

The Institute of Social Action and Social Catholicism in Canada in the 1950s*

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Introduction

The Institute of Social Action (ISA) was founded at St. Patrick's College, Ottawa, in 1949. Because of its location in the capital city, where the national secretariat of the Roman Catholic Church was located, it came to serve as the pivotal place of Catholic social activity in English-speaking Canada during the 1950s. The conjunction of students, professors, clerics, workers and a variety of interested lay people, culminated in the development of an institute which successfully blended critical reflection and concrete action. The Institute was active for about fifteen years, during which time it was deeply involved in a wide range of social-action concerns. This paper refers to a number of these concerns in a summary fashion before treating three of them, labour unions, credit unions and housing co-operatives, in some greater detail.

Social Catholicism in Canada in the 1950s: General Considerations

The period from the end of the Second World War to the eve of the Second Vatican Council was an active one for social Catholicism in English-speaking Canada. The return of Catherine de Hueck Doherty in 1947, and the establishment of the Madonna House apostolate, was soon of national and international significance for social Catholicism, aided considerably by the regular publication of *Restoration*. In the post-war period, too, the Young Christian Worker (YCW) movement spread into English-Canada. For a few years it, too, boasted a small publication, *The Leader*, and the election of Romeo Maione to the presidency of the huge international body in 1956 added lustre to the small group of Canadian activists promoting the YCW activities in many Canadian cities. In 1943 the Canadian Catholic

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bishops inaugurated a permanent secretariat in Ottawa. They maintained their quinquennial pattern of general meetings, but the national Board, consisting of the ecclesiastics who headed the different Episcopal Committees, began to meet annually. This experimental structure, including a new committee to handle post-war readjustment problems, was confirmed in 1948 with the creation of the Canadian Catholic Conference (CCC). At the same time, partially in response to expanding immigration figures, the office of Social Action Director was established for the Conference. The first two directors, Fr. Francis Marrocco and Fr. Francis Smyth, both had Antigonish, N.S. roots or connections. During the twelve years they guided the new office they also resided with the Oblates at St. Patrick's College, taught courses at the college and theologate, and were deeply involved in the work of the Institute for Social Action. Both the Institute and the Social Action Department benefited from the close relationship which developed.

The most significant accomplishment of these two first directors of the Social Action Department (SAD) was the development of the Catholic Social Life Conference (CSLC). After 1919 the French-speaking Canadian Church had its annual *Semaines sociales*, and a number of European countries had similar study weeks for many years. Accordingly, in the early 1950s, at the prodding of the Vatican, the Canadian hierarchy directed Fr. Marrocco to establish such a conference as the English-language sector of the *Semaines sociales*. The first conference was held at St. Francis Xavier University, Antigonish, N.S., in 1953, and for the next eleven years Canadian English-speaking Catholics met annually for reflection on the same topic being considered by French-speaking coreligionists. The personnel of the ISA contributed a great deal to the work of preparing and putting on the conferences in different Canadian cities. The first European study week had prepared the way for the 1891 encyclical *Rerum novarum*, and subsequent encyclicals and Church statements continued to feed the interests of the Catholic Social Life Conferences. Basic to the encyclicals was a concern for the life and needs of the working man, and the conferences consistently reflected that concern, from the first presentations in Antigonish, treating of industrial relations, and culminating in the national and regional conferences of 1961 and 1962, devoted to the study of "Industrial Relations Seventy Years After *Rerum novarum*." The annual meetings attracted delegates from across the country and provided a national forum for social concerns. At the same time, they provided a distinct stimulus to the development of lay leadership in the Canadian Church, a feature appreciated in the post-Vatican II period.

One of the results of the Catholic Social Life Conferences for the Social Action Department was the development of Social Action Sunday in the English-speaking dioceses of Canada in 1956. The Bishops' Committee on Social Justice prepared extensive notes and a sermon outline for all pastors,

who were expected to preach that Sunday on “The Necessity of Social Justice.” The notes sent to pastors advised them that,

all of us, workers, employers, farmers, office workers, etc.. are solidary. We must count on the work of others and others must count on our efforts. We are all obliged not only to maintain that society to which we are indebted, but we must also work to make it better. We Catholics especially should study the Church's social doctrine, make it known, and apply it; we must live according to the principles of justice and christian charity in order to bring about a new and better social order that will be really Christian.¹

The national designation of Social Action Sunday was one feature in the celebration of the twenty-fifth anniversary of the encyclical *Quadragesimo anno* and the sixty-fifth of *Rerum novarum*, in 1956.² Accompanying the special Sunday was an added emphasis on social questions in the Catholic media, and a heightened awareness in educational institutions. The prominence given to this day clearly connected social action with the liturgical observances of Catholicism. In subsequent years topics paralleled those of the annual Social Life Conference, thus reinforcing the educational work of drawing spiritual and social realities in supportive relationships. Here, as in other areas of social Catholicism, can be discerned a deepening appreciation for the incarnational dynamic of the theological doctrine of the “Mystical Body,” at work in the Church and world, attempting to perceive revealed truths in Canadian circumstances.³ In preparation for the first Social

¹ Archdiocese of Ottawa Archives. “Social Justice Sunday,” Archbishop Vachon Letters, 1949, vol. 5, 383.

² “To Celebrate ‘Social Action Sunday’ in Churches Throughout Archdiocese,” *Register*, 12 May 1956, p. 12.

³ For examples of the employment of terms such as “Communion of Saints” and “Mystical Body” to express the solidarity of Christians and all people see brochures and information for the Social Action Sundays provided by the Social Action Department. In one expression the writer explained:

There are unity and solidarity, oneness and togetherness, within the Church. This spiritual oneness and this spiritual togetherness, founded in Faith, are regulated in their operations by the virtues of Justice and Charity. This is theological social doctrine. It is to be believed. Apply this oneness and togetherness and their regulatory virtues, and we have what may be called applied social doctrine Applied to economic situations, they issue in participation in mutual help organizations, such as trade unions, professional associations, Credit Unions, Co-operatives, etc. Christopher Dawson puts it this way: A visible manifestation of incorporation into Christ, a visible united action on the part of the members, cannot fail to revive and foster in them a determination to carry their Christ-life into the social and economic sphere. Diocese of London Archives. *Orate Fratres*, 27 July 1935. Quoted in “Social

Action Sunday in May 1956, SAD Director Rev. F. Smyth paid tribute to the work of St. Francis Xavier College in Antigonish and St. Patrick's College in Ottawa for their contributions to the implementation of Catholic social thought in Canada.⁴

A second way by which the Canadian Church acknowledged the significance of the anniversary year was the proclamation of a Labour Day message dealing with questions concerning labour unions, automation, housing, advertising, consumption and credit.⁵ Until this time the Canadian Bishops had not addressed social questions with any degree of regularity. The 1956 statement inaugurated the practice of regular missives, sometimes annual, dealing with a wide range of social concerns. These early statements prepared the way for the far more analytic and critical missives of the 1970s and 1980s.

The foregoing activities, buttressed by the on-going work of a variety of Catholic Action organizations, and a supportive religious press, constituted a successful, heterogeneous matrix for the national promotion and implementation of social Catholicism. At the Institute of Social Action we find the clearest coalescence of a number of these activities with social activists drawing on the benefits of the intellectual centre which, in turn, was stimulated by the endeavours of faculty and students designing new structures and responses to old questions.

Doctrine: Need and Application," Social Action Department, CCC, May 1957, p. 2. In yet another circular the SAD Director wrote:

How is a priest to render his message acceptable to men who live without the minimum of decent wages, who are economically insecure and deeply worried by imminent economic disaster? Our first problem is not only one of charity - it is one of justice ... social, economic justice. Then only can we talk religion effectively to the workman of today. It is at the feet of Christ Eucharistic that the priest will learn to love the poor, and realize that his first duty is to those who are economically unable to support themselves and their families decently. But the priest needs more than good will and charity; he needs an enlightened mind - he must be sure of his facts - and only a deep and constant study of sociological principles can do that.

Diocese of London Archives. Fr. F.J. Smyth, "The Priest in the Social Order," n.d. [1956?], File: Smyth-SAD.

⁴ "Marks Anniversary of Encyclical," *Register*, 25 February 1956, p. 1.

⁵ Canadian Catholic Conference, "Tribute to St. Joseph the Workman," Labour Day, 1956, in: *Selected Statements: Canadian Conference of Catholic Bishops, 1942-1983* (Toronto: University of St. Michael's College Library, 1983), Vol. 2, Document 10, pp. 2-3. See also, E.F. Sheridan, S.J., ed., *Do Justice! The Social Teaching of the Canadian Catholic Bishops* (Sherbrooke, Quebec, and Toronto, Ontario: Editions Paulines and The Jesuit Centre for Social Faith and Justice, 1987), pp. 60-65. This collection of documents covering the years 1945-1986, provides a valuable tool for anyone interested in the history of the Canadian Church.

The Institute of Social Action

Throughout the 1950s leadership in the area of social action initiatives in Canada continued to come from Antigonish. In Ontario, however, the Eastern influence was increasingly supplemented by courses and programmes sponsored by the Institute of Social Action at St. Patrick's College in Ottawa. The Institute was formally founded in 1951, but classes predated the foundation by at least two years, from the time when the rector, Fr. L.K. Poupore, O.M.I., invited Fr. Marrocco to speak on the subject of social action, in September 1949.⁶ St. Patrick's College itself was developed by the English-speaking Oblates of the recently established St. Peter's Province (1926). The college building was erected in 1929, and St. Patrick's was recognized as a constituent (English) college of the (French) University of Ottawa in 1931.⁷

Fr. L. K. Poupore, O.M.I., Rector of St. Patrick's from 1944 to 1953, played a key role in the formation of the Institute of Social Action, and served as Director, but credit for the foundation is usually accorded to Fr. Marrocco. During his years in Ottawa, as Director of the Social Action Department, he served as roving ambassador for the ISA. The non-credit adult education programmes and the enthusiasm of several Oblates and faculty members combined with the commitment of a core of lay persons and a continuing flow of interested students to sustain a vital and growing programme through two decades.

The University link proved invaluable for the work of the Social Action Department because the Directors were able to call on the resources of library and faculty to serve the needs of developing programmes and approaches to social questions. This was important for the various works of the Social Action Department, particularly the CSLC. It facilitated responses to requests from this and other bodies drawing on a wide range of specialists. As well, the ISA depended for its continuity on a dedicated body of volunteers, men and women who were responsible for cultivating the Institute to the point where it was the most successful exponent of social Catholicism in Canada, outside Antigonish. And, even Antigonish benefited from ISA's programmes and publications dealing with domestic life, credit unions, labour unions, family life, youth, and co-operative housing.

⁶ Archives Deschâtelets, Ottawa. Fr. Lavigne, O.M.I., "Memo to the Rector," 21 July 1959, p. 1, File: PC101, St. Patrick's College.

⁷ L.K. Shook, C.S.B., *Catholic Post-Secondary Education in English-Speaking Canada* (Toronto: University of Toronto Press, 1971), pp. 252-256. St. Patrick's was formally incorporated as a college in Carleton University in 1968 and ceased to exist a few years thereafter. See CCHA *Study Sessions*, 1982.

The annual activities of the Institute of Social Action began with a Social Action Rally at St. Patrick's College in late September. Here a distinguished speaker was engaged to spark the interest of the several hundred people who attended, and to introduce them to the classes and lecture series being offered by the Institute during the year. The Institute worked from the premise that "Many Catholics are too silent or too negative in their social thinking"⁸ and attempted to develop a lay leadership educated to accept the responsibility of translating thought into action at the local, provincial and national levels of Canadian life. To accomplish this goal the ISA offered five courses during 1951-1952. These included: The Mystical Body of Christ; Introduction to Social Action; Objectives of Social Action Training; Christian Family Life; Lay Leadership. Each of these courses sought to integrate theological and sociological insights in a manner designed to stimulate efforts to correct social abuses and to encourage active participation by Catholics in everyday problems. When Fr. Moses Coady of Antigonish addressed the opening rally in 1952 he emphasized the importance of adult education. He saw commitment as an essential ingredient of any formula for change, commenting that the real test for any group lay in the response to the question: "Have you the courage to come out with a social programme that will incur the odium of the great and powerful interests of society?"⁹

The approach to the *Homemaker's course: A Study Guide with Discussion Questions*,¹⁰ was similar to that undertaken for other Institute projects, generally following the Catholic Action watchwords, "See, Judge and Act." This publication flowed from work initially undertaken as a summer project in 1951 when a group of ISA volunteers interviewed families to determine urgent needs and questions.¹¹ Such surveys called for personnel and organization, and the first years of the decade witnessed the conjunction of more than a dozen young people, most of whom remained to form the core of the Institute through the next twelve years.

Mr. George Wicks had been with the British army and was sent to Ottawa from Geneva to serve as the Resettlement Officer for the International Refugee Organization of the United Nations. He was in charge of immigration for a time, and in that capacity worked with Fr. Marrocco,¹²

⁸ "Social Action Study Course Takes Practical Turn at Ottawa School," *Register*, 29 September 1951, p. 1.

⁹ "Need Adult Education to Reconstruct World," *Ensign*, 11 October 1952, p. 3.

¹⁰ Ottawa: St. Patrick's College, Institute for Social Action, 1958, 222 pages.

¹¹ Interview, G. E. Clarke, Ottawa, 31 January 1980.

¹² Under Wicks's direction the office processed more than 100,000 applications. Interview, Mr. George Wicks, Malignant Cove, N.S., 18 July 1980.

director of Catholic Immigration Aid. As a result of this contact he came to be very involved in the work of the ISA.

Another central figure among the ISA staff was Miss Mary Kehoe, an Ottawa University alumna who was active in the YCW and had received her initial training in Catholic Action with that organization between 1948 and 1950, while clerking at External Affairs. Her contact with the ISA was established through one of the courses offered in 1940-50, shortly prior to beginning work in the Public Relations Department of the Canadian Congress of Labour (CCL).¹³ She interrupted her work with the ISA for a time in the mid-1950s, but returned again in 1961 in time to do much of the revision of the ISA *Course on Labour Unions*, and to launch St. Patrick's successful efforts in Credit Union Administration courses. She co-ordinated these courses during the nine years after 1962.¹⁴ As much as anyone, and far more than most, Mary pioneered feminine and lay initiative in Church and marketplace.

Yet another member of the ISA volunteer band was Gerald E. Clarke, an RCAF veteran who attended St. Patrick's College until 1949, then lectured at St. Dunstan's University, where he received a B.A. degree in 1951.¹⁵ On his return to Ottawa in 1951 he became involved in the work of the ISA, eventually heading the Co-operative Housing section and coauthoring the housing manual. Clarke participated in three Catholic Social Life Conferences, in Sudbury, Peterborough and Halifax.

Along with more than a dozen others, these three developed a structured organization for the Institute of Social Action under Director Rev. L.K. Poupore. From May 1952, the Institute of Social Action Advisory Committee (ISAAC), headed by Mary Kehoe, served as liaison for the Secretariat, the Legal Committee, the Recruiting and Publicity Committee, the Classes, with professor and class representatives, and the various Project Committees, including Co-operative Housing, the Course on Labour Unions, Rural Life, Youth Leadership, the Homemaker's Course and Credit Union work.¹⁶ A more detailed review of the work associated with labour unions, credit unions and the housing co-operatives will afford a clearer understanding of the

¹³ Interview, Mary Kehoe. Ottawa, 7 March 1980; "Mary Kehoe – Trade Union Pilgrim," Presentation by Mary Kehoe to the Canadian Religious Conference-Ontario Region, Toronto, 3 October 1981, p. 15.

¹⁴ Mary Kehoe, "Mary Kehoe – Trade Union Pilgrim," p. 11.

¹⁵ Interview, Gerald E. Clarke, Ottawa, 31 January 1980; Profile, Programme booklet, Ninth Catholic Social Life Conference, Halifax, N.S., October 1961. Courtesy R. E. Walsh, Grimsby, Ontario.

¹⁶ Archives Deschâtelets. See: Diagram of the Institute of Social Action, *Social Action Newsletter*, 1, no. 1 (15 June 1955), p. 5.

accomplishment of the ISA and its relation to social Catholicism in Ontario and Canada generally.

The Institute of Social Action and Labour Unions

Programmes in labour education were slow to develop in Canada, and in 1953 the *Labour Gazette* reported the inauguration, during the previous year, of the first Labour College in Canada at Quebec under the auspices of the Canadian Catholic Confederation of Labour.¹⁷ Other Canadian labour unions had undertaken educational activities as well, and the Canadian Congress of Labour was particularly active in this area after the establishment of its Education Committee in 1947. Institutes (thirty of these two-day gatherings were held in 1950 involving 5,000 members), staff seminars and summer and winter school represented the CCL programme. The Workers' Educational Association (WEA), founded in 1918, was operating classes in Toronto, Hamilton and Stratford in 1950. Direct support of education programmes was provided by only three provincial governments, including Ontario, which made annual grants of \$4,000 to the WEA programmes.¹⁸

Because of the scarcity of government aid, the contributions of colleges and universities were all the more significant, particularly into the mid-sixties. The development of a continuing committee representing universities, trade unions and the Canadian Association for adult education in 1956 saw the inclusion of four Catholic universities of the eleven universities participating across the country.¹⁹ The established relationship between labour organizations and universities, as well as other social action efforts of the ISA, encouraged a recently elected Northern Ontario union leader to write to St. Patrick's College to inquire whether a correspondence course on trade unions were available.²⁰

Fr. Marrocco and Fr. Poupore responded to this challenge by encouraging ISA members to prepare *A Course on Labour Unions*, published in 1953 in a three-volume mimeograph format: "Its preparation was an education in the rights of workers for the majority of participants, who had

¹⁷ "Labour College in Quebec," *Labour Gazette*, 1953, p. 20.

¹⁸ "Survey Made of Education Programs for Trade Union Members in Canada," *Labour Gazette*, 1951, pp. 1354-1357.

¹⁹ "Labour and Universities Join in New Committee," *Labour Gazette*, 1957, p. 18.

²⁰ "Mary Kehoe – Trade Union Pilgrim." Ms. Kehoe explains that at the time the CCL and Trades and Labour Congress (TLC) educational efforts were directed primarily at the cities.

little contact with trade unions.”²¹ This first edition was edited by Jim Moorman and George Wicks and tested in ISA classes.²² The eighteen lessons covered a variety of union concerns, including the legitimacy, rights and roles of unions in the economic structure, and particular structures, concerns and programmes associated with labour activities.

Within a year of preparation some three hundred copies of the course had been sold, meeting the needs of the Northern Ontario request, besides many others. It was already being used in classes from Sudbury to Antigonish.²³ In Sudbury the *Course on Labour Unions* was used as a basic text by sodality groups at several parishes.²⁴ In Toronto the Catholic Labour School made use of the text, as did study groups in Hamilton. Early in 1955 it was evident that the course would have to be printed to meet the need, and by the end of the decade a revision was under way. By this time copies were sold out and the material required updating.²⁵ Mary Kehoe undertook the editing of the revised book *Labour Unions*, and her return to the Canadian Labour Congress (CLC) as Editorial Assistant of *Canadian Labour* provided her with excellent contacts to check each section of the text, finally completed in the spring of 1962.²⁶

By the time Mary Kehoe undertook the re-editing of *Labour Unions* she had accumulated considerable experience in labour affairs. In 1958, with the introduction of federal hospital insurance, she began a two-year appointment as assistant to the acting executive director of the Catholic Hospital Association (CHA). The director, Msgr. Francis Smyth, continued as Director of the Social Action Department at the CCC. During this time Kehoe resumed her work with the ISA, and both she and the CHA Director had the resources of the St. Patrick’s College Institute to draw on for their work with the various health organizations. It was clear at the time, and for some time before, that not all Catholic hospitals were eager or willing to unionize. A series of letters from Fr. Smyth to London’s Bishop John Cody of the Canadian Bishops’ Hospital Committee during the spring of 1956 pointed to some of the difficulties associated with the question. The correspondence stressed the embarrassing position of the Church, on the twenty-fifth anniversary of *Quadragesimo anno* and on the eve of the CLC-TLC (Trades and Labour Congress) merger, due to the practice of

²¹ Collective bargaining was not then permitted in the federal public service.

²² Mary Kehoe, ed., *Labour Unions* (Hull: Gauvin Printers, 1962), p. v.

²³ Files: St. Patrick’s College, Archives Deschâtelets. “Report on the I.S.A.,” February, 1955.

²⁴ Interview, E. Leuschen, Sudbury, 8 May 1980.

²⁵ Archives Deschâtelets. Fr. Lavigne, O.M.I. “Memo to the Rector,” 21 July 1959, File: PC 101, p. 5.

²⁶ Interview, Mary Kehoe; Mary Kehoe, ed., *Labour Unions*.

Catholic hospitals opposing trade unions. Such action clearly contravened Catholic social teaching.²⁷ During the next years, however, in many Ontario centres, employees of Catholic health institutions were able to secure recognition of their union organizations only through the courts. Nor were all such efforts successful.

Despite such refusals to heed hierarchical direction, bishops continued to create positive expressions of Catholic social concern and to develop a body of national Church teaching at once consonant with papal directives and responsive to the Canadian context. Labour Day statements, initially brief, one-page acknowledgements of the significance of Labour Day, grew more critical, sophisticated and substantial as the decade drew to a close.

The Catholic Social Life Conferences also contributed to the continuing dialogue between Church and labour through the 1950s and into the 1960s. In city after city committed Catholic unionists joined other workers, clerics, teachers and professionals in discussion, debate and “education for action” forums, seeking to give flesh and substance to Church teachings. At the 1958 CSLC labour leader Claude Jodoin addressed the delegates on the topic of “Christian Social Leadership in Industry.”²⁸ Subsequent conferences considered “Economics and Family Life”²⁹ and related credit unions and co-operatives to a consideration of family life.³⁰ As well, social and economic concerns informed each of these annual gatherings and exposed delegates to dynamic representations of social teachings, attitudes and accomplishments.

Throughout these years the ISA played an invaluable role, serving as a stabilizing centre where a dedicated cadre of teachers, students and committed Christians could debate ideas, test programmes and respond to appeals for information and support from the Social Action Department and from individuals across Canada. *Labour Unions* proved to be influential in advancing the education interests of union organizations in several centres. In terms of “education for action,” however, two areas proved to be both of wider appeal and more immediate accomplishment: credit union work and co-operative housing.

The Institute of Social Action and Credit Union work

²⁷ Diocese of London Archives. F.J. Smyth to Most Rev. John C. Cody, 2 March 1956, File: Smyth, SAD.

²⁸ *The Training and Role of Christian Social Leaders* (Hull: Leclerc Printers Ltd., 1958), 202 pages.

²⁹ *The Christian Family Apostolate* (Hull, Quebec: Leclerc Printers Ltd., n.d. [1960?]), 188 pages.

³⁰ *Ibid.*, pp. 186-188.

In the 1950s Ontario was recognized as “the fastest growing credit union area in the world.”³¹ Credit unions had been introduced into North America by Alphonse Desjardins, House of Commons *Hansard* recorder, when, after some study, he began the first *Caisse populaire* in Levis in 1900. Nine years later he launched the first American credit union in Manchester, New Hampshire.³² From the United States, credit unions were introduced into English-Canada and the Antigonish movement played a key role in popularizing the development of these institutions across the country. In 1937 there were twenty-five chartered credit unions in Ontario, and by 1945 that number had grown to two hundred and twenty, with assets totalling almost five million dollars. By 1955 the number of Ontario credit unions had swollen to twelve thousand, with four hundred thousand members. Forty-three of these in the Toronto Archdiocese were parish credit unions. In London Fr. Joseph O’Rourke had established forty-one and in the Diocese of Pembroke, Fr. Wm. C. Dwyer had already established twenty credit unions by 1945.³³

Accompanying the growing interest in credit unions at home was a deepening commitment to such organizations by overseas missionaries as an aid to developing greater economic stability and security among mission peoples. Increasingly during this decade a large number of developing countries saw co-operative endeavours as one means of alleviating economic difficulties and assisting people to greater independence through mutual self-help. In Santo Domingo, the Archbishop founded the Federation of Dominican Co-operatives in 1947 and placed it under the direction of Scarboro Foreign Mission Society Father Harvey Steel. Twenty-four Scarboro priests were administering fifteen credit unions in the Dominican Republic at the time.³⁴ Later in the decade the Ontario-based missionary society

³¹ “Forty-Three Credit Unions in Toronto Diocese Save People Millions of Dollars,” *Register*, 28 May 1955, p. 3.

³² Rosario Tremblay, *The Caisse Populaire Desjardins Movement*, 3rd ed. (Lévis, Qué.: La Fédération de Québec des Caisses Populaires Desjardins, 1976), pp. 12-14.

³³ *Register*, 1 December 1945, p. 12. The Credit Union National Association (CUNA) in Madison, Wisconsin, reported in 1957 that there were over 23,000 credit unions in the Western Hemisphere. In Canada, the United States and the British West Indies, 1,059 of the 1,350 credit unions chartered by religious groups had been sponsored by Roman Catholics. For reviews of the work of credit unions in Ontario and Canada, see reports in the *Labour Gazette*, particularly “Credit Unions in Ontario,” *Labour Gazette*, 1944, p. 544; and “Credit Unions in Canada Continue to Expand,” *Labour Gazette*, 1950, p. 355.

³⁴ “SFM Priest in Dominican Republic Proves to People Value of Credit Union,” *Register*, 21 October 1950, p. 9.

established a residence in Antigonish for their seminarians and priests to study social-action techniques.³⁵

One of the most successful proponents of this work was Rev. P.J. Sullivan, S.J., who was the special guest at the Ontario Credit Union League annual meeting at Toronto's Royal York Hotel in March 1958. Fr. Sullivan, past managing director of the Jamaican Credit Union League, spoke of the role of credit unions in the developing Jamaican economy. The priest's efforts led to the establishment of eighty credit unions in Jamaica and his accomplishments had won public acclamation from the Pope. In conversation he explained that "all this work for the economic and social betterment of these countries through the co-operative movement, . . . started from a study club trying to better understand the Catholic doctrine of the Mystical Body of Christ."³⁶

Fr. Marrocco became a strong supporter of credit unions and encouraged their growth through the office of the Social Action Department, abetted by the workers of the Institute of Social Action. During the 1950s the ISA ran several courses on credit unions, and by early 1955 a draft copy of the "Credit Union Course" had been prepared and distributed.³⁷ The course offered sections on the question of credit, the development of credit unions, and their philosophy and workings. It also touched on ancillary organizations including federations, insurance programmes and school credit unions.³⁸

As much as possible the ISA worked with existing organizations. The credit union initiative really came into its own when an agreement was reached with the Ottawa and District Credit Union Chapter to sponsor a series of adult education courses in credit union administration, beginning in the autumn of 1961.³⁹ Lecturers were drawn from the ranks of faculty members at the University of Ottawa, St. Patrick's College and Carleton University, as well as from the staffs of the Ontario Credit Union League and CUNA (Credit Union National Association).⁴⁰ For the next ten years Mary Kehoe co-ordinated the programme, providing a level of education and

³⁵ "Scarboro Missionaries Open Antigonish House," *Register*, 6 April 1957, p. 1.

³⁶ "Credit Union Meeting Hears Jamaican Priest," *Register*, 22 March 1958, p. 12.

³⁷ Letter, Mildred Robinson for Jim Moorman to Rev. Fr. O'Brien, Hamilton, 24 January 1955, Enclosure: St. Patrick's College Institute of Social Action, "Course on Credit Unions," 44 pages. Courtesy of Msgr. Wm. O'Brien.

³⁸ Archives Deschâtelets, Ottawa. "Course on Credit Unions," Contents. See also: "Report on the Institute of Social Action," 10 February 1955, p. 1, File: PC 101.

³⁹ University of St. Francis Xavier Archives, Antigonish. Brochure on "Credit Union Administration," 4 pages, RG 30-3/4/3839.

⁴⁰ *Ibid.*

preparation for the credit unions and *Caisses populaires* of the area which was previously unavailable.⁴¹ In this particular field the ISA simply built on what was present, and by utilizing its own particular strengths in the area of education, contributed to the process of consolidating the mushrooming growth of the movement during the fifties and sixties.

In all the dioceses of Ontario the co-operative and credit union movement found a warm welcome. The July 1957 issue of *Credit Union News* announced that ninety-one parish credit unions had been opened during the previous year. Hamilton's Cathedral High School included a three-week study programme of credit unionism in its ninth-grade curriculum.⁴² The following year Rev. Francis Smyth, Director of the Social Action Department, "announced the theme for the 1958 Social Action Sunday as 'The Credit Union – Social Leadership in Action'." He forecast that 100,000 sermons on the theme would be preached in Catholic churches throughout Canada.⁴³ In many communities credit-union work offered a first experience in ecumenical interaction as parish credit unions evolved into community credit unions.⁴⁴

Important as was the educational contribution, in many ways the ISA contribution to the growing credit union movement was simply ancillary and supportive. In the area of co-operative housing, however, the ISA contribution was of a different order, fundamental to the development of this approach to home ownership.

The ISA and Co-operative Housing

In Ontario the demographic shift to the cities increased through the depression and war years, adding considerable strain to the housing market. The stream of immigrants in the post-war period continued the trend and added further stress to a difficult situation. In response to this general need, as well as to their own need for housing, a number of lay members of the Institute for Social Action undertook a co-operative housing programme near Ottawa. Subsequent demand led to the development of courses and manuals

⁴¹ Interview, Mary Kehoe.

⁴² R. Kenyon, *To the Credit of the People* (Toronto: The Ontario Credit Union League Limited, 1976), p. 161.

⁴³ *Ibid.*, p. 80.

⁴⁴ This was a common phenomenon, and indeed, it would be very difficult to establish the number of community co-operatives which took their origins from parish encouragement, but were never designated as parish credit unions. It is obvious that in Ontario alone several hundred credit unions owe their beginnings to some direct initiative or support on the part of a local pastor.

for similar groups elsewhere in the province. As a result, promoting, educating and supporting such groups became one of the most successful undertakings of the ISA during the 1950s.

In the post-war environment Catholic commentators grew increasingly critical of the lack of concrete action by the federal government in response to the serious housing problem. In an extensive article, in 1945, *Register* editor Henry Somerville reviewed approaches to the problem in Great Britain and the United States. As to the provisions of the National Housing Act of 1938, the editor revealed that it led to the construction of 5,000 homes a year. The best estimate available was that some 600,000 homes would be required following the war.⁴⁵ Section 35 of the 1949 National Housing Act (N.H.A.) committed the federal government to a seventy-five per cent subsidy of “low rental projects.” Four years later, only 200 families had been situated in such housing.⁴⁶

As the perception of the housing crisis grew clearer, many Canadians placed their hope for relief in a co-operative approach to housing. Among them were a good many Catholic social activists. Here, as in so many other areas, Antigonish led the way with the pioneering venture of Tompkinsville, Nova Scotia, promoted by the St. Francis Xavier Extension Department.⁴⁷ At about the same time, in 1943, Fr. Louis Joseph Chamberland, pastor of St. Marguerite’s Parish in Trois Rivières, Québec, developed a co-operative housing venture for his people with the assistance of Le Centre social/Social Centre, at the University of Ottawa.⁴⁸

During the summer of 1951 members of the Institute of Social Action conducted a study of family life in the Ottawa area. Among other concerns the study touched on the question of housing. In September the researchers concluded that inadequate housing facilities constituted a major problem for families and speculated that a co-operative approach to home-building could provide a solution to the problem. The conclusion of this group was confirmed by the census returns of 1951, which indicated a Canadian

⁴⁵ H.S. Somerville, “The Housing of the People,” *Register*, 27 October 1945, p. 8.

⁴⁶ “Low-Cost Housing Lack Impedes Social Work,” *Ensign*, 28 June 1952, p. 2.

⁴⁷ For a reference to the significance of this project, see “Advantage of Co-operative Stressed in Briefs Presented to Governments,” *Register*, 7 April 1945, p. 8.

⁴⁸ “Co-operative Parish Venture Provides Low-Cost Homes in Three Rivers Area,” *Register*, 17 January 1948, p. 3.

housing shortage of approximately 750,000 units.⁴⁹As a result of these findings the Institute decided to launch a thorough investigation into co-operative housing the following summer.⁵⁰

In May 1952, with Fr. Marrocco's encouragement, a co-op housing research project was launched. Some sixty volunteers participated in the programme throughout the summer under the chairmanship of George Wicks, the former Resettlement Officer for the United Nations International Refugee Organization. The group studied Canadian, American, Swedish and other approaches to co-operative building.⁵¹ At the end of the summer, eight of the researchers decided to form a co-operative home building study group. By December sufficient interest had been aroused to initiate three study groups in the Ottawa area. Another group had begun in Lindsay, Ontario in October. The early enthusiasm shown for the housing co-operative work led to the development of an Ottawa regional Central Administrative Board (CAB) in December 1952.⁵² During the next months the ISA group published a series of booklets detailing the step-by-step approach to successful home building. They investigated federal legislation requirements and established a working arrangement with the Central Mortgage and Housing Corporation (CMHC) permitting the application of the co-operator's physical labour on the project to the total value of the home and allowing that labour ("sweat equity") as the down payment required by CMHC rules. In the seven-year period through the end of 1959, forty Ontario building groups followed the ISA programme, providing housing for 3,200 persons in 750 single-family units at a cost of \$8,500,000. In subsequent years a great many other projects

⁴⁹ "Co-operative Building Urged to Combat Shortage of Housing," *Ensign*, 22 August 1953, p. 2. A more informal national survey by the *Ensign* during the autumn of 1952 revealed that one million Canadian families wished to purchase or build new homes in a year when an estimated 75,000 construction starts were recorded. "Co-ops Answer Housing Needs," *Ensign*, 23 February 1953, p. 3.

⁵⁰ G.E. Clarke, "Co-operative Homebuilding in Ontario, 1953-1957" (M.A. thesis, University of Ottawa, 1959), p. 1; Mary Kehoe, "Chronological Summary," p. 2.

⁵¹ Interview, Mr. George Wicks, Malignant Cove, Nova Scotia, 18 July 1980.

⁵² G. Clarke, p. 3. The ISA group was not the first in the area to follow the co-operative building route. Across the river, in Wrightville, Quebec, a small group of men had begun a cooperative housing venture in the autumn of 1948. With study course plans from the Ligue Ouvrière Catholique, and financial support from Hull's Notre Dame Caisse Populaire and the Union St. Joseph, this group had completed fifteen homes and were working on ten others in December 1952. "Half Price Houses, But Not by Magic," *Ensign*, 6 December 1952, p. 3.

followed this example. The study materials proved to be a key part of the housing scheme.⁵³

The Marrocco Homebuilding Co-operative Society, as the first co-operative building group was named, served as the first working model. The group hired George Wicks, chairman of the co-operative study group, and a member of the building group, as carpenter for the project, enabling him to serve as liaison between the society and subcontractors. Due to their status as veterans, members of this group were able to secure unserviced land near Deschênes, Québec, from Veterans Affairs, at a very reasonable rate.⁵⁴ In the autumn of 1952 the co-operators appealed to the Ontario government for legislation favouring such housing, akin to similar legislation in the eastern provinces. The following February the Institute published a *Guide to Co-operative Housing*. Its eight booklets, totaling 190 pages, detailed the results of the summer research and laid down the principles for developing a homebuilding study group. Meetings with the CMHC during the spring of 1953 led to the federal agency's decision to finance the construction of the first thirty-four houses, enabling commencement of construction in June 1953.⁵⁵

The publication of the *Guide* attracted considerable media attention, and the Catholic weekly *The Ensign* ran a six-part series on co-operative housing in the spring of 1953. At the annual meeting of the Canadian Trades and Labour Congress in Ottawa, Fr. Marrocco's speech on cooperative housing

⁵³ "'Heritage' Series Tells Co-op Story," *Register*, 30 January 1960, p. 1. During the years 1946 to 1953 at least five groups had built co-operative housing projects in Ontario. Between 1953 and 1957 it is known that ten other such projects were completed in Ontario. While these groups did not use ISA study materials, a minimum of five of them resulted as offshoots of the ISA work. (G. Clarke, p. 15.) In 1952, 155 co-operative housing associations across the country were providing housing for hundreds of families in Nova Scotia, Quebec and Ontario, as well as in two prairie centres. "Canadians Find Homes: Co-operative Housing Units," *Ensign*, 3 May 1952, p. 2.

⁵⁴ G. Clarke, pp. 3-4.

⁵⁵ G. Clarke, pp. 3-4. Prof. Clarke's thesis offers full statistics for 21 of the first 27 homebuilding societies, through 1957. The initial support of the CMHC was reinforced the following year with the replacement of the National Housing Act of 1944 by new legislation permitting the agency to accept the manual labour of the members as a part of the total cost of the houses (Clarke, pp. 5-6). This "sweat equity" then served as the major portion of the required down-payment. This enabled cash-short workers to secure a home, the only possibility the vast majority had for ever acquiring a home. These families could support a mortgage, but had no hope of ever accumulating the required down-payment. The development and application of this principle stands as the great accomplishment of the ISA for the co-operative home builders of Ontario.

won enthusiastic applause.⁵⁶ Later, at the September gathering of the Canadian Congress of Labour in Montreal, the Social Action Director made a similar appeal, urging the 800 delegates to develop a method for easier access to “starter funds” for home-building societies.⁵⁷

The annual meeting of the Co-operative Union of Ontario in October arranged for the ISA and its Central Administration Board to organize a study group conference in Ottawa in November.⁵⁸ This gathering served to standardize study-group procedures and called for a similar building-group conference.⁵⁹ In January 1954 the Institute hired two fieldworkers to promote interest in the *Guide* and in study and building groups. Subsequently four building-group conferences were held in Ottawa, Peterborough and Hamilton.⁶⁰

From the outset of the Marrocco Home-Building Society the ISA adopted the key Antigonish principle of emphasis on instruction and preparation, expressed in the motto: “Education before Excavation.” Study groups lasted at least a year before the building group could be launched, and this year of preparation disillusioned those who thought this co-operative venture was a short-cut to cheap homes. From the beginning, too, the ISA members recognized that if the programme were to work at all, the emphasis on family had to be maintained, and the mutual support of husband and wife encouraged. Accordingly, while manual labour was restricted to husbands, wives participated in meetings and offered their critical perspective on home designs. Because the twelve months or more of actual construction time placed considerable strain on family ties due to the prolonged absence of husband and father, this emphasis on joint endeavour was a very significant feature of the ISA programme.⁶¹

One ISA response to the enthusiasm which developed in the next months and years was an attempt to establish a provincial society for

⁵⁶ “Co-operative Building Urged to Combat Shortage of Housing,” *Ensign*, 22 August 1953. Premier Leslie Frost, also appearing at the convention, and impressed by the rapid development of the co-operative society in his home town of Lindsay, promised provincial government support to aid the development of the new programme. This same TLC convention endorsed the formation of an educational department and the appointment of an educational director.

⁵⁷ “Urges CCL Support for Co-op Housing,” *Register*, 26 September 1953.

⁵⁸ “Oblates to Speak on ‘Co-operative Housing’,” *Register*, 16 October 1954, p. 11.

⁵⁹ G. Clarke, p. 5.

⁶⁰ G. Clarke, p. 6.

⁶¹ Gerald Clarke's thesis indicates that the average worker laboured 1,470 hours over a fourteen-month period (Clarke, p. 47). Some workers put in as many as 2,000 hours. In addition, there were dozens of hours spent in committee meetings and ancillary tasks as the project moved forward.

homebuilding groups. The first annual meeting of the Co-operative Homebuilders Federation was held in Ottawa in September 1955. Since members in different areas had differing ideas, however, funds to support the Federation were never sufficient and the Federation withered away in March 1956.⁶² There were strong ideological divisions concerning the question of the Federation, many groups fearing a loss of local autonomy antithetical to co-operative principles. Nevertheless, the failure to develop this umbrella organization prevented the development of an effective support and lobbying body and proved to be detrimental to the co-operative idea in the long run. The work of organizing and stimulating local initiatives and arranging to finance field-workers and seminars thus remained with the ISA group of volunteers, who, by 1956, realized the urgent need for a complete rewriting of the *Homebuilders Guide*.⁶³

In the ten years between 1953 and 1963 ISA-associated groups built more than one thousand homes in Ontario. The ISA programme illustrated the potential strengths of the ordinary citizen joined with others to fulfill a common need. The ISA staff were volunteers and few people associated with the homebuilding programme derived any salary from it. The experience stands as an excellent example of clergy and laity combining in communal support and service for mutual benefit. Many projects were initiated by priests, but it was the men and women of the ISA and the building groups who carried dreams to completion.

As is evident from much of the testimony of those involved with building groups, the projects were ultimately as much involved with building people as with building homes. Along the way the enterprise served as an initiation into ecumenism for priest and people as the building groups consisted of Catholic, Protestant and Jewish people. A good many co-operators went on to further their education and many attributed advances in the work place directly to the new skills acquired as a result of the building programme. If few pursued other opportunities for co-operative work, many became more involved in community and service commitments and

⁶² G. Clarke, p. 11.

⁶³ By January 1955 the ISA had sold 4,000 copies of the *Guide* in nine provinces and abroad, in the United States, the Philippines, Iraq and Jerusalem. "Social Action Newsletter," St. Patrick's College, Institute of Social Action, January 1955, p. 3. Under the capable editorship of G. Clarke, new handbooks were published in 1960 and 1961, though draft copies of the new work were available sometime earlier. See: Gerald E. Clarke, ed., *Guide to Co-operative Housing: Study Text for Co-operative Homebuilders* (Ottawa: Institute of Social Action, 1960), xii, 117 pages; Gerald E. Clarke, ed., *Co-operative Housing Administrative Manual* (Ottawa: Institute of Social Action, 1961), x, 145 pages. The publication of the second edition was partially funded by a research grant from the Central Mortgage and Housing Corporation (M. Kehoe, "Notes," p. 8).

responsibilities. For all participants the study and work experience taught the possibility of some added control over the direction of their lives. All were exposed to democratic involvement at its most basic level, all developed social skills, and, for the first time, many learned to express their concerns and ideas. Finally, the point was made that many people could acquire homes at an earlier age and with less money than was previously thought possible.⁶⁴

Conclusions

The accomplishments of the Institute of Social Action serve as the best example of integrated thought and action in Ontario, and perhaps in Canada, during the 1950s. The conjunction of ISA interests with those of the Social Action Department, and the involvement of Frs. Marrocco and Smyth, provided lively stimulation and leadership. The presence of a dedicated body of men and women, with a continuing commitment to social-action concerns over more than a decade, permitted the development of a variety of programmes and publications carefully designed to assist specific needs.

St. Patrick's College, and the Oblate priests on staff, provided space for meetings and library resources, as well as the faculty and students who joined together to form the ISA. Priests such as Fr. Poupore and Fr. Lavigne encouraged and assisted the organization year by year, and others volunteered their time and talents. At the same time, the College was limited by financial constraints and therefore the ISA remained peripheral to the central work of teaching credit courses and fulfilling the traditional college mandate. Further funding, particularly in the form of some permanent staffing, would have assisted the work considerably.

While acknowledging this limitation, it is evident that the College maintained the most extensive and effective social-action institute of any post-secondary institution in the province through these years. The educational contributions of the ISA to labour unions, credit unions and the co-operative movement were considerable and significant. Further, the presence of the ISA enabled many men and women to develop interests and talents and to express religious and intellectual concerns in ways that responded to the social and economic circumstances of the time. This 'ivory tower' was close to the 'grass roots'.

As these reflections indicate, social Catholicism in Canada in the 1950s was widespread and varied. The involvement in grass roots issues, the connection with the university milieu and the ability to enter the political

⁶⁴ The ISA co-operators earned salaries only two-thirds as high as the average income of all N.H.A. borrowers, indicating that rather more Canadians were potential home owners than was currently thought possible (G. Clarke, p. 37).

arena to fight for the legislation necessary for a variety of enterprises was established. Social Catholicism was hardly dominant, however, for in many areas co-operators were stymied by the lack of land for building, frequently due to speculative activity. There were still many Catholics who resisted the social teaching of their Church, as in the whole area of labour unions. Nor did the homebuilding approach, with its difficult demands on participants, penetrate the more affluent atmosphere of the 1960s. Still, the work of the men and women associated with the Institute of Social Action, and of the many hundreds involved in credit union, labour union and co-operative endeavours, indicates an impressive desire and ability to move from proclamation to implementation.