

Cooperatives Generate Volume In Supporting Businesses

The American co-op story today is one of success despite a century of struggle and opposition. It is one of people in adversity, with foresight and a will to fight economic abuses.

The same principles of cooperation of yesteryear apply now for more than 20 million American families who push aside political, organizational, religious and other differences to work in harmony for common purposes.

For many co-op members it is a story of their influence over management of multi-million dollar investments. A school teacher on an electric co-op board casts the deciding vote on the new construction of a \$15 million power facility. A farmer in a similar position votes to build a \$15 million fertilizer plant or a \$12 million export grain elevator.

Co-ops are anchored in every

major segment of the Nation's economy. Urban and rural people have over \$10 billion of savings and \$9 billion of outstanding loans at their 22,700 credit unions. Farmers and their cooperatives borrow some \$8 billion annually through their cooperative farm credit system.

The 8,500 farm marketing and purchasing co-ops do a daily business of over \$50 million for a membership of 5 out of every 6 farmers in the United States.

Over 6 million rural consumers provide their own electric services through 1,200 cooperatives. About 600,000 farm families get telephone service through these same co-ops.

The 560 cooperative housing projects in the United States include 80,000 units valued at more than \$1 billion. Some 10,000 fishermen operate 7,514 fishing boats and vessels

through their 100 fishery co-ops. About 4.5 million people are enrolled in 180 cooperative health plans.

Over 150,000 farmers in 7,000 areas irrigate 9 million acres through their mutual irrigation associations. Farmers pay out an estimated \$50 million a year to members in settlement of fire loss claims in 1,400 areas.

Today much of the cooperative story centers around the co-op cash register. People form co-ops to bring prices down for products or services they buy and so they can get more for the products they sell.

The rest of the story is centered around service. Before people formed their co-ops the services did not exist or were

inadequate or too costly.

From all the co-op activities a social benefit evolves. People accept greater responsibility for solving their own social and economic ills. They call on the leaders of their groups and boost them to prominence in the business world.

Higher net incomes from cooperative activities bring higher standards of living to members, and as a result bring social benefits to entire communities.

Cooperative activities in the United States generate billions of dollars in supporting businesses — for machinery, packaging supplies, transportation, electrical appliances, construction and a wide range of services.

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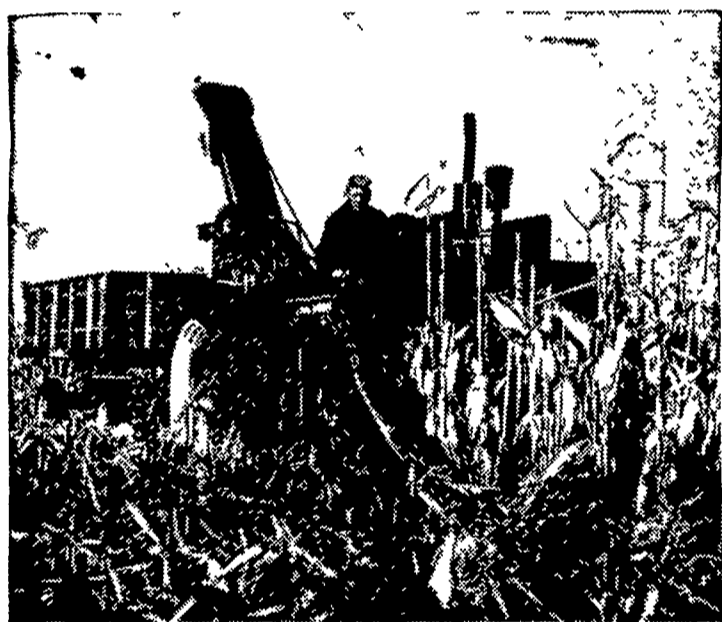


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