

CCA'S EDUCATION PROGRAM

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Today in the midwestern part of the United States there is considerable discussion going on of a new school arising in the northern part of Kansas City. Actually, this discussion is centered around a building which is being built. Now you and I know that a building is not a school. We also know that a building would not be necessary in cooperative education unless a tremendous effort had been made for many years to build up the need for such a facility.

I would like to discuss this matter of need with you for a while in getting to our current program.

Shortly after Mr. Cowden returned from his first trip to Europe in the early 30's he took the lead in instigating an education program in CCA. He did this because he recognized the tremendous contribution that education has made to the cooperative movement in Europe. He also recognized that cooperative education of the same sort that was carried on in Europe was not what was necessary here in the United States. In Europe much of the program begins about the time of life when education has reached the end of grammar school. Here our public education system is such that our youth are able to continue in school much longer and hence do not need the emphasis of the private industrial school that is needed in Europe.

Yet, if the cooperative movement is to move forward there must be an opportunity for young people to understand the cooperative, and our public schools do very little to aid this understanding. Hence, in the development of CCA's program much emphasis has been placed upon an educational program that would give everyone in the area served an opportunity to understand the local cooperative, the regional cooperative, and the role they both play in the socio-economic phases of everyday life.

Today our educational program has many facets besides the schools. At least two divisions of CCA are involved in this work. Many of the other divisions carry it on indirectly with their other main activities. The two divisions directly concerned with educational work are the Information Division and the Member Relations Division. The Information Division is that division that puts out our paper and uses the printed page as its primary media. The Member Relations Division, of which the Schools Department is a part, has within it the Field Education Department, the Member Services Department, the Organization Department, and the Youth Department. The Member Services Department promotes bus tours in which the members are encouraged to tour the facilities of CCA and "see what they own." They also visit various people in CCA when they get to our headquarters and hence pick up some co-op information. The Youth Department sponsors a youth camp every year. A portion of each day's program is devoted to cooperative education. The Schools Department sponsors a family camp at Estes Park each year.

The forenoon of each day of camp is devoted to discussions and lectures of an educational nature. The Field Education Department works as an extension service might work in an agricultural college. It is a field arm carrying on the educational program at individual cooperatives throughout the country. The Schools Department carries out its educational program in more formalized manner and normally with groups of cooperatives represented in its session, but more about this later.

A man who is currently working for the Cooperative League, Mr. Merlin Miller, had very much to do with developing the concepts of the Schools Department programs in CCA. It was he who established much of the pattern from which many of the courses of today are based. You see, I am not one who believes that changes must be made for changes sake, rather I believe that if we have a well-accepted program then any changes that are made in it must be made slowly and we must be doubly sure that these changes are improvement, not just changes.

The Schools Department program by way of a little background, has grown from a total of 278 students in 1957 to 740 in the year that we are just completing. These are students in what we call our short courses. Our short course program is one in which we offer a course for five days which deals with a specific phase of cooperative work. Without laboring you by naming all the different types of courses we offer, I believe I could summarize them all by saying that we have a course for every type of job in a local cooperative with the exception of janitors. I made this same statement the other day and someone said that from the looks of some of the cooperatives that we should put in a course for janitors also.

In addition to our short course programs, the Schools Department also has a program of management institutes in which we work with the consulting firm of Rogers, Slade, & Hill. We are beginning our fourth year in this program and find that it is highly successful. Approximately 400 cooperatives are taking part in the institute program. It is in this program that our course work for directors is included.

The rather rapid expansion of the Schools Department program has necessitated that we move our class work from the one room that was provided in our headquarters building to a facility devoted solely to educational work. Our new facility will be located about 2 miles from our headquarters building. There are various reasons for locating close but not adjacent to the headquarters building. When we had added up all the pros and cons of the issue we decided that if we could locate somewhere within five miles of our headquarters it would be better than an adjoining property, hence the acquisition of property and building the facility two miles from the headquarters.

This building will be a complete educational unit with sleeping capacity for 55 people, lounge areas, class rooms of various nature, a kitchen and dining room where three meals a day will be served. It will also contain the offices and a library. We plan to staff the department with three full time men plus the necessary clerical help for them.

You might raise the question of why only 55 beds. We consider the

building we are now building as the first unit, consequently, we have built in class room space, kitchen and dining room, office area and lounge area, in excess of capacity needed for the sleeping quarters. We anticipate that within the relatively near future we will have build a second unit which will be primarily dormitory, with the addition of a couple of class rooms.

We are able to plan in this way for the property we purchased is a 24 acre tract. We have plenty of room for expansion and beautiful setting. We know that in the operation of our school facility that we shall make some errors for we find that we have a little precedent to draw on.

As I have been discussing this program with you, I left our primary objective to the end. The primary objective of our education program is to find and develop leaders for the cooperative movement. We are not talking about business leaders, we are talking about those people who will be able to develop the techniques, the understanding, the know-how, the desire, to continue the cooperative movement. It is our feeling that the cooperative movement can not perpetuate itself unless the movement itself rises above and precedes the economic action promptly taken by the cooperative once it is organized. We would feel that our year had been a complete success if we can just discover one leader a year and aid him in becoming a better leader of the cooperative movement. We have designed a special course to further this objective. It will be a four week course taught during the month of February. We will draw primarily on the disciplines of economics, sociology, and communications for the subject matter for this course. I plan to give plenty of time for people to read and study, for discussion sessions, and for listening to lectures. We plan to hold seminars at first lead by authorities in the field and towards the end of the four week period, lead by students as they make arrangements for these discussions and present material they have prepared while at the course.

It could be that we are not wholly right in our approach but it is better than any we have considered. During this three day conference, I have listened very intently to all that was said. It has been my hope that coming here that I would be able to find solid ground to substantiate our beliefs and our approach to developing leaders. I have found that many of you are also interested in this task. It is my sincere hope that we will not go home at the end of this conference and forget about the problems of the other fellow. I sincerely hope that I shall be able to write to many of you and seek advice, and if at any time we at CCA and particularly the CCA School of Cooperation can be of any service to you, please get in contact with me.

EDUCATE CONTINUOUSLY

By Jerry Voorhis, Executive Director,
The Cooperative League of the U.S.A.

1. The 28 weavers of Rochdale made "Continuous Education" one of the basic practices of cooperative business. They did this, not because they were idealistic dreamers, but because they were exceedingly practical, hard-pressed people. They knew that continuous education of members was their one best chance of staying in business. They also knew it was the only way they could hope to spread their dynamic idea and see it grow to bless and help mankind. They were correct.

Ever since 1844 most cooperative organizations have accepted the judgment of the weavers of Rochdale, at least in theory.

But the trouble is that many cooperative leaders and members have lost sight of the two-fold reason why member education is absolutely necessary to the success of any cooperative enterprise..

11. There are some people in the Christian Church who regard the teachings and the moral influence of the Church simply as a good means of preventing crime and social evils and maintaining an orderly society. There are other members of the Church who believe its Gospel is the means of transforming human society into a Brotherhood of Man and a Kingdom of God.

There are people in the labor movement who regard it as a means of obtaining higher wages and better working conditions for the wage-earners of the nation. There are other members and leaders of labor unions who believe the labor movement is a way of achieving economic democracy, of restoring a sense of participation in decision-making and a sense of belonging to many people, and of thus building a better total society.

And there are people in cooperative organizations who regard this primarily, if not exclusively, as a means of getting better quality goods and services to people at less cost, or of increasing the economic bargaining power of farmers, consumers, or small businessmen. While there are other members of cooperatives who see in their ownership of and activity in cooperatives a way in which they can work toward a better society of greater mutual aid among people, with less conflict and greed and a higher level of concern for the general welfare of all. Some regard cooperation as the economic expression of their religious beliefs and the teachings of their Faith.

So cooperatives are not different from other important movements among people. All such movements have in the ranks the so-called "practical people" and the so-called "idealists." The tragedy often is that the birth and nurture of a healthy child requires both a father and a mother and that life can neither be brought into being nor sustained without both.

Without the so-called "practical" viewpoint, cooperatives are unlikely to move forward in times of prosperity and economic opportunity as rapidly as they should. Without the unswerving loyalty of the idealists few

cooperatives can weather periods of difficulty or adversity or work out the answers to their most trying problems.

There are two reasons, not one, why cooperative education programs are necessary. Both reasons are valid. Both are good reasons and any cooperative which forgets or neglects either reason is flirting with ultimate disaster.

Furthermore both reasons become the more insistent as cooperative enterprises grow in scope, membership, and effectiveness.

III. Let us take some concrete examples.

Every cooperative insurance company needs to have as many of its policy-owners as possible thoroughly informed about the practical advantages which its line of policies offers. Comparative costs and benefits, special types of policies, "packages" of coverage - other reasons why it is to a family's economic advantage to buy its insurance from this cooperative company. Every insurance agent who is worth his "salt" carries on this kind of education every day. And I suppose that as long as the company can keep its premium rates lower than competition or offer more coverage for the same rates, it might be said that this type of education is enough to assure steady growth.

But it is unusual indeed for any insurance company to be able to continuously to keep ahead of competition in these ways. There are likely to be years when operations fail to show the hoped-for gains for surplus. At such times, the company will stand very much in need of an additional kind of education of its policy-holders - a kind that lays emphasis on broader values than the immediate economic interest of the policy-owner in his insurance policies. At such times it will be very important for policy-owners to know that their company has been helping farmers in India to have better tools, or that it is actively supporting the International Cooperative Alliance's effort to assist new countries in establishing cooperative insurance, or that their money entrusted to the insurance company is being invested in other kinds of cooperative enterprises or in other ways which benefit directly the policy-owners and the communities where they live. At such times, it is necessary for the company to hold and increase its business despite apparent disadvantages. It can do this if many people have been taught why cooperative insurance offers the best single way of enabling people to keep control of their own savings - and why, in times like these, such control of savings is the very key to economic freedom for the people and to economic health for the nation.

Of course, it must be true that cooperative insurance companies actually do give their policy-owners effective control over their own savings. If they don't do this, no amount of so-called education can make it so. In fact it wouldn't be education. It would be false propaganda.

Every cooperative enterprise should raise its basic equity capital from investments by its members. But unless it has an effective educational program it hasn't a chance in the world of accomplishing this.

Unless the members of a farm supply or city consumer-goods cooperative know why they should invest in their co-op, they are, to say the least, not likely to do so.

Again part of the education consists of informing the members of the rate of return on their investments, the business record of their cooperatives, the likelihood of increased savings, the general soundness of the investment. Every employee of the cooperative should be familiar with these facts. And field representatives and those entrusted with carrying out finance drives usually are.

But suppose a particular cooperative has had a bad year. Or more hopefully, suppose it has opportunity to expand its services or to integrate them, or acquire a source of raw materials or a manufacturing plant. What then?

In such circumstances it is not enough to be able to show that past performance has been good - especially if in the most recent past this has not been the case. Neither is it enough to save the customers 2% or 3% of the members' total investments. Larger investments are called for - so large that some shift in present investments or some real sacrifice may be called for. People don't do such things unless they are deeply motivated to do so.

Hence this other kind of education is needed. Members need to understand that their cooperative is more important to them for the economic bargaining power it gives them over the long run than it is for the interest or refunds it gives them today. They need to be reminded of what the cost of fertilizer or electricity or petroleum products would be if their cooperative did not exist as a competitive force. They need to realize that consumer-owned businesses are the most effective of all guardians of the economic interest of all consumers, themselves included - that they are the one certain way of assuring consumers of high quality products and services. Most important of all, cooperatives which are in need of unusual support from their members have got to realize the importance of spending a few dollars to help those members grasp the full meaning of cooperative enterprise as a competitive factor in a supposedly free economy. Co-ops can - and have in some countries - provided an effective balance wheel of justice, equity, and real efficiency. They are needed today, in our monopoly-ridden economy as never before. They are needed, however, as strong, well-integrated, modern, respected competitors.

Cooperative education can make that possible.

We could go on and show how one kind - and a very important kind of education needed by credit union members lies in informing them of the wisdom of regular saving and prudent borrowing from their own and their neighbors' pool of savings. But how, if the educational programs of credit unions stop there, only half a job will have been done, and how vastly stronger credit unions can be if, to this basic type of education, is added financial counselling for members and a vision of the added benefits which credit unions can provide through insurance or through loans to their members to enable them to establish other kinds of cooperative or mutual services for themselves like housing or health plans. And the most loyal of all credit unions members will be those who are genuinely proud of the fact that they are learning to manage their own savings and their own money, as average families have very seldom done in all history.

Housing cooperatives, of which there are a rapidly growing number throughout the nation, provide in most cases very little education indeed for their members. Some of these are cooperative in little more than name. They are builders' projects, sold to a heterogeneous number of families who have little conception of either the responsibilities or the opportunities of cooperative home ownership.

One of the greatest of all unmet needs for cooperative education lies among these resident-owners of cooperative housing made possible by Section 213 of the Federal Housing Act. How and by whom this tremendous task can be performed, no one at the moment knows. But FHA does provide some informative literature. The Cooperative League has a pamphlet now in preparation whose purpose will be to provide to families living in cooperatively-owned homes the basic facts they need to know. Foundation for Cooperative Housing endeavors to give some orientation to the people in projects it develops; and it will distribute many thousands of copies of the League's pamphlet when it is ready. But much more education work among cooperative housing association members is desperately needed. That is one reason why the National Association of Housing Cooperatives has been organized.

There is one organization - United Housing Foundation of New York which provides not only basic education for its members, but what I have called the second kind of education as well. Most of the families living in UHF projects understand the economic advantages they enjoy. They know that they are paying considerably less each month to acquire ownership of their homes than they would have to pay in pure rent for comparable commercial housing. They know why this has become possible. They know what their responsibilities as owners are. But in addition many UHF families, through their educational programs, have learned to appreciate what it means not only to own one's house but to share in ownership of an entire neighborhood. They have learned the broader values of cooperation; they have organized cooperative markets, credit unions, nursery schools, children's camps, forums. They have learned to buy insurance through their own agency, even to finance their own housing by buying their own mortgage bonds. Most of all they have learned how to create true neighborhoods in the midst of the largest city in the United States.

IV. As cooperative institutions grow in volume of business and in membership the need for member education becomes even greater. Economic success brings into membership many people who join only because of the immediate economic benefits and who unless educated in the values and methods of cooperation can drop away as rapidly as they came.

Even more serious is the danger that the large numbers of new members, unfamiliar with the deeper values and more lasting benefits of cooperation may gradually transform what once was a thorough-going cooperative into just a big business.

Cooperative member education is not only, to a degree, a substitute for advertising and promotion. It is also the one sure guarantee that an enterprise conceived as a cooperative will continue to be so as it grows, expands and flourishes. And at no point is a well developed, adequately staffed, fully supported educational program quite so necessary as when a cooperative business acquires a competing one, opens a new branch, or enters a new community.

However efficient the business operation and however excellent its service - these alone will not make good cooperative owners or members out of mere customers. It takes skilled educational work to do that.

But how, in this strange new world is cooperative member education to be carried on? Some of the methods of yesterday, good as they were, simply cannot be relied upon in our modern society with its intense competition for people's time and attention, its many diversions, its very clever propaganda devices.

Fortunately cooperative educators start with certain very great advantages. These must not be lost. Principal among these is that educational experiences for cooperative members can be real experiences intimately related to real economic activities and responsibilities. It is not necessary to "set up projects." They are present already in the very nature of cooperative business and the relationship of its member-owners to it. Second and closely akin to this first advantage is the fact that, with a little imagination, most of the educational experiences which can produce an educated and informed membership can be related to clearly recognized needs of the members.

This is the place to start. It is not the place to finish.

But for example, members of financial cooperatives like credit unions and farm credit institutions will often recognize their need for financial planning. If their cooperative credit institution offers help in such planning as one of its services, it opens a broad ample highway for all manner of educational experiences. Indeed, so far as this particular kind of cooperative is concerned a whole educational program can pretty well be built on this one foundation stone.

Members of consumer cooperatives often feel need for greater knowledge of real values in products offered to them. Many kinds of educational experiences can begin here.

Members of farm supply and farm marketing cooperatives will usually recognize the great potential advantage to them of a completely integrated cooperative service. Planning to that end could awake many a member's interest and bring to them an experience of active participation in the affairs of their cooperative.

Few people would be members of cooperative health plans if they did not have an active interest in health education for themselves. Here then is another door through which the education director can enter - and go on into other rooms, taking his people with him.

As for methods, many of the members of this Institute know more about them than I do. A few facts are, however, worth noting. One is that the very best educational experience takes place in face-to-face groups which come together to solve real problems whose importance they themselves feel. This is true of managers as well as members, employees, as well as youth. To the extent therefore that educational programs can be developed around such focal points of national interest, they will bear more fruit than discussion groups brought together simply to discuss cooperative principles can ever do.

They should meet as many reader interests of members as possible. And they should associate with these interests a full course in cooperative education - of both the kinds we have been talking about tonight.

The one necessary element in all such member activity is that the cooperative makes it possible. No longer is it a matter of the co-op begging people to attend meetings. In a successful educational program, it is the people who beg the cooperative to set up the meetings so they can come.

For we learn by doing. This is true of children and even more true of adults. The art of the true educator lies in his creating attractive experiences for those he wants to teach so that the education becomes a natural by-product of those experiences and the learning takes place without the learner being particularly conscious of the fact that he is being taught. As I said before, this general method is possible in cooperative education because cooperatives are real, their problems are real, their services to members are real, and their services to all mankind can be real if their members learn to will that it be so.

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