

NASCO Guide to Cooperative Careers



 North American
Students of Cooperation

NASCO Guide to Cooperative Careers

Edited by
Sharon Pedersen

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Introduction/ Acknowledgements

This publication is designed to serve as a general guide to young adults who are considering careers in Canadian and United States cooperatives. Students unsure of what field of study to enter in order to qualify for cooperative jobs will find the highlights of fields with particular growth potential helpful. Teachers, advisors, and youth program leaders will find the Guide easy to use as a discussion tool, in part or whole. One of NASCO's primary purposes lies in cooperative career development. The cooperative movement always needs new employees to help run established co-ops, and work toward the development of new ones. As the International Co-operative Alliance declared in a statement commemorating the Year of Youth on Cooperative Day, July 6, 1985:

Young people represent the hope and challenge of the international co-operative movement. If they come to know cooperatives, the young shall not fail to understand and enhance it.

This Guide is designed to encourage dedication and excellence in young people's cooperative leadership.

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Considering A Career With Cooperatives

A Way Of Doing Business

Although the term "cooperative business" is unfamiliar to many people, cooperatives have played an important role in the economy since the 19th Century, and most of us have used the products and services of cooperative businesses.

A cooperative is simply an organization that is owned and operated by its members to provide products or services to those members (and, in some cases, to the public). Cooperative businesses are as diverse as business itself; they include credit unions and insurance companies, medical clinics and child care facilities, tiny storefront food-buying cooperatives and giant food producers such as Land O' Lakes, Welch's, Sunkist and Sun Rype.

The common foundation on which all cooperative enterprises rest is a set of guidelines called the Rochdale Principles. Named for the English town where they were first drafted by a group of weavers in 1844, the Rochdale Principles call for:

*Open, voluntary membership, without social, political, racial or religious discrimination.

*Democratic control — one member, one vote. Decisions in cooperative businesses are made by people, not dollars. Members elect a board of directors, which determines policy and appoints managers.

*Limited return on capital investment. Cooperatives may allow their members a modest return on money invested, but limit this return to prevent speculation and arbitrary price increases. This principle ensures that resources go to providing goods and services at reasonable cost to all, rather than to creating wealth for a few.

*Return of operating surplus to members. This ensures that products and services are provided at the lowest possible cost and that any surplus is used for the benefit of all members or, in some

cases, returned in proportion to the amount of business a member does with the cooperative. No member may gain the expense of others.

*Commitment to education of members, employees, and the public in the principles and practices of cooperation.

*Cooperation among cooperatives of all kinds, from local to international levels.

"The material resources which cooperative action has put at the service of the toiling multitude have had the effect of increasing the knowledge, stimulating the intelligence and developing the character of democracy."

—George Keen, Secretary,
Co-operative Union of
Canada, 1915

"In a cooperative, education means explaining to the public — the non-members — about the cooperative. It means telling the new member why and how to use, to benefit from and to share responsibility for the co-op's operation. It means training employees, managers, board members, and other leaders. Cooperative education strives to give the members a sense of community with each other and with other cooperators all over the world."

—E. Sekerak and A. Danforth, **Consumer Cooperation: The Heritage and the Dream**

Qualities and Qualifications of Cooperative Workers

People who work in cooperatives need all the same education, ability and skills they would need in any business.

And something more.

When you work for a cooperative business, you make a commitment to the principles on which it is based, just as the Rochdale weavers did. Your job will be shaped by both the social and economic aspects of your cooperative.

This means knowing how to do your job, and how your co-op works. You need to know enough about the cooperative, its business, and its relationship to the overall economy to help make wise decisions affecting your workplace.

Communication skills are important, too, since cooperatives can't be successful without good communication among members, staff and directors. And co-ops are educational as well as business organizations. All workers, regardless of their job title, may be expected to act as educators and organizers. Experience and skills in public speaking, writing and group dynamics are all assets.

But if cooperatives demand more, they also offer more. In addition to your paycheck, you get the satisfaction of participating in an economic process that provides the goods and services people need at reasonable prices. And if your job is in a worker-owned cooperative, you enjoy the benefits of being an employee and co-owner at the same time. Salary, benefits, and job stability vary depending on the type, size and location of the cooperative; they are usually comparable to those offered by non-cooperative corporations.

Your performance as a co-op employee will greatly influence the co-op; you will be a representative of its principles just as you will be a contributor to its financial success.

If you are seeking a career that offers an opportunity for continued learning and personal growth as well as service to your community, you may find that opportunity in cooperatives. Indeed, you may find that working with cooperatives provides a kind of challenge that few other careers can.

"Cooperative business must operate with every modern device which makes for successful business. The personnel of a cooperative must equal in skill and training the most skilled managers of competing private business."

—Roy F. Bergengren,
Credit Union Extension
Bureau, c. 1920

"Organizing and building a durable co-op that fulfills its purposes takes the will and skill of a group of committed people...who believe they can meet an economic need by working together democratically."

—E. Sekerak and A.
Danforth, **Consumer
Cooperation: The Heritage
and the Dream**

A Brief History Of Today's Cooperative Movement

The concept of cooperatives came to North America from England during the 19th Century, as the Industrial Revolution began to urbanize the continent. During the mid to late 1800s, cooperative enterprises based on the Rochdale Principles were started in places as distant as Ontario, Pennsylvania, Minnesota and Utah. Most were stores organized so people could buy food at lowest possible cost, as they began purchasing, rather than growing, much of their food.

Over the next few decades, thousands of cooperative ventures were launched. Each was an experiment in adapting cooperative principles to a diverse, fast-changing economy. The failures, as well as the successes, provided valuable lessons in cooperative operation and management.

The first credit union in Canada was founded in 1900. As early as 1909, cooperatives in Ontario and Nova Scotia came together to create the Cooperative Union of Canada, to foster the development of cooperatives.

After World War I, European immigrants who had a long history of experience with cooperatives brought that background to North America. Eastern Europeans in New York, Finns in the Upper Midwest and New England, and Bohemians in Ohio and Pennsylvania started many successful cooperative stores and housing developments; some are still in operation today. At the same time, farmers' cooperatives and cooperative stores were growing quickly, from Nova Scotia to British Columbia, from New England to California.

The Cooperative League of the USA (now called the National Cooperative Business Association) was organized in 1916 by a group of New York consumer cooperative activists. By the 1940's, it had become a nationwide umbrella organization providing advice and promoting cooperative ventures. Other support groups include the American Institute of Cooperation and the Cooperative Housing Foundation of Canada, which today serve as links between local cooperatives and national governments.

In the 1920s, cooperative businesses expanded into many other sectors of the economy, especially financial services. Between 1920 and 1925, for example, the number of credit unions in the U.S. more than doubled; between 1925 and 1930, the number tripled.

Cooperatives continued to develop during the 1930s and 1940s, meeting the challenges of the Great Depression and the wartime and post-war economies. New government agencies supported favorable legislation and funding programs. Agricultural cooperatives helped farmers survive the Depression, and rural electrification co-ops brought electricity to nearly half a million U.S. families in 42 states. In the cities, cooperatives helped provide housing during the post-war boom.

Today, cooperatives comprise an expanding sector of the U.S. and Canadian economies. Nearly 90 million out of 235 million Americans and more than 10 of 25 million Canadians belong to cooperatives. Canadian cooperatives employ more than 70,000 people and have assets totaling more than \$45 billion. In the U.S., total cooperatively owned assets are more than \$73 billion.

As a co-op member, you are part of the worldwide cooperative system. The International Co-operative Alliance, headquartered in Geneva, Switzerland, has member organizations and affiliates in 66 countries in North and South America, Europe, Africa, India, Asia and Australia. Many of these cooperatives engage in international trade and development.

In developing countries, cooperatives provide an opportunity for people to produce and distribute the basic goods and services they need, such as food, housing and health care. Cooperatives give people a voice in the economic decisions that shape their lives; their resources are used to provide for the needs of the many, rather than the enrichment of a few. Cooperators in the United States and Canada help people of other nations achieve these goals through several organizations, mentioned in a later section.

Taking the First Step Toward a Career in Co-ops

Becoming an active member of a cooperative is the best way to learn about the opportunities and challenges of cooperative business. You can probably find a credit union, food co-op, housing or other co-op in your area. All co-ops offer new members some orientation and education. In a small food co-op that may mean an informal tour of the store and an explanation of operating producers. In a larger co-op, training may be more formal and in-depth.

In any case, participation is the best teacher. Many cooperatives seek part-time volunteers or offer summer or part-time internships and paid jobs. You may do typing and filing, help produce a newsletter or package bulk food shipments. Try to do a variety of jobs, join committees, attend members' and directors' meetings and get to know your fellow members. As your responsibilities increase, so do opportunities for further education and training.

Several organizations offer courses, seminars and conferences on cooperative enterprise. Some colleges and universities offer courses, and even concentrations or majors, in cooperative development and management. Many of these cooperative organizations and educational programs are listed in the Resources section.

Finally, don't overlook leaders of your local co-ops as resources.

A Full Spectrum of Opportunities

Any business, regardless of what products or services it produces and distributes, can be organized as a cooperative. Some of the businesses and industries in which co-ops are most prominent are profiled in the following pages.

The range of job opportunities in cooperatives is unlimited, from accountant to typist, attorney to physician, computer programmer to designer, warehouse clerk to truck driver, nurse to technician.

And, a career in cooperatives doesn't limit your future. Many people move from one sector to

another (from food to housing co-ops, for example), or from local co-ops to national organizations for cooperatives. As your interests change and your knowledge and skills increase, you'll continue to find new challenges and opportunities in cooperatives.

"Experience shows that cooperation can progress no faster than the people can be trained to understand it and to administer its business. It cannot be handed to people ready-made nor can it be administered by others for them. The members themselves have to do it."

—J.P. Warbasse, founder,
Cooperative League of the
USA

"Everyone likes to do a good job at what they're doing. No matter what kind of business you work for, a degree of loyalty is expected. But just suppose the business you work for adds another dimension to all that. Suppose you can see your work contributing to a steady social evolution that strengthens working together, that gives democracy new handles. Isn't it more fun when you can feel all that as part of the day-to-day job you do? Personal growth—plus!!"

—Art Danforth, consumer
cooperative
consultant/writer, 1985

Producer-Owned Cooperatives

We've grouped agricultural, fishery and craft co-ops into a single chapter because they have one thing in common: they're set up to help people produce goods. Farmers, fishermen, and artisans can all make and sell their products with the help of cooperatives. The three types of producer-owned cooperatives are supply co-ops, which purchase and provide to producers necessary equipment and supplies; marketing co-ops, organized to process and/or distribute the products to the public as efficiently as possible; and service cooperatives, which provide financial and technical assistance, and other services according to the producers' needs.

Agricultural Cooperatives

Farm cooperatives are among the largest, most successful and important cooperative businesses in North America. Many agricultural cooperatives were founded as early as 1880, and farmer-owned co-ops were well established by the 1920s. According to the U.S. Department of Agriculture, more than half the nation's farmers participate in cooperatives today.

Farm supply co-ops produce and distribute seed, fertilizer, equipment and supplies to members. In the U.S., more than one-fourth of all farm supplies are purchased through cooperatives; in Canada, more than one-third of supplies are purchased in this manner. In addition to manufacturing and distributing farm supplies, agricultural supply co-ops are involved in the research and design of new products and technologies to help farmers cut costs and raise productivity. They offer career opportunities for animal and plant scientists, geologists and soil scientists, researchers and technicians, marketing



PROFILE — AGRICULTURAL COOPS

George Barr is vice president of research and development for Land O' Lakes agricultural cooperative, overseeing all agricultural and livestock research at the cooperative's Answer Farm. Research projects range from studies of nutrition for young calves and pigs to 100 technical trials of new animal feeds each year.

"The Land O' Lakes feed research team have advanced degrees in animal nutrition and are very skilled and highly trained in the latest techniques in livestock and poultry research," according to Barr. "This research team applies their technical expertise to solve practical problems that occur on the farm. The ability to blend research talents with practical experience is key to answering many questions raised on the farm."

Barr is a graduate of Kansas State University and has been with Land O' Lakes for more than 10 years.

and salespersons, mechanics and automotive engineers, managers and administrators.

The activities of marketing cooperatives include food processing, packaging, sales, and transport. More than one-third of all farm products are marketed and sold through cooperatives in the U.S., while in Canada, the market share for cooperatives is even higher; for example, four cooperatives market more than 80% of the country's grains, and 12 cooperative dairies handle more than half of Canada's processed dairy products.

Workplaces in production and marketing cooperatives include dairy farms and processing plants, meat packaging plants, grain elevators and wholesale as well as retail produce markets. Land O' Lakes, Ocean Spray, Sunkist & Sunsweet in the U.S.; and Sun Rype, B.C. Tree Fruits Ltd., and Scotian Gold in Canada are all cooperatively-owned processing and distributing businesses. Career opportunities include jobs for agricultural scientists and economists, biochemists, food technologists, laboratory technicians, researchers, marketing and sales specialists, managers and administrators, and machine operators.

One good example of agricultural service cooperatives are the U.S. farm credit cooperatives. "Credit where and when credit is needed and at suitable terms" is the motto of the Farm Credit Banks. In short, the objective of the lending arms of the Farm Credit System — land banks, production credit associations, and banks for cooperatives — is to provide the sound, adequate and constructive credit that American agriculture needs.

Young farmers, dedicated to cooperative ideals, are needed to continue the work of earlier generations of cooperating farmers. Many state universities have agricultural economics departments, where cooperative specialists train students, farmers and co-op staff. And, although the number of people working on farms has declined steadily over the past several decades, occupational forecasters predict 17,000 or more new jobs in the U.S. over the next 20 years for agricultural engineers. According to Dr. Marvin Cetron, author of **Jobs of the Future** and president of Forecasting International, these engineers will "design and test equipment used in the production and processing of farm products. Computers, lasers and other high-tech machinery are expected to be as common on farms as in factories during the coming years." Agricultural engineers with college degrees can expect to earn starting salaries of about \$20,000 (1984 U.S. dollars).

Fishery Cooperatives

Fishery cooperatives help "harvest" the seas and freshwater lakes in North America. In Canada, two cooperatives are prominent in fish marketing and processing: Prince Rupert Fisherman's Cooperative Assn. on the Pacific coast, with 1,150 member fishermen, and United Maritime Fishermen Limited on the Atlantic coast, with 2,700 members. In Manitoba, 12 freshwater fishing cooperatives have organized Northern Co-operative Services as a direct purchase supply center, providing member cooperatives with fishing equipment at cost to over seven hundred fishermen belonging to one of these 12 co-ops.

In the U.S., this type of co-op can be found in Alaska, the Pacific Northwest, the Gulf of Mexico, the Atlantic northeast, and the Great Lakes areas. Figures for 1980 showed about 96 cooperatives in this sector in the U.S., with more than 12,000 members.

These cooperatives provide services such as storage, processing, auction facilities, shipping and supply procurement for members. Most jobs, as in agricultural co-ops, are in purchasing, processing and marketing.

Artisans Cooperative, headquartered in Chadds Ford, Pa., is a marketing cooperative for artisans and crafts cooperatives throughout the United States. Doing a substantial amount of their business by direct mail, the cooperative also operates a number of retail salesrooms in major cities.

Through this outlet, rural groups such as the Freedom Quilting Bee in Gees Bend, Alabama, can produce crafts typical of their regions and market them to city dwellers who may never travel to Gees Bend. Other groups known for their artistic contributions to craft cooperatives are the people of the Zuni and Hopi American Indian tribes and the Appalachian Mountain region. Some American craft cooperatives specialize in marketing items made in the Third World, especially Central America. A few arts and crafts co-ops exist in Canada, too, developing for the most part outside of the mainstream cooperative system.

In addition to craft cooperatives, a number of fine arts cooperatives exist. Some music co-ops in this category include groups in which all members share in the management and revenues from performances. Another type of co-op acts as a marketing agent for performing arts groups.

Craft Cooperatives

Arts and crafts cooperatives span the spectrum from a few potters pooling resources to buy clay and other supplies in bulk to a large-scale federation of 41 shops in 16 states, the Federation of Women's Exchanges, founded in 1934. One estimate places the number of U.S. craftspeople doing their work for income as between 250,000 to 300,000, and many function through cooperatives.

Surveys show that about 2,000 craft cooperatives are operating in the U.S. today, helping members procure supplies and market their wares. Many provide workplaces, training and other aids in turning out a marketable product.

Worker-Owned Cooperatives

Worker cooperatives — or “employment cooperatives,” as they are often called in Canada — are business enterprises owned by the workers, who directly elect the board of directors and share in the profits of the enterprise. In addition to giving employees direct control of their workplace, worker-owned cooperatives give the local community control of its resources and of the revenues created by the business. In other forms of business organization, non-local owners often take profits out of the area and invest them in ways that do not benefit those who created the profit.

According to the U.S. Federal Economic Development Administration, worker cooperatives are more profitable than other forms of business in the same markets.

One outstanding model for the development of worker co-ops in Canada and the U.S. is the large network of worker-owned businesses in Mondragon, Spain. The Mondragon co-ops have virtually erased joblessness among their member-workers, while unemployment in the surrounding region is 30%.

Worker-owned co-ops may produce and distribute any type of products or services, and may be large or small. Often each member is required to contribute to the co-op's working capital by investing a prescribed sum of money. A few examples of successful worker-owned co-ops:

***Consumers United Group insurance company, headquartered in Washington, D.C., has 150 workers and a no lay-off policy. Salaries are indexed to the Washington cost of living. CUG has pioneered in the insurance industry, offering nondiscriminatory rates for women and testifying in favor of unisex rates in recent congressional hearings.

***Sunray Cooperative Trucking in California has 40 members who drive their own trucks, making deliveries of goods arriving by rail from other states. Each trucker turns over a percentage of his or her fees to the cooperative to cover warehousing and other expenses, and keeps the rest rather than paying an added percentage to profit a non-working owner.

***Harpell Printing Co-operative in Quebec is the oldest, largest, and one of the most widely known manufacturing co-operatives under

workers' control in Canada. It was a successful printing and book-binding business when the employees bought it from the previous owner's estate in 1945. By 1983, it had built up an annual volume of nearly \$10 million.

***CRS Workers' Co-op in Vancouver, British Columbia is a bakery and food wholesaler with 23 workers and a \$3 million business. All workers earn the same salary, and rotate jobs so that each person learns all facets of the business, from baking to sales.

Because worker-owned co-ops may be involved in any kind of business, the types of career opportunities they offer are unlimited. But there are general skills that are much needed in any type of worker-owned enterprise, including fundraising and financial management, general management and administration, marketing, and government and public relations.



Consumer-Owned Cooperatives

This sector includes the widest variety of cooperatives in the co-op movement. Some consumer cooperatives are organized to provide several types of goods and services to their members; others specialize in one activity. Below we've taken a look at the most common kinds of consumer-owned cooperatives.

Consumer Goods Cooperatives

Cooperatives organized to combine buying power of consumers and sell them goods at low cost were among the first co-ops in North America. The earliest co-op store opened in 1830. Today's consumer-owned retail cooperatives sell a range of products, including food, clothing, personal care products, home furnishings and supplies, gift items, auto supplies and gasoline, toys and books. Many purchase the products from regional co-op warehouses, selling them to members at a small mark-up to cover costs.

In the San Francisco area, co-ops operate grocery, hardware, liquor, drug and book stores, with annual sales totaling \$72 million. The Greenbelt Cooperative operates furniture stores in Maryland and Virginia, with a total sales volume of \$39 million a year. Together, cooperative stores in the U.S. have \$1.2 billion estimated total annual sales.

In Canada, more than one million people buy \$3.8 billion worth of products from retail cooperatives each year, and these co-ops are growing. The Calgary Cooperative Association has 170,000 members, 1,600 employees, and accounts for one-third of the city's retail activity. Its \$319 million sales volume is the largest of any consumer goods cooperative in the Western Hemisphere. One Canadian innovation is the "direct charge" system, in which members pay a weekly or monthly service fee to cover the fixed costs of operating a store where they can buy products at wholesale cost. The largest direct charge co-op, on Vancouver Island, operates food and household supplies stores and gasoline service stations for 10,000 members.

These large co-ops need managers, accountants and bookkeepers, warehouse personnel and other

workers. But small co-ops shouldn't be overlooked as sources of opportunities. According to Dr. S. Norman Feingold, president of National Career and Counseling Services in Washington, D.C., "About 1,200 new businesses are formed every day in the U.S., and more jobs have been created by small business in the last five years than by the giants like General Motors."

Because many consumer co-ops market their products through store circulars and newsletters, they use the services of writers, artists, photographers, and graphic designers in addition to product designers, order clerks, and other clerical and administrative workers.

PROFILE — CONSUMER GOODS

Art Gerstenberger is manager of the Hanover Consumer Cooperative Society in New Hampshire, a growing food cooperative with a history of success.

"In a cooperative, everything is being controlled here, it's not being controlled at a headquarters 200 miles away. So we do everything right here," Gerstenberger says. "I work with the department heads to make decisions about products and prices. But I'm not the type of manager that sits in the office. I think it's my responsibility to work with the people. This way I can meet the members and the customers, and they know who I am. Cooperatives are a different way of doing business. Co-ops are people, and I enjoy working with people. We're trying to give them good products and good service, and to protect their assets, their investment in the co-op."

“New Wave” Food Co-ops

In the late 1960s and early 1970s, a new crop of food cooperatives sprang up independently of the established retail cooperatives. They were started, in most cases, by college students and other young people who were involved in the social issues of the day: consumerism, personal growth, natural and organic foods, and localized economics. These people used cooperatives as a way to shape their environment to reflect their values. They tried to provide high-quality food at low prices, emphasizing unprocessed food often purchased from local farmers and suppliers to support the local economy. Food was sold in bulk, with members doing packaging and pricing to keep waste and costs low. The workplace was as democratic as possible, often managed by committee or a staff collective.

Today, about 350 of these new wave co-ops have annual sales approaching \$100 million. They are linked by regional federations that provide services such as warehousing, trucking, education and training. Perhaps the largest new wave co-op

is Puget Consumers Cooperative in Seattle, Washington, with 4 stores and 17,000 member households. But not all successful food co-ops are large; Williamson Street Grocery Cooperative in Madison, Wisconsin has 3,000 members and just 2,500 square feet of grocery space. The co-op is planning to expand to twice its size, however, and has the support of a membership that appreciates its full line of groceries and specialization in natural foods.

Since many food cooperatives depend heavily on volunteers, they are another good place to get co-op experience. They and their federations also offer paid positions for store and warehouse managers and clerks, accountants and bookkeepers, truck drivers, etc.



Housing Cooperatives

The U.S. has at least 2,000 housing cooperatives that provide housing for 530,000 families in New York, Washington, Detroit and many other cities. These are organized as multi-family complexes or associations of single-family homes. Their goal is to provide housing at an affordable cost consistent with good design and construction, management and maintenance. A survey by the U.S. Department of Housing and Urban Development reported that co-ops provide better housing in better neighborhoods for the dollar than rentals, public housing and other alternatives. Recognizing the value of cooperative ownership of housing, the U.S. government and the National Cooperative Bank have provided financing for cooperatives.

Canada has nearly 1,100 housing cooperatives with 33,750 units occupied and another 11,500 planned or under construction or renovation. Canada's national Housing Act provides for government support of housing cooperatives, and the co-ops are linked by federations that provide resources and assistance for the development of new co-ops.

Senior citizens can benefit from membership in housing cooperatives, because the co-ops can solve problems such as meeting housing costs on fixed incomes and establishing a network of friends. Housing co-ops for senior citizens may serve other needs as well, with food or craft co-ops.

Housing cooperatives also serve 12,500 college students in the U.S. and Canada, who save up to 30% on room and board compared to dormitory rates. Student housing cooperatives are available on more than 70 campuses, including the University of California at Los Angeles, Santa Barbara and Berkeley; the University of Michigan; the University of Texas; Ryerson Polytechnic Institute in Toronto; and the University of Manitoba. They provide low-cost housing where dormitory space may be limited and off-campus rents inflationary. Students sign leases based on the academic year and so avoid paying rent during their vacations. Co-ops offer an atmosphere of independence and community, and a choice of living situations and housemates.

Participation in campus co-ops gives one a head-start in a co-op career. If there is no housing co-op on your campus, you can organize one—an experience that will give you some of the best preparation you can have for a career in housing cooperatives. Many of today's leaders were

introduced to co-ops when they joined or organized student cooperatives.

Many student and non-student housing cooperatives have full-time, professional staff members, such as managers and maintenance supervisors. Particularly needed are people with financial skills to help develop capital, manage financial affairs and train members in cooperative living and cooperative housing administration.



PROFILE — STUDENT CO-OPS

Jim Jones is Executive Director of the Inter-Cooperative Council, the umbrella organization of student cooperative houses at the University of Michigan. The ICC is the second-largest campus housing co-op organization in the U.S., with more than 500 members.

Jones first learned of cooperatives when he was a student at Michigan, and moving into a housing co-op there in 1962. His jobs in co-ops have included helping to found and direct a successful federation of housing cooperatives at Michigan State University; managing student housing co-ops at the University of Texas; and serving as executive director of NASCO, the international organization that promotes and supports cooperatives in the U.S. and Canada.

Career opportunities in student housing cooperatives exist, Jones says, for those willing to "pay their dues."

"The best thing to do is to look for jobs in smaller co-ops first, because they have openings more frequently and they're a good place to learn. As you get experience, it's feasible to move into larger co-ops that pay better."

He adds that opportunities are especially good in Canada.

Student Cooperatives

In addition to student housing cooperatives and student credit unions (discussed in other sections), co-ops on campus have provided meals, books and supplies and even bicycle repair services for many years. Savings and experience gained make membership popular on many campuses.

Boarding (meal service) co-ops are often affiliated with housing cooperatives and offer inexpensive, convenient meals. Student members usually work a few hours a week — planning menus, shopping, cooking, cleaning up — to keep costs down. Some boarding co-ops are run on an all-volunteer basis, while others have paid cooks.

When Oberlin College in Ohio established its first housing co-op in the early 1950s, its members cut their meal cost to half of what students in dormitories were paying. Today Oberlin's co-ops provide meal service for one-fifth of all students.

Several campus bookstores in the U.S. and Canada are organized as non-profit cooperatives. Most have a full-time, professional manager. Some also hire assistant managers, buyers, accountants and bookkeepers, cashiers, etc.

Although these campus co-ops offer relatively few career jobs, they do give students a good opportunity to gain hands-on experience in cooperative businesses, while also providing needed services at low cost.

Financial Services

Credit Unions

Credit unions provide many of the same services as banks. Perhaps because they have some additional benefits, they are the fastest-growing financial institutions in North America. There are more than 18,000 credit unions in the U.S. with more than 50 million members and \$122 billion in assets. In Canada, 9 1/2 million people belong to credit unions with assets totaling nearly \$37 billion.

Any group of people who share a common bond — who work for the same employer, live in the same town, or attend the same school, etc. — can form a credit union. They deposit money in accounts, earn interest on those deposits (usually at a higher rate than that offered by banks), write share drafts (checks) against them, take out loans and insurance plans, buy travelers' checks, and make investments, etc., just as they would in a bank.

The difference is that the income created by deposits (when they are loaned and invested) is shared by the depositors rather than by a small group of stockholders or a holding company. Income may be returned to members in the form of higher interest on savings deposits, lower interest charges on loans, lower service fees, etc. Some credit unions invest their funds into community development efforts such as employment initiatives, social services, and cooperative projects.

Credit unions in the U.S. and Canada enjoy participation in a network that now extends around the world. In the U.S., each state has a credit union "league" that does educational, legislative and related work for member credit unions. In turn, state leagues belong to the Credit Union National Association (CUNA), which provides technical assistance and promotes credit union development. Each state has government bodies that regulate credit union procedures, and the National Credit Union Administration insures federal credit union deposits and provides guidelines for their formation.

In Canada, local credit unions have formed provincial "centrals" to pool funds, issue loans, and provide education to member credit unions. The Canadian Co-operative Credit Society (CCCS) is the national financial & technical assistance organization for English-speaking credit unions.

The *Confederation des Caisses Populaires et d'Economie Desjardins du Quebec* is the

organization for Quebec's credit unions, or *caisses populaires*. The Desjardins system is named after the founder of the first North American credit union, Alphonse Desjardins, who started a financial cooperative in 1900 Quebec.

The credit union idea has achieved worldwide acceptance, with prospering credit unions in at least 67 countries. The World Council of Credit Unions was formed in 1970.

PROFILE — FINANCIAL SERVICES

Linda Weber is manager of the Edison Credit Union in Kansas City, where she started as a teller 15 years ago.

"I'm a perfect example of how you can get ahead in the credit union movement even if you don't have the education first," she says. "There's so much opportunity because of available on-the-job training. It's all here for the taking."

Weber started with a high school diploma. While she was getting an on-the-job education as a teller, she also attended the School for Credit Union Personnel, sponsored by the Credit Union National Association.

After only a year as assistant manager, Weber recently moved up to manager when her boss left.

The Edison Credit Union is like many others — small but growing steadily. And Weber plans to keep it on track.

"I want to make this credit union the best there is," she says.

As credit unions have grown, they've diversified to develop other types of financial cooperatives, especially trust and insurance companies. The Co-operative Trust Company of Canada is federally incorporated to provide services such as home ownership savings plans. CUNA Mutual in the U.S. and CUMIS in Canada provide corporate insurance to credit unions and a full range of insurance coverage to members of credit unions and cooperatives.

Credit unions often rely on volunteer and part-time employees to help keep operating costs down, and many students have gone from part-time or summer jobs to career and management positions. Credit unions offer excellent training programs for employees who want to expand their skills and responsibilities. Continuing education opportunities are almost limitless through regional credit union leagues, conferences & seminars, and home-study courses. Another option is to join or start a student credit union, owned and managed by students to meet their particular needs, such as small short-term loans. Student credit unions are places where students can gain valuable experience in all phases of credit union operation and management. Some colleges also offer academic credit for this experience. Sources of information about credit unions are listed in the Resources section.

Credit union salaries are comparable to those in other financial institutions, and benefits are often more generous, usually including insurance, pension plan, paid holidays and sick days, and incentive bonuses.

U.S. Farm Credit Cooperatives

A cooperative credit system has also evolved to serve the needs of farmers in the U.S. The country is divided into 12 Federal districts, each having a Federal Land Bank and Federal Intermediate Credit Bank that provide loan money and supervisory service to the local offices. Each of the 12 districts also has a Bank for Cooperatives, while the Central Bank for Cooperatives handles large or inter-district loans. Four hundred and seventy-four regional Federal Land Bank Associations provide long-term loans to farmers and ranchers for purchase of their property; 420 Production Credit Associations furnish short-term credit for operating expenses and supplies; and the 13 banks that make loans to agricultural and rural utilities cooperatives help cover costs

such as storage and marketing expenses. Farmers initiated and own this system, which provides the capital necessary to grow and process much of the food Americans eat.

The National Cooperative Bank

Lacking a similar credit institution, non-agricultural cooperatives in the U.S. did not have the same growth potential as farmer cooperatives, until the opening of the National Consumer Cooperative Bank in 1980. Created by Congress, the NCB is now a private cooperatively-owned financial institution, primarily serving consumer cooperatives' financial needs. Cooperatives that bank with the NCB purchase membership shares, which entitle them to voting rights and patronage refunds.

Headquartered in Washington, D.C., the NCB operates regional offices in eight major cooperative centers in the U.S., permitting responsiveness to local needs and markets. The bank is known for its innovative lending in cooperative sectors such as health maintenance cooperatives and child care centers, as well as more commercial markets such as retailer-owned wholesale operations. The Consumer Cooperative Development Corporation provides planning, organizational, and start-up financial assistance to higher-risk cooperative ventures serving low and moderate-income communities.



Careers in credit unions and financial cooperatives are similar to those in other financial institutions. There is a need for managers and administrators, administrative assistants and office managers, loan and collection officers and staff, tellers and cashiers, computer technicians and data processing staff, accountants, bookkeepers, and marketing and member relations personnel.

As cooperative financial institutions grow and expand the range of services they offer, they will provide opportunities for specialists such as computer programmers and investment counselors. Economists predict that one of the best opportunities in financial services will be for executive officers and administrators. Economist Marvin Cetron predicts that more than 625,000 such jobs will be created in the next 15 years in the U.S. alone, with salaries of \$16,000 to \$29,000 in 1984 dollars. These jobs will usually require a four-year college degree.

Cooperating Insurance Companies

Recognizing a need to provide insurance to cooperative organizations and their members, co-ops and credit unions have sponsored and founded all kinds of cooperatively-oriented insurance companies. Several such companies provide life, health, home, auto, property, and commercial insurance.

These insurance companies have had an important impact on the economy not only by providing low-cost insurance, but also by investing premiums in other cooperative ventures. For example, Mutual Service Insurance in St. Paul, Minnesota, has loaned nearly \$30 million for cooperative development since 1949. Consumers United Group in Washington, DC, an employee-owned cooperative business, has invested more than \$10 million in housing, food, and health care cooperatives in two recent years, and also has a program to provide start-up capital for small business.

But these aren't the only insurance cooperative success stories. Nationwide Insurance was started by Ohio farmers to provide auto insurance, and now provides fire, life, homeowners, health care and farm insurance to policy-holders in 43 states. In Canada, The Co-operators is among the largest insurance companies in the nation. The Desjardins cooperative financial services group has four insurance companies and the Co-operative Hail Insurance Co. insures Saskatchewan and Manitoba farmers against crop damage from hail.

Careers in cooperative insurance companies include administrative, sales, and clerical jobs, in addition to research and analysis positions. Actuaries—statistics experts who calculate rates and premiums—are expected to be in demand, with salaries ranging from \$13,000 (starting) to \$35,000 U.S. with a college degree.



Cooperatives In The Energy And Utilities Industries

Rural electrification cooperatives pioneered in bringing electricity to American farms earlier this century. Many are now active in developing new forms of energy such as solar, wind and nuclear power, and in promoting pollution control and energy conservation. They serve nearly nine million families as well as commercial and industrial consumers on farms and in towns and suburbs. Supported by the government's Rural Electrification Administration, they are linked by the National Rural Electric Cooperative Association.

The first cooperative oil refinery in the world began in 1935 in Regina, Alberta to serve farmers' fuel needs. Since then, several cooperatives in the Midwestern U.S. have developed wells, pipelines, and refineries that produce and market more than one-fourth of all petroleum used in agriculture. The largest U.S. farm-supply co-op, Farmland Industries, started as the cooperatively-structured Union Oil Co. As the petroleum industry works to develop new sources of oil, new recovery methods, and new refining technology, cooperatives will continue to play an important part in these efforts. Canada's Cooperative Energy Development Corporation (CoEnerco), established in 1982 as a joint project of the federal government and 17 cooperatives, has about 90 workers involved in oil and gas exploration and development.

Telephone cooperatives operate in the U.S. in much the same way as rural electric cooperatives, and have been aided by the Rural Electrification Administration's loan programs. Telephone co-ops have played a large role in upgrading phone service to take advantage of new technologies.

Telecommunications, including subscriber-owned cable TV and satellite relay, is an excellent field for cooperative ventures. Cable co-ops can provide TV programming services their members want, at affordable prices. Members can vote for their directors, choose programming and technology usage, and establish public access channels.

As shortages of non-renewable energy become pressing, urban communities are becoming involved in seeking cheaper, more reliable and sustainable energy resources. New energy co-ops, called "community energy cooperatives," are characterized by their small size and emphasis on member education and participation. These co-

ops can be organized as consumer, producer or worker-owned cooperatives, providing a wide range of possible goods and services:

- bulk fuel purchasing
- purchasing and installation of weatherization supplies
- boiler maintenance and repair
- energy auditing
- solar energy system leasing and installation
- energy production and storage
- energy advocacy, conservation, education, and job training
- energy planning, research, and design

Start-up planning and development costs are high for new community energy cooperatives, and financial backers find supporting them risky because of unpredictable technologies and markets involved. But environmental activists point to our changing energy needs as evidence of job potentials in this area. Persons interested in social responsibility where energy use is concerned would find work with community energy cooperatives highly rewarding.

Among the top jobs in the energy field are those for many types of engineers, including chemical, environmental, nuclear, petroleum, and solar experts. Engineers will need a four-year college degree and can expect starting salaries of \$20,000 to \$25,000 in 1984 dollars. Other jobs in this industry include geologists, geophysicists, ecologists, economists, financial planners, and natural resource analysts, vehicle operators, pipefitters, equipment installers and repairers, public relations and communications personnel, lobbyists, administrators, and clerical and other support staff.

Health Care Cooperatives

In the U.S., 15 to 20 health care cooperatives employ 5,500 health professionals who serve more than 250,000 families. These cooperatives offer professional medical and hospital, dental, pharmacy and/or optical services.

Most are organized as health maintenance organizations (HMOs) and emphasize preventive medicine and early treatment of health problems as a way of improving members' health while cutting their health care costs. Health care co-ops may sponsor programs in fitness, nutrition, weight control and stress management, and stop-smoking and alcoholism clinics.

Members of most health care co-ops make monthly payments for access to these services, the usual method of operation of HMOs. (Although almost all health care cooperatives are HMOs, most HMOs are *not* cooperatives. Many are owned and operated by large for-profit corporations that also own hospitals.)

Canadian health care cooperatives are small and relatively few, but some activity is present in almost every area of the country. In British Columbia, one in five residents has health care insurance provided through C U & C Health Services Society. Saskatchewan has more than a dozen cooperative health clinics.

Among the largest health care cooperatives are Group Health Associates in Washington, DC, with a staff of more than 750 and membership of more than 131,000; Group Health Plan of St. Paul, Minn., which operates seven outpatient clinics with 100 physicians, 25 dentists and 700 other health care workers and support personnel; and Group Health Cooperative of Puget Sound in Seattle, with a staff of 3,500 and membership of 310,000 persons.

Health care is one of the fastest-growing sectors of the economy and is expected to provide more than 3 million new jobs in the next 20 years. And as costs continue to rise sharply, more and more people are seeking access to new forms of health care. All of this adds up to excellent career opportunities in a wide range of health care careers. A few of the most promising jobs: laboratory technicians, who perform lab tests (more than 200,000 new jobs, salary range of \$12,000 to \$21,000; two years of college required); paramedics, who provide emergency medical treatment (400,000 jobs, \$16,000 to \$29,000 salary; two to six years college); geriatric workers, to provide for the physical, mental and social



health needs of a growing elderly population (700,000 jobs, \$15,000 to \$22,000 salary; two to six years college), and registered nurses (1,300,000 jobs, \$14,000 to \$20,000 salary; four years college)

Other health care opportunities include jobs for medical administrators, physicians and dentists, technicians in X-ray, radiology, cardiopulmonary, electroencephalogram (EEG), and other specialties, dental laboratory technicians and hygienists; physician's assistants; nutritionists, pharmacists, physical and occupational therapists, and many others.

PROFILE — HEALTH CARE

Alma Howard is historian/archivist at Group Health of Puget Sound, a large health care cooperative in Seattle. She's a good example of someone whose membership in a cooperative led to a job matched to her skills and interests.

When she and her husband moved to Seattle several years ago, they discovered that Group Health offered complete health care coverage for far less than they had been paying for hospitalization insurance alone. So they became members. As Alma's interest in cooperatives grew, she joined various committees and in 1981 was hired to do an oral history project for the co-op. From there, she moved into her current staff position.

With a degree in journalism, Master's in Library Science and special training in archive management, Alma has strong professional credentials as well as a commitment to co-ops.

Alma feels that cooperatives offer young people interested in health care careers a work environment where the emphasis is on serving people, rather than creating profits. "Here, people know they're helping to provide a basic service, just like food and housing, at a fair and affordable price," she says.

Other Consumer Cooperatives: A Cross-Section Of The Economy

It's important to stress again that any business can be organized as a cooperative. Today's economy provides many opportunities for consumers, entrepreneurs, and workers to meet their needs, and co-ops are designed to meet economic needs. We've profiled some of the areas in which cooperatives are most widespread. Here are a few other examples of consumer cooperative enterprises.

Child Care Cooperatives

Serving approximately 70,000 families, child care cooperatives offer classes and activities for preschool children and a good opportunity for parents to have a voice in their children's education and care. Child care cooperatives are usually supported by schools, churches or other institutions, which provide space at low cost. Parents work a few hours each week or month to keep costs down. Although some jobs are filled by parent-volunteers, most child care co-ops also have one or more paid staff members, such as certified teachers and office staff.

As the number of single-parent and two-career families increases, the need for child care co-op workers will also increase.

Legal Service Cooperatives

Organized in much the same way as cooperative financial services and health care services, legal cooperatives provide members with the services of attorneys at lowest possible rates. The U.S. government reports that there are about 3,000 cooperative legal services, many sponsored by credit unions for the benefit of their members. For example, the Arizona Credit Union League's plan allows its nearly 7,000 individual members to set up telephone consultations with attorneys for a low fee.

Only very large legal co-ops actually employ full-time attorneys. Most have a part-time attorney or contract for services with one or more law firms that offer reduced rates in return for the high volume of business offered by the cooperative. Legal cooperatives usually do have one or more paid workers who take calls, set up consultations, keep records, etc.

Memorial Societies

Dedicated to planning dignified, simple, economical funeral arrangements, memorial societies are simply groups of people who join together to contract for these services at a savings of \$500 or more. Most do not have paid staffs, although larger ones may have a secretary or administrator. Often food cooperatives, credit unions, or other cooperatives offer membership in a memorial society as an added benefit.

Auto Care Cooperatives

Car owners in a few communities are able to get their cars repaired at fair prices through automobile care cooperatives. They have some control over the time repairs take, the cost of those repairs, and the quality of work they receive. Prices are often well below retail levels, and fix-it courses and do-it-yourself tools and workspace may be offered. Automobile maintenance organizations, as they're sometimes called, employ at least one manager and one mechanic, and often additional mechanics and support staff.



Organizations Of Cooperatives, For Cooperatives

Finally, there are cooperative associations and federations that support the creation, development and operation of cooperatives by providing services such as educational materials, training seminars, business and management consulting, financing, publicity to increase awareness of cooperatives, etc. Many have been mentioned in previous sections.

These associations usually have small staffs with much cooperative experience plus skills in business, administration, writing and editing, and so on. For example, the Industrial Cooperative Association in Massachusetts provides support and assistance to worker-owned industrial cooperatives. It has eight full-time and three part-time workers and is divided into three departments: business (analysis and planning, financial packaging, consulting), education (producing materials, providing training for worker cooperative members), and research and legal services (monitoring laws and tax regulations affecting cooperatives, advising cooperatives on their impact).

Other examples of such organizations are the Association for Cooperative Educators, a cooperative "think tank" that promotes dialogue among cooperative educators in the U.S. and Canada; the National Council of Farmer Cooperatives, which represents these cooperatives to various legislative, government and regulatory bodies in the U.S.; the American Institute of Cooperation, dedicated to increasing the knowledge of member agricultural cooperatives and the public on issues related to farmer co-ops; and the North American Students of Cooperation, which works primarily with student cooperatives to build cooperative leadership.

A study of economic changes by George Washington University in Washington, DC, found that non-profit trade associations will become an increasingly large and important sector of the economy in the coming years, and that people trained to manage and administer these associations will be in great demand.

Overseas Cooperative Development

Many organizations of cooperatives carry on their worthwhile work with co-ops overseas. The Co-operative Development Foundation of Canada mobilizes human and financial resources on behalf of Canadian cooperatives and credit unions to assist cooperative enterprise in developing countries. CDF has three fundamental objectives: the alleviation of poverty, promotion of self-sustaining growth, and education and human resource development. CDF concentrates on the development of credit unions and food production and marketing cooperatives, organizations people can easily own and control themselves, in Asia, Africa, Latin America, and the Caribbean. Projects are funded in large part by grants from the Canadian International Development Agency. Much of that funding is matched by contributions from the co-operative movement in Canada.

United States cooperatives also aid cooperative efforts overseas. One organization is CARE, Cooperative for American Relief Everywhere, a group of organizations sponsoring food, self-help and health education programs throughout Africa, Asia, Latin America, and the Middle East. The U.S. Peace Corps also has a program for cooperative development that assigns volunteers to help establish and operate agricultural, aquacultural, transportation, housing, handicraft and financial services cooperatives. These projects need people with all types of skills—especially management, financial planning, marketing, research, and accounting—who can adapt themselves and their skills to different cultural and economic conditions. Skills and opportunities have been used in Africa, Central and South America, the Caribbean Basin, the Pacific Islands and other areas. To meet Peace Corps requirements for cooperative development work, one must have:

- 1) four years' experience in cooperatives;
- 2) two years' experience and two years' college;
- 3) one year's experience and a Bachelor's degree in any field; or
- 4) a Bachelor's degree in business or economics with no experience required.

Additional information on U.S. organizations working in developing countries can be obtained from the U.S. Overseas Cooperative Development Committee, listed in the Resources section.

Resources

Cooperative Associations

Most of the organizations listed below are national or international associations of co-ops. Contact the Co-operative Union of Canada, the National Cooperative Business Association, or the North American Students of Cooperation for more information on specific types of co-ops and cooperative organizations in your region.

Canadian Co-operative Credit Society
300 The East Mall
Islington, Ontario
CANADA M9B 6B7
(416) 232-1262

Le Conseil Canadien de la Co-operation (CCC)
2030 Boulevard du Pere Lelievre
Quebec, Quebec
CANADA G1P 2X1

Consumers United Insurance Co.
2100 M Street NW
Washington, DC 20063 USA
(202) 872-5497

The Continental Association of Funeral and
Memorial Societies
2001 S Street, NW
Washington, DC 20009 USA

Co-operative Development Foundation of
Canada--237 Metcalfe St.
Ottawa, Ontario
CANADA K2P 1R2
(613) 238-6711 (overseas development)

Co-operative Energy Development Corporation
(CoEnerco)
2000, 530-8 Avenue SW
Calgary, Alberta
CANADA T2P 3S8
(403) 266-7800

Cooperative Housing Foundation
201 L Street, NW
Washington, DC 20036 USA
(202) 887-0700

Co-operative Housing Foundation of Canada--
401-56 Sparks St.
Ottawa, Ontario
CANADA K1P 5A9
(613) 238-4644

Co-operative Trust Company of Canada
333 3rd Avenue North
Saskatoon, Saskatchewan
CANADA S7K 2M2

Co-operative Union of Canada
237 Metcalfe St.
Ottawa, Ontario
CANADA K2P 1R2
(613) 238-6711

The Co-operators Group Ltd.
Priory Square
Guelph, Ontario
CANADA N1H 6P8
(519) 824-4400 (insurance)

Credit Union National Assn.
Box 431
Madison, WI 53701 USA
(608) 828-4500

The CUMIS Group Ltd.
PO Box 5065
Burlington, Ontario
CANADA L7R 4C2
(416) 632-1221 (insurance)

CUNA Mutual Insurance Co.
5910 Mineral Pt. Rd.
Madison, WI 53701 USA

Farm Credit Council
1800 Massachusetts Ave.
Washington, DC 20036 USA
(202) 659-1525

Group Health Association of America
624 9th St., NW
Washington, DC 20001 USA
(202) 737-4311

Industrial Cooperative Association
249 Elm
Somerville, MA 02144 USA
(617) 628-7330
(worker co-ops)

Memorial Society Association of Canada
Box 96, Station A
Weston, Ontario
CANADA M9N 3M6

Continued . . .

Mutual Service Insurance
PO Box 43035
St Paul, MN 55164 USA
(612) 631-7320

National Association of Federal Credit Unions
1730 Rhode Island Ave , NW, Suite 810
Washington, DC 20036 USA
(202) 828-4500

National Association of Housing Cooperatives
2501 M Street NW
Washington, DC 20037 USA
(202) 887-0706

National Cooperative Bank
1630 Connecticut Ave , NW
Washington, DC 20009 USA
(202) 745-4600

National Cooperative Business Assn
Suite 1100,
1401 New York Ave , NW
Washington, DC 20005 USA
(202) 638-6222

National Council of Farmer Cooperatives
1800 Massachusetts Ave., NW
Washington, DC 20036 USA
(202) 887-0706

National Federation of Community Development
Credit Unions
29 John St , Rm 903
New York, NY 10038 USA
(212) 513-7191

National Rural Electric Cooperative Association
1800 Massachusetts Ave , NW
Washington, DC 20036 USA
(202) 857-9500

National Student Credit Union Council
PO Box 2613
Wellesley, MA 02157 USA
(617) 239-4725

National Telephone Cooperative Association
2626 Penn Ave , NW
Washington, DC 20037 USA
(202) 298-2300

Nationwide Insurance Co.
One Nationwide Plaza
Columbus, OH 43215 USA
(614) 227-7111

North American Students of Cooperation
(NASCO)
PO Box 7715
Ann Arbor, MI 48107 USA
(313) 663-0889

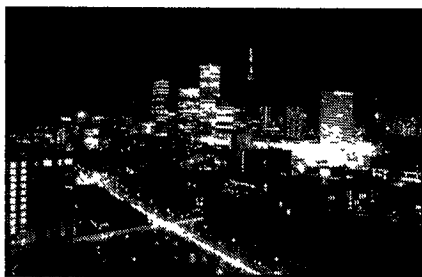
Parent Cooperative Preschools International
President
1802 SW Custer
Portland, OR 97219 USA

US Overseas Cooperative Development
Committee
1800 Mass. Ave , NW
Washington, DC 20036 USA
(202) 857-0689

Workers Trust Insurance
PO Box 11618
Eugene, OR 97440 USA
(503) 683-8176

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Toronto, Ontario M5B 1G7

CANADA
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Educational Organizations

American Institute of Cooperation
1800 Mass. Ave., NW
Washington, DC 20036 USA
(202) 296-6825

The national educational association for agriculture cooperatives; informs farmers and the public of agriculture co-op concerns.

Association of Co-operative Educators
Co-operative College of Canada
151 - 105th St. West
Saskatoon, Saskatchewan
CANADA S7N 1N3

Organization of individuals professionally dedicated to cooperative education; promotes dialogue on co-op education methods.

International Co-operative Alliance
Route des Morillons 15
CH - 1218 Le Grand-Saconnex
Geneva, Switzerland

Represents cooperative organizations of all types; promotes cooperation and cooperative principles worldwide.

North American Students of Cooperation
PO Box 7715
Ann Arbor, MI 48107 USA
(313) 663-0889

Provides information, training and publications on and for co-ops, especially student co-ops, in the US and Canada. Links students to the broader cooperative movement.

Rochdale Institute
PO Box 8293
Ann Arbor, MI 48107 USA
(313) 665-2667

Domestic and international education and training arm of the National Cooperative Business Association. Provides training programs on successful operation of cooperative businesses to members, employees, and directors of cooperatives.

Educational Institutions with Cooperative Training Programs

Many state universities in the U.S. offer courses/programs on cooperatives through their agriculture economics departments. In addition, the following institutions have established training programs.

Coady International Institute
St. Francis Xavier University
Antigonish, Nova Scotia
CANADA B2G 1C0
(902) 867-3967

Courses in cooperative development and management techniques and theory, geared toward Third World application.

Co-operative College of Canada
151 - 105th Street West
Saskatoon, Saskatchewan
CANADA S7N 1N3
(306) 373-0474

Training programs, research, consulting and support services for Canadian cooperatives and credit unions. Conducts the Canadian Credit Union Institute and other certification programs.

National Credit Union Institute
CUNA Human Resource Development Program
PO Box 431
Madison, WI 53701 USA
(608) 828-4500

Credit Union Certificate Program and Certified Credit Union Executive Program. Training also available through conferences and seminars, state, local and correspondence programs; write your state credit union league or CUNA for information.

University Center for Cooperatives
U. of Wisconsin--Extension
514 Lowell Hall,
610 Langdon Street
Madison, WI 53706 USA
(608) 262-3251

Cooperative leadership, education and management courses for students, co-op boards, managers, and staff.

Continued . . .

University of Saskatchewan
Center for the Study of Co-operatives
Diefenbaker Center
Saskatoon, Saskatchewan
CANADA S7N 0W0
Undergraduate and graduate studies.

York University (Toronto)
Faculty of Environmental Studies
4700 Keele St.
Downsview, Ontario
CANADA M3J 2R2
Masters program in cooperative general
management.

CO-OPERATION KNOWS NO BOUNDARIES

The Co-operators began as an organization sponsored by co-operatives and credit unions to meet the insurance needs of their members and others.

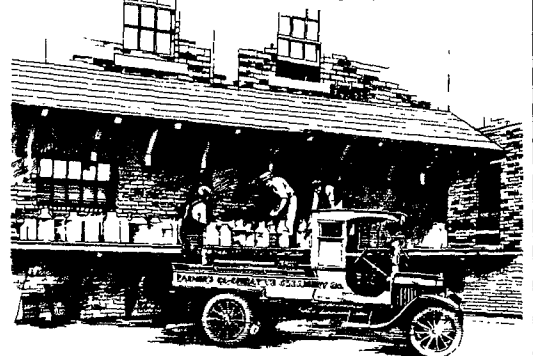
Today, our group of companies is owned and controlled by 37 member-owners and we now provide data processing, investment management, property development, life, casualty and fire insurance.

The values of self-help, equity and sharing, inherent in the co-operative principles proclaimed by the International Co-operative Alliance, are still very relevant for many people.

The Co-operators has a wide variety of careers available: multi-line insurance sales; service representatives; claims adjusters; underwriters; and accounting and actuarial services are some of the many opportunities available.


With over 250 service offices across Canada, The Co-operators is close to home ... and close to you.

Maritime dairy co-operative, 1920's



For more information contact:

The Co-operators
Personnel Services
Priory Square
Guelph, Ontario
N1H 6P8
(519) 824-4400

 **the co-operators**
Insurance Services

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Bibliography

Many of these publications are available from NASCO; write for a free catalog. Annual reports from the organizations mentioned in this Guide will also acquaint you with the work of cooperative organizations. Many of these organizations' addresses may be found in the previous pages.

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Campus Co-op Directory. Ann Arbor: North American Students of Cooperation, 1985 (updated biennially).

Careers in Credit Unions. Madison: Credit Union National Association, 1983. Additional materials on credit union training and careers are also available from CUNA (PO Box 391, Madison, WI 53701).

Careers in Rural Electrification. Washington, DC: National Rural Electric Cooperative Association, 1981.

Co-op Magazine. Back issues on topics covering the cooperative movement available from NASCO; write for list of issues available.

Co-operatives Canada '85. Ottawa: Co-operative Union of Canada. Annual.

Ellerman, David. "What is a Worker Cooperative?" Somerville, MA: Industrial Cooperative Association, revised 1984.

Farmer Cooperative Publications. Washington, DC: United States Department of Agriculture, Agricultural Cooperative Service; revised 1985. (Lists publications on agriculture co-ops; most are free of charge. Order title: "Cooperative Information Report Number 4.")

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