

“Especially When No One Agrees”: An Interview with May Campbell

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Because of my desire to learn how women have used political power, I met with May Campbell, long-time credit union activist, on several occasions.¹ I was delighted to find her eager and willing to talk about her life, from her early years on the Prairies to her involvement with the United Farmers' Union, and her subsequent activities in the Credit Union Movement in Victoria. During my interviews, I was constantly impressed with May's egalitarian views: she is a free thinker in the fullest sense of the word. To her, power springs from the right of every person to live to the best of her/his ability. Her own use of power was something she took care to develop and nurture over her lifetime.

May Campbell was born May Swan, in Tumbridge, Kent, England, in 1893, one of ten children. Her family first purchased land in Wapella, Saskatchewan, on the main line of the Grand Trunk Railway, where they settled after emigrating to Canada in 1904. For five years the family tried unsuccessfully to farm that piece of land, but finally decided to acquire some homestead land that became available as the branch lines of the Grand Trunk Railway opened up the country. In 1909, the Swans moved to Punnichy, Saskatchewan, where her father and brothers had acquired three-quarters of a section of land.

Even as a child, May had a mind of her own. She could see no reason why women should be treated differently than men, and refused to believe her mother's adage that "Your father is always right." The school in Punnichy continued to grade eight, and May's father thought that girls did not need any more education than that. But May had had the advantage of an early education in England, which was far superior to that of the typical Saskatchewan farm girl of the time. Her older brother encouraged her mathematical abilities by teaching her algebra. She became determined to

learn more algebra at school. Having finally persuaded the local schoolteacher to take on the extra job (for money, of course), of teaching her and her friend, May came to school one day to find that the algebra teacher intended instead to teach them composition. "I already know composition," she told the teacher. "I want you to teach me algebra." May then produced a problem that she had been trying to solve, but it turned out that the teacher knew less about algebra than she did. Less than pleased at May's discovery, the teacher called her "insolent" and ordered her out of the classroom. "I wouldn't want to stay here anyway!" May retorted as she left, but she soon returned to collect the books she purchased. The teacher blocked the door, but May pushed her way through, took her books and left. That was the end of May's formal education, at the age of sixteen. For the next three years, May stayed home to help her mother with the smaller children and to work at neighbouring farms helping women who were ill or had new babies. This was a common activity for a young unmarried woman and she earned some pay when working in her neighbours' houses.



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May Campbell (r) with her sister, c.1912.

In 1912, when she was nineteen, May married Walter Campbell, a Scotsman with a strong socialist background. The couple settled at the next stop along the railway: Lestock, Saskatchewan, moving to Watrous, Saskatchewan, in 1914. Within four years, they had three children, and May said, "That was all I did, for then. I looked after the children while my husband worked on the railway." Walter was a supportive husband, often staying home with the children while May went out to meetings and social events. "At this time I was still very conservative," remembers May, "but

Walter taught me a lot over the next few years. He got into some trouble with the bosses during his years on the railway for his pro-union stance, but he managed to keep his job."

During World War One, doctors and nurses were scarce on the Prairies. The local public health nurse organized classes to teach women about their bodies, so that they could cope with illness, pregnancy and birth. While others worked for the franchise or did war volunteer work, May attended these classes to learn about her body. The dissemination of birth control information was illegal, but May pieced together the relevant information. "That was the first time I'd heard anything about it!" May said incredulously, "and by this time we had two children. But, then we figured we knew something about it, so we decided to have no more!" May and her husband have four children, the last having been born ten years after the rest. She said, "We called him the mystery of life, because we never could figure out how he got here!"

After working and moving along the railway for ten years, the Campbells were ready for a change, and in 1922, as the railway crew moved on, they bought a farm and settled in Dodsland, Saskatchewan. At this time the government was encouraging people to become farmers, saying that food was needed in the thriving post-war economy. May and Walter became active in the United Farmers' Union which struggled to give farmers their fair share of profits. The farmers began marketing their own wheat on the foreign market, eliminating the middlemen. However, the growing recession in the twenties did not alleviate the situation for farmers, for whom rising costs and dwindling returns were spelling financial ruin.

May's first real experience with cooperative action was a joint coal-buying enterprise which she and Walter organized with their neighbours. Coal was a necessity for survival in prairie winters before the advent of electricity, and once again, the farmers were at the mercy of the suppliers. Instead of buying coal all winter from the railway at inflated prices, together the neighbours purchased a carload of coal from the railway at the beginning of the winter, and transported it home to their own storage area, saving themselves precious dollars.

By 1914, women had organized themselves politically in groups such as the Women Grain Growers of Saskatchewan, and saw themselves as "co-combatants in the struggle against the political, economic and social enemies of prairie agriculture...members in full standing of the farm movement, who preferred working together as women, from a woman's point of view."² Yet, by 1923, when May became involved with the United Farmers, the women's section was no longer a separate organization, although they held their own convention at the same time as the men's section. In 1929, a schoolteacher, Mrs. Sommers, who had recently come from the United States, began attending meetings of the women's section and talking about the effects of repeated pregnancies on women. It was obvious to May that many women were unable to take part in political activity, for instance, because they were always caring for small children. "Some women were shocked at the discussion," she said, "but I was frank." She persisted: " 'What about the men's part in it all? The men have a responsibility too.' That's when Mrs.

Sommers got up and described the various things that one could do. It was thought that only bad people talked about these things."

For the convention of 1930, the Dodsland women's section put forth a resolution asking the provincial government to make available information regarding contraceptives and birth control. "Already noted for my gift of the gab," as she put it, May was sent as a delegate to the conference. "This was the first time I had spoken to a large group of people," she told me, "and I had tears rolling down my cheeks. But I got up there and I said what I had come to say. And, OH, did I get in trouble for that! People came up to me in the hall afterwards and told me that I ought to be ashamed of myself! But I believed in what I was saying. I believed that women should have some control over the number of babies they would have, and I said so. You can't let yourself be hurt by opposition. You've got to be thick-skinned. Just get your facts straight, know what you believe in, and don't be afraid to speak." May cannot remember now whether or not the resolution passed. For her, the success was in the publicity that the issue received. "It had an effect all right!" she chortled. "There were fewer babies born. It got it all out in the open." The negative reaction that she received at the conference did not silence May. "If anything, it put me in more of a fighting spirit!"

May attributed much of her strength and forbearance when she was in her late thirties to the support of her husband. While other women were balking at the mention of birth control, and especially at the suggestion that men take some responsibility in it, May's husband was in complete agreement with her stand. Her public life reflected her private life.

In 1933, the United Farmers was one of many organizations which supported the CCF. May and Walter were among its founding members, remaining active throughout the next four years, until poor conditions forced them to sell their farm and leave the Prairies. Their oldest son had found work in Penticton, British Columbia, and so May, Walter, and their three remaining children, the youngest of whom was ten, settled there. Walter got a job in a fruit-packing plant, and May, then forty-four, became secretary of the local CCF Party. After living in Penticton for seven years, Walter developed a skin disease which was caused by the spray that was used on the fruit trees. So, in 1944, with their savings, they moved to Victoria where they bought a small grocery store in the neighbourhood known as Fernwood.

"Coming from the Prairies, with our co-op background," said May, "we wouldn't look at banks. Someone told me about the James Bay Credit Union, which was just a tiny office on Menzies Street. We decided to put our money there." After joining James Bay Credit Union, May was asked to be on their board of directors. So began May's thirty year involvement with the Credit Union Movement. During that time, she never missed an annual general meeting and in fact, at ninety-two, she still attends as an honorary director. Throughout these years, her priorities were always in the areas of housing, food, necessities, and in service to the people.

When discussing the May Campbell Bursary, established by the Credit Union Foundation, Lucille Sutherland, President of the Foundation, called Campbell the "first lady of credit unions."³ Speaking of her tireless commitment to credit union ideals and of her encouragement of women,

Sutherland said, "She was the spark that ignited discussions at many a meeting." Campbell added: "Whenever we had a board meeting and everyone was looking at the dividend side of the page, I would always be looking at the service side. 'What have we done for our members?' I would say. I have always believed that by helping others, you help yourself."

In smaller credit unions, it is harder to provide services because fewer members provide smaller assets. In order to increase services to members, May was in favour of James Bay amalgamating with the Bapco Credit Union (a credit union for employees of the Bapco Paint Company) in 1962, and urged the still tiny James Bay Credit Union to join West Coast in 1965. With a membership of only thirteen, West Coast Credit Union had started out as the Kyuquot Trollers Credit Union in Victoria in 1944, with twenty-six dollars. In 1946, Clayoquot Sound Credit Union was incorporated and joined with the Kyuquot Trollers Credit Union, for a total membership of 318. In 1949, their name became West Coast Credit Union, and their office opened at 10 Huron Street in Victoria.⁴ At the time of the amalgamation of James Bay and West Coast in 1965, the total membership was 909, and assets were about \$600,000. Campbell was elected to the Board of West Coast in 1966, being, even at that time, the longest serving member on the Board of James Bay Credit Union. From 1947 until 1977, she never missed a meeting of the BC Central Credit Union League, which is the provincial body of credit unions, and in fact, she worked for ten years as a director for the League. In 1969, West Coast amalgamated with the Langwood Credit Union and the Sooke and District Credit Union, and their first million dollars in assets was reached. At this point, their manager, Dora Walker, resigned, so the Board was looking for a new manager; Rodger Lutz, the present Chief Executive Officer of Westcoast Savings, was hired. By 1982, Westcoast Savings had grown to be the second largest credit union in Canada (after Van City) with fifty thousand members and assets of close to five hundred million dollars.

Rodger Lutz credits Campbell with being the impetus in the success of Westcoast. "Without May Campbell, Westcoast Savings wouldn't be where it is today," he told me. "She was able to take risks. When I came down here to be interviewed by the Board for the job of manager, there were many people who were more qualified than I was. There I was, a young man with three years of credit union experience, from Dawson Creek. But May told the Board, 'He's the one we want.'"⁵

May Campbell and Rodger Lutz would not seem, at first glance, to be likely allies. Twice the height, in his cowboy boots, and half the age of Campbell, Lutz is a self-avowed "free enterpriser," while Campbell is a staunch socialist. Yet, their alliance was the catalyst that stimulated the growth of Westcoast from one branch in 1969, to its present status. But the relationship between May Campbell and Rodger Lutz has not been without difficulties. Today, Campbell and Lutz agree that although many times they have been on opposite sides of the fence, the resulting confrontations instigated new ways of thought for both of them. So it seems that May's approach to problem solving has not been through agreement, but through working out disagreements to the satisfaction of the people involved.

"May Campbell is one of the most powerful, influential people I have

ever met," Lutz told me. "She often worked on an all-male board, where she was the fire. Her priorities often differed from the rest of the members of the board, and she could be a formidable opponent. She was a liberal, and often the only one in a conservative body, but despite our different political ideologies, she and I agreed in expanding services and taking chances which the other members of the Board were reluctant to take. She is the kind of person you would want to have on your side in a debate."

When I asked her if she thought that Westcoast Savings Credit Union still provided loans for what she would call "the basics," that is food, shelter and clothing, Campbell said, "The credit union philosophy has changed over the years. It used to be that no loans were given for speculation, only for necessities, such as housing. The Credit Union has traditionally been the place where people who were turned down by the banks could get a loan, say, for a piece of undeveloped property. Although the situation has improved somewhat, it used to be said that to be eligible for a loan from a bank, a person couldn't need one. At the Credit Union, an application for a loan would likely be approved, as long as it was accompanied by collateral or a co-signer. This service is still provided, but now, due to the number of larger shareholders, there is some borrowing for speculation, because that is a way that these people can turn over large dividends, which is what they want. Since the credit union needs depositors in order to make loans, we have to provide services which will attract these larger depositors." Campbell is opposed to speculation, which she considers a form of gambling. But, she says, having presented her case, in debate or discussion, she would step aside to honour the decision when other positions won. "But that doesn't mean that I would give up my own belief!" she told me firmly.

Rodger Lutz admits that the large credit unions, such as Westcoast, may not serve the small shareholder as well as small credit unions do. In fact, although Westcoast policy is that they will make loans to women, and to single parents, the criteria is such that most female single parents would be ineligible for a loan to buy, for instance, a used car. "We are not a giveaway operation," he told me. "We want to see that a person is ambitious, that we are going to see a good return on our money if we lend it to him [sic]." But Campbell reacted to this statement with anger, after I relayed it to her. "I'm going to have a talk to Rodger about that!" she said. "The Credit Union has no business making that kind of stipulation. All we want to know is that the person is going to take responsibility for paying back the loan."

Campbell has believed in the abilities of women. As Lucille Sutherland noted on establishing the May Campbell Bursary for Women, "May has always been the first to welcome each and every woman into the Credit Union Movement...to encourage them in their endeavours and to show concern for their problems."⁶ Mira Yarwood, past president of the Board of Directors of Westcoast Savings, and still a member of that Board, says that it was Campbell who first persuaded her to stand for nomination on the Board in 1970. The Board was to Campbell, a forum for ideas, rather than a place for collecting business contacts. Yarwood said that Campbell's predominant interest in working on that board was that: "She believed in credit union ideals. She was a doer, a giver. How many times I have heard her say, 'not for

profit, not for charity, but for service' that's the credit union philosophy. She was sometimes the only one who remembered the motto."⁷ To honour Campbell's interest in and encouragement of women, a bursary was established in 1975, International Women's Year. While the bursary is not a large amount, the \$1000 which has been distributed annually has helped many women whose financial circumstances would not have otherwise allowed them to attend training programs and workshops.⁸

Although the bursary has been designated for women, in the absence of female applicants, it has been awarded to men. This has made Rodger Lutz "hopping mad!" He said, "We initiated this bursary because we want more women like May in the credit union!" One such woman working to continue the credit union tradition is Marnie Kirk, the manager of Quadra Credit Union, on Quadra Island. Five years ago, when Kirk took over the Quadra, it was in dire straits. Because poor management had reduced the assets tremendously, there were not enough funds to allow her to travel to the annual convention, which at that time was a week long. The May Campbell Bursary allowed her to attend. Again in 1981, she applied for and received money for herself and another woman to attend the BC Central Credit Union Convention. Kirk said that conventions provide a great chance for women to learn how to make the Credit Union Movement work for them. Her own success at putting Quadra Credit Union back on its feet is an example of what her own learning has accomplished. She is bringing the Quadra Credit Union into the computer age, while retaining the traditional cooperative ideals of investing locally, and returning profits to the community. In five years she has raised the yearly dividends to shareholders from 1 1/2 percent to twelve percent. People who paid interest on loans this past year were lucky to belong to this credit union because they were reimbursed twelve percent of their payments at the end of the year.

Campbell has encouraged women because she believes that women have the capability and the foresight to deal with problems and situations differently, and possibly more effectively than men. Because their priorities are different, she thinks women tend to put high on their list of essentials the practical elements of survival: health, education, housing, food, and clothing. In her fifteen years with the credit union, Marnie Kirk has been influenced by May Campbell, although she does not know her personally. This influence has had the effect of making Kirk more open to and aware of women's financial needs. "Women tend to borrow money for necessities, and often a bank won't lend money for a used car, for instance, or for a washing machine. The credit union has traditionally been a place where people could borrow money for such things." Because these are her priorities, Kirk sees no problem with lending money to single mothers, even if they are on welfare. "If a woman has some collateral, or a co-signer, our credit union would lend her money for something she needs. From my point of view, she is less of a risk than, say, a seasonally employed male. She has a monthly income, and is a relatively stable person."⁹

There is still a lot of work to be done to carry on Campbell's service to women in the Credit Union Movement. Credit unions were originally formed in the belief that an economic system which would serve the common people

must be designed and operated by the people themselves.¹⁰ Although there are some women managers, there are still few women in positions of power in the credit union. As Campbell admonishes, "We have to do it ourselves. No one is going to do it for us." Unlike banks, credit unions are owned and operated by their members, who elect the board of directors to make decisions on operating policies. Yet in the last election of members to the Board of Westcoast Savings, only 3,000 of Westcoast's 50,000 members voted. The power of an economic institution is great, but even the small shareholder can have some influence on that power, if she chooses to get involved.

Campbell's work in the Credit Union Movement was not limited to the Boards of James Bay and Westcoast Savings Credit Unions. From 1960 to 1963, she was the chairwoman of Credit Union and Cooperative Health Services for British Columbia (CU & C) in the era before the advent of Medicare. In this position she worked in the area of one of her greatest interests: health care. She believes that the CU & C program was the first step toward socialized medicine in British Columbia.

The Credit Union Movement was not Campbell's only area of interest and activity, however. Throughout the fifties and sixties, she worked with the Local Council of Women (LCW) on objectives for housing, education and old age pensions. Always recognized as a powerful personality, she was often asked to speak on behalf of the groups in which she was a member. But Campbell became discouraged with the Local Council of Women, since their members did not seem concerned enough with their own policy committees. Also, when men seemed to think that LCW objectives were foolish, the women would give up without a fight. Campbell remembered an LCW debate in the fifties, entitled "Are Women Doing What They Should?" Some women argued that women should remain in the home to raise their children, leaving the men to take care of business and politics. "Of course, I took the opposite view," May told me, with a now-familiar gleam in her eye. "I said that women were honoured to raise children, but that we must be vocal and active in the councils and in community affairs." Still, the others would argue that women did not belong in politics because politics should be kept out of the home. "You can't keep politics out of anything," Campbell said in no uncertain terms, "and women have allowed men to be the majority, without finding out how many women could compete for that majority. Women are competent. For every woman who doesn't have brain power, there's a man who doesn't have brain power. And I think we would find," she continued, regarding me with a conspiratorial air, "that women have the majority of brain power. But we must speak up and be visible! Nobody is going to do it for us." Accordingly, Campbell ran for office for the CCF in the fifties and sixties¹¹ remaining vocal on issues involving health care, homes for seniors, education, housing and pensions. She often spoke on the radio to remind women to use their vote to support her in working toward her social objectives.¹² Although she was never elected, she is remembered by many women in Victoria for her fiery, provocative style and her dedicated support of social issues.

Today, Campbell lives in a small apartment in Oak Bay, with her ninety-seven year old husband, Walter. She is ninety-two years old and is still involved in politics, having recently attended the NDP leadership candidate debates. Because she has always disliked cooking, she leaves much of it to her

husband. "Although he's no great shakes as a cook either," she adds. When I asked her for a certain date that she could not remember, she called to Walter for the answer. He answered, "August 14, 1962," which was the exact date. Then he stuck his head around the corner adding, "If you don't use it, you lose it!"



Private Collection

May Campbell.



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CCF candidates (l to r): May Campbell, Phyllis Webb and Mrs. Rayment, 1949.

Had Walter been supportive of her endeavours over the years? "Oh, yes," she replied, "I guess I was lucky that way. Walter would always stay home with the children if I had somewhere to go. He didn't always agree with me, so we would have some fine discussions, but often he would show me where I was off the track. But we women have got to realize that we are individuals, human beings on a level with all other human beings. We've got to stop worrying what men will think of us, or how we will look to men. We've just got to get up there and say what we think, even if no one agrees with us--especially if no one agrees with us! Then, at least, we've had the satisfaction of being heard."

Footnotes

1. Personal interviews with May Campbell, Victoria, BC.: February-June, 1984.
2. Linda Rasmussen *et al.*, *A Harvest Yet to Reap* (Toronto: The Women's Press, 1976): 122.
3. *Enterprise*, Vol. 34, No. 2, March/April 1975: 5.
4. From Westcoast Savings historical data, 1982 (unpublished).
5. All quotations in this section are from a conversation with Rodger Lutz, April 9, 1984.
6. Letter from Lucille Sutherland to Rodger Lutz, February 6, 1975.
7. From a conversation with Mira Yarwood, April 6, 1984.
8. Since the merging of the BC League of Credit Unions with BC Central, the smaller credit unions have not been able to take advantage of programs which used to be available through the League, so the bursary has become more important to the women in these credit unions. The May Campbell Bursary is not only for women staff members, although staff will be given priority in its distribution. However, in the absence of applications from women staff, applications from women members will be considered. The Bursary for \$1000 is available to credit union women through the Credit Union Foundation, P.O. Box 2038, Vancouver, B.C. V6B 3R9.
9. From a conversation with Marnie Kirk, April 10, 1984.
10. Muriel Clements, *By Their Bootstraps* (Toronto: MacMillan and Company, 1965): 13.
11. In 1953, one of Campbell's running mates was Phyllis Webb, now a well-known poet.
12. Radio transcripts (CJVI) from Campbell's personal papers, now in Provincial Archives of British Columbia, Victoria, BC.