

# Organizations Serving Cooperatives

FARMER COOPERATIVES IN THE UNITED STATES COOPERATIVE INFORMATION REPORT 1 SECTION 5

> U.S. DEPARTMENT OF AGRICULTURE AGRICULTURAL COOPERATIVE SERVICE

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# Organizations Serving Cooperatives



The earlier organizations encouraged the cooperative way from conceptual and economic perspectives. Then came organizations to meet needs for services such as education, information, financing, and research at national and State levels. Many of these developments are presented in Agricultural Cooperatives-Pioneer to Modern, Cooperative Information Report 1, Section 2.

# Forerunners

Two general farm organizations, the Grange and Farmers Alliance, were pioneers in spreading cooperative principles into agricultural areas of the Nation. The Grange movement started in 1867. When that driving force in cooperative development waned in the 1870's, Farmers Alliance renewed the momentum, particularly through the South in the late 1880's.

One outgrowth of the Alliance was Farmers Educational and Cooperative Union of America, launched in Texas in 1902, that later became National Farmers Union.

Development continued in 1903 at Springfield, IL, where representatives of farmer cooperatives formed a State association to promote the interests of farmers' elevators. Similar associations followed in other grain-producing States. Then, six of these State associations met at Minneapolis, MN, in June 19 12 and organized National Council of Farmers Cooperative Associations.

From one early council president's account comes an illustration of some motivations and intents prompting organizations that serve cooperatives:

"All matters of interstate or national importance are handled by the National Council. Its officers have made several trips to Washington, DC, to urge, and assist as far as possible, in securing the enactment of legislation, and preventing the enactment of unfavorable legislation, to appear before the Interstate Commerce Commission on behalf of the elevator companies, when necessary; and on several occasions we have carried our troubles to the Secretary of Agriculture. We opposed, to the very extent of our power, the efforts of the railroads to advance rates on grain. Our efforts were successful and this alone has saved the farmers millions of dollars. "

This early national council was interested primarily in the welfare of farmers' elevators, because associations of grain elevators were the most important segment of cooperative development at that time. At the annual convention in Chicago, IL, in March 1920, its name was changed to Farmers National Grain Dealers Association. This organization was replaced by an entirely new one, National Federation of Grain Cooperatives, founded in Washington, DC, in February 1939. The federation is now a division of National Council of Farmer Cooperatives.

The Smith-Lever Act, which fostered a county agent plan, was passed in 1914. It drew three-way support from USDA, State agricultural extension services, and other contributors such as farmers and agribusiness firms. Passage of this legislation led to county Farm Bureaus and State Farm Bureau federations. In 19 19, Farm Bureau representatives from 12 States convened at Ithaca, NY, to form the nationwide American Farm Bureau Federation.

Meanwhile, two other national organizations of cooperatives were being formed in 1916—Cooperative League of the United States (now National Cooperative Business Association) and National Cooperative Milk Producers Federation (now National Milk Producers Federation). Both organizations are headquartered in the Washington, DC, area.

In December 1922, a 3-day conference in the Nation's capital drew marketing association delegates and visitors from 30 States, Canada, and Denmark. Active were representatives of cooperatives marketing cotton, fruits and vegetables, tobacco, dairy products, grain, rice, livestock, and nuts. Delegates from American Farm Bureau Federation and Farmers Educational and Cooperative Union of America (National Farmers Union) also were present. A unanimous vote on the last day created National Council of Farmers' Cooperative Marketing Associations. The conference chose an executive committee of 15 to form a new organization. An office was opened in Washington, DC.

The executive committee outlined the council's purposes:

- establish contacts among cooperatives,
- supply crop information,
- develop national publicity,
- establish Federal contact for members,
- assist in legislative problems, and
- supply reliable information to farm groups.

The organization held annual conferences in Washington, DC, in 1924, 1925, and 1926. Strong differences of opinion marked the 1926 conference. Some member cooperatives, who had not fared well, expected cooperative commodity marketing to bring prosperity to farmers despite unfavorable economic conditions. But as experience proved, cooperation was unable to accomplish the impossible. Financial support for the program dwindled, and National Council of Farmers Cooperative Marketing Association was dissolved in 1926.

While all these early efforts were not enduring successes, they did lay groundwork for several types of national organizations serving cooperatives today, including:

- national cooperative organizations;
- national general farm organizations;
- Federal agencies; and
- State organizations.

Any stopping point in a list of organizations that provide services to farmer cooperatives must be arbitrary. Those in this listing have been considered most often and most closely associated with farmer cooperatives and their concerns at international, national, and State levels.

# National Cooperative Organizations

# Association of Cooperative Educators

The Association of Cooperative Educators (ACE) is a professional organization of employees of cooperatives whose principal work is centered in:

• training of people who work for and with cooperatives;

• educational programs for managers, directors, members, and other key persons employed by and involved with cooperatives; and

• personnel development and enrichment among cooperative leaders, members, and employees.

ACE members focus major attention on cooperative education and training:

• advancing cooperative concepts in the light of present cooperative operations and practices;

• effective use of techniques, materials, and presentation methods to carrying out programs in the above fields; and

• improvement of professional capabilities and knowledge of those engaged in this effort.

ACE conducts an annual institute that features presentations on aspects of cooperative education, publication displays, and other data beamed to the needs of members. It issues a periodic newsletter, ACE NEWS, as a supplemental source of data about the work of members and other information related to cooperative education and training. ACE members in some regions participate in organized discussions on topics of current interest.

For their investment in annual dues, ACE members receive:

• quarterly issues of "ACE NEWS," a newsletter directed at the interest and needs of members;

• information about the annual training institute;

• names, addresses, and vocational capabilities of other cooperative educators in North America with whom they may share information, skills, and techniques;

• information about meetings, seminars, and other programs conducted for and by ACE members in particular geographical areas; and

• an opportunity to share ideas and programs with other cooperative educators.

Association of Cooperative Educators, 5 10- 119 Fourth Avenue, South, Saskatoon, Saskatchewan, Canada S7K OE9. Telephone: (306) 244-3600.

## **Cooperative Communicators Association**

The Cooperative Communicators Association (CCA) was organized in 1953 as the Cooperative Editorial Association. The name was changed in 1985 to better reflect the wider range of communications in which many cooperative employees are engaged. CCA has members in both the United States and Canada.

CCA is governed by a nine-member board of directors, three of whom are elected to 3-year terms each at the annual institute. The board subsequently picks a slate of officers-president, vice president, and secretary-treasurer. An executive secretary and newsletter editor are later appointed by the board. All CCA members are eligible and encouraged to serve on committees and task forces involved in a wide range of ongoing activities and special programs.

Eligibility for membership in CCA requires that members have a direct part in planning and/or producing cooperative communications, although these may not be their exclusive duties.

Among benefits of CCA membership are:

• keeping abreast of the latest trends throughout the cooperative communications field;

• associating with other communicators from a wide range of cooperatives across North America:

• learning tips on editing, layout, writing, photography, and publication and brochure design, as well as how to better plan, organize, control, and evaluate communications programs and information campaigns; • opportunities to compare communication efforts with other peers through annual writing and photography evaluations and award programs sponsored by CCA; and

• regional workshops, supported by local communicators, and an annual institute-both providing opportunities to get together for direct interaction and education.

Annual dues cover services, such as the newsletter, CCA Communications Handbook, membership directory, and support for the annual institute and regional workshops. Cooperative Communicators Association, Executive Secretary Forrest Bradley, 2263 East Bancroft, Springfield, MO 65804. Telephone: (417) 882-1493.

### Credit Union National Association & Affiliates

Credit Union National Association (CUNA) is a confederation of the 52 credit union leagues (associations) serving every State, District of Columbia, and Puerto Rico. More than 90 percent of credit unions in the United States are affiliated with CUNA through membership in their leagues.

CUNA, chartered in 1934, is headquartered in Madison, WI, and maintains a governmental affairs office in Washington, DC. In cooperation with the State leagues, CUNA provides national leadership, liaison with Congress and the various Federal agencies, newsletters and magazines, market and demographic research, economic analysis, public relations, education, training, and other services to credit unions.

United with CUNA through a combined management and leadership structure is CUNA Service Group, Inc. (CSG) the association's financial services affiliate. CSG develops and markets consumer financial services to credit unions on a national level. CSG's programs enable credit unions to provide members with like credit cards, ATM access, share drafts, money orders, IRAs, travelers checks, etc., at reasonable cost.

Another CUNA affiliate, U.S. Central Credit Union in Overland Park, KS, provides investment, liquidity, and correspondent financial services to credit unions through a network of State or regional 'corporate' credit unions-essentially credit unions for credit unions. U.S. Central credit union is one of the largest and strongest financial institutions in the Nation, with billions of dollars in deposits and assets.

Credit Union National Association, Inc., 57 10 Mineral Point Road, Madison, WI 53705. Telephone: (608) 23 1-4000.

# National Association of Mutual Insurance Companies

National Association of Mutual Insurance Companies (NAMIC) is headquartered in Indianapolis, IN. Established in 1895, it represents many of the hundreds of mutual insurance companies providing rural America with fire, crop, hail, auto, and other insurance coverage. Mutuals dot the Nation. Often, they are only large enough to serve residents in a single township or county.

NAMIC retains counsel as part of its input on national legislation affecting the industry. Other services to member companies include a wide range of insurance programs for employees, directors, and officers of mutuals; a retirement program; investment counseling; assistance with tax return preparation; and numerous schools and seminars to train member company personnel.

NAMIC publishes a national trade magazine, The Mutual Insurance Bulletin, and several other newsletters and regularly prepares digests for members.

National Association of Mutual Insurance Companies, P.O. Box 68700, Indianapolis, IN 46268. Telephone: (3 17) 875-5250.

### National Cooperative Bank

The National Cooperative Bank (NCB) was chartered in 1978 as the National Consumer Cooperative Bank. The bank has been operating under its present name since November 1984. Today NCB is a private, cooperatively owned financial institution providing banking services exclusively to cooperative businesses.

NCB helps urban and rural cooperatives in several ways:

• it provides loans to eligible cooperatives at market interest rates;

• the self-help fund gives special financial help at low interest rates to cooperatives unable to qualify for regular loans; and

• its office of technical assistance offers cooperative staffs and members expert training in management, financial planning, and member services.

Cooperatives may be eligible for financial or technical assistance if:

· chartered or operated as a cooperative on a service-at-cost basis;

- run by members on a one-member, one-vote basis;
- membership is available to all persons without discrimination;

• net margins not reinvested in the business are returned to members according to patronage.

NCB has regional offices in Chicago 11; New York, NY; Minneapolis, MN; Seattle, WA; San Francisco, CA; and Anchorage, AK.

National Cooperative Bank, 1630 Connecticut Avenue, NW, Washington, DC, 20009. Telephone: (202) 7454600.

## National Cooperative Business Association

The National Cooperative Business Association (NCBA) was founded in 1916 as the Cooperative League of the USA. It is a national membership and trade association representing the cooperative business community and focusing on the unique and mutual needs of the various industries. Members include cooperatives for farm supply, agricultural marketing, insurance, banking, housing, health care, consumer goods and services, students, credit unions, workers, fisheries plus rural electric and telephone associations.

NCBA's program supports development, expansion, interconnection, and advancement of cooperative businesses in the United States through a variety of education, information, and training programs. It represents the cooperative business community in Washington, DC, before Congress and Federal agencies.

It prepares and provides technical assistance to cooperative businesses in the developing world, represents U.S. cooperatives to the world cooperative community through membership and active participation in the International Cooperative Alliance, promotes and develops international commerce, and other business interconnections by and among the world's cooperative businesses.

Among related entities are: National Cooperative Business Foundation, a nonprofit foundation supporting cooperative business education and development in the U.S. and around the world; National Cooperative Business Political Action Committee, a political action committee supporting the cooperative form of business enterprise; National Cooperative Business Institute, an institution of higher education providing research, lectures, classes, and field work for cooperative business executives and leaders; National Cooperative Business Services Group for consulting and business services to cooperatives; Cooperative Business International, an international services company promoting commercial opportunities for cooperative businesses; Cooperative Hall of Fame and Historical Society, to honor those who have contributed to cooperatives; and display artifacts, books, and documents relating to the history of U.S. cooperative business development.

NCBA was active in founding Cooperatives for American Relief Everywhere (CARE) and the National Cooperative Bank (NCB). NCBA's International Division implements long-term programs focusing on agribusiness development and cooperative education and training.

NCBA has joined Land 0' Lakes, Inc., in a worldwide dairy development project and has developed an insurance program for Latin America.

NCBA explores new program opportunities in cooperative business trade development, health care services, aquaculture, and utilization' of Public Law 480 commodities.

NCBA is headquartered in Washington, DC, and has satellite offices in Davis, CA; New Delhi, India; and Klaten, Indonesia.

National Cooperative Business Association, 1401 New York Ave., NW, Suite 1100, Washington, DC 20005. Telephone: (202) 638-6222.

#### National Council of Farmer Cooperatives

National Council of Farmer Cooperatives (NCFC) is a national association of cooperative businesses owned and controlled by farmers. NCFC members market food or fiber, provide credit services, or purchase production supplies for farmers. Most members are federated associations serving as central agencies for numerous local cooperatives. Thus, through affiliations, NCFC represents about 90 percent of the Nation's annual business volume of farmer cooperatives. State councils of cooperatives also are NCFC members, helping to form another link of unity as cooperatives carry out legislative and regulatory activities.

In 1929, at the annual meeting of American Institute of Cooperation, cooperative leaders created a new organization known as National Chamber of Agricultural Cooperatives. The name was later changed to National Cooperative Council but in 1940 became **NCFC**.

In 1939, several regional grain-marketing cooperatives organized the National Federation of Grain Cooperatives. It became a division of the council in 1973. Farm Credit Council was formed in 1983 as an affiliate to serve the legislative interests of the cooperative Farm Credit System. Agricultural Cooperative Development International (ACDI) affiliated with NCFC in 1984, and the American Institute of Cooperation (AIC) became an affiliate in 1985. These organizations serve the overseas development and educational needs of farmer cooperatives.

NCFC objectives are to:

• promote actively and persistently the interest of farmer cooperatives;

• impress on various Government and other agencies of the importance and potential of cooperatives in agriculture;

• provide an avenue through which cooperatives may be advised quickly of developments significant to them; and

• serve as a forum to promote better understanding.

NCFC strives to meet these objectives by representing farmer cooperatives before Congress and Federal agencies. Representation is based on council policy developed by voting delegates at NCFC's annual meeting.

NCFC officials serve as members of U.S. delegations to various international agricultural gatherings and on a variety of domestic advisory commissions, boards, and committees established by Government and private agencies to develop policies and regulations affecting agriculture and agricultural cooperatives.

NCFC also conducts an annual information fair, attracting more than 300 entries in some 30 classes of competition. The fair recognizes superior member-association publications, advertisements, sales promotion materials, audiovisual presentations, and other communication efforts.

NCFC regularly publishes two newsletters. Washington Councilor, a weekly, is available to member-association personnel. Washington Cooperator, a bimonthly, is distributed to members, the media, Government officials, agricultural community leaders, and other interested people. It reports on programs and activities of NCFC and its three affiliates. The council also issues periodic bulletins and news releases covering specific issues of current interest.

NCFC conducts an annual public affairs workshop to improve and expand the Government relations and political action expertise of personnel from member cooperatives.

National Council of Farmer Cooperatives, 50 F Street, NW, Suite 900, Washington, DC 20001'. Telephone: (202) 628-6676.

#### Agricultural Cooperative Development International

Agricultural Cooperative Development International (ACDI) in Washington, DC, is a nonprofit, educational, technical, and management assistance organization created by the leading agricultural cooperatives and farmer organizations of the United States. Its purpose is to respond to the needs of agricultural cooperatives, Farm Credit System, and supporting governmental agencies in developing countries by providing assistance in training, planning, operations, organization, and member involvement.

ACDI is affiliated with the National Council of Farmer Cooperatives in Washington, DC. Its membership includes major U.S. agricultural purchasing, marketing, and manufacturing cooperatives; farm credit banks; and national farmer associations.

The broad base of farmer-owned agribusinesses gives it a ready response for meeting project needs. Members also respond to technical queries from overseas, provide orientation and training to developing country personnel, and contribute financially to ACDI's work. These contributions supplement grants from Agency for International Development (AID) that enables ACDI to initiate project identification and development, conduct training workshops, sponsor cooperative visits, and carry out separately financed projects.

ACDI maintains contact with a number of developing-country cooperatives, agricultural banks, government agencies, and donor organizations such as AID. ACDI invites requests to consult with these organizations on cooperative development and farm credit objectives, problems, and strategies. Response to requests usually involves contacts or visits by a senior management or project officer at no direct cost to the requesting organization.

Agricultural Cooperative Development International, 50 F Street, NW, Suite 900, Washington, DC 20001.

#### American Institute of Cooperation

As a national cooperative education association, American Institute of Cooperation (AIC) has served the Nation's agricultural cooperatives and their farmer-members since 1925. Its goal is to promote better understanding of the cooperative way of doing business. To meet its goals, AIC:

• conducts educational workshops, conferences, seminars, and institutes;

- produces and distributes educational materials;
- provides special educational services to member cooperatives;

• maintains liaison with other national cooperative, agricultural, and educational organizations.

Educational programs are designed to help cooperative members understand their cooperative better; enable cooperative managers and employees to operate their business more effectively; and teach policymakers, educators, opinion leaders, and interested citizens about the role cooperatives play in the marketplace.

The highlight of AIC's educational activities is the annual National Institute on Cooperative Education (NICE). The summer institute is actually several meetings interwoven with a weeklong educational conference. In addition to a general program, special-interest seminars and workshops are conducted for youth, young farmer couples, university staff, new cooperative employees, extension agents, vocational agriculture teachers, and others.

Nearly 1,500 people attend the institute each year. Sessions focus on the progress cooperatives are making and challenges they face. In past years, topics have addressed both internal and external influences on agricultural cooperative development and growth.

AIC sponsors annual professional development seminars or workshops in several subject areas. They include workshops in personnel and human resources management and cooperative relations, and a leadership training seminar for regional cooperative directors.

The institute produces and distributes a wide range of educational resource materials for the general public, cooperative members and employees, and elementary, junior high, and high school classes. For the general public, offerings range from such topics as "Cooperatives: What They Are" to 'Cooperatives and Taxation. ''

For cooperative members and employees, AIC's materials help give a better understanding of how the cooperative system operates. AIC has three series of publications for classroom use. Each is for a different educational level, ranging from the upper primary grades to high school students. The publications discuss business structure in America and point out the unique role of cooperatives. Films and slide programs are a vital part of many educational programs.

Each year, AIC publishes a yearbook, American Cooperation, which includes the Journal of Agricultural Cooperation, giving a

comprehensive view of cooperative issues and operations. It highlights presentations made at the annual institute, carries major features on other topics of interest, and provides statistical information on many types of cooperatives.

Through the annual research awards program, AIC makes awards for graduate and undergraduate research on agricultural cooperatives.

Staff members provide consulting services and help develop educational programs on cooperatives and are frequent speakers at cooperative annual meetings and seminars.

AIC's educational programs are accredited by the Council for Noncollegiate Continuing Education, Richmond, VA.

American Institute of Cooperation, Suite 900, 50 F Street, NW, Washington DC, 20001. Telephone: (202) 347-1080.

#### Farm Credit Council

The Farm Credit Council (FCC), based in Washington, DC, is a federated trade association representing the nationwide network of Farm Credit System banks and associations as well as other cooperative agricultural lenders before Congress and Government agencies. Council membership is composed of 12 district Farm Credit Councils along with the Central Bank for Cooperatives.

In turn, membership of the district councils comes from the 37 Farm Credit Banks, some 387 Production Credit Associations and Federal Land Bank Associations, other cooperative farm lenders and about 650,000 individual stockholders of these institutions.

The cooperative banks and associations in the Farm Credit System are owned by the member-borrowers, who with farmer-directors on boards set policy for the System.

About a third of all agricultural loans in the Nation are made through the Farm Credit System.

Farm credit leaders recognized the need for a voice in Washington as well as mechanism for grass roots position development. They established the Farm Credit Council in 1983. Subsequently, the decision was made to affiliate the council with the National Council of Farmer Cooperatives, of which Farm Credit System banks are members. The Council was charged with providing an effective voice with the Congress and Government agencies on Farm Credit issues.

The structure for developing positions on legislative issues is provided by the district councils, and the process begins with the farmerdirectors of the member organizations. Their views are presented directly and through legislative advisory committees for adoption by district council boards. Once approved by the district board, these positions are advanced to the resolutions committee at the Farm Credit Council annual meeting. Resolutions approved by the national delegates become the Council's national positions on governmental issues.

Resolutions approved at the annual meeting are turned over to the council's 13-member board for implementation. Since January 1985, a common board has served both the Farm Credit Corporation of America, the system's central standards-setting institution, and The Farm Credit Council. Under the direction of the board, the Farm Credit Council president coordinates and directs the daily affairs of the council, carried out through its Washington-based staff.

Council funding comes from dues assessed to its member organizations.

The council's mission is to enhance the political effectiveness of the membership and their member institutions. In doing so, the council will:

• Serve the membership as its Washington representative before governmental bodies and the general public, as appropriate, on issues of significance and concern to the membership consistent with council positions and resolutions;

• Provide leadership to, and coordination among, the district Farm Credit Councils to enhance their organizational effectiveness overall ;

• Strive to inform members of pending and proposed legislative and regulatory developments concerning significant issues;

• Serve as facilitator for consensus among members on governmental issues of present or potential concern.

The council centers its attention on legislative and governmental issues that affect agricultural credit. The council monitors legislation in many House and Senate committees and subcommittees and acts to influence the outcome of legislation introduced for the benefit of cooperative agricultural lenders and their farmer-members. The council staff maintains close liaison with Government agencies, such as the U. S. Department of Agriculture, and with Farm Credit System standing committees. As a regular part of its operation, the council serves as a conduit of information from Washington to its membership. The council also serves to inform Congress and Government agencies on the views of its members.

The Farm Credit Council, 50 F Street, NW, Suite 900, Washington, DC 20001. Telephone: (202) 393-3744.

# **National Live Stock Producers Association**

Regional livestock-marketing cooperatives are members of the National Live Stock Producers Association (NLSPA), a federation with headquarters in Denver, CO.

NLSPA does no marketing but provides a wide variety of services to member associations marketing cattle, calves, hogs, sheep, goats, and horses in nearly 150 markets across the Nation. These associations use a number of marketing systems, including terminals, auctions, country selling, order buying, carcass merit programs, contracting, electronic marketing, and commodity trading. Services NLSPA provides to member associations include assisting in development of new market outlets, interpreting Federal and State regulations and programs, helping design new facilities, conducting conferences for sales personnel of member associations, and advising on many details of operations and personnel management. The organization carries on educational work, provides legal assistance, represents members in legislative matters, and performs public relations services.

Through National Feeder and Finance Corporation, a wholly owned subsidiary of NLSPA, the association offers credit service to producer members in cooperation with member marketing associations. Another affiliate of NLSPA, National Producers Service Company, is organized to offer futures trading and forward pricing contracts as an additional marketing tool for producers and credit corporation borrowers.

National Live Stock Producers Association, 307 Livestock Exchange Building, Denver, CO 802 16. Telephone: (303) **296-** 1077.

# **National Milk Producers Federation**

National Milk Producers Federation (NMPF) represents dairy marketing cooperatives throughout the United States.

NMPF was organized in 1916 and is the "granddad" of commodity organizations. Soon after formation, NMPF formalized and focused efforts of several dairy leaders to secure passage of legislation to be known as the Capper-Volstead Act, the "Magna Charta" of farmer cooperatives. NMPF continues to provide the forum for dairy-farmer involvement in the formation of national public policy.

The federation is headquartered in Arlington, VA, and provides dairy farmers and their cooperatives an organization to develop policy positions and long-range objectives. These positions are represented to Congress, executive agencies, and regulatory bodies affecting the dairy industry. NMPF tries to maintain and improve the economic well-being of dairy farmers and their cooperatives and to assure consumers an adequate supply of wholesome milk and dairy products.

A majority of NMPF's voting delegates, board of directors, and executive committee members are active dairy farmers.

Federation activities focus on legislative and regulatory actions concerning Federal milk marketing orders, the dairy price support program, product standards and quality programs, international trade, child nutrition programs, animal health, and food safety.

Numerous information services of the Federation are designed to help interpret the dairy industry to Government leaders, the media, and various public audiences, plus keep dairy farmers informed of Federal actions affecting them. A weekly newsletter, News for Dairy Co-ops, reports on congressional and regulatory developments and Federal administrative action. An annual booklet, Dairy Producer Highlights, contains a wide variety of data about milk production, purchases, utilization, and related statistics. The Legislative Letter and Economics Report are monthly newsletters for NMPF directors and key memberassociation personnel.

National Milk Producers Federation, 1840 Wilson Boulevard, Arlington, VA 22301. Telephone: (703) 243-6111.

# National Rural Electric Cooperative Association

National Rural Electric Cooperative Association (NRECA), headquartered in Washington, DC, represents most of the Nation's rural electric and generating and transmission cooperatives and statewide associations of rural electric cooperatives.

Organized in 1942, NRECA provides members with a voice in national legislative and regulatory matters, numerous management services, director and employee training programs, public relations and advertising activities, insurance programs, and research effort. Membership dues and revenue from some of these services provide NRECA's financial support.

Each year, NRECA conducts dozens of conferences, seminars, and workshops throughout the Nation. Individual sessions held in various regions deal with member services, data processing, affirmative action, legal matters, director training, right-of-way activities, insurance programs, and research efforts. Membership dues and revenue from some of these services provide NRECA's retail rate structure and other activities requested by member systems.

NRECA maintains liaison with Congress and various executive and regulatory agencies on generation, transmission, and utilization of

electric power and environmental matters.

An extensive insurance program for employees, directors, and officers of member systems affords an opportunity to obtain group life, long-term disability, medical, travel, and liability insurance and retirement benefits.

NRECA prepares and distributes several publications. Rural Electrification, a monthly magazine, covers a wide range of subjects important to systems management staffs, officers and directors, and others working with rural systems. Rural Electric Newsletter, a weekly bulletin, is a roundup of legislative, regulatory, and political news on rural electrification. Management Quarterly magazine offers managers in-depth articles by recognized management authorities from inside and outside rural electrics. Other publications are developed as necessary to deal with timely issues. National Rural Electric Cooperative Association, 1800 Massachusetts Ave., NW, Washington, DC 20036. Telephone: (202) 857-9500.

# National Rural Utilities Cooperative Finance Corporation

National Rural Utilities Cooperative Finance Corporation (CFC) was established in 1969. Its creation was recommended by a study group of the National Rural Electric Cooperative Association (NRECA) after it became apparent USDA's Rural Electrification Administration (REA) was unable to meet the demand for growth capital of the Nation's rural electric system.

CFC now is a full-service financing organization serving the rural electric program as directed by incorporators. Primary function of the non-profit cooperative is to provide member systems with an independent source of loan funds to supplement REA loans.

It offers financial services designed for the Nation 's rural electric distribution and power supply cooperatives.

CFC is owned by the members it serves-cooperatives meeting the electrical power needs of more than 20 million retail electric power consumers across the Nation. CFC has 968 members-822 distribution systems, 65 power supply systems, 73 statewide and regional associations, 7 associate members, and NRECA.

CFC has a 22-member board of directors elected from 11 districts covering 46 States. It has 125 full-time employees, mostly at its headquarters in Washington, DC, plus 10 area representatives.

By the end of fiscal 1986, CFC had nearly \$3 billion in total loans outstanding. It has conducted many studies on behalf of the rural electric

industry, most recently with NRECA through the National Rural Telecommunications Council to develop a blueprint approach to rural electric's role in telecommunications.

National Rural Utilities Cooperative Finance Corporation, 1115 30th Street, NW, Washington, DC 20007. Telephone: (202) 337-6700.

# National Society of Accountants for Cooperatives

The National Society of Accountants for Cooperatives (NSAC) is a professional society of more than 2,000 accountants, bankers, and others actively involved in the financial planning and management of cooperative businesses. NSAC strives to enhance the professional performance of its members in their service to cooperatives by providing information, education, and training on issues affecting cooperative management, accounting, taxation, and finance. NSAC acts as a technical representative for cooperatives in formulating accounting principles and auditing standards.

Since its formation in 1936, NSAC has sponsored an annual meeting or technical session and a tax seminar. The annual meeting provides a forum for addresses by, and discussions with, recognized experts in accounting, taxation, finance, management, and Government. Their presentations concern subjects of significant interest to the entire cooperative community. The tax seminar features concurrent sessions for varying interests and experience levels. Each of NSAC'S 13 chapters sponsor an annual technical session and tax seminar. All the programs offer continuing professional education credits to participants as do the NSAC Audit and Accounting (A&A) Seminars.

The A&A Seminars presented at the chapter-level were developed by NSAC members. The basic course targets accountants and accounting employees of cooperatives and public accounting firms who have limited experience in the field. The advanced course was designed for the experienced cooperative accountant.

NSAC publishes a quarterly magazine, The Cooperative Accountant. The professional journal furnishes members with timely and useful information on subjects pertaining to accounting, tax, and miscellaneous financial and economic topics about cooperatives and their patrons.

NSAC is dedicated to ongoing research, seeking solutions to problems unique to cooperatives. Many studies have been published as Professional Pronouncements of the NSAC. Copies are available from the NSAC office. NSAC goals and policies are established by a national board of directors, which meets twice a year. Its five-member executive committee is authorized to act on its behalf between meetings. NSAC's professional staff implements the board's plans and activities.

National Society of Accountants for Cooperatives, 6320 Augusta Drive, Suite 802-C Springfield, VA 22150. Telephone: (703) 569-3088.

# National Telephone Cooperative Association

National Telephone Cooperative Association (NTCA), ' 'the voice of rural telephony,' serves more than 450 small, rural cooperative and commercial telephone systems.

Since 1954, NTCA has represented its members' interests with Federal regulatory and legal agencies in Washington, DC. NTCA also joins other telecommunications associations on joint initiatives and shared concerns.

NTCA offers member services, such as its annual meeting, annual legislative conference, and extensive educational development through dozens of seminars and workshops for employees and directors.

It publishes Washington Report, a weekly roundup of late-breaking legislative and regulatory news; Rural Telecommunications Journal, a quarterly magazine with in-depth coverage of industry trends and happenings; and an annual survey of compensation and benefits for employees in the independent telephone industry.

NTCA's Services Management Corporation provides member systems' employees and directors with a wide array of benefit plans including medical, savings, and retirement. A cooperative insurance company, National Telcom Corporation, provides insurance for members ' equipment and plant.

National Telephone Cooperative Association, 2626 Pennsylvania Ave., NW, Washington, DC 20037. Telephone: (202) 298-2300.

# U.S. Overseas Cooperative Development Committee

The U.S. Overseas Cooperative Development Committee (OCDC) provides advice and counsel on behalf of U.S. cooperatives to U.S. and international development agencies, the executive branch, the U.S. Congress and the public on cooperative development abroad, principally in developing countries. Created in 196 1, OCDC is a private nongovernmental committee composed of senior U.S. cooperative leaders and sponsored by seven cooperative development organizations active in providing technical assistance overseas.

# **Cooperative Resources Committee**

The Cooperative Resources Committee (CRC) is composed of a coalition of representatives of U.S. cooperative development organizations working in developing countries. Its principal activities are the coordination of overseas programs and the undertaking of joint activities, such as country assessments of cooperative sectors.

U.S. cooperative development members of CRC are:

- Agricultural Cooperative Development International (ACDI)
- Cooperative for American Relief Everywhere (CARE)
- Cooperative Housing Foundation (CHF)
- Cooperativa de Seguros de Vida de Puerto Rico
- Cooperativa de Seguros Multiples de Puerto Rico
- CUNA Mutual Insurance Group
- League Insurance Companies
- Mutual Service Insurance
- Nationwide Insurance

• The Credit Union National Association/World Council of Credit Unions (WOCCU)

- Land O'Lakes (LOL)
- National Cooperative Business Association (NCBA)
- National Rural Electric Cooperative Association (NRECA)
- Volunteers in Overseas Cooperative Assistance (VOCA)

• U.S. Overseas Cooperative Development Committee, 1800 Massachusetts Ave., NW, Third Floor, Washington, DC 20036. Telephone: (202) 857-9689.

#### Volunteers in Overseas Cooperative Assistance

Volunteers in Overseas Cooperative Assistance (VOCA), headquartered in Washington, DC, is a private non-profit organization that furnishes short-term volunteer technical assistance to cooperative and farm organizations in the developing world at their request. It was formed in 1970. VOCA's activities are a part of the people-to-people dimension of the foreign assistance program of the United States.

Member organizations of VOCA with board representation are:

- Agricultural Cooperative Development International
- American Institute of Cooperation
- Cooperative Housing Foundation
- National Cooperative Bank
- National Cooperative Business Association
- National Council of Farmer Cooperatives
- National Rural Electric Cooperative Association
- World Council of Credit Unions

VOCA receives applications for assistance from cooperative and farm or commodity organizations and Government agencies responsible for agricultural economic development. If VOCA accepts an application, it recruits the candidates best qualified by training and experience to provide the requested assistance and then asks them to volunteer their services. If they accept, VOCA provides all travel and advances funds to cover lodging, meals, clothing care, and miscellaneous expenses. If it is advisable for a spouse to accompany a volunteer, VOCA also covers this expense. The organization requesting help must provide an interpreter, if necessary, and provide a place to work and some in-country travel expenses.

VOCA's member organizations provide basic funding, but the organization receives most of its funds from the Agency for International Development (AID). However, VOCA's most important resource is the services provided by its skilled men and women. The typical volunteer is a recent retiree of a U.S. cooperative organization or skilled person such as a farmer, veterinarian, or plant pathologist who has had broad

experience in the agricultural field. Volunteers work in all facets of cooperative operation and development.

In evaluations of VOCA's work made by AID in 1981 and 1986, AID found VOCA's work important, highly cost effective, and contributing materially to stronger cooperative business organizations and to higher income and improved quality of life of people in rural areas.

Volunteers in Cooperative Overseas Assistance Suite 900, 50 F Street, NW, Washington, DC 20001. Telephone: (202) 628-0066.

# National General Farm Organizations

Early contributions of general farm organizations to cooperative development are described in Agricultural Cooperatives-Pioneer to Modern, Cooperative Information Report 1, Section 2. Their support and encouragement of cooperatives has continued to the present. Extent of their involvement in cooperatives has varied widely. However, all general farm organizations are united in support and encouragement of cooperatives, despite differences in philosophy.

## American Farm Bureau Federation

American Farm Bureau Federation (AFBF) has helped organize many county and statewide farm supply, bargaining, and marketing cooperatives and mutual insurance companies. It supports and helps protect their interests.

American Agricultural Marketing Association (AAMA) is an AFBF arm dealing with bargaining association matters. AAMA serves as the national coordinating and information agency for State Farm Bureau marketing associations affiliated with AAMA. The associations provide marketing services for producers of vegetables and fruits for processing, fowl, and livestock.

AFBF's publications and meetings also provide information on problems related to cooperatives and their members. In some areas, directors of county and State Farm Bureaus also serve on boards of county and statewide cooperatives.

American Farm Bureau Federation and American Agricultural Marketing Association, 225 Touhy Avenue, Park Ridge, IL 60068. Telephone: (3 12) **399-5700**.

### **National Farmers Union**

National Farmers Union (NFU) has sponsored many local and regional cooperatives for marketing grain, livestock, and other products; purchasing farm supplies; and supplying insurance. Local, county, and State Farmers Unions and the national organization are strong supporters of these cooperatives.

National Farmers Union, 600 Maryland Avenue, SW, Washington, DC 20024. Telephone: (202) 554-1600.

#### **National Grange**

National, State, and local Granges support the cooperative movement and encourage members to be active in local cooperatives. Many States and one region operate cooperative insurance companies. Several States have organized local food and supply purchasing programs and are investigating&her cooperative services for members. Grange may once more be a part of the name of smaller cooperatives serving the needs of their communities.

National Grange, 1616 H Street, NW, Washington, DC 20006. Telephone: (202) 628-3507.

# **Federal Agencies**

Federal Government agencies are another source of national-level assistance for farmer cooperatives. Some agencies devote their full attention to assisting cooperatives; others become directly involved with cooperatives through certain phases of their operations.

# Agricultural Cooperative Service

Agricultural Cooperative Service (ACS), an agency of USDA, is authorized by the Cooperative Marketing Act of 1926 to help develop sound and efficient cooperatives. ACS devotes its total effort to preserving and improving the heart of American agriculture, the family farm. It offers experience and knowledge to improve effectiveness and performance of farmers' cooperative business in several ways.

*Research* is conducted to acquire and maintain the base of information necessary for the agency to provide farmers with relevant and expert assistance on their cooperatives. Studies of functional cooperative aspects concentrate on economic, financial, legal, managerial, member, policy, social, and structural activities. Concerted effort is made to ensure research fulfills current and emerging cooperatives' requirements.

*Technical Assistance* is provided in response to requests concerning specific problems. Requests may come directly from a few farmers wanting to organize a cooperative or from farmers' elected board of directors of a cooperative or federation of cooperatives. Assistance is given on business organization, operating efficiency, member control and responsibilities, merger, feasibility of building a cooperative processing or manufacturing plant, and others.

*History and Statistics* are collected and detect growth trends and changes in structure and operations. Data help identify and support research and technical assistance activities.

*Education and Information* are considered a distinct mission. ACS is assigned responsibility "to promote the knowledge of cooperative principles and practices and to cooperate, in promoting such knowledge, with educational and marketing agencies, cooperative associations, and others. …" Research reports and educational publications are disseminated, covering basic principles of cooperation, key organizational and management elements, and findings of research and technical assistance studies. A monthly magazine, *Farmer Cooperatives*, reports cooperative achievement, leaders' thinking, highlights of agency research, technical assistance, and educational activities.

Agricultural Cooperative Service, U. S. Department of Agriculture, P.O. Box 96576, SW, Washington, DC 20090-6576. Telephone: (202) 653-6976.

# Agricultural Stabilization and Conservation Service

Agricultural Stabilization and Conservation Service (ASCS) is the USDA agency responsible for administering farm commodity, **conser**vation, and emergency programs. The programs help stabilize and protect farm income and prices, while assuring consumers of an adequate, dependable food supply.

A variety of measures are used to achieve the program goals: commodity loans and price support payments to farmers; commodity purchases from farmers and processors; acreage reduction, **cropland** set-aside, and other means of production adjustments; conservation cost-sharing; and emergency assistance.

ASCS commodity programs are financed through the Commodi-

ty Credit Corporation (CCC), a government-owned corporation with operating personnel provided by ASCS. The agency administers CCC stabilization programs for wheat, corn, cotton, seed cotton, soybeans, peanuts, rice, tobacco, milk, wool, mohair, barley, oats, sugarbeets, grain sorghum, rye, and honey.

The CCC Charter Act authorizes it to support commodity prices through loans, purchases, and payments and gives the Secretary of Agriculture authority to use cooperatives to implement the price support program. The Act also authorizes acquisition, storage, and disposal of domestic agricultural commodities. Where possible, CCC uses customary private-trade channels, such as cooperatives, grower organizations, commercial banks, warehouses, and exporters. Nearly a quarter of CCC's long-term agreements for grain and cotton warehousing are made with cooperatives.

Loans for most commodities are made directly to farmers on the unprocessed commodity through ASCS county offices. However, price support loans and purchases can be made available through county offices to cooperative marketing associations on behalf of their producer members. Thus, producers eligible for price support programs can market commodities through their cooperative. This enables the cooperatives to use the price support programs to obtain price protection and lower interest financing.

Cooperatives meeting standards of membership and equity can be approved by CCC to participate in cotton, rice, wheat, soybeans, honey, and feed-grain support programs. For those commodities, 50 cooperatives in 15 States have been approved.

ASCS has additional close relationships with cooperatives in programs for other commodities. Programs for peanuts and tobacco are carried out through loans to producer associations. They, in turn, make program benefits available to producers. Milk prices are stabilized through purchases of processed dairy products, bulk containers of butter, cheese, and nonfat dry milk. Producer cooperatives own many of the processing facilities converting milk to the processed products the Government buys.

Agricultural Stabilization and Conservation Service, **U** . S. Department of Agriculture, Rm. 3608-S P.O. Box 2415, Washington, DC 20013. Telephone: (202) 447-3467.

# **Cooperative State Research Service**

Cooperative State Research Service (CSRS) is the science and education agency through which Federal research funding and planning are accomplished on behalf of the U.S. Department of Agriculture in cooperation with agricultural experiment stations, approved schools of forestry, the 1890 land-grant institutions and Tuskegee University colleges of veterinary medicine, and other eligible institutions in the various States and territories.

These institutions allocate funds to finance additional research on farmer cooperatives.

Cooperative State Research Service, U. S. Department of Agriculture, 324-A, Administration Building, Washington, DC 20250. Telephone: (202) 447-4423.

# **Extension Service**

USDA's Extension Service (ES) is part of a Federal, State, and county partnership known as Cooperative Extension Service. The Federal Extension Service is USDA's educational arm, with offices in most of the 3,138 counties in the Nation. State specialists assist farmers in forming cooperatives and participate in State and national meetings for cooperative leaders.

County Extension agents provide information and advice on major agricultural production and marketing, particularly stressing profitability instead of maximum yields as sound financial management.

Extension Service, U.S. Department of Agriculture, 340-A, Administration Building, Washington, DC 20250. Telephone: (202) 447-3377.

## **Farm Credit Administration**

Farmer marketing, purchasing, or service cooperatives have a source for credit and credit-oriented services through the cooperatively owned Farm Credit System.

Farm Credit Administration (FCA), the regulatory agency of the system, is an independent agency of the Executive Branch of the Federal Government. FCA's primary functions are the regulation, examination, and supervision of the farm credit institutions and their service organizations. Even though it is a Federal agency, FCA is not financed by the Government but by the banks and associations of the system. The entire Farm Credit System, which obtains its loan funds through the sale of securities, became self-sustaining in 1968 when all initial Government seed capital was retired.

Three components of the system operate from 12 districts across the Nation. At the district level are Federal Land Banks, Federal Intermediate Credit Banks, and Banks for Cooperatives. Federal Land Banks make long-term loans through Federal Land Bank Associations. Loans are secured by first mortgages on the borrower's real estate. Maturities range from 5 to 40 years in amounts up to 85 percent of the value of the property taken as security and 97 percent if guaranteed by a State or Federal agency.

Federal Intermediate Credit Banks provide short- and intermediateterm loans to Production Credit Associations (PCA) and other financing institutions serving agricultural producers. Most PCA loans are for production or operating purposes and mature within 1 year. However, farm and rural home loans may have terms up to 10 years. Loans to producers or harvesters of aquatic products may be made for up to 15 years.

District Banks for Cooperatives make loans directly to eligible cooperatives. Eligibility may include any association of farmers, ranchers, producers, or harvesters of aquatic products, or any federation of these associations, all operated on a cooperative basis. These associations may be involved in storing, packing, processing, or marketing farm or aquatic products, and/or in purchasing, testing, grading, processing, furnishing, or distributing farm or aquatic supplies.

Farm Credit Administration, 150 1 Farm Credit Drive, McLean, VA 22102-5090. Telephone: (703) 883-4000.

#### National Credit Union Administration

National Credit Union Administration (NCUA) is the Federal financial regulatory agency responsible for chartering, supervising, and insuring member accounts at the Nation's nearly 10,000 Federal credit unions. The Agency also insures member accounts in about 5,000 **State**chartered credit unions. NCUA is supported by the credit unions it regulates and insures and receives no Federal money.

National Credit Union Administration, 1776 G Street, NW, Washington, DC 20456. Telephone: (202) 357-1000.

### **Rural Electrification Administration**

Rural Electrification Administration (REA), an agency of USDA, makes loans to rural electric and telephone systems. In 1936, the Rural Electrification Act provided statutory authority to establish REA as a lending agency for developing a rural electrification program. A 1949 amendment authorized REA to make loans to improve and extend telephone service in rural areas, and a 1973 amendment gave authority to guarantee loans made by other lenders.

REA also provides technical assistance in engineering, accounting, and management improvement.

Today, the 990 electric utility borrowers and 1,004 telephone utility borrowers serve 18.3 million people in 2,600 of the Nation's 3,138 counties. Almost 100 percent of farms now have electricity and 96 percent have modern telephone service. REA-financed electric systems serve 11 percent of the Nation's consumers and operate nearly half the distribution lines.

Generation and transmission cooperatives funded by the agency generate about 38 percent of the power required by rural electric distribution cooperatives. A growing number of these systems are beginning to share the cost of constructing large-scale projects with neighboring utilities. The combined efforts are helping ensure adequate supplies of power for rural and urban people alike.

About 90 percent of subscribers of REA-financed telephone systems enjoy one-party service, and 95 percent of all new telephone lines are placed underground.

Rural Electrification Administration, U.S. Department of Agriculture, 4053 South Building, Washington, DC 20250. Telephone: (202) 382-9540.

#### **Rural Telephone Bank**

Rural Telephone Bank, an agency of the U.S. Government, was established in 197 1 to provide supplemental financing for telephone systems. The bank's management is vested in a governor (administrator of the Rural Electrification Administration) and a six-member board of directors elected by the bank's stockholders-three from among directors, managers, and employees of cooperative stockholders and three from among managers, directors, and employees of noncooperative stockholders.

Bank loans are made for the same purposes as those made by REA but bear interest at a rate consistent with the bank's cost of money. In addition, purchasing stock in the bank is a condition for obtaining a loan. The bank is operated by REA and other U.S. Department of Agriculture employees at no cost to the bank.

The bank is patterned after the Farm Credit System. It is capitalized in part by the U.S. Government through purchases of stock in amounts not exceeding \$30 million annually until purchases equal \$60 million. The Government's investment must be retired as soon as practicable after September 30, 1995. Once all Government stocks are retired, the telephone bank will cease to be a USDA agency but will continue as an instrumentality of the United States.

As of December 3 1, 1986, the bank had made loans for \$2.2 billion to 470 commercial telephone companies and 12 1 cooperatives.

Rural Telephone Bank, U.S. Department of Agriculture, 4053 South Building, Washington, DC 20250. Telephone: (202) 382-9540.

# State Organizations

# State Cooperative Councils

Farmer cooperatives gain certain advantages from coordinating efforts in statewide organizations to solve mutual problems and increase the benefits of agricultural cooperation. These organizations also provide a point of contact for official, public, and private agencies dealing with agriculture.

The first steps toward organizing State councils of farmer cooperatives were taken more than 50 years ago in California, Oregon, and Wisconsin. Agricultural Legislative Committee of California was formed in 1919 and in 1933 became the Agricultural Council of California. Agricultural Cooperative Council of Oregon was organized in 19 12, and the one in Wisconsin was organized in 1926.

Cooperatives in 40 States were operating some type of statewide organization in 1987. Most bear the term 'council, ''' 'association, '' 'federation, ''' 'committee, '' or ' 'institute' ' in their titles.

State cooperative councils sponsor programs of varying scope. Several have one or more full-time employees. Others conduct their programs with a part-time secretary, often a State agricultural Extension Service specialist assigned to work with cooperatives, or a retired cooperative employee.

State councils differ considerably in methods of financing activities. Some carry on broad programs, have large budgets, issue newletters and other publications, and maintain year-round staffs. Others have limited budgets but maintain close working relationships with Extension Service, educational agencies, or farm organizations on which they depend for assistance.

Early State cooperative councils were concerned largely with legislative problems. But as cooperatives increased in numbers and importance, leaders saw the need for developing better working relationships among themselves, other national cooperatives, educational institutions, general farm organizations, and legislative and political bodies. Thus, State councils have enlarged their memberships, provided more adequate budgets, and expanded their programs. The more important objectives of State councils and associations are to:

- promote and foster the welfare of cooperatives;
- assist and encourage organization of cooperatives;
- gather and disseminate information;

• sponsor and support constructive legislation and oppose unfavorable measures; and

• assist cooperatives in promoting educational programs.

These educational activities may include youth programs for Future Farmers of America (FFA), 4-H Clubs, Young Farmer, Young Farm Couples, college students and adult programs, giving attention to director training, employee training, and public education.

Most State councils limit membership to farmer cooperatives. Some limit membership to statewide or federated cooperatives. Others only have local members. Most have provisions for associate or advisory members.

To keep in touch with each other on national issues, most councils have become members of the National Council of Farmer Cooperatives, the American Institute of Cooperation, or the National Cooperative Business Association.

In a few States, county councils have been set up to promote various interests of cooperatives in counties.

State secretaries have formed an informal organization called National Conference of State Council Secretaries to exchange ideas and update information useful to council personnel.

#### Alabama Council of Farmer Cooperatives

P.O. Box **2648** Extension Hall Auburn University Auburn, AL 36849

N. Ray Huddleston, Secretary Telephone: (205) 826-4962

#### Arkansas State Committee on Cooperatives

P.O. Box 391 Little Rock, AR 72203 Ed Jordan, Secretary Telephone: (501) 373-257 1

#### **Agricultural Council of California**

**P.O.** Box 1712 Sacramento, CA **95808** 

Leland H. Ruth, President Telephone: (9 16) 443-4887

#### Colorado Cooperative Council, Inc.

**5500** South Quebec Street, Suite 112 Englewood, CO 80111

Gerald Mueller, Executive Director Telephone: (303) **740-4340** 

#### **Delaware Council of Farmer Cooperatives**

Cooperative Extension Service University of Delaware Newark, DE 19711-1303

Carl German, Secretary Telephone: (302) 45 1-25 11

#### Florida Council of Farmer Cooperatives

P.O. Box 730 Gainesville, FL 32602

Bobby R. Bennett, President Telephone: (904) 374-1586

#### Georgia Council of Farmer Cooperatives

635 Forest Road Athens, GA 30605

Julian A. Raburn, Secretary Telephone: (404) 548-2855

#### Idaho Cooperative Council, Inc.

**1741** Gibson Way Meridian, ID 83642

Richard C. Waitley, Executive Secretary Telephone: (208) **888-2141** 

Illinois Cooperative Coordinating Committee c/o Cooperative Extension Service University of Illinois 116 Mumford Hall 1301 West Gregory Drive Urbana. IL 61801 Peter Bloome, Chairman Telephone: (217) 333-9025 Indiana Cooperative Education Committee c/o Indiana Farm Bureau Cooperative Association, Inc. 120 East Market Street Indianapolis, IN 46204 Phillip K. Kreegar, Chairman Telephone: (3 17) 631-8361 Ext. 1156 Iowa Institute of Cooperation 2515 Elwood Dr. Suite 104 Ames. IA 50010 Larry Kalem, Executive Director Telephone: (5 15) 292-2667 Kansas Cooperative Council 700 Kansas Avenue, Suite 615 Topeka, KS 66603 Joseph A. Lieber, Executive Vice President Telephone: (9 13) 233-4085 Kentucky Council of Cooperatives Department of Agricultural Economics University of Kentucky 500 Agricultural Science Building-South Lexington, KY 40546-0215 Dr. Lionel Williamson, President Telephone: (606) 257-1637

Louisiana Council of Farmer Cooperatives 2288 Gourrier Lane Baton Rouge, LA 70808

> Arnold Baham, Secretary-Treasurer Telephone: (504) 388-3293

#### Maine Cooperative Council

c/o Farm Credit of Aroostook, ACR26 Rice StreetPresque Isle, ME 04769

Gary Sirois, President Telephone: (207) 764-763 1

#### Maryland Council of Farmer Cooperatives, Inc.

7004 24th Avenue Hyattsville, MD 20783

Robert J. Belter, Executive Secretary Telephone: (30 1) 422-8033

#### Michigan Association of Agriculture

3655 Forest Rd. Lansing, MI 48910

Ron Lovejoy, Executive Director Telephone: (517) 336-9133

#### Minnesota Association of Cooperatives

**380** Hanover Building 480 Cedar Street St. Paul, MN 55101

Allen Gerber, Executive Director Telephone: (6 12) 228-02 13

#### **Missouri Institute of Cooperatives**

c/o MFA, Inc. 615 Locust Columbia, MO 65201

Robert Ferguson, President Telephone: (3 14) 874-5 111

Mississippi Council of Farmer Cooperatives (AAL) 1505 Laurelwood Drive Clinton, MS 39056

L.L. Monroe, Secretary-Treasurer Telephone: (601) **924-0645** 

Montana Council of Cooperatives PO. Box 367 Helena, MT 59624

Elroy **Letcher**, Executive Secretary Telephone: (406) 442-2 120

Nebraska Cooperative Council 3 14 Lincoln Benefit Life Building Lincoln, NE 68508-1901 Robert C. Anderson, President Telephone: (402) 475-6555

New Jersey Council of Farmer Cooperatives, Inc. New Jersey Department of Agriculture John Fitz Plaza Health-Agriculture Building CN330

Trenton, NJ 08625

Donald **Persing**, Secretary-Treasurer Telephone: (609) 984-4385

New York State Council of Farmer Cooperatives, Inc. c/o Dairylea Cooperative, Inc. 831 James Street Syracuse, NY 13203

> Helen Fountain, Secretary Telephone: (315) **476-9101** Ext. 406

Cooperative Council of North Carolina PO. Box 10426 Raleigh, NC 27605

> **Carlyle** Teague, Executive Vice President and Secretary-Treasurer Telephone: (9 19) 834-5544

North Dakota Association of Cooperatives 4023 North State Street Bismarck, ND 58501

> Dave Rustabake Telephone: (701) 255-4435

#### Ohio Council of Farmer Cooperatives, Inc. 5250 Williamsburg Circle Hilliard, OH 43026

Thomas J. **McNutt**, Executive Director Telephone: (614) 876-4636

# Oklahoma Agricultural Cooperative Council

**233** East 10th Plaza Edmond, OK 73034

Milford Jenkins, Executive Secretary Telephone: (405) **624-608** 1

#### Agricultural Cooperative Council of Oregon 1270 Chemeketa Street N.E. Salem, OR 97301

John H. McCulley, Executive Secretary Telephone: (503) 370-70 19

#### Pennsylvania Association of Farmer Cooperatives

P.O. Box 299 State College, PA 16804

Carol Buckhout, Executive Secretary Telephone: (814) 231-3010

#### **Cooperative League of Puerto Rico**

Box 707 GPO San Juan, PR 00936-0707

Felix J. Cristia Martinez, Executive Secretary Telephone: (809) 764-2727

South Carolina Farmer Cooperative Council 878 Woodruff Rd. Greenville, SC 29607

Jack T. Black, Executive Secretary Telephone: (803) 288-3 158

#### South Dakota Association of Cooperatives P.O. Box 102 Huron, SD 57350

J.D. Lynd, Executive Secretary Telephone: (605) 352-9492

#### **Tennessee Council of Cooperatives**

P.O. Box 609 Pikeville, TN 37367

Robert C. Clemons, President Telephone: (615) 447-2121

#### **Texas Agricultural Cooperative Council** P.O. Box 9527 Austin, TX 78766

Billy L. Conner, Executive Vice President Telephone: (5 12) 454-3569

# Utah Council of Farmer Cooperatives c/o Norbest, Inc.

P.O. Box 1000 Midvale, UT 84047

John Hall, President Telephone: (801) 566-5656

#### Virginia Council of Farmer Cooperatives, Inc.

**c/o** Southern States Cooperative, Inc. P.O. Box 26234 Richmond, VA 23260

R.V. Rice, Executive Secretary and Treasurer Telephone: (804) 281-1452

Washington State Council of Farmer Cooperatives 2401 Bristol Court Olympia, WA 98502-6003

Dr. Karl A. Kottman, Executive Director Telephone: (206) 357-4616

#### Wisconsin Federation of Cooperatives 30 W. Mifflin Street, Suite 401 Madison, WI 53703-2570

Rodney J. Nilsestuen, Executive Secretary Telephone: (608) 258-440

# **State Associations and Leagues**

In several States, local farm mutual insurance companies are members of State associations. Information is provided through circular letters and annual meetings on current developments and issues affecting local companies.

Rural credit unions are members of State credit union leagues, which provide all types of credit unions with a variety of educational and legislative services.

# Land-Grant Universities

Departments of agricultural economics and rural sociology in many land-grant universities teach courses on marketing and agribusiness with sections on farmer cooperatives. Some have a specialized course on cooperatives. Also, these departments--often with help from supplemental Federal funds--conduct studies of cooperative activities. Several land-grant universities have special programs such as chairs or centers to emphasize cooperative activities.

State and county cooperative Extension services conduct educational activities with cooperatives in various ways. State specialists help with seminars and conferences of directors and managers on current problems, cooperative principles, and policies and present research findings. They advise farmers interested in forming cooperatives and directors and managers of cooperatives considering merger, new services and new lines of products, or the impact of environmental safety and health regulations. County Extension agents also counsel farmers and cooperatives on local problems and member relations.

# State Departments of Agriculture

The division of markets or other divisions in most State departments of agriculture help farmers seeking to organize cooperatives.

In many States, agricultural cooperatives must register and file annual reports with the State department of agriculture.

# Others

Among others serving cooperatives on a national basis are:

Farm Credit Leasing Services Corporation (FCL) leases equipment to the agricultural industry. As part of the Farm Credit System, it provides service to agricultural producers, cooperatives, rural electrics, telephone organizations, and Farm Credit System entities.

Farm Credit Leasing Services Corporation, 10 Second Street, NE, Suite 300, Minneapolis, MN 55413. Telephone: (800) 328-8863.

Formed in late 1985, National Rural Telecommunications Cooperative (NRTC) established a national plan in which rural electric systems provide television receiver-only systems in or near communities they serve. The cooperative makes available packages of scrambled television programming for home dish owners and communications for rural business.

National Rural Telecommunications Cooperative, P.O. Box 9994, Washington, DC 20016. Telephone: (202) 944-2539.