



# CO-OP

# Contact

UNITED HOUSING FOUNDATION • COMMUNITY SERVICES INC.

## FIRST NATIONAL CONFERENCE ON COOPERATIVE HOUSING

The great national interest there is in cooperative housing was visibly demonstrated in mid-March when 150 people from California to Porto Rico assembled in Washington to attend the First National Conference on Cooperative Housing. The meeting was sponsored by the Cooperative League of the USA, the National Housing Conference, and the National Association of Housing and Redevelopment Officials.

On hand were both the experts and the novices — the former to dispense information and the latter to find answers to some of the complex questions involved in either organizing a cooperative or operating one successfully. For two days in general sessions and in numerous workshops, the important questions of organizing, financing, managing, and membership participation in housing cooperatives were discussed and at times debated.

Senator Jacob Javits, speaking at one of the luncheon sessions, said that, "The fundamental solution to the middle-income housing problem must be provided by cooperatives. Congress can assist them by giving a dependable source of funds." He said that the United Housing Foundation's program of giving technical assistance to groups is very valuable and many more such organizations are needed throughout the country.

The Senator said a greater public climate for the acceptance of cooperative housing must be developed. He called upon labor unions to follow the examples of the Amalgamated Clothing Workers of America, ILGWU, and Local 3 of the International Brotherhood

## THE CONSUMER PAYS AND PAYS

HAROLD OSTROFF\*

1957 marked the 75th anniversary of Consolidated Edison Company's distribution of electricity in New York City. It was a good year for the company. In their elaborate annual report, the company includes the following facts under the headline, Highlights of 1957:

Common stock earnings were up 24%; earnings per share \$3.44 compared with \$3.20 in 1956. Revenues increased 5.8%, electricity 6.6%, gas 2.4%, steam 3%. Electric peak in the summer for the first time reached 3,460,000 kilowatts on the morning of June 26. Gas and steam rates increased; these increased rates are estimated to yield \$6,800,000 on an annual basis.

In 1957, Consolidated Edison's sales amounted to \$552,668,962. This was an increase of \$30,138,191 over 1956. The company's net profit increased \$3,300,140 over the previous year. The stockholders of preferred and common stock divided among themselves, \$42,485,397. The stockholders should be well-satisfied with the operations of the company during this anniversary year.

However, the directors, or as they are designated in the annual report, "the trustees and senior officers" of Consolidated Edison, are not satisfied with the \$56,698,000 net income for 1957. They want more. They have pending with the Public Service Commission two measures which will increase the corporation's income by an estimated \$15,742,000.

\$9,000,000 of this increase will be realized if the company is permitted to abolish the

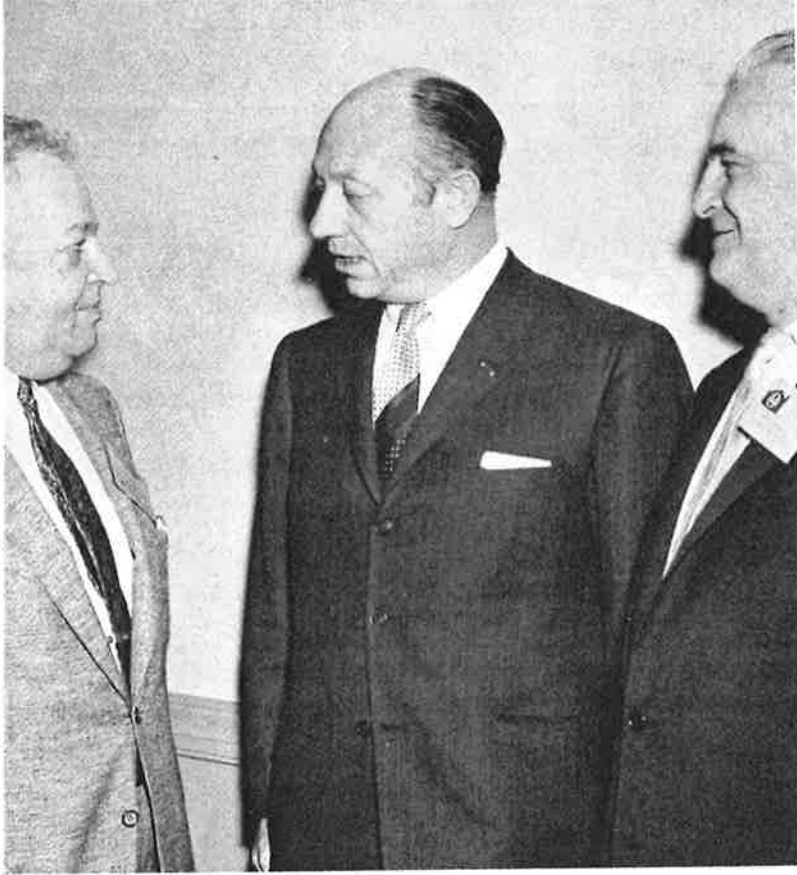
\*Mr. Ostroff is Vice-President of Community Services Inc.



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Morris Iushewitz, secretary of the New York City CIO, left, and Harry Van Arsdale, Jr., business manager of Local 3 of the IBEW, right, discuss cooperative housing with Senator Jacob Javits of New York at the First National Conference on Cooperative Housing.



From left to right: Albert Cole, administrator of the Housing and Home Finance Agency, Abraham E. Kazan, executive vice-president of UHF, Jerry Voorhis, executive director of the Cooperative League, and Congressman, Vincent Dellay of New Jersey.

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of Electrical Workers to promote cooperatives. He said that labor unions, banks and insurance companies should marshal their forces to join a "crusade" for cooperative housing. Senator Javits concluded by saying, "Cooperatives best exemplify democratic self-help and mutual aid and these are among the best virtues of Americanism."

The United Housing Foundation and Community Services, Inc. were well represented at the conference. On hand were directors, Abraham E. Kazan, Harry Van Arsdale, Jr., Morris Iushewitz, and Ralph Lippman. Roger Schafer, secretary of the United Housing Foundation also participated.

Mr. Van Arsdale was the main speaker at a luncheon session. His topic was the financing of and investing in cooperative housing. From the experiences his union encountered in developing the 2226-unit Electchester, Mr. Van Arsdale said that every effort should be made to make the members' equity investment as high as possible to reduce the amount of the mortgage and therefore reduce the monthly carrying charges to the consumer. He said that one of the most important results of Electchester cooperative was the education the members received regarding the importance of using their own funds to benefit themselves.

Mr. Kazan, executive vice-president of United Housing Foundation, was the keynote speaker at the opening session of the conference. He traced the development of co-op housing in New York City from 1927 when 303 families pioneered in the Amalgamated to the present time when there are over 10,000 families living in similar housing. These cooperative members have invested about \$25,000,000 of their savings in their homes which are worth \$125,000,000. In speaking of the future, Mr. Kazan said, "It appears to me that the most important and basic task is one of education. We must try to get the general public to understand what cooperative housing is, how it functions, and how it benefits the consumer. We must attempt to teach those who need housing, that they can help themselves by pooling their financial resources with others, that it is idle to wait for the commercial builders to supply them with housing when profit is not visible.

"Next on our program is to find adequate low-interest rate mortgage money. The shortage of housing is primarily due to the fact that housing produced today is beyond the means of the average middle-income family.

"To find low-interest-rate money, it is essential for us to

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long-established practice of conjunctional billing. Consolidated Edison has also appealed to the Public Service Commission for permission to increase its monthly minimum rates to residential customers from 80¢ to \$1. If this increase is granted, it is estimated Con Edison will increase its income by another \$6,742,000 a year.

Twenty cents a month sounds like a modest increase. However, to the small families, who use only a little electricity, a 20¢ increase percentage-wise, is rather substantial. If a family's basic bill is \$2 a month, the increase of 20¢ would be 10%. On a \$3 bill the increase would amount to 6.6% and on \$4, it would be a 5% increase. A 5% to 10% increase on the cost of electricity is considerable for small families which are largely made up of either retired people or young married couples. If the increase is approved it will increase the cost of living of almost every family in New York City. It will particularly affect those with low incomes.

## HIGH COST OF LIVING

In the midst of an economic recession, the cost of living has continued to rise to an all-time high in March. In speaking of this phenomena, President Eisenhower said that the primary reason for the rise in the cost of living has been the increase in cost of service items. He mentioned haircuts and transportation as examples. Recently, most of the railroads which serve the suburban areas of New York were permitted by the Public Service Commission to increase their rates. It is the commuting consumers who must now pay more for their transportation. It is always the consumer who must pay for increases.

## ELECTRICITY IS A NECESSITY

Electricity has become one of the necessities of life. Can you imagine the havoc which would be created if all electric power were completely cut off for forty-eight hours?

With some exceptions, the distribution of this vital necessity in the United States is in the hands of private utility corporations which are regulated by governmental agencies similar to the Public Service Commission in New York.

From the sale of gas, steam, and electricity to the public, Consolidated Edison made a profit of over \$56,000,000 in 1957. \$42,486,000 of this profit was paid to the corporation's 171,994 stockholders. \$14,212,000 was retained in the business. This \$56,000,000 profit was after taxes, wages, interest, and other expenses were paid. As the Consolidated Edison Corporation is a monopoly, even though they are governmentally controlled, the consumer has no alternative but to pay this one company the price it asks for electricity he needs.

Consolidated Edison says that it needs this increase to enable it to provide facilities for growing New York. It estimates that the cost of these facilities in 1958 will be \$200,000,000. In 1957, its construction expenditures amounted to \$146,000,000. These capital expenses are financed through the sale of bonds and debentures paying 4½% to 5% interest. The interest payments on bonds are paid from the operating income. Incidentally, since 1954, Consolidated Edison has been using the rapid depreciation write offs on property additions. Its report says, "The effect

is to increase net income through reductions of federal income taxes. The reductions through 1957 amount to \$8.1 million . . ." While the company engages in this accounting practice, the Public Service Commission has not given its approval to do so as yet.

## WHY AN INCREASE?

The customers who have provided this \$56,000,000 profit in 1957 may logically ask why the company needs to appeal for an additional rate increase.

The question becomes more pertinent when the following facts are considered:

First, a study made by the Federal Power Commission of residential electric bills in 1957 shows that the consumers in New York City are already paying 19.4% above the national average for their electricity. The following figures show the net monthly residential bills in 1957 based on 250 kilowatt hours used in the six largest cities in the United States: New York, \$8.49, Chicago, \$7.04, Philadelphia, \$6.48, Detroit, \$7.74, Los Angeles, \$5.40 and Boston, \$9.75. Only Boston is higher than New York. Los Angeles, which is served by a municipally-owned utility, is \$3.09 less than New York. Incidentally, according to the Federal Power Commission's report of the six cities with the lowest rates, four of these are publicly owned and the bills of these six cities range from \$3.20 to \$4.85 for the same 250 kilowatt hours that New York consumers pay \$8.49.

Secondly, for the first time in its history the peak electric load was reached in the summer. This peak was established between 10:30 and 11:30 in the morning on June 26, 1957. In the nine previous years, peak loads were always reached in December between 4:30 and 6 p.m. in the afternoons. Between 1948 and 1957, the kilowatt-hours increased from 10,176,321,468 to 15,395,350,690. The increased use of electricity can be attributed to the use of more electrical appliances of all kinds by the average family.

Thirdly, the increasing number of large office buildings and apartment houses which are being constructed will increase the Company's income. In 1957, 189 apartment buildings containing 17,074 units were completed, as were 324 large office buildings.

The Public Service Commission will have to decide if an increase is necessary. In the past, the Public Service Commission has reduced the rates of Con Edison periodically. They have also permitted increases. In 1949, the Commission ordered a flat decrease of rates by 10%. This reduced the company's income by \$21,514,000. In 1952 a new rate order was issued which increased rates by \$11,467,000. Increases were also granted in 1953, 1954, 1955, and 1956.

Rather than granting this new increase, which will affect all residential customers, it is to be hoped that the Commission will consider the outstanding record of the company in 1957 and order a rate reduction.

## HIGHER ELECTRIC RATES APPROVED

As we go to press, it has been announced that the Public Service Commission approved the increase requested by Con Edison. Why?

## UHF DIRECTOR



CHARLES T. DOUDS

Charles T. Douds, a member of the Board of the United Housing Foundation, traces his interest in cooperatives and cooperation to his college days at Penn State in the 1920's. He was born and raised on a farm in Indiana County in Western Pennsylvania.

His first active participation in the field was in 1933-1937 with the West Pennsylvania Council of Consumer Cooperatives, which organized a number of cooperatives — principally grocery stores — in the Pittsburgh area. In addition, he sold insurance for Farm Bureau (now Nationwide).

Then when he came east to Englewood, where he now lives, he was on the Board of Directors of the very successful Leonia grocery cooperative. During his term as a Board Member, he helped it grow to a modest-sized supermarket operation. Today Leonia does almost \$1,000,000 a year gross. He also served on the Board of the Eastern Cooperative Wholesale.

Since 1937, Mr. Douds has been with the National Labor Relations Board. He was Regional Director in Pittsburgh and for fifteen years, Regional Director in New York. He is now Regional Director of a new NLRB Region in Newark.

Mr. Douds views his membership on the UHF Board as an opportunity to continue his work with labor, management, and consumer groups.

Mr. and Mrs. Douds have one son, Charles Fowler, a physicist, and two grandchildren. One of the grandchildren was born on the day of a UHF Board Meeting, but Mr. Douds managed to fulfill his obligations as a Board Member and a grandfather without breaking his stride. Mrs. Douds shares her husband's interest in the cooperative approach — in the past she has served as a Board Member of the Cooperative League of the U.S.A., and has been active in the Leonia co-op.

## THE WORK OF COMMUNITY SERVICES, Inc.

In the last issue of CO-OP CONTACT, we described the work of the United Housing Foundation as being primarily educational and promotional. Community Services, Inc. is a subsidiary of United Housing Foundation. Its primary function is to provide technical assistance to groups interested in starting housing cooperatives. It also provides services to the member organizations of the United Housing Foundation.

The technical assistance given to new groups may be advisory, or, if the group wishes, it may contract for Community Services to supervise construction of their cooperative. A number of cooperatives which have been initiated and sponsored by the United Housing Foundation have used Community Services to supervise the building of its developments. These include Mutual Housing Association, Park Reservoir, and Kingsview. Seward Park housing cooperative, now in the early stages of development, is also being developed under Community Services. When Community supervises construction, it acts in the capacity of general contractor.

Other groups have used the cooperation of Community Services in an advisory capacity only. They may ask Community's advice on their plans, financial and organizational structure, site location, etc. Abraham E. Kazan is president of Community Services. His thirty years experience in the development and management of consumer-sponsored cooperatives qualifies him as an expert in this field. Competent technical assistants make up the staff of the organization.

Community Services, Inc. maintains an applications department for the servicing and processing of applications for some of the cooperatives sponsored by the United Housing Foundation. At the present time, this office is processing applications for Warbasse Houses, ILGWU Houses, and the Seward Park housing development.

The work of the insurance department is an extension of the cooperative idea that benefits can be achieved by working together. All cooperative organizations carry many kinds of insurance. By pooling their requirements and purchasing their insurance collectively, savings for each organization are possible.

In addition to serving these cooperative organizations, Community's insurance department is investigating the possibilities of providing insurance services for individual members of cooperatives on a group basis.

CO-OP CONTACT is published by the United Housing Foundation and Community Services, Inc. as part of a promotional and educational program. Pamphlets and other educational aids are also prepared by Community Services.

## PRINTERS' UNION TO BUILD NEW CO-OP

"The Big Six" of the Typographical Union of the printing industry have announced plans for a 700-unit cooperative housing development in Woodside, Queens.

Membership will be open to the public, but members of the sponsoring unions will have preference. The estimated monthly carrying charge will average \$22 a room and the members' investment will be based on \$500 a room.

As this union is not a member of the United Housing Foundation, applications for the new co-op may be obtained by calling the Union at WAtkins 4-4774. One hundred dollar deposits must be filed with the application blank.

The City of New York, under the Mitchell-Lama Law, will provide the mortgage funds for this cooperative. It is estimated that the project will cost \$11,723,000.

Mr. Francis G. Barrett, president of Typographical Union 6, said that the apartments will average 4.84 rooms which is larger than average in most developments. He announced that eight buildings of various heights will be erected on the site and that all apartments above the sixth floor will have balconies. A shopping center, which will be owned by the cooperative but which will not be financed by the City mortgage money, is also being planned.

## REPORT ISSUED ON THIRTY YEARS OF AMALGAMATED HOUSING COOPERATIVES

An attractive thirty-two page booklet portraying the history of Amalgamated Housing Corporation, Amalgamated Dwellings, and Hillman Houses cooperative communities has just been published. The report, written by the president and general manager of these cooperatives, Mr. Abraham E. Kazan, was submitted to the delegates of Amalgamated Clothing Workers' convention in Atlantic City early in May.

The booklet, illustrated in four colors and with many photographs, charts, plans, etc. describes, in detail, the organization, financing, growth, problems, and the community life found in these three cooperative developments.

This story should be of interest to every cooperative organization and many cooperative members. Copies are available from the James P. Warbasse Memorial Library, Inc., 570 Grand Street, New York 2, New York, for \$1.

## MOSES SEES JAMAICA RACE TRACK AS SITE FOR LARGE COOPERATIVE

Robert Moses, chairman of the New York City Committee on Slum Clearance is a man who "thinks big". In a talk before officials of the Federal Housing and Home Finance Agency on April 17, Mr. Moses came up with another big idea. He said, "The most dramatic opportunity in New York for a big middle income — and in this instance, I mean a \$20 a room non-profit cooperative project — on vacant centrally located land is at the old Jamaica Track in Queens where we could accommodate easily 25,000 people, drawn out of the slums, if we could get cooperation, reasonably cheap money, and a 45% real estate tax exemption during amortization. This would have to come under the Redevelopment Law, not under Title One."

## SEWARD PARK EXTENSION NEEDED

Even before construction starts on the 1728-unit Seward Park cooperative housing community, it is obvious that the delayed plans for the Seward Park "Extension" are urgently needed now.

Demolition of the thirteen-acre site, bounded by Willet and Essex Streets and East Broadway and Grand Street, is well under way. Many of the 200 tenement and loft buildings in this area have already been razed. It will not be too long before construction will start. The area will be transformed and in place of the railroad type tenements now existing, four modern apartment buildings will be erected. There will also be playgrounds, gardens, trees, grass and flowers.

One side of Grand Street will be included in this transformation. On the other side, the rookeries will remain unless the plans for the Seward Park Extension materialize.

The extension would clear the area between Willet and Essex Streets, and from Grand to Delancey Streets. The existing housing in this area is as bad, if not worse, than what exists on the Seward Park site. It is obvious that this area will have to be redeveloped. It should be done now.

Over 3600 families applied for the Seward Park cooperative. Only about half can be accommodated. The extension would provide housing for many of those who could not find apartments in Seward Park.

## Canadian Co-op-Labor Conference

A group of 125 Canadian trade union and cooperative leaders spent a day together recently in Niagara Falls discussing some of their mutual problems. Half of the day was spent discussing cooperative housing. The balance of the time was devoted to cooperative insurance and credit unions. This program was jointly sponsored by the Canadian Labor Congress and the Cooperative Union of Canada.

Harold Ostroff, vice-president of Community Services, Inc., was invited to attend the meeting to report to our friends across the border the experience labor unions in the United States have had with cooperative housing.

He traced the developments of the cooperatives sponsored by the Amalgamated Clothing Workers of America, and reported how since the Second World War, a number of other unions, including the International Ladies' Garment Workers' Union, Local 3 of the International Brotherhood of Electrical Workers and the Amalgamated Meat Cutters have sponsored and participated in the financing of various size developments.

Citing Local 3 of the Electrical Workers Union and the ILGWU, he reported how these unions have used their pension funds to provide mortgage funds for several developments. He said, "The trade-union movement, after its hard fight for better welfare, retirement, and health insurance plans, had started to accumulate large funds. Most of these funds had been placed in the hands of trustees who gen-

erally invested the money in government securities. As these funds continued to grow, there was a search for other investments. The question eventually was raised, "Why not provide the mortgage money necessary, at a reasonable rate of interest, to finance cooperative housing organizations which were formed primarily to help the middle-income wage earner?" He told the participants of the conference that the 1728-unit Seward Park cooperative is being partially financed by several unions along with two savings banks. The unions participating in this cooperative include, District 9 of the Painters' Union, United Cap and Millinery Workers, Local 3 of the IBEW, and the Workmen's Circle.

Mr. Ostroff stressed the fact that while labor unions have sponsored and financed housing cooperatives, these developments are owned and controlled by their members.

He concluded his remarks by saying, "The need for housing today is more acute than it has ever been before. The forgotten man, the consumer, can be served by those organizations which should and do take an active interest in the social pattern of our industrialized economy. The funds of unions, which belong to the members, should be used to the fullest extent to help the worker not only in his role as a wage earner, but also in his eternal role as a consumer. . . .

"Cooperation is the consumer's only answer. As soon as he can be fully educated to this fact, the hard-fought gains made through his union will not be wasted because he lacks control over how and where he can spend his income."

## From The Rockefeller Brothers Economic Report

"Nonprofit, cooperative housing can go a long way toward providing housing for families in the lower- and middle-income brackets. In New York City alone, approximately 20,000 families now live in nonprofit sponsored cooperative housing projects, and there are 10,000 cooperative apartments on the drawing boards. The successful results achieved by cooperatives are due to several factors, including acquisition of land at a fair price, direct loans from government agencies, or government insurance, lower interest rates, and, in many instances, partial tax abatement from the municipality.

"There is still unmet need, however, for middle-income housing, particularly within the cities. The factors that have militated against the middle-income group include building codes and, in some cases, union rules which impose un-

necessary rigidities in the cost structure; and inadequate credit, especially for the small contractor.

"Beyond this group, there is a segment of the community now living in urban slums which will require public housing. Our public housing programs have created many problems. They have crowded low-income families, and especially minority groups, into high density, many-storied apartments, thus intensifying economic segregation while breaking down constructive neighborhood relationships.

"Public housing programs need to be fitted together with the other elements of an urban program. A full-scale and integrated attack on this problem will yield immeasurable dividends, not only in terms of better cities but, above all, in terms of enhanced human happiness and effectiveness."

# FARMERS TAKING OVER MIDDLEMEN'S JOB WILL AID CONSUMERS

By VEDA MUELLER  
Cooperative News Service

You hear a lot of talk about a down-turn, recession, depression, or whatever your favorite name for bad times may be. Yet your own pocketbook tells you the cost of living is still soaring. The price tags in the grocery store prove it.

Another place this high cost of eating shows up is in newspapers and magazines. More of them are telling how to prepare low-cost to meat cuts, budget meals, and leftovers and how to extend foods with cereals.

*Business Week* (April 5) says we're beginning to buy budget foods. Their reporters found supermarkets running out of loss leaders while high-priced meats and eggs, for example, stayed on the shelves. One chain store sold 30% less meat in the better grades but 25% more hamburger. Other merchants said homemakers are now buying Grade C canned foods instead of choice, even in high-income suburbs.

*Newsweek* (April 14) says, "Never in U. S. history has the American family spent so much of its income for food. Latest government figures show 26% of the average family budget going for food, up from 25% in a month. Though one percentage point might not seem like much, over a year it amounts to a big \$3 billion — no longer available for clothes, cars, and refrigerators."

The latest Bureau of Labor Statistics report shows the average family's food costs increased \$122 a year from 1950 to 1958. The farmer's share of this dropped \$12 and middlemen's share rose \$134.

*U.S. News & World Report* (April 14) examined eight food items it considered important. The homemaker is paying more for seven of them. Farmers are getting less than they did in 1950 for three of the eight. On only one — eggs — has the middlemen's share dropped.

Beef prices are down 2.3¢ a pound at the grocery store. The farmer is getting 8.4¢ less for raising the beef, but the middleman is getting 6.1¢ more. In contrast, pork prices are up 4.1¢ a pound. The farmer is getting 1.9¢ less and the middleman 6¢ more a pound.

A quart of milk costs the consumer 5.2¢ more than it did in 1950. The farmer gets 1.5¢ more and the middleman gets 3.7¢ more. Eggs cost the consumer 6.4¢ more a dozen. The farmer gets 7.6¢ more for his work and the middleman gets 1.2¢ less than he did in 1950.

Bread — the staff of life — costs us 4.7¢ more a loaf. The farmer is getting only .2¢ more, but the middleman is getting 4.5¢ more a loaf.

We pay 11.7¢ more for ten pounds of potatoes. The farmer gets .8¢ less than he got in 1950. The middleman is getting 12.5¢ more than he was getting then.

Apples show the least change — up .9¢ a pound, with .1¢ more going to the farmer and .8¢ more to the middleman. Canned peaches, on the other hand, have increased 5.8¢. The farmer is getting 1.5¢ more and the middleman 4.3¢ more.

*U.S. News* comments, "Over the long pull, there appears to be little relief from high food prices unless middlemen can find a way to trim their costs."

Food processing and distribution are necessary and important. An Iowa farmer can't personally deliver corn meal or ham to a New York City homemaker. But it's not impossible for him — along with his neighbors — to have some say about how this is done.

Many farmers apparently feel their time is best spent producing food. But the figures show otherwise. A farmer eats too, paying the same 26% of his income for food. He's buying more — and selling more. But he's a victim of his own specialization. He needs to integrate his business to protect himself.

Farmers can, through cooperatives, do their own marketing, processing, and distributing. They can get the food closer to the consumer, if they'll pool their resources. Farmers marketing their own eggs through co-ops probably caused the only dent in middlemen's increased control of the food dollar.

It looks ridiculous for middlemen to get 12.5¢ more on 10 pounds of potatoes and for farmers to be getting .8¢ less. Why can't farmers market the potatoes they grow? They do it with blueberries — at least in North Carolina. Their co-op does the advertising, furnishes the containers, owns the trucks, markets the product, and distributes the money back to the growers. They don't need a middleman. And if the farmer did handle his own marketing — with only a produce broker between him and the consumer — the retail price might easily be much less.

## FORMER APPLICANTS MAY SUBSCRIBE TO CO-OP CONTACT

CO-OP CONTACT is sent to applicants who apply for membership in housing cooperatives which are being sponsored by the United Housing Foundation. If you withdraw your application for one of these developments and wish to receive CO-OP CONTACT for information concerning future developments, you may subscribe for \$2 one year, for ten issues. Checks should be made payable to Community Services, Inc., 570 Grand Street, New York 2, New York.

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make the representatives of the financial institutions realize that housing is more than a business venture; it is a problem that concerns the welfare of society at large. In this connection, foundations and labor unions with large funds must also be made to realize that it is more constructive to help a man to help himself than to extend relief in any other way."

Ralph Lippman, manager of the 1672-unit East River Housing cooperative, led one of the discussion groups on the problems of cooperative management. Roger Schafer was on the panel of two groups — one dealing with the organization of cooperatives and the other with the financing of housing cooperatives.

When he opened the conference, Jerry Voorhis, executive director of the Cooperative League said, "In this richest of all

countries, we simply are not building the homes our people need to live in. The public housing program for the low-income groups is woefully inadequate. Most such families continue to live in slum or semi-slum conditions.

"But in some ways, even more tragic is the plight of the middle-income people — the families that make-up the backbone of our nation, the industrial and white collar workers, the teachers and other public employees, and many in the professions and smaller businesses.

"Cooperative home construction and Cooperative home ownership offers an answer to a large part of this problem. In the long run cooperative housing can and has created real neighborhoods with rich cultural life and freedom from both crime and delinquency in the midst of city areas that once were slums."

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