



CO-OP

Contact

UNITED HOUSING FOUNDATION • COMMUNITY SERVICES INC.
The United Housing Foundation is a Member of The Cooperative League of the U.S.A.

DECISION ON PENN STATION SOUTH TO BE MADE MARCH 26th.

After listening to arguments for and against the proposed ILGWU Houses, Inc. (Penn Station South) for ten hours, the Board of Estimate announced that it would render a decision on March 26th. The hearing on the 2817 unit proposed cooperative was held at City Hall on February 13th.

From the arguments presented by the opposition over a period of seven hours, it was obvious that many people misunderstand the motives and objectives of the kind of housing which is being planned. Many speakers said that they appreciated the need for better housing but the Chelsea area was not the place for it. Most of the people who spoke against the cooperative did so for one or two reasons. First they were concerned about the difficulties of relocation and secondly about the proposed average monthly rental of \$24 a room. This they said was too high. Those opposed spoke for six hours before the proponents were heard.

Many of those who were heard in favor of the development were individuals and representatives from groups on the site or in the immediate vicinity. In addition to these people labor leaders, civic leaders, ministers, and housing officials appeared in support of the project.

Abraham E. Kazan, president of the ILGWU Houses, Inc. and executive vice-president of the United Housing Foundation, the sponsoring organization — was the first speaker heard in favor of the project. He told the Mayor and other members of the Board of Estimate that he agreed with the opposition when they said the average carrying charges were too high. He said that such charges were necessary to meet the City's demand for higher taxes.

The purpose of housing sponsored by the United Housing Foundation, he said, was to assist families with low and moderate incomes. The \$24 average rental would make it possible to accommodate many of these kinds of families, although he pointed out the average of \$24 would mean some of the apartments would be below the average and some above.

Mr. Kazan asked the Board of Estimate to adopt a policy on tax abatement which would make it possible to build housing low and moderate income families could afford. He said the ILGWU Houses was only one project and a reasonable tax policy would affect other proposed developments; he specifically cited the Warbasse Houses, which is yet to be decided by the Board of Estimate.

On the matter of relocation, Mr. Kazan assured the site tenants that they would be treated fairly, and with consideration and cooperation. He pointed to the excellent reputation the United Housing Foundation had acquired in handling the relocation of the Seward Park and East River Housing developments.

After hearing ten hours of debate on the proposed cooperative the Board of Estimate announced it would render a decision on March 26th.

Approval by the Board of Estimate is the last step necessary before a site can be offered at auction under Title I. Plans for the redevelopment of the area, which is between 23rd and 29th Streets and between 8th and 9th Avenues, have previously been approved by the Housing and Home Finance Agency of the Federal government and by the City's Planning Commission.

Little can be added to what was said during the debate. However, we hope the Board of Estimate will keep in mind that this non-profit development represents a cooperative effort on the part of 2817 families, a labor union, the federal government and the city itself, to rid the city of a slum area and to rebuild the area with modern housing, gardens, and playgrounds. The housing will be moderately priced; while the carrying charges will not be as low as we would like them, in comparison with other rentals they are reasonable. This housing will fill a great need for moderate income families. The City stands to gain considerably by making such housing possible.



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WITH A COMMON PURPOSE

The United Housing Foundation is composed of many different organizations, housing cooperatives, labor unions, fraternal, civic and neighborhood associations. These groups have joined together in a federation to achieve a common objective — the development of cooperative housing. The United Housing Foundation function as the central organization, is to carry forward the program for its members.

The need for a federation of this kind became apparent after the second world war when the housing shortage was at its height. The success of the existing housing cooperatives attracted the attention of large numbers of people who were looking for housing. Each cooperative and their sponsoring organizations were besieged by those who wanted similar accommodations. As the existing developments had no vacancies or facilities to handle the demand for information — the need for a central organization was obvious.

Housing cooperatives were joined by the other groups who wanted to help people help themselves obtain housing and the United Housing Foundation came into being. The common purpose of the central organization was the unifying factor in forming the *federation*.

The members of the United Housing Foundation are all independent organizations. They are not only independent — but they are different. A fraternal group and a labor union exist for different reasons; as does civic associations and housing cooperatives. Their being members of the United Housing Foundation in no way jeopardizes their independence.

The housing cooperatives which belong to United Housing Foundation are independent of one another. They are not only autonomous but they are apt to differ from each other in some respects. They all, however, adhere to a few cardinal principles which make them bona fide cooperatives. These principles are:

1. open membership
2. each member shall have one vote — no proxy voting
3. stock shall be non-speculative
4. surpluses shall be returned to members in proportion to their patronage.
5. neutrality in matters of race, religion and politics.

Agreement on these basic principles coupled with the desire of helping people to meet their housing needs cooperatively, make it possible for independent organizations to work together.

The success of the federated structure of the United Housing Foundation is obvious. The purpose for which the organization was created is being carried forward. The united efforts of the member organizations has resulted in the completion of 2,500 units initiated or sponsored by the United Housing Foundation, with an additional ten thousand units under construction or in advanced planning stage.

The magnanimous support of the United Housing Foundation by its member organizations should be recognized and appreciated by the applicants and cooperatives who have been assisted. This cooperative effort is benefiting thousands of families and making New York City a better place to live.

WHAT IS COOPERATIVE EDUCATION?

Donald D. Martin

This is a question which concerns many cooperators including managers, directors and members. Many people are engaged in the field of cooperative education in one capacity or another. Most cooperatives have educational committees, some have paid educational directors. A great deal of time, effort and money is spent on cooperative education. Therefore it might be profitable to discuss the question "What is cooperative education?"

It is recognized from the start that there are different schools of thought on this subject; the views expressed here are those of the author. It is recognized that the cooperative movement encompasses many broad fields and therefore his remarks are limited to cooperative education as it applies to cooperative housing communities.

The word education has many different meanings. Some define it as the process of teaching and learning as practiced in schools. Others broaden its usage to include the development of understanding from all experiences. Generally cooperative education must be considered in the broader sense.

By and large (and this is an admitted failure) cooperative education is aimed primarily at adults. The failure being that we tend to ignore the teen-agers and younger children — till often it is too late to educate them when they become adults.

Cooperative education must be considered in its proper context. It is a part of a cooperative organization. As one part of an organization, its function, like the other parts of the "team," is to help achieve the purpose of the cooperative. What then is the purpose of a cooperative housing community? We know of no housing cooperative which has been organized for any other purpose than to provide shelter at the most reasonable price possible to its members. That is its purpose.

Only a few people would argue, however, that reasonable priced housing is the only objective of a cooperative community. There are other, secondary purposes which we shall discuss later.

The task of cooperative education is first to develop a membership understanding of what the objective of the organization is and how it can be realized. With a few notable worthy exceptions, most housing cooperatives are young organizations, composed of people inexperienced with the principles and methods of operating a cooperative. It takes time and patience to cultivate an understanding and acceptance of responsibilities which are inherent with cooperative ownership. Responsibilities for ownership of multi-million dollar cooperatives, in which people have invested their savings, cannot be taken lightly.

With their shared obligations and responsibilities the members also have privileges and rights. It is the function of cooperative education to develop membership understanding of what their rights and obligations are. When each member is cognizant of these things the chances of success of the cooperative will be enhanced. If cooperative education is used for this purpose then the time, and money which goes into it will be well spent.

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UHF DIRECTOR



ROBERT SZOLD

Robert Szold, a director of the United Housing Foundation, has been associated with cooperative housing in New York City since 1926. He is President of Hillman Houses, and has been a director of all the Amalgamated housing projects from the very beginning. Mr. Kazan, executive vice president of the United Housing Foundation, has said that, "Mr. Szold has shared with the members the cooperatives' problems, difficulties, expectations and accomplishments . . . (he has given) . . . invaluable service, advice and devotion."

He was elected President of the United Housing Foundation in 1955, succeeding the late Louis H. Pink.

In addition to his work in the cooperative field, Mr. Szold has a record of service in business, national and international affairs, and the humanities.

Following his graduation from Knox College (which awarded him an Honorary LL.D. in 1953), and Harvard University, he was Assistant Attorney General of Puerto Rico, and subsequently, for three years, Assistant to the Solicitor General of the United States.

When the Honorary Degree of Doctor of Humane Letters was conferred upon him by Brandeis University in 1956, the citation stated: "Applying to foreign and domestic problems, ordinarily highly charged with emotion, the consummate balance and maturity which are the distillation of a richly-mellowed experience."

As a member of the board (and now Vice President) of the Edward A. Filene Good Will Fund, Inc., he has participated in its work of encouraging citizenship programs, preventive group medical care and consumer cooperatives. The Fund was one of the initial backers of the United Housing Foundation, and has helped in the development of many of its member cooperatives. He is Chairman of the Board of the Palestine Economic Corporation, which has a long and successful record of encouraging private investment in Israel.

His work in the cooperative housing field includes serving on the boards of: Amalgamated Dwellings, Amalgamated Housing Corporation, East River Housing Corporation, Hillman Houses, Mutual Housing Association, Park Reservoir Housing Corporation, and Seward Park Housing Corporation.

Mr. Szold is anxious to see non-profit-sponsored cooperative housing spread to other areas of the United States.

Along with many other directors of the United Housing Foundation, he is convinced that this type of housing promises the best solution to the nation's middle-income housing crisis.

COOPERATION IS FOR THE BIRDS — TOO

It is quite natural for wild animals of all kinds to live together, in herds, packs, flocks, etc. It is the exception, rather than the rule in nature when animals of the same species do not cooperate together. Man is the only animal who makes organized attacks and war upon its own species.

Recently we came across, at an exhibit at the Museum of Natural History, a little bird known as the Social Weaver. As every ornithologist knows the Social Weaver is one of the Ploceid family — which are commonly known as finches. The Weavers are small, sparrow like birds, but much brighter in color.

What does this have to do with cooperative housing, someone is probably thinking. Well the Social Weavers — which are very gregarious birds have been living in cooperative houses, (some times known as nests) much longer than any person in New York, Stockholm or any place else where there is cooperative housing.

Together these little birds build a nest, with a common roof and a common entrance, but with individual apartments for each family. The size of the houses differ — as do our cooperative developments. Some may be for as few as twenty families — others for as many as 300 families.

A nest may start as a small one but grow in size each year, as families increase in size, and after several years it may contain hundreds of pairs of birds. The larger nests may contain several wagon loads of material.

All this may have very little to do with Penn Station South, Warbasse Houses, Electchester or the Amalgamated — then again it may have a more direct relationship with these cooperatives then we are apt to think at first glance. (For further information on cooperation among animals — we refer you to the books *Mutual-Aid* by Kropotkin, and *Cooperation Among Animals: With Human Implications* by W. C. Allee.)



Nest of the Social Weaver
Courtesy of the American Museum of Natural History

AMERICA NEEDS A MASSIVE DOSE OF DEMOCRACY

Murray D. Lincoln

President, The Cooperative League of U.S.A.

Along with the rest of the world, we in America are living through a revolutionary period in which people of many races and several colors are struggling for a better life, for freedom from feudalism and colonialism, and from economic and social oppression. This is a revolution against hunger, disease and poverty and for the independence of one human being from control by another human being.

Meanwhile, more than half the people of the world continue hungry and sick while other people — most of them white — live high on the hog in an inflated, fast-moving economy.

No wonder the world rocks with revolution!

Today, Arab states are in turmoil and ancient monarchies fear for their lives. Racial unrest afflicts England as well as our own country. In many lands, the color of a man's skin stirs hatred and violence. And the world sits on an atomic powder keg.

To me, the tragedy of the situation is twofold — the complacency with which most people seem to regard it, and the reliance of governments — both here and abroad — on an apparent policy of "drift" that is taking us nearer and nearer to the point where a civilization-destroying nuclear war will be forced upon us.

What can be done? The first step, in my opinion, is for people to care enough about what's going on to do something. There is no force more powerful than the people's active concern.

Unfortunately, this force is also the most difficult to mobilize. So difficult, in fact, that it sometimes seems to me that democracy is in danger of defeat by default. In America, for example, do-nothing-ism in high places is leading to know-nothing in many other places. We hear much about the "indifferent" generation. Corruption is shrugged off as "something everybody does." Trickery and deceit are accepted as normal. People throw up their hands and refuse to bother about issues which affect their own and their children's lives. "It's over my head," they say. "There's nothing I can do about it."

Nothing could be better calculated to lead to some form of political and economic statism. What this country needs is a massive dose of democracy — applied not only politically but economically and socially as well.

It's a mystery to me why people who are willing to give their lives if need be for the sake of political liberty and democracy show such apathy and gullibility when it comes

to their economic life. Today, big corporations have fully as great an impact on the personal lives of people as does government, but in both areas the power of economic decision has been pretty well taken from people. They have little or no say as to what their tax money is used for, nor as to what the billions of dollars they put in banks, insurance companies, pension funds and large corporations are used for. It is our money that is used to exploit Middle Eastern oil; it is our lives that are affected when that exploitation leads to world conflict. I believe our money should be used for our benefit instead of being used against us.

How can we use our money for our benefit? Take the simple matter of your savings account at the bank. The bank takes your money, invests it, and pays you a fixed amount of interest for the privilege. Last year, almost 90 per cent of all people's savings were in bank deposits, insurance reserves, government bonds, and savings and loan shares. Only ten per cent were in equities. Inflation is an important part of the whole economic problem today because it chips away at the purchasing power of the dollar and undermines savings. Low-interest, fixed-dollar savings are necessary, of course, but past experience has shown that equity savings, in mutual funds or other diversified investments, provide people with a needed hedge against inflation. They also enable people to participate in and reap the benefits of the growth in business enterprise.

This is just one small example of how we can put our dollars to work for us. There is a far better way, I believe, and that is the cooperative way.

Cooperatives not only enable people to keep control of their money but they have the potential power and ability to render four other important and significant services in the public interest. They can bust trusts, they can preserve democracy and prevent statism, they can help people help themselves, and they can help bring about world peace.

Cooperatives can do all these things because they enable people to get hold of economic power. In all nations, it is not enough that people can cast their political votes; they must also have the opportunity to cast their economic ballots, for the world struggle today is economic as well as political.

People have got to start counting for something. They've got to find a way to help themselves out of the muck of exploitation and indifference, to their rightful position of human freedom, responsibility and dignity.

Cooperatives can provide the way if people will only provide the will.

Reprinted from *Minutes*, magazine of Nationwide Insurance Co.

THE SURPRISED BANKER

Can you imagine the surprise and consternation of a bank president being told by one of his depositors that the dividend rate on his savings should be reduced? It upset the entire day of our imaginary president.

It is not unusual for a bank official to hear many times a month that his interest rates on loans are too high. But he never before had heard a depositor exclaim that he was willing to accept 2 per cent instead of $3\frac{1}{4}$ per cent dividend on his savings. To the bank president this was not only unusual, but indeed a radical idea.

For the depositor had the audacity to tell him how he should invest his funds. This was something which had never been done before — it is the exclusive prerogative of the bankers to make such decisions. What right did a mere depositor have to tell the president of a mutual savings bank how his money should be invested? What is this country coming to when the people think they know how the bankers should use their money. Such thoughts were indeed shocking.

He thought back over the conversation. It had started by the depositor asking him if the bank was going to finance the mortgage for the new housing cooperative being planned in the neighborhood. He had told the depositor that the bank had decided not to grant the co-op a mortgage loan on the grounds that the cooperative was only willing to pay $4\frac{1}{4}$ per cent interest. The bank he had explained could use the same money to obtain $5\frac{1}{4}$ or 6 per cent by investing in a new office building being planned for another part of town.

That certainly was good sound business — the bank was protecting its depositors' funds. Why did this fellow get so upset? He recalled that the fellow had said he was interested in the cooperative because they were planning \$21 a room housing. He is now paying \$140 for a four room apartment. What is so bad about that — most people are paying about the same thing? He himself was paying \$200 for his five rooms.

It was then that the depositor told him that the bank should reduce the dividend rate to 2 per cent and reduce the interest rate on mortgages for moderate income housing by $1\frac{1}{4}$ per cent.

The mistake I made, he thought, was telling him that he would lose \$30 a year in interest on his \$2,400 savings. While that was true, he had to admit that it was also true that the depositor was right when he said he would save \$133.88 in rent if the interest rate on the mortgage was reduced $1\frac{1}{4}$ per cent. How was he smart enough to figure that out?

The banker knew the answer easily enough, but how did the depositor know that at the present rate of construction

each 1 per cent of interest on the mortgage is the equivalent to \$2.25 per room, a month. That is a fact, so if the interest on the mortgage was reduced 1 per cent it would mean a monthly savings of \$2.81 a room, \$11.24 on a four room apartment. This would be a yearly savings of \$133.88.

The president had to admit that the depositor would save \$103.88 a year, after he deducted the \$30 interest he would lose by getting only 2% on his savings account. He dismissed the thought by thinking after all he is only one depositor who happens to be looking for a cheaper place to live. Later he happened to wonder how many of his other depositors were looking for the same thing.

INTERNATIONAL COOPERATIVE LEADERS TO VISIT NEW YORK CO-OPS Dinner Planned April 15th.

The Executive Committee and Secretariat of the International Cooperative Alliance are scheduled to visit New York City for the first time in the middle of April. The ICA is the world-wide federation of cooperatives. Its membership includes many different kinds of cooperatives in almost every country in the world. The meeting of the Executive Committee which will take place in Canada early in April is the first to be held in North America.

Plans are underway to have these cooperative leaders visit various cooperatives in the New York City area during their three day visit.

A dinner in the Committee's honor will be held on April 15 at 7:00 PM in the Co-op Auditorium at 551 Grand Street. This will be a unique opportunity for cooperators to hear many of the leaders of the world-wide cooperative movement. The cost of the dinner will be ten dollars per person. Reservations are absolutely necessary and may be made up until April 8th by writing to Donald D. Martin, Community Services, Inc., 570 Grand Street, New York 2, New York.

PROBLEM OF SLUMS NOT A NEW ONE

Writing between the years 60 and 140 AD on the Vices and Inconveniences of Rome, Juvenal said:

"Then there are risks in a great capital unknown in country towns. There are tumbledown tenements with the buttresses ready to give; there are top garrets where you may lose your life in a fire. You could buy a nice rustic home for the price at which a dingy hovel is let in Rome."



Some of the students who attended the opening session.

COOPERATIVES IN ISRAEL ATTRACT AFRICAN-ASIAN LEADERS

Sixty important leaders from seventeen African and Asian countries are participating in a three months seminar on cooperation in Israel. The course is being given at the Histadrut Workers College in Tel Aviv. Histadrut is coordinating the many facets of the seminar, which includes in addition to lectures, field trips to all kinds of cooperatives, living and working in cooperative villages like the kibbutz, moshav and moshav shitufi. The lectures which are given in English and French are being presented by professors from the Hebrew University and leaders of Israel's cooperative movement.

Active cooperative programs are now the official policy of many of the lesser developed countries in Africa and Asia. It is hoped that through cooperatives the economic and social living standards can be improved.

The countries represented at the seminar are: Burma, Ceylon, Ethiopia, India, Ivory Coast, Japan, Ghana, Liberia, Nigeria, Kenya, Northern and Southern Rhodesia, French Sudan, Tchad, Dahormey, Senegal and Thailand.

FINLAND'S FINANCE CO-OPS HELP PEOPLE DO TRICKS WITH THEIR OWN MONEY

David W. Angevine

Editor Cooperative News Service

The Finns use cooperative credit much more than people in the U. S. do, and they've made it serve more of their financial needs. That's the story Neil Ahola, fieldman for Michigan Credit Union League, brings back from an 8-week stay in Finland.

Finland is about the size of our third or fourth largest state, and it has as many people as North Carolina or Indiana or Missouri.

Yet these people have together deposited nearly \$300,000,000, either with co-op credit societies or with savings banks in their co-op stores.

In the U. S., where we have 40 times as many people, it's as if we were saving \$12,000,000,000 through credit co-ops. Ahola points out. "And here we have four times the Finns' per capital income!"

Actually, U. S. Credit unions have \$3,500,000,000 in deposits, plus another quarter billion for the national farm loan and production credit associations — not \$12,000,000,000. "Any way you slice it, the poorer Finns seem to be doing at least three times as well as we are."

Yet the figures are only part of the story, Ahola hastens to point out.

Co-op credit societies (Osuuskassa— OH suhs kahs uh) are providing more than half of all the private agricultural credit. Last December they had \$132,000,000 loaned out so farmers could clear fields, buy farm supplies and equipment, build barns and houses, get electricity, and finance co-op dairies, co-op slaughter houses, co-op grain storage, and co-op stores.

These societies and their central bank are the nation's Number One lender — larger than any savings bank or any commercial bank and larger than the whole postal savings system.

Another group of co-op banks (Saastokassa — SAHS tuh kahs uh) are directly connected with cooperative stores. Members have deposited \$30,000,000 with these savings agencies. The savings banks use the money to expand co-op shopping centers, department stores, warehouses, and factories and for their working capital.

"What impressed me most was the number of modern offices, stores, and factories in the small Finnish towns. Usually these belong to the co-ops" says Ahola.

"Since I returned I've noticed that our smaller communities don't have many modern business buildings that local people own. Evidently, being able to get long term loans from their own credit societies makes the difference."

Ahola lives in Escanaba, Mich., and his job is to help some 135 credit unions in 28 northwest countries serve their countries better.

Michigan credit unions have been quick to help their members achieve broader control of their own finances. Together they own two banks, a savings and loan association, a fund to stabilize the value of credit union shares, a collection agency, and a non-profit education foundation.

However, Ahola feels the Finns do an even better job of putting their money to work. He points out these plus factors:

1. Finnish credit co-ops lend money to businesses, as well as to individuals — especially to other co-ops. "Largely, the same people who own the credit co-op also own the co-op slaughter house, so they're simply shifting their money from one pocket to another."

2. Because co-op credit societies are tied into a central bank, any member can present his passbook and withdraw funds at any of 1,000 offices throughout Finland.

3. Because it has a central bank, each society needs to hold fewer dollars in cash. Thus, each credit co-op can put more of its dollars to work.

4. Finland's government puts fewer restrictions on the societies, but at the same time it holds central organizations largely accountable for any difficulties that local societies encounter.

Ahola feels the Finns have one thing to learn from U. S. credit unions. This is the common bond that ties members of each credit union together — like working in the same factory, or attending the same church, or being members of the same co-op or trade union. Especially in the larger cities, he feels this would heighten members' interest in the societies and lead to greater popular control.

Spending and savings habits in Finland are quite different from the U. S., Ahola says. Generally, the Finns' homes, food, furniture, and clothing are at least as good as ours. Most all farms have electricity and running water. However, people have fewer cars and refrigerators, and TV sets hardly exist. The average Finn buys seven books a year (in the U. S., five).

Installment buying has hardly reached Finland, though with increased use of appliances it will come, Ahola says. Nearly everyone is careful to bank at least some of his earnings. All finance firms pay 5.75% interest on savings and charge 8% to 9% interest on most loans.

Before joining Michigan Credit Union League's staff, Ahola managed co-op stores in the lakes-head area. These stores handle much the same merchandise as co-op stores in Finland — food, clothing, hardware, farm supplies.

U. S. stores — public or private — operate on gross margins of 15-18%, Ahola says. However in Finland co-op stores set the retail price pace with gross margins of 8-9%.

One reason they can do this is that they own their own factories — textile mills, furniture factories, building material plants, wire mills, and flour mills. But another big reason is their ready access to members' savings through credit co-ops.

And what does this mean? "If we could cut gross retail margins in half, the goods we pay \$100 for would cost something like \$91. We could cut retail food prices without reducing what the farmer gets. And all that is worth thinking about."

NEW COOPERATIVE HOUSING BOOKLET PUBLISHED

The United Housing Foundation has just published a new basic pamphlet on cooperative housing. The 28 page, two color booklet entitled *Cooperative Housing A Primer For Self Help* is designed to provide basic information for individuals and groups interested in living and in organizing a housing cooperative.

The well illustrated booklet discusses methods of incorporating, financing, and operating housing cooperatives. It also includes information on other kinds of cooperative enterprises.

Copies of the booklet are available from United Housing Foundation, 500 Fifth Avenue, New York 36, N. Y. or from Community Services, Inc. 570 Grand Street, New York 2, New York for 25¢

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There is another function of cooperative education. It has to do with the secondary objectives of housing cooperatives, and with the cooperative movement. Consumers join cooperatives to help themselves financially. A few may join for other reasons, but economic betterment is the primary reason most people join co-ops. Once people achieve the benefits of one kind of economic cooperation they are apt to apply the same methods to meet some of their other needs.

Cooperative education should be used to create an understanding of the advantages of applying the self-help method to meeting other problems. The expansion of economic cooperation is almost limitless. Education to how the principles and methods of cooperation can be developed to build a cooperative economy to benefit consumers is a part of the total program of cooperative education.

The cooperative movement encompasses the world. There

is an international organization working to promote cooperatives. Its constructive program is a force for world peace. Cooperative education should be used to promote this program. In the United States there are national and regional organizations working to expand cooperatives. There has to be greater understanding of how these cooperatives can work more effectively together. It is part of the task of cooperative education to promote this understanding.

These then are some of the facets which go into answering the question — what is cooperative education? We have not discussed education as it applies to attracting the general public to cooperatives. We believe examples of successful cooperatives are the best salesmen cooperatives can have. The public will judge cooperatives by the successes or failures. The task of cooperative education is to help build sound organizations. When this is done on a large enough scale the expansion of cooperatives will follow naturally.

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