



Food Cooperatives — Buy Quality Food for Less

What Is a Cooperative (Co-op)?

Cooperatives can take many forms. Not all cooperatives were created for buying. You are probably familiar with credit unions and wholesalers that require a membership to bank or shop there. These are forms of co-ops. Another is mutual insurance companies (invented by Benjamin Franklin in 1752). A mutual insurance company is an insurance company that has no shareholders but is owned entirely by policyholders. In a mutual insurance company, any surplus funds for distribution are paid entirely to policyholders. In recent years, many insurance companies have and become public companies in part to help them acquire further capital.

Another cooperative whose name you may recognize is Sunkist. Their website tells us Sunkist is a not-for-profit marketing cooperative entirely owned by and operated for the California and Arizona citrus growers who make up its membership. As a member of a cooperative, each individual grower joins with other growers to gain a mutually larger market share. A cooperative of growers together can do many things that a grower

alone cannot afford to do—develop a worldwide market, promote a brand name, access a global transportation system, develop comprehensive research capabilities, and gain governmental access to overseas markets—to name a few.

Food Cooperatives

In the simplest terms, a food co-op is a business that is owned and managed by a group of people for the purpose of purchasing the food they need at a price lower than they would pay to buy it elsewhere. Profits are not the goal. The first co-op was formed in England by a group of twenty-eight people who formed the Rochdale Equitable Pioneers in 1844. It operated as a store, which many co-ops do today, and the location of their first store is now a museum. From this small beginning, the co-op movement has grown to more than 47,000 cooperatives in the United States alone.

The number one purpose of a food co-op is to provide goods and services as economically and efficiently as possible. Co-ops also mean that members have a voice in what is sold to them. The first products that the

How to Do More but Spend Less

Too often we assume that lack of funds prevents us from doing the things we really enjoy. At Family Financial Education Foundation, we understand that everyone needs to feel they have a little time for play. In this newsletter, we've gathered some ideas to help you find ways of enjoying life without cutting into your weekly budget. Once you start reading, we're sure some great ideas of your own will come to mind. ■

Rochdale Co-op group chose were sugar, butter, flour, oatmeal, and tallow candles.

One of the principles that co-ops follow is a commitment to a limited return on investment. Because they are member-owned and operated, co-ops either gauge their selling prices so there is no profit, or they set a price and return any profits to members as dividends, usually in the form of a cash rebate. True co-ops are open to anyone who wants to join. You don't have to work at a co-op to be an owner, but as in all true democracies, you get out of it what you put in. Members who choose to volunteer work hours enhance their membership benefits.

There are a number of different styles of food co-ops, but all of them share common values of group management and decision making, social responsibility, and equality. Towns of

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Attend the Opera, Symphony, or Movies for Free

If you've given up the idea of being able to afford a trip to opera or symphony performances because of the high price of tickets, you might be happy to know you can still attend such events without having to pay the cost of a ticket. All that's required is the contribution of a few hours of your time.

Volunteers are considered integral members of any arts organization. Without dedicated volunteers, arts organizations would be hard pressed to offer the rich array of arts opportunities in the community that they do. By donating your time, you play a vital part in helping to sustain the traditions of creativity and education in your area.

Opera: Traditionally considered "high-brow," operas actually range from tragic to romantic to fantastic to comedic operas. Probably the most famous comedic operas are those of Gilbert and Sullivan who collaborated on fourteen comic operas, of which H.M.S. Pinafore, The Pirates of Penzance, and The Mikado are among the best known.

Forty-nine states in the U.S. have at least one opera company, and many of them have more than one. If you live in South Dakota, West Virginia, or Wyoming, we're afraid you're out of luck. But the rest of the states are in tune. Most, if not all, of these opera companies are in need of volunteers. Volunteer duties range from helping ticket holders find their seats on performance night to helping with costume sewing to taking the part of an "extra" on stage. To show their appreciation to their volunteers, many opera companies offer performance tickets in exchange for hours spent volunteering. So for a few hours of time spent as a volunteer, you not only have an opportunity to see what it takes to put together an opera performance, but also an opportunity to enjoy what others spend a considerable amount to see.

Symphony: A typical symphony orchestra consists of four proportionate groups of similar musical instruments called the woodwinds, brass, percussion, and strings. An orchestra, depending on the size, contains almost all of the standard instruments

in each group. A symphony orchestra will usually have over eighty musicians on its roster, in some cases over a hundred, but the actual number of musicians employed in a particular performance may vary according to the work being played and the size of the venue. A smaller-sized orchestra is called a chamber orchestra. A chamber orchestra might employ as many as fifty musicians.

The good news is every state in the U.S. has at least one symphony or chamber orchestra, and like other arts organizations, these orchestras welcome those willing to volunteer their time. Symphonies offer many ways to volunteer: Fundraising, special events, audience development and community outreach, concert services, educational outreach, and office support. To encourage community members to attend performances, symphonies now often include an evening devoted to popular Broadway music or music from well-known movies. Volunteering for a symphony orchestra organization will give you the opportunity to attend performances in which some of the most well-known conductors and musicians in the world participate. Ticket buyers often pay \$60 or \$70 to attend these same performances.

Movies: The first film festival was held in Venice, Italy, in 1938. Since then, literally thousands of film fes-

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Saving with Coupons

We all know that coupons can be a great way to save money. Here's something you can try to help you get an even better return on the time you spend cutting out coupons.

First, take the coupon section out of your newspaper (it's usually in the Sunday paper) and set it aside for about four weeks. After four weeks, clip all the coupons that are of interest to you out of the coupon section you have saved. Take these coupons with you on your weekly trek to the grocery store. You will discover that several of the items you have coupons for will now also be on sale. You not only get the sale price, but also get the coupon savings.

When advertisers begin a promotion for a product, the first step in the campaign is to distribute coupons in the hopes of getting consumers to the store. The second comes three to four weeks later when the products are put on sale. If you save your coupons for a month, you benefit from both steps of the campaign, which can add up to some nice savings. ■

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tivals have sprung up around the world. A film festival is an organized presentation of films in one or more movie theaters, usually in a single town or city. The films may be newly completed and, depending upon the focus of the individual festival, can include international films as well as films produced by filmmakers from the community where the festival is held. Sometimes there is a focus on a specific kind of film, e.g., science fiction, horror, documentary, comedy, etc. Some film festivals specialize in short films. Film festivals are typically annual events. The first North American film festival was the Columbus International Film and Video Festival in Ohio. The Telluride Film Festival, Sundance Film Festival, Austin's South by Southwest, and New York City's Tribeca Film Festival, are all considered significant US festivals for independent films, meaning films not paid for by major studios.

There may be a film festival that is held not too far from you, and if you enjoy watching new films or films from other countries, a film festival is a perfect place for you. Film festivals are always looking for volunteers, as it requires a lot of work and coordination to make everything go off smoothly. Large festivals like Sundance and Tribeca often pay a small stipend to volunteers as well as giving them passes to attend the festival films when they are off duty. A stipend is a sum of money paid to help cover expenses like food and gas while you are volunteering at the festival. But if you're careful, the stipend can be more than you spend, giving you a little profit.

Other arts organizations like ballet companies, art museums, and historic sites also welcome volunteers and offer you the opportunity to enjoy many activities in your commu-

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nity without paying the cost of admission. Most of these organizations have websites where you can find information about applying to be a volunteer. Or you can call the organization on the telephone and they will be happy to give you the information. So take advantage of these opportunities to get out of the house, meet new people, and enjoy some of the great things your community has to offer. ■

Pooling with Friends for More Than a Swim

Have you ever been to dinner with friends and decided to split dessert because no one wants to eat a whole piece of pie? Maybe it was a pizza that you shared. Maybe someone had a coupon for a free entrée when you purchased another so you split the cost of the paid entrée. There's no question that splitting the cost of something is cheaper than paying for the whole thing yourself. Splitting the cost also works for larger purchases. Here are a few ideas to get you thinking about ways you can afford big-ticket items:

1. How large is your yard? Is it worth buying a lawn mower when it only takes you fifteen minutes to mow the lawn? Why not split the cost of a mower with a friend or family member? Part of your agreement could include contributing a small amount of money monthly to a piggy

bank to cover the cost of any repairs or maintenance that is needed. And each of you can be required to leave the gas tank full (if you use a gas mower) after you mow your lawn. Set up a mowing schedule so you don't find yourselves wanting to mow at the same time.

2. Need extra storage space but can't afford to rent a whole storage unit? Why not share the cost with someone else. With so many people living in townhomes and condominiums these days, lots of us have a problem knowing where to put everything. Holiday decorations, sports equipment, and other seasonal items are perfect for keeping off-site in a storage unit.

3. Weddings are another opportunity to split the cost. If the couple you'd like to buy for have an

expensive item or two on their registry, gather a group who are willing to share the cost of the gift. Or pool your resources to treat the couple to their honeymoon suite. It's a gift they'll never forget. But be sure you arrange it in advance.

4. Take a much-needed night away by splitting the cost of accommodations with another family. Many vacation homes or cabins have multiple bedrooms and bathrooms that allow several people to stay in the same location. Also, there are owners of large homes who have been hit hard by the recent recession and are renting out their homes as a way to avoid losing the home. You might be able to get a very good rental rate.

See what ideas you can come up with for splitting costs. You'll not only save money, but also build good relationships with the people around you. ■

ARTICLES

TIPS & TRICKS

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all sizes have food co-ops ranging from very small to quite large, and it is usually easy to find a food co-op near you.

Private food co-op: Only members may purchase from these. Some food co-ops require you to pay a small fee to join and an additional set amount of money to purchase a share. Some require an annual fee.

Often, members also contribute a few voluntary hours of work to running the co-op. This sometimes gives them an additional discount on food prices. These co-ops are also called buying clubs. They are often informal organizations of friends, members of church groups, coworkers, etc., who buy food together from a food co-op warehouse. In many cases, a food co-op offers reduced fees to people of low income, or allows people to trade work for membership.

Open food co-op: These are much like a buying club except that they are usually formal co-op corporations and often have thousands of member-owners. Some allow anyone to make purchases, but only members enjoy the discounted prices. To be a member, an annual membership fee is required. Prices for nonmembers at an open food co-op vary widely, but they are often lower than other retail stores in the area to encourage people to shop at the co-op even if they cannot join.

Advantages of Co-op Membership

Members of a food co-op are able to vote on issues that are relevant for the co-op. For example, members may decide that the food co-op should stock only organic products.

They may also have an influence on hiring decisions, remodeling, and other management issues. Because coordinating a big group of people can be challenging, a food co-op encourages cooperation, support, and honesty. Benefits of co-op memberships include

- Lower prices: Member-owners can qualify for a range of discounts based on the number of volunteer hours they contribute.
- Education: Member-owners who volunteer work hours at their co-op become more informed shoppers and gain valuable experience in cooperative member work.
- Social network: Member-owners meet people with similar environmental and social values.

There are probably several co-ops right where you live. If you are interested in joining a co-op, do a little investigating. Search on your state website. Ask coworkers and friends. Information is not far away. It's a great way to find healthy, fresh, quality food for less than supermarket prices.

Can I Start a Co-op?

Yes, you can. Gather a group of friends, neighbors, or coworkers, and tell them about your idea. A co-op is only successful when all members are happy with the rules and the choices so it will be important to give everyone a chance to voice their opinion and make suggestions.

One example we found was a group of twelve women who decided to work in teams of two. Each week, one team visits the local farmer's market and purchases a set dollar amount

of an assortment of fresh vegetables (their amount is \$240). They return home and divide the vegetables into 12 grocery bags then everyone is telephoned to tell them their order is ready. Each one comes by during the day to pick up their order and put their money in the pot for the next week's order. It works great because everyone has fresh vegetables every week but they only have to do their turn at the market every six weeks. It has a big social benefit, too, as the moms often stop to chat awhile when they pick up their order. Kids could also be involved to help them learn a little about money management and grocery shopping.

If vegetables aren't your thing, you could have a co-op that concentrates on bulk meat purchases or even grains. The sky's the limit. If it's just a group of friends operating their own co-op, no legal requirements for licenses, etc., have to be met. Be inventive and see what great ideas you and your friends can come up with for buying good, healthy food in bulk that results in a price everyone can afford. ■

Business Hours!

Mon.-Thurs.: 7:00 a.m.-8:00 p.m.

Friday: 7:00 a.m.-7:00 p.m.

Saturday: 8:00 a.m.-1:00 p.m.

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