



With family schedules feeling out of control, the things we can control become more important. That's why we're members of our electric co-op. The whole reason the co-op exists is to bring us the electricity we need. So they look out for us. They invest in the best technology you can get, just to keep the power on. Not because they have to. they actually do it because it's the right thing to do. And that's what matters.

In a Touchstone Energy Cooperative, the people have the power.



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Co-ops Take Back Seat to No One in Community Investment

When it comes to making economic and charitable contributions to their communities, the nation's more than 40,000 cooperative businesses take a back seat to no other economic sector.

That's the inescapable conclusion from a collection of case studies assembled for the annual celebration of Co-op Month in October.

The 20-plus pages of case studies, put together by the National Co-op Month Planning Committee, show that co-ops generate hundreds of thousands of jobs and billions in income for their communities through their day-to-day activities.

Nearly 3,000 farmer cooperatives, for example, account for as many as 300,000 jobs nationwide and a total payroll of more than \$8 billion. Some 270 local, consumer-owned telecommunications cooperatives employ an average of 47 people each and generate more than \$2 billion in revenues annually.

In Minnesota alone, cooperatives of all types generate more than \$10 billion in economic activity annually. In New York, credit unions alone generate \$4 billion annually.

But that's not all co-ops do. They also have a strong commitment to the communities in which their members live and work. Every day, in every sector, through cash contributions and volunteerism, co-ops support local causes ranging from education to the environment. They also invest in new community businesses.

Cooperatives around the country have demonstrated similar community commitment. For example:

- A rural electric co-op in South Dakota helped fund an ethanol plant that today adds \$50 million to the area economy.

- A telecommunications co-op in Iowa launched an economic development program that created, among other things, an assisted living facility, an apartment building, three new restaurants and an Alzheimer's care unit.

- Four credit unions combined to as-

sist low-income New Yorkers with their tax forms, triggering \$2.5 million in tax refunds that otherwise would have gone unclaimed.

- An Arizona food co-op formed a recycling program that now includes 100 businesses and was cited as the best in the state.

- A co-op printer in Massachusetts donates 10 percent of its profits to the community in support of causes including labor and human rights, the environment, child development and the homeless.

And that's just the beginning. Some of the nation's biggest co-ops have made major commitments to help solve national problems:

- Ace Hardware struck a blow for energy efficiency by promoting the sale of 800,000 energy-efficient fluorescent light bulbs over the course of a year.

- Carpet One created an award-winning child literacy program that sends troupes of actors to grade schools around the country.

This extensive community involvement isn't just chance.

As member-owned enterprises, co-ops are owned largely by the people who live and work in the communities they serve. That gives us a different perspective from businesses owned by distant investors.

Cooperatives are motivated to serve their members, not outside investors. Doing that means we must also serve the communities in which our members live, work and play.

As we pause to celebrate the role and accomplishments of the nation's cooperatives, their economic and charitable contributions cannot be overlooked. At a time of increasing concern about the national economy, co-ops are creating jobs, income and opportunity in their communities every day.

Sure, investor-owned businesses generate jobs and make charitable contributions. But for co-ops it's more personal. It's a critical part of where we work, what we do and why we do it.