180)</i>						
Dealer #1	—	13.00	—	10.00	—	5½
" 2	14.00	13.00	11.00	10.00	—	5½
" 3	—	13.00	—	10.00	—	—
<i>Framingham (Pop.-19,368)</i>						
Dealer #1	—	12.50	—	9.75	—	5½
" 2	13.50	12.50	10.75	9.75	—	—
" 3	13.50	12.50 ¹	10.75	9.75 ¹	5½	—
<i>Billerica (Pop.-5,880)</i>						
Dealer #1	14.00	13.50	11.25	10.75	—	5½
<i>Concord (Pop.-4,977)</i>						
Dealer #1	13.00	12.50	10.25	9.75	—	—
" 2	13.00	12.50	10.25	9.75	5½	—
<i>Norwood (Pop.-15,049)</i>						
Dealer #1	13.60	13.10	10.60	10.10	5½	—

¹ Payment in 10 days.

² Grade not specified.

Explanation of Price Inquiry:

This inquiry was made by mail. Letters were mailed on or about August 4, 1939, to twenty-three fuel dealers in the towns listed and the town of Hudson, from which no replies were re-

ceived. The towns were selected as the nearest towns to Maynard which were comparable in size.

The text of the inquiry which was sent to each of these dealers was as follows:

Dear Sir:

I expect to move to Hudson during August and I should like to find out what I will have to pay for coal, or what I shall pay for fuel oil if I take a place with an oil-burner.

Would you mind quoting me your prices for coal and fuel oil, showing what I shall have to pay if I lay in a supply in August. If you will just write them down on the enclosed card and mail it to me, I shall appreciate it very much.

Very truly yours,

The text of the card which was inclosed with the letter of inquiry is shown below:

	Price
Anthracite coal—good quality (Would buy in 4-ton lot)	
Buckwheat	
Nut	
Discount for cash on delivery?	
Fuel oil—# 2 grade	
Discount for cash on delivery?	

APPENDIX II

LIST OF THE COUNTIES INCLUDED WITHIN THE CENTRAL
COOPERATIVE WHOLESALE AREA AS DEFINED
ON PAGE 150, FOOTNOTE 2

Minnesota:

Aitkin	Isanti	Norman
Becker	Itasca	Otter Tail
Beltrami	Kanabec	Pennington
Carlton	Koochiching	Pine
Cass	Lake	Polk
Clearwater	Lake of the Woods	Red Lake
Cook	Mahnomen	Roseau
Crow Wing	Marshall	St. Louis
Hubbard	Mille Lacs	Wadena

Wisconsin:

Ashland	Florence	Price
Bayfield	Forest	Rush
Burnett	Iron	Sawyer
Barron	Marinette	Vilas
Douglas	Oneida	Washburn
	Polk	

Michigan:

Alger	Gogebic	Mackinac
Baraga	Houghton	Marquette
Chippewa	Iron	Menominee
Delta	Keweenaw	Ontonagon
Dickinson	Luce	Schoolcraft

APPENDIX III

TABLE A

PRICE COMPARISON OF COOPERATIVE WITH PRIVATE STORES, CLOQUET, MINNESOTA

(Meats and Groceries, Sept. 5, 1936)

	National ¹ Tea Co.	Community ² Market	Co-op. Store #1	Kolseth ³ & Co.
Potatoes, 10 lbs.				
Minnesota	\$.39	\$.45	\$.30	\$.34
Other	—	.45	.46	.45
Bananas, lb.	3/23	4/20	3/20	.09
Oranges, size 216				
Dozen .....	.35	—	.33	.35
Cabbage, lb. ....	.07	.09	.06	.06
Porterhouse steak, per lb. ....	.25 & .32	.23	.16, .18, .25	No meats
Sirloin steak, lb. ....	.22 & .30	.23	.16, .18, .25	No meats
Round steak, lb. ....	.22 & .30	.23	.16, .18, .25	No meats
Bread, white, 1½-lb. loaf .....	.11	.10	.14	.14
Butter, lb. ....	.39 Arrowhead		.37 Arrowhead	
Various kinds .....	.40 Cloquet	.35 Own Brand	.36 Mahtowa #1	.39 Cloquet
Coffee, paper bag				
Cheapest .....	.18	.18	.25	.27
Best .....	.21	.25	.25	.30
Coffee, vacuum-pack .....	.29 Arco	.29 Arco	.30 Co-op.	.33 Table King

TABLE A—(Continued)

	National ¹ Tea Co.	Community ² Market	Co-op. Store #1	Kolseth ³ & Co.
Flour, 40-lb. sack				
Cheapest	1.69	1.79	1.95	2.10
"Gold Medal"	2.25	2.05	(2.10 Co-op. Best)	2.30
Sugar, 10-lb. sack .....	.49 beet	.53 cane	.49 beet	.60 cane
Baking Powder, "Calumet" 1 lb. ....	.23	.25	.25	.25
Shredded Wheat .....	.13	.14	.12	.14
Rolled Oats, 48-oz. Various kinds .....	.15 Ft. Dearborn	.24	.20 Co-op. Red	.21 Fairway .23 Quaker
Soup, Campbell's	3/29	.10	.10	.10
Tomatoes, #2 can				
Cheapest	3/29	.11	.10	.10
Best	3/25	.11	.13	.13
Laundry Soap				
"P & G" medium .....		.03	10/30	
Giant size			5/19	6/25
Toilet Soap .....			.05 Co-op. ⁴	
"Palmolive"	4/19	.06	.06	.06
Eggs, Minnesota #1	(.29 #B-1)	.31	.29	(.32 Medium)

¹ One of a large chain operating in several states—centrally located on main street—cash and carry.

² Branch of a large grocery business in Duluth—also centrally located—cash with limited delivery.

³ Large, independent grocery store, Finnish-owned—near end of main street—credit and delivery.

⁴ Soap manufactured under "CO-OP" label to duplicate "Palmolive".

NOTE: Co-op. store off main street—credit and delivery.

TABLE B
PRICE COMPARISON OF COOPERATIVE WITH PRIVATE STORES, SUPERIOR, WISCONSIN
(Meats and Groceries, Aug. 29, 1930)

	National Tea Co.	7th St. Market	Cronstrom's	Co-op. Store #1	Berthiaume's
Potatoes, 10 lbs., new, good-sized .	\$.39	\$.35	\$.39	\$.35	\$.37
Bananas, 3 lbs.			(green)		
Ripe .....	.19	.19 (small)	4 for .18	.19	.19
Oranges, doz., (med-sized) .....	.29 (small)	.32	.33 (large)	.32	.35
Cabbage, per lb. ....	.08	.04	.06	.07	.07 ¹
Porterhouse steak, per lb. ....	.30	.28 ²	.35	.30	.50 ³
Sirloin steak, per lb. ....	.28 ²	.28 ²	.28	.28	.38 ³
Round steak, per lb. ....	.28 ²	.28 ²	.28	.28	.33 ³
Bread, white, 1½-lb. loaf .....	.11	.10	.12	2 for .25	2 for .25
Butter, 1 lb., "Cloverbloom"	—	.37	.37	.37	.38
"Sunrise" .....	.40	.39	.39	.39	.37
Coffee, paper bag, cheapest .....	.17	.15	.25	.19	.29
best .....	.21	.24	.25	.25	.29
Vacuum packed "Arco" .....	.30	.29	.29	.29	.29
Flour, 49-lb. sack				"Co-op."	
Cheapest	1.69	1.53	1.69	1.85 Blue	1.95
"Gold Medal"	2.25	1.95	2.13	2.10 Red	2.25

TABLE B—(Continued)

	National Tea Co.	7th St. Market	Cronstrom's	Co-op. Store #1	Berthiaume's
Sugar, 10-lb. sack, beet .....	.55	.53	.57	.53	—
Baking Powder, "KC," 25 oz. ....	.24	.23	.23	.25	—
"Calumet," 1-lb. .	.23	.22	.23	.25	.22
Crisco, 1-lb. can .....	.23	.21	.23	.23	—
3-lb. can .....	.63	.53	.59	.63	.57
Junket Tablets, "Junket Folks" .....	.14	—	—	.15	2 for .25
Shredded Wheat, Package .....	.13	2 for 25 or .14	2 for .25	.15	.15
Rolled Oats, 48 oz., Varying quality	Ft. .15 Dearborn	.18 Banner .22 Quaker	.21 Fairway	Co-op. .20 Red	.22
Heinz Soups, Large size	2 for .27	.14	.15	2/.27 or .15	3 for .43
Tomatoes, #2 can, cheapest	3/.29	3/.23	2/.19	3/.25	—
best	2/.25	.15	.15	.15	---
Laundry Soap, Varying size, etc.	C. W. Giant 5/.17	P & G Giant 5/.18	P & G Giant 10/.37	CO-OP. Large 6/.25	P & G Giant 6/.28
Toilet Soap, Mostly Palmolive	4/.19	3/.16	.05	3/.17 .05 Co-op.	3/.17

¹ Manager said .05, marked in window .07.

² Also offered a lower grade at a much lower price.

³ Said by manager to be cut from "top steers", much better quality.

Description of stores

Store #1—National Tea Co. chain store, a good-sized store in a good location on the main street. Outside appearance fair, inside the display was good, but there was an atmosphere of crowding, and things were a little dirty and disorderly. Manager in his thirties—not much personality. Store does cash and carry business.

Store #2.—7th St. Market, cheap, competitive type of independent, on main street near poorer residential section. Outside appearance fair. A good-sized store inside, crowded with both customers and clerks, dirty and disorderly, and noisy. Gives delivery service and manager said he had several hundred charge accounts.

Store #3—Cronstrom's, a cash independent on main street through residential section, about four blocks from main business street. A medium-sized store. Outside appearance very good—modern front with black vitrolite glass. Inside also modern and pleasing, but somewhat disorderly. Store gives limited delivery service, charging 5c on order of less than \$3. Has own bakery and ice cream plant.

Store #4—The Cooperative Store, a good-sized store on main residential street around corner from better end of main business street. Outside appearance 'fair—store-front old-fashioned and show windows not particularly attractive. Inside arrangement of goods satisfactory, but lighting was poor, fixtures cheap, and white tile floor looked dirty. On the walls near the ceiling were large signs bearing statements about cooperative advantages, and cooperative principles. Store gives full delivery service, and credit to about $\frac{1}{3}$ its customers (in spite of sign proclaiming cash business under cooperation).

Store #5—Berthiaume's—a very large independent store in an excellent location on the main street. Outside appearance very good, inside the same. Gives credit and delivery service, features good quality merchandise, large selection, and good service. Has own bakery. Co-managers affable, good-looking, and polite.

TABLE C

SUMMARY OF PRICE INQUIRY BY COMMITTEE OF PEOPLE'S COOPERATIVE
SOCIETY, SUPERIOR, WISCONSIN (SUMMER, 1934)

Store	Sum of Prices for 80 Items	Relationship to Cooperative Prices
National Tea Co. (chain store)	\$15.07	0.4% lower
7th St. Market ("competitive independent")	14.68	3.0% lower
Berthiaume's ("quality independent")	16.13	6.6% higher
Lindbergh-Thompson ("intermediate independent")	16.38	8.3% higher
The Cooperative Store	15.13	

Explanatory notes

". . . In making inquiries, the women on the committee were each given a list of from 10 to 15 items and were asked in the case of some items to make outright purchases. The comparison was conducted on a Wednesday, when the stores visited all featured so-called 'Midweek specials'

"In making the price comparison, we did not deem it necessary to include a so-called voluntary chain store, since we have no examples in the city of a real active IGA or Red and White set-up.

"In making the comparison, Co-op goods were used in all instances where such existed. There were on hand in the People's Co-op. several items priced lower than Co-op merchandise. In no case were these taken into consideration in preparing the comparison."

TABLE D

PRICE COMPARISON OF COOPERATIVE WITH PRIVATE STORES, ELY, MINNESOTA
(Meats and Groceries, Sept. 10, 1936)

	Gershgol's	Cooperative	Rikhus
Potatoes, 10 lbs., Utah ...	\$.40	\$.40	\$.42 or .43
Bananas, 3 lbs. ....	.20	.22	.25
Porterhouse steak, lb. ¹ ...	.30	.35	.50
Sirloin steak, lb. ¹ ....	.30	.30	.35
Round steak, lb. ¹ ....	.30	.30	.30
Bread, white, 1½ lb. ....	.15	.13	.15
Butter, lb., Cloverbloom ..	.37	.38 ("Land o'Lakes") .37 ("Co-op.")	.40
Coffee, lb., vacuum pckd. .	.31 ("Arco")	.33 ("Co-op.")	.32 ("Arco")
Flour, 40-lb. sack "Dakota Maid"	2.23	2.35	2.35
Sugar, 10 lbs., beet ....	.57	.62	.60
Crisco, 1-lb. can ....	.22	.25	.25
3-lb. can ....	.58	.72	.70
Rolled Oats, 48 oz. ....	.19	.23 ("Co-op.")	.25 ("Quaker")
Corn flakes, 13 oz.	2/23 (Kellogg)	2/25 (Kellogg)	.15 & 2/25 (Kellogg)
Soup, Campbell's Vegetable	3/29	.10	.11
Laundry soap, Fels-Naptha	10/49	.06	.07 & 10/55
Toilet soap, Palmolive ...	4/23	.06	3/20

¹ The butcher at the cooperative stated that he bought Swift Premium beef, whole sides, at 16c a lb. plus ¼c freight, and said he did not believe the Gershgol's market handled as high a quality meat. In conversation with the butcher at Gershgol's the writer learned that they paid 11c a lb. for their beef.

Description of Stores

Gershgol's Economy Market was the closest approach to a chain store in town and the only cash and carry grocery store. It was a branch of a Duluth company, and had been opened only recently. It was a good-sized store in a good location on the main street. It was orderly, clean and well-arranged.

The cooperative store was on a corner a block away from the main shopping street, but still in the business section. The premises were of moderate size, considering that they carried items besides groceries, such as automobile accessories, some clothing, and a little hardware. The store was attractive from outside, but not particularly clean or orderly inside. It had charge accounts and gave delivery service.

Rikhus' store was a large one—the largest in town—on a desirable corner location in the middle of the main street. It was a very attractive and well-arranged store, and gave full credit and delivery service.

APPENDIX IV

SOURCES OF STATISTICS

Cooperatives

Statistics for individual cooperative societies studied were drawn from annual or semi-annual financial statements. For Maynard see especially United Cooperative Society, "58th Report and Balance Sheet for the Half-Year Ending December 31, 1935", which contains a compilation of statistics for previous years. The more general sources are as follows:

- Central Cooperative Wholesale, *Year Books*, 1935, 1936, 1937, 1938, 1939. Superior, Wisconsin.
- Cooperative League Year Books*, 1930, 1932, 1936, 1939. Minneapolis: Northern States Cooperative League.
- Northern States Cooperative League Year Books*, 1925, 1926, 1927, 1928. Minneapolis.

Other

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- Twentieth Century Fund, *Does Distribution Cost Too Much?* New York, 1939.

Special tabulations were secured from the Census on Maynard, namely: "Foreign-born White by Country of Birth, and Native White of Foreign or Mixed Parentage, by Country of Birth of Parents, 1930"; and "Retail Sales—Food Group and Filling Stations, 1935: Stores, Sales, Active Proprietors and Firm Members, Employees (full-time and part-time), Payroll."

APPENDIX V

SELECTED REFERENCES

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