

CO-OPERATION AS A BUSINESS

Published @ 2017 Trieste Publishing Pty Ltd

ISBN 9780649556106

Co-Operation as a Business by Charles Barnard

Except for use in any review, the reproduction or utilisation of this work in whole or in part in any form by any electronic, mechanical or other means, now known or hereafter invented, including xerography, photocopying and recording, or in any information storage or retrieval system, is forbidden without the permission of the publisher, Trieste Publishing Pty Ltd, PO Box 1576 Collingwood, Victoria 3066 Australia.

All rights reserved.

Edited by Trieste Publishing Pty Ltd.
Cover @ 2017

This book is sold subject to the condition that it shall not, by way of trade or otherwise, be lent, re-sold, hired out, or otherwise circulated without the publisher's prior consent in any form or binding or cover other than that in which it is published and without a similar condition including this condition being imposed on the subsequent purchaser.

www.triestepublishing.com

CHARLES BARNARD

**CO-OPERATION
AS A BUSINESS**

CO-OPERATION

AS

A BUSINESS

BY

CHARLES BARNARD

NEW YORK

G. P. PUTNAM'S SONS

27 & 29 WEST 23D STREET.

1881.

Joc 1597.4



COPYRIGHT, 1891, BY G. P. PUTNAM'S SONS.



7-9-71

PREFATORY NOTE.

THE idea of combining small capitals and minute savings into a fund that might be used to build a home, buy bread and cheese, pay the doctor, start a shop and insure against death and accident has always been attractive to all who desired to benefit the people. This idea, under various names, has been made the theme of a great number of experiments most of which have failed and a few of which have proved of the greatest value to society. Under the general name of "co-operation," the idea of association for mutual saving and earning has proved of more real use to the people than any system of economy yet proposed. It has built many hundred thousands homes, saved tens of thousands for people who really needed the help, it has taught more than a million people, economy and fair dealing and has educated their children in prudence, thrift and self-respect. Moreover, it is beginning to have an influence upon trade and commerce that cannot fail to be of the greatest importance.

Co-operation has been often confounded with

Socialism, Communism and other vicious fancies. It is none of these. It simply means business.

It is the aim of the author to here briefly consider co-operation from its commercial and economic aspect, to show what it aims to be and to describe from personal observation some of its most important results. It is not the intention to describe any social experiments whatever, but to show how certain people saved money to build a home, buy groceries and insure their children's lives. No attempt is here made to give a history of co-operation—as that has already been done. This is the story of many a nimble sixpence, the record of simple savings and every-day economics that the author hopes may interest plain folks who have a thrifty mind.

A portion of this work appeared originally in *Scribner's Monthly Magazine*, the *New York Spectator* and *Independent*, and from a paper read before the American Social Science Association, at Saratoga, in 1877, but the material is here re-arranged and the greater part re-written. Much new material obtained from personal observation is also added

THE AUTHOR.

CONTENTS.

CHAPTER I.

A HUNDRED THOUSAND HOMES.

Philadelphia Building Associations, 1—Public Meeting, 5—Lending Members, 10—A Shop-girl's Finance, 14—Buying a Home at a Dollar a Time, 20—Statement of Actual Business Done 24—The Englishman's Home, 29—Co-operative Building, 33—A Town in London, 37—English Building Societies, 42—Comparison of English and American Systems, 48—Co-operative Banks in Massachusetts, 53—Starting a Bank, 55—The Hubert Home Clubs, 59—Savings Banks and Co-operative Banks, 63.

CHAPTER II.

INTEREST AND DIVIDENDS.

A Glasgow Shop, 67—A Scottish Loaf Factory, 75—Societies within Societies, 81—A Story of a Loaf, 81—The Leeds Industrial Co-operative Society, 84—Dividing the Profits, 88—Toad Lane, 94—Interest and Dividends, 95—Two Per Cent. for Education, 98—The Rochdale Pioneers and their Money, 101—English Distributive Co-operative Societies, 104—The Great Wholesale Society, 106—Causes of Failure in this Country, 109—How to Open a Store, 114—Model Rules for Co-operative Society, 119.

CHAPTER III.

FUSTIANS AND FAISLEY SHAWLS.

Productive Co-operation, 140—A Strange Manufactory, 141—Story of a Shawl, Who Paid for It, and who Got the Money, 144—Some American Experiments, 147—Some Co-operative Foundrymen, 150—The Social Palace, 153—A Joint-Stock Town, 158—Causes of Failure, 162.

CHAPTER IV.

MY LADY SHOPS.

West End Shopping, 165—The Civil Service System of Trading, 167
—The Army and Navy Co-operative Society, 170—The New
York Co-operative Dress Association, 174.

CHAPTER V.

INSURING THE BABY'S LIFE.

A Journey in Search of the Pathetic, 175—"Ye don't feel it and at
the end it comes in vera weel," 181—How the Business is Man-
aged, 183—A Life Insurance Company with 330,000 Members,
187—Prompt Payments Save Tears, 188.

CHAPTER VI.

PROVIDENT DISPENSARIES.

Co-operating to Pay the Doctor, 191—The Manchester and Salford
Provident Dispensary, Its Members, Servants and Business, 192.

CHAPTER VII.

THE PEOPLE'S BANKS.

The Poor Lending to the Poor, 205—Members and Methods of the
Credit Unions, 207—History of the People's Banks, 210—Ad-
vantages of the Credit Union Systems, 211.

CHAPTER VIII.

THE CONCLUSION OF THE WHOLE MATTER.

The Co-operative Idea Applied to Business, 213—The Opposition of
the Press, the Clergy, and the Trader, and how it is being Over-
come, 215—Who is to Blame? 218—The Retail Trade on Third
Avenue, 219—The Social and Moral Aspect of the Question, 224.

CO-OPERATION.

CHAPTER I.

A HUNDRED THOUSAND HOMES.

It is believed that there is more happiness to the square mile in the city of Philadelphia than in any other place in the world. The reasons for this belief are fourfold. It is a part of the Republic and our institutions conduce to happiness. The majority of the houses are small and the happiest people live in the smallest houses. But these are not the chief reasons. Other cities have many small houses. The larger part of the families in these Philadelphia dwellings own their own homes. They are out of debt or are more nearly so every month. They are travelling safely and steadily along the prosy old road to fortune or they have arrived and are householders.

Viewed from the street the Philadelphia house is not lovely. As a home it is charming and sensible, a hearthstone where the homely virtues flourish and grow strong. It is the winning, the paying for the home that has made it famous. Its doleful archi-