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our own credit union which is going very well today. We started the People's Library. We had a co-operative store. And we had co-operative housing in Reserve--the first in Canada. Their philosophy was that the man in overalls should be educated to the point they could do things for themselves. And that is what happened. They had faith in the people and they let them know that, and they told us we could do things far beyond our expectations. Imagine, to tell a group of miners you can run your own bank, you can run your own store, you can build your own houses. We did it, and now we have co-op housing all over Canada built as a consequence. And people come from undeveloped countries to the Coady Institute and take ideas back and are doing in those countries exactly what we did in the early days right here in Reserve. The co-op housing started from a study club. Every Sunday we would meet and each member would put a question in the box, for discussion. So somebody put a question about housing. He'd read Warbasse's book about co-operative democracy and Warbasse said that anybody paying rent to a landlord pays for the house in 20 years and makes a donation of that house to the landlord. And that's exactly the position we were in, paying rent to the coal company. In 20 years the house would be paid for; they'd still own it and we'd start all over again. And those were cold houses built on the ground. One fellow described his house. He said if he dropped seeds on the floor they'd go down in the cracks and in the spring they sprouted and came up through the floor. Outdoor toilets. Sills all rotted. And that's what we were paying the coal company for. The question in the study group was what could we do to own our own homes. So our study group decided to specialize on housing. We studied two years before we started to build. Pictured at left is a Study Club meeting of Ray MacNab, John Allan Smith, Duncan Currie, Angus Currie and Mary Arnold, a co-operator who came to share her experiences. Joe Laben told us that each man and his wife built these little houses out of cardboard, built to scale. And that Miss Arnold taught them how to do it. This way they saw what the house was going to look like. The picture at the right is the moment of making the deal for the land in Dr. Tompkins's house. In front, left to right: Ray MacNab, Duncan Currie, Joe Laben, Dr. Tompkins; back row; John LaClare, George Clark, Allie MacMullan, Ed Kelly, Alex S. MacIntyre, Miss Arnold, John Allen Smith, Angus Currie, Charles Ross. It was March, 1938, and of the moment Miss Arnold wrote; "Now don't move," said Dan MacNeil. "until I get this picture. This camera doesn't seem to be acting just right." Everyone sat rigid. "There," said Dan. A landless, proletarian group, who had become the possessors of eleven acres of land, valued at \$500, sat back and drew a long breath. Every man turned to Dr. Tompkins. "It is to be called Tompkinsville!" they said.

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