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NEWSLETTER



OCTOBER IS NATIONAL COOPERATIVE MONTH

By: Bill London

And in our own restrained and dignified manner, we are celebrating - by focusing this issue on some of the cooperatives that serve this area. There are coops around here organized to provide everything from jobs to babysitting, and fertilizer to banking, all examples of the 60,000 coops and credit unions operating nationally.

The Moscow Food Co-op, eleven years old and 800 members strong, is another example. Unlike most of the other groups profiled in this issue, you don't have to be a member to benefit from its services. Anyone can shop, but of course, by joining (paying \$5 per person per year) your food costs are less. And by involving yourself in the store, volunteering your time to work, you pay even less. Ask any cashier what this all means to you.

Staffing changes are happening at the store. David Cook, our general manager, and Kenna Eaton, purchasing manager, are both quitting to involve themselves in other pursuits, academic and maternal respectively. Kenna's duties have been absorbed by the competent crew in place now, but someone is needed to fill David's position. He's the one, more than anyone else, who has provided the expertise and the continuity to keep the Moscow Food Co-op healthy (and not one of the five food coops in our region that have gone out of business in the last few years). Do you have the skills and experience needed to become the Co-op's general manager? How about someone you know, like your cousin Fred who's ready to move out of Chicago to a fun little place like Moscow? Apply soon, the search is on, ask any staffer for more information.

One last note: are you concerned with food allergies? If so, the FAIE (Food Allergy Information Exchange) is for you. Their next meeting will be on October 9, 7:30 p.m., at Keith Wollen's (SW 805 Fountain in Pullman). The topic of the meeting will be the effects of food allergy on behavior, but other information on allergy-free products, recipes and restaurants will be available. The meetings are open to all, if you have a question call Mary Ann Green (882-6650) or Keith Wollen in Pullman (334-2149).

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\* Editor: Bill London  
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## FARMER'S COOPERATIVES HERE FIRST

By: Sara Donart

The co-operative spirit is no new item here on the Palouse. The Latah County Grain Growers celebrates its 54th year in operation this fall as members haul their harvest to one of seven co-op storage locations throughout the county.

For a \$30 lifetime membership fee participating growers can bring their grain to co-op elevators where the co-op buys, stores and then sells the grain on the free market. About 750 members, including both leasing farmers and land owners, take advantage of the system and are rewarded, at least in theory, by a yearly dividend.

Construction of new storage facilities over the last few years, however, has demanded reinvestment of that dividend and by the reckoning of assistant manager Gary Cann the co-op is now nine and a half years behind in the payment of member dividends. It's kind of like "how much do we owe the bank" - in farming it comes with the territory.

The membership is represented by a board of directors, one elected from each storage area and two more elected at large. They serve a three year term and are limited to three consecutive terms. The decrease in the number of small farms and the trend toward big landlord farms has reduced the pool of active members, Cann says, and a bit of recruitment work is necessary now to draft candidates for the board. Elections take place at the annual members' meeting held each fall at the university's student union building.

Another area co-op, larger in membership and region of service, is Palouse Producers. Headquartered in Pullman and established in 1963, Palouse Producers is a buyers' co-operative that supplies fertilizer to farmers throughout the Palouse. Their customer listing book cites 6,000 members although Moscow branch manager Brian Windsor says only half of those are active.

To qualify for membership a buyer must derive a certain percentage of his income from farming and pay the \$5 membership fee. Unlike Moscow Food Co-op members, member buyers at Palouse Producers are not entitled to a price discount but once again receive a theoretical dividend at the end of each year.

Management of a co-operative of this size requires 13 branch managers, one at each plant located throughout the region. The general manager in Pullman is then answerable to a 12 member board of directors. This year for the first time board members were elected by mail because in the past the cost of the annual general meeting and banquet all but exhausted the year's profits.

Maybe they should take a tip from the food co-op and try a potluck.

## CO-OP AMERICA

By: Phil Lettieri

Co-op America is a Washington, D.C. based organization working to create an alternative marketplace. It is a non-profit, member-controlled association of individuals, organizational and worker members.

It is a co-op based on the same principles as our food co-op. It goes beyond our limited scope, though, and offers diverse products from organizations throughout the U.S. and a few countries in Central America. The products and/or services of all members organizations are socially and environmentally responsible and made in a cooperative workplace. Anyone may purchase products from Co-op America, but, again, like our food co-op, being a member results in many tangible and intangible benefits.

By supporting Co-op America you receive well-made products at a fair price. You also support individuals who want economic power in this country, and ultimately the world, to shift from the few to the many. If you agree with the mainstream capitalist economic and social theory of the U.S., then that is what you should support. On the other hand, if you don't agree with it and choose to support something else, well, that's fine ... as long as there's something else to support. That's what Co-op America is offering.

It doesn't seek to change the system overnight, but be advised, it does plan to change it eventually. It is easy to scoff at idealistic rhetoric, but idealism is essential for carrying the present into the future. By supporting the goals of Co-op America, you strengthen them and, in turn, weaken that which you oppose. It is proposed that through the technology and affluence of America, a marketplace can be created where you needn't fear being poisoned, assaulted or manipulated.

Co-op America also has a strong commitment to distributing its surplus responsibly. At the end of the fiscal year, 80% of the surplus funds are directed toward building and strengthening the marketplace through new business development, revolving loan funds or reinvestments in existing businesses; 15% goes to worker pension plans and bonuses, and 5% is contributed to tax-exempt groups which have congruent values. More than \$3 million annually is directed to organizational members through Co-op efforts to support community businesses, progressive values and an alternative economy.

The Co-op publishes a catalog twice a year, in the spring and fall. The products available through the catalog range from food and clothing to discounted stereo equipment, and include furniture, books, learning systems, music albums, children's games, cosmetics and technical literature, to name just some.

One of the services offered is that of a social investment kit, which puts you in touch with people and resources to learn more about how you can invest in socially responsible ways. It provides you with information to consider innovative changes in your life and community and a reference guide which lists over 400 organizational members.

At this time there are over 7000 individual members, 500 groups and 8 paid staff which constitute Co-op America. Along with your membership, which is \$15 per year for an individual and \$50 per year for an organization, a unique benefit is available to you. Members are offered the opportunity to participate in a health and life insurance plan, which was developed in conjunction with Consumers United Insurance Company of Washington, D.C., the largest employee-owned insurance company in the U.S. and a registered cooperative. Some of the features of the health plan include: alternative health care (coverage for acupuncturists, massage therapy, nurse midwives and a host of other providers which are licensed and/or certified); low unisex rates; reproductive health care for women and men; coverage for home births; and discounted rates for healthy lifestyles. The life insurance is a \$10,000 term plan.

Ordering by mail is the traditional way of doing business with the Co-op, although a toll-free number is available for phone orders. Since parts of an order may be coming from different areas in the country and by different delivery systems, it is suggested that you allow at least 4 to 6 weeks for delivery, but your order will be acknowledged upon receipt.

For any correspondence you may wish to have with these folks, they may be reached at: Co-op America, 2100 M St. NW, Suite 310, Washington, D.C. 20063.



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BUT JO-JO, I THOUGHT BOB WAS REALLY INTO HIS HEALTH - WHAT DID HE DIE OF?



## REGIONAL FOOD WHOLESALER

By: David Cook

Our co-op's major supplier, Equinox Food Exchange, is itself a cooperative. Moscow Food Co-op is one of about fifty organizations which make up the membership of Equinox. Last year we purchased 75% of our goods through Equinox and we were the largest member purchaser. Equinox delivers wholesale natural foods to co-ops, buying clubs, natural food stores and small chain stores over an area encompassing Eastern Washington, Northern Idaho and Western Montana.

Equinox was organized in 1976 by a collective of cooperative pioneers from coastal Washington. They set up a visionary organization which brought together farmers, middlemen, and consumers in one organization designed to work in everyone's mutual interest - providing: marketing, cleaning, bagging and storage for small organic farmers; a "right" livelihood for the members of the collective which worked for Equinox; and a consumer owned wholesale distributor for the inland northwest retail natural food co-ops.

As seems usual with grand plans, contact with reality brought changes. Though farmers have been involved all along and Equinox buys from over one hundred producers within the region, the idea of planned, coordinated planting has given way to a decentralized market process.

The original collective's vision of a rural, communal-family type business with all the workers living and working together on the same piece of land has become a rural, community business with all of the workers, each on their own land, living in the hills surrounding the Equinox warehouse.

The consumers served have grown from an original group made up of the Spokane Co-op, the Moscow Co-op, the Pullman Co-op, the Colville Co-op and a Spokane Buying Club called "Conniespiracy" to include co-ops from Yakima to Bozeman, buying clubs from Malo to Whitebird and small chains like Pilgrims and Excell foods.

Equinox operates on a standard cooperative system financially - each member group provides their "fair share" of the capital needed to run the business. Member groups elect a board of directors who oversee the management of the co-op. Allocation of any profit generated by Equinox is decided upon by the board of directors. It may be held in the business for the member's mutual benefit and/or it may be returned to the members in proportion to their purchases from the co-op.

Equinox has had a very difficult time financially. Growth was so strong initially that members could not provide adequate capital. Loans were obtained from The National Co-op Bank and the Washington Small Farms Resource Network. These loans provided additional trucks, warehouse space and inventory.

Unfortunately the terms of the loans were too short. The rapid repayment schedule, coupled with new competition, a major recession, inexperienced management, and the member's continuing inability to provide adequate capital all led to the near demise of the organization.

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Equinox has survived and it will be 10 years old next year. The cooperation of the producer/suppliers; the loyalty of the consumers and particularly the blood, sweat and tears of the manager and employees have pulled Equinox through. After years of work, a refinancing package has finally been put together which will allow the co-op to grow and function properly.

Equinox continues to be the focal point of the region for people who are concerned about quality, organic food - from its production to its consumption - and about bootstrap economic democracy via cooperatives.

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### COOPERATIVE ELECTRICAL POWER

By: Bill London

Investor-owned private utilities, like Washington Water Power Company, had no interest in providing electricity to rural customers. There was no profit in it, since the costs were so high. So in 1937, a small group of residents in the Juliaetta area banded together to form a cooperative power company. That was the only way they could afford to electrify their farms, homes and businesses.

That electric co-op is the Clearwater Power Company. It is still a member-owned cooperative, but it has grown in the last 50 years. Clearwater Power now serves 7,275 members scattered throughout 5,000 square miles of Idaho, Washington and Oregon.

The members of Clearwater Power are the only owners of the company. At an annual meeting, the members elect the Board of Directors of the cooperative. That Board is responsible for establishing the policies that guide the development of the company and for the hiring of the managers who run the operations on a daily basis. Anyone who lives within the company's service area can join the cooperative upon approval of their application by the Board, by paying a five dollar membership fee. Then the member is eligible to have their home or business connected to Clearwater's electrical system.

As with any other cooperative, the strength and vitality of Clearwater Power is a function of the involvement of its members. The management of the company encourages all its members to come to the annual meeting, held this year on November 8 at the Elks Club in Lewiston. It's an opportunity to ask questions, meet the management staff, and nominate and elect the members of the Board of Directors who will guide the cooperative for the next year. And of course, as an incentive, you can try to win one of the door prizes given at the annual meeting, and eat the lunch, provided free by the cooperative.

## CREDIT UNIONS ARE COOPERATIVES

By: Glenda J. Hart, Manager-Treasurer  
University of Idaho Federal  
Credit Union

You may not think of your credit union as a cooperative, but it is. You and your fellow members are joined together by the spirit of cooperation in what began as one of the world's boldest social experiments.

The practice of cooperative credit began in Germany in 1849 in a small village where farmers were suffering from a severe agricultural depression. Friedrich Wilhelm Raiffeisen was the mayor of Flammersfeld. He saw the wretched situation of his townspeople, and suggested they pool their small savings and then lend to each other at low interest rates. No single person had much to contribute, but collectively-cooperatively - they were able to help themselves.

Since that time the credit union idea of members in a "not for profit but for service" financial cooperatives has touched members in 74 countries.

Member-owned credit unions differ markedly from the for-profit financial institutions. Perhaps the most significant difference is that the members have direct control of credit union policy through the election of fellow-members who volunteer to serve on the Board of Directors and other committees. Credit union volunteers receive no compensation for the many, many hours they devote to the well-being of their credit union. They know full well when they accept their difficult and challenging assignments that they are contributing to the continuing growth and progress of the credit union and, in so doing, they are helping their fellow members. It is this spirit of people joining together to help each other that has distinguished the credit union movement from its earliest days.

Everyone within Latah county is eligible to join one of the two credit unions located here. The University of Idaho Federal Credit Union, Continuing Education Building, Room 105, is open to all public employees who work within the city boundaries, and U of I students. Potlatch Community Federal Credit Union, located in Potlatch has a county wide charter that includes any one who lives or works in the county but cannot join the U of I FCU.

Credit Union Week, October 13-19 this year, is observed annually to recall and honor the pioneers of the credit union movement. It's also a time to renew and rededicate our commitment to the ideal of mutual self-help and cooperative financial security.

Today's credit union pioneers are those volunteers and members who strive to keep the credit union purpose active with ever-improving financial services. Come join the U of I FCU or Potlatch Community Federal Credit Union and celebrate with us.

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THE MOSCOW PARENT-TODDLER COOPERATIVE...

POSITIVE PARENTING AND QUALITY PLAY

By: Kathy Ruby

Being a parent is no easy task. Put in proper perspective, it is one of the most awesome responsibilities we take on as adults, yet one we are given very little training for. And, since good parenting is a learned, not an innate skill, on-going education and support are essential.

Filling that need is one of the primary goals of the Moscow Parent/Toddler Cooperative (MPTC). Modeled after the Washington State Parent Cooperative programs, the MPTC is an autonomous, self-supporting group of parents who take their job seriously... and have fun doing it. It is a family oriented program with an equal emphasis given to providing a support group for positive parenting, a quality play group experience for children and an opportunity to enhance parent-child relationships.

The program serves families with children 12 to 42 months of age, and members meet on Tuesday and Thursday mornings at the University of Idaho Pre-school Center. Although not directly associated with the University, a symbiotic relationship exists between the two entities. The U of I allows MPTC full use of its excellent pre-school facilities, and in return, the Co-op provides a perfect setting for students of early childhood development to observe young children at play and parent/child interaction.

Member children are divided into two groups, based on age. Although the Co-op guidelines break the groups into toddlers (12 to 24 months), and playgroup (24-42 months), the age breakdown may vary from year to year to ensure enrollment in each group is no greater than 15.

The Co-op has a monthly enrollment fee of \$15, which covers the salaries of three staff people; two program coordinators and a director. Participants also pay a one-time \$7 registration fee to help purchase new equipment for the children.

Parental involvement in all aspects of the Co-op is considered essential to its success and well-being. Parents are required to accompany their children to the bi-weekly sessions, take turns providing creative or educational activities and snacks and participate in short discussion groups held during group time. They also serve on two of the group's operating committees, attend two business meetings and four educational seminars annually.

The Moscow Parent-Toddler Co-op asks a lot of its members, but the return makes it well worth the effort. There still are limited openings for the fall session. For more information, call the MPTC Director, Debbie Lind at (208) 882-9003.

By: George Donart

Things looked pretty grey for a group of Benewah County residents in the spring of 1980. St. Helen's ash had smothered their woodland homesteads and their first cooperative tree-planting effort had been dismal. But those forest workers since then have prospered. The local coop is now earning more than \$100,000 per year.

Santa Reforestation is a worker-owned business based in the Santa-St. Maries area. Most of the present membership of 20 people feel that tending the local forestland gives them a positive healing occupation as well as a stable and enjoyable work environment.

The coop originally developed from the desire of its members to have local employment that would allow them the flexibility to work on their homesteads, grow their own food, and of course, earn enough money to make ends meet. "It's been great for us," says Mike Deany, chief energetic coop hoohaw. "We all have homes and families here and need to work nearby." Working cooperatively has had other benefits. It adds cohesiveness to the local community of forest dwellers and allows the members to share responsibilities, experience and income.

How is all this done? The corporation's by-laws call for bi-annual general membership meetings where company decisions and policies are developed. A five person Board of Directors handles the more mundane day-to-day business, while their bidding committee finds and allocates work for the members. The treasurer divides up the pay and makes deductions for workers compensation, Social Security, and withholding taxes.

Non-member employees can be hired on a temporary basis as needed and they earn up to 90% of a member's wage. After a probationary period, the employees can be accepted as full members. All members pay into a bonding fund which enables the coop to bid certain work.

Santa Refer is organized now, but that's not always been the case. In the early years, the coop worked as a loosely-knit partnership, with each person responsible for their own taxes and insurance. But in 1983, pressure from the State of Idaho and the desire to diversify led the crew to take on a corporate structure. Now they are able to work for private companies which require insurance. The coop has begun to expand into more technical year round work, not just spring treeplanting. The first year after reorganization was difficult for the coop members, but this year they expect to make  $2\frac{1}{2}$  times their income of four years ago.

"It hasn't been easy," Deany said. "We've had to face real problems, establish rules to control the crew, and develop experienced leadership. Santa Reforestation is maturing. We have a skilled and experienced crew, and with our developing self-management and economic stability, we should be around for a long time."

## SITTING ON EACH OTHER'S BABIES

By: Carolyn Young

Our babysitting cooperative is an informal group of twenty families working together to meet a common need for quality child-care. The coop began when a group of women met during a prenatal exercise class. We continued visiting and began discussing play groups and trading babysitting. One of the women had been involved in a babysitting coop before moving to Moscow. She explained the way it had worked. Six families got together and adopted the following guidelines.

We set a limit of twenty families. We didn't want the coop to get so large that we couldn't get to know each family. We also wanted it big enough to allow us to find sitters easily. New members are brought into the coop by existing members. If the coop is full, there is a waiting list.

Rather than pay for a sitter or trade directly, we use a simple credit system. Each time you babysit, you get one point per  $\frac{1}{2}$  hour per child. Each time you leave your child with a coop member, you use up one point per  $\frac{1}{2}$  hour. The person babysitting calls the monthly secretary who records the points in a journal. An honor system is used.

Monthly meetings are held at the home of the secretary of that month. Those meetings give people a chance to visit and get to know each other. Periodically, we invite a speaker to discuss topics of mutual interest. Each family must provide the babysitter with emergency information and medical permission. Specific concerns such as diet, behavior and nap times are worked out between individual coop members.

The major purpose of the coop is to provide each member with a number of families that they can leave their children with comfortably. Equally important is that their children have a comfortable place to stay when their parents have other commitments. The coop seems to be meeting the needs of its members. We have grown quickly from 6 to 20 families. There has been a waiting list for most of the last  $1\frac{1}{2}$  years. Our success can be easily duplicated. If you are interested in forming your own babysitting coop, you may call Margaret Dibble (88204749) for more information.

# WANTED

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People with IDEAS to be on the Information Committee. The Committee plans to work on a monthly Coop/Food info flyer, develop a Coop library & info files, stuff for the Newsletter... any more ideas? Meets 1x/month. sign up at the Coop. Share your bright ideas!

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