

What's Growing On In Virginia?

Virginia Foundation for
Agriculture in the Classroom
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What's growing on in YOUR area?

Share your AITC stories,
comments and suggestions
with us for possible publication
in the next newsletter!

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What's Growing On
In Virginia is printed
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What's Growing On In Virginia?

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Cooperatives: Strength in numbers

They sell electricity, don't they? Or do they have something to do with health food? Or is it milk?

In short, yes.

A cooperative, or co-op for short, is a user-owned, democratically controlled business created to serve specific needs of its members – as opposed to operating solely for profit. Members of a cooperative are more than just customers; they are stakeholders in the venture.

Examples of co-ops include credit unions, mutual insurance companies, some child-care operations, the Associated Press and any number of retail companies.

The International Cooperative Alliance reports that one of every

three Americans is a member of some co-op. And the National Cooperative Business Association reports there are more than 47,000 businesses in the United States that operate as co-ops.

October is Co-op Month.

One of the places cooperatives are most common in this country is in rural areas, where farmers and related businesses recognized decades ago that working together was good for business. The Virginia Council of Farmer Cooperatives claims more than 80 member co-ops that provide a wide range of farm supplies, marketing and processing services, and energy and telecommunications options.

The Rochdale Principles – and before that

Historically recognized cooperatives include the Plymouth Colony settlers' Mayflower Compact and the mutual fire insurance cooperatives that Benjamin Franklin started in Colonial America.

But the principles of the Rochdale Equitable Pioneers Society, incorporated Oct. 24, 1844, in northern England resulted in a unique way of doing business.

Known as the Rochdale Principles, they included

- democratic control;
- open membership;
- fixed or limited return on capital subscribed;
- dividends on purchases;
- trading strictly on a cash basis;
- selling only pure and unadulterated goods;

continued on page 2.

AITC's 2002 School Garden Project – Are you signed up?

The Virginia Foundation for Agriculture in the Classroom is accepting teacher sign-ups for its fourth annual School Garden Project through Jan. 18.

The program is open to teachers of kindergarten through fifth grade, in both public and private schools. Participants will receive—at no charge—SOL-aligned lesson outlines from AITC and vegetable seeds and

vegetable seed handbooks courtesy of Southern States.

What can you teach with a garden? A school garden is a living resource that can be used to teach science, math, language arts, social studies and teamwork—and with a little luck you'll end up with fresh produce as well!

This year's new crop of lesson plans was developed using recommendations from last year's participants, to make them as useful as possible.

For more information or to request a registration form, visit www.vafb.com/aitc, or contact Wendy Strong, AITC's program coordinator, at 804-290-1143 or wendy.strong@vafb.com.

Please note: If more than one teacher from your school wishes to participate, a completed registration form is needed from each!



PAM WILEY

What's Inside

Types of cooperatives2

Relevant Web sites5

School Garden Project5

About the Newsletter

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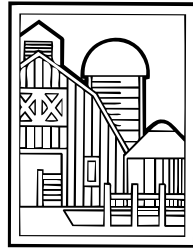
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Types of cooperatives and what they do

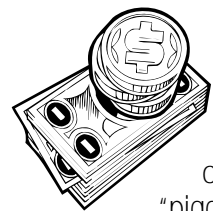
Agricultural co-ops

The National Cooperative Business Association reports that about 30 percent of farmers' products in the United States are marketed through cooperatives. Working cooperatively can help farmers command better prices for their commodities – and their collective buying power can mean savings on necessary goods and services.



Banking co-ops and credit unions

Banking co-ops and credit unions create a common "piggy bank" available to members at reasonable interest rates. They also help advise their members on investment and loan issues. U.S. credit unions have more than 80 million members and assets in excess of \$100 billion.

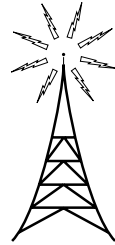


Consumer co-ops

Consumer co-ops work to provide members with quality goods, such as food, beverages, clothing and household items at fair prices. Food co-ops have been innovators in unit pricing, consumer protection and nutritional labeling. Retailer-owned co-ops make it possible for independent stores to compete with larger chains.

Electric co-ops

At least 1,000 electric cooperatives own and operate more than half of the electric distribution lines in the United States, providing power to more than 12 million homes and businesses.



Health and social care co-ops

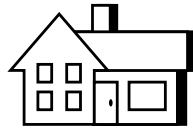
These co-ops make health care and related services more accessible by employing qualified doctors, nurses and other professionals. Consumer-owned and controlled cooperatives pioneered pre-



paid, group practice health care. Today cooperative health maintenance organizations, or HMOs, provide health care services to nearly 1.4 million American families.

Housing co-ops

Housing co-ops work to provide members with living accommodations that meet their housing and budget needs. The first housing co-ops were organized in New York City in the late 1800s. Living spaces owned or operated by cooperatives today include apartment complexes, condominiums, mobile home parks, student housing and artists' communities.



Insurance

More than 50 million Americans are served by insurance companies owned by or closely affiliated with cooperatives.

Worker co-ops

These are businesses that are owned and run by the people who work in them. Every employee is a member and has voting rights in business decision-making.

The Rochdale Principles

continued from page 1.

- provision for the education of members; and
- political and religious neutrality.

The Rochdale Pioneers were 28 individuals, mostly weavers, in a textile manufacturing community. Unable to afford food and household goods sold by local merchants, they decided to pool their resources and open their own small co-operative store, which sold goods at lower prices.

Money was collected from each member to rent store space and purchase stock. Each member had an equal vote when business decisions were made.

Business took off, and the Rochdale Principles came to be applied in other stores. By 1900, more than a million and a half people in England were members of consumer co-ops.

Today, the ICA has more than 230 member organizations from more than 100 countries – representing more than 750 million people worldwide. Those organizations represent a host of industries, including agriculture, banking, energy, insurance, commercial fishing, housing, tourism and the arts.

Relevant Web sites

Additional information on cooperatives is available on the following Web sites:

Virginia Council of Farmer Cooperatives
www.vcfc.net

National Council of Farmer Cooperatives
www.ncfc.org

Rural Business-Cooperative Service, U.S. Department of Agriculture
www.rurdev.usda.gov/rbs/coops/cswhat

Cooperative Research Farms
www.crfarms.org

National Cooperative Business Association
www.ncba.org

Old Dominion Electric Cooperative, Virginia Maryland & Delaware Association of Electric Cooperatives
<http://odec.com>

National Rural Electric Cooperative Association
www.nreca.org

National Association of Housing Cooperatives
www.coophousing.org

Coopera-trivia

• One of the Rochdale Pioneers, James Daly, died at sea while he and his wife were en route to Texas, where they hoped to set up a cooperative community.

• U.S. rural electric cooperatives were established when farmers found giant electric companies would not supply them with power.

• The cranberries or cranberry sauce on your table at Thanksgiving is likely to have been produced by U.S. cranberry growers' co-op Ocean Spray.

• Other well-known U.S. cooperatives include Land 'O'Lakes, Welch's, Sunkist and Nationwide Insurance.

• In the United States and Canada, the term "cooperative education" often refers to work-study programs for business school students and corporations.