



Mid America Cooperative Education, Inc.
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We're Local
We're a Value
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We're Growing

Deep program discounts for members. Join today!

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2009-2010 MACC Program Offerings

Co-ops101 Education

Dec 11	Plain City, OH	Der Dutchman
9:00 a.m.		
Jan 7	Shipman, IL	Shipman Elevator
9:00 a.m.		

Cooperative Financial Conference

Nov 4-5	Indianapolis, IN	Four Points Sheraton
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Co-op Summit

Nov 10	Danville, IN	Hendricks Co. Fair Grnd
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MACC Membership Meeting

Dec 11	Plain City, OH	Der Dutchman
10:00 a.m.		

Director Education

Jan 13-14	Lansing, MI	The Henry Center
Feb 9	Springfield, IL	AIREC
Feb 10	Indiana	TBA
Feb 11	Ohio	TBA

Cooperative Leadership Forum

Jan 19-22	Oxford, OH	Miami Univ.
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Cooperative Financial Professionals Conference
November 4-5 in Indianapolis, Indiana

Co-op Leadership Forum for Emerging Leaders
January 19-22 in Oxford, Ohio

*Program Details @ www.macc.coop
Register now by simply emailing knowledge@macc.coop*

Visit www.macc.coop for program details and membership discounts. Register by emailing knowledge@macc.coop

A Word From Rod



The need to belong is a natural human instinct. In our summer issue, we related this instinctive 'need to belong' to our co-op business model. Co-ops are comprised of people, with a common need. They come together to serve those needs as a group and are self-governed by a democratic process and self-financed by investing their own money as equity in the co-op. Any profits are shared equitably, that are not needed to operate their business successfully.

How are you teaching these lessons to each employee & member/owner? The lessons of our co-op business model cannot be fully understood by mere employment or membership in our cooperative. They must be carefully taught and applied to our dynamic business environment. Co-Op directors must understand their strategic & fiduciary duties; employees must understand their role of building relationships with customer-owners, and those owners need to understand that decisions of self-interest can severally damage their cooperative. Education is our fifth cooperative principle. What is your plan for education in 2010?

What's ACE?

ACE is a membership organization that brings together educators, researchers, cooperative members, and cooperative developers from across cooperative sectors and national borders. The resulting cross-pollination of ideas enhances cooperative development, strengthens cooperatives, promotes professionalism and improves public understanding.

MAC-Ed's co-op program were recognized in 2006 with an ACE award. Rod Kelsay joined the ACE board in 2007. Rod was elected to the role of president in July 2009.



Red Flags Rule: Compliance Now By Nov 1, 2009

For more information contact the Federal Trade Commission:
<http://www.ftc.gov/opa/2009/04/redflagsrule.shtm>

We are driven by five genetic needs: survival, love and belonging, power, freedom, and fun.



THE MACC TRACT

FALL 2009

Volume 3

Mid America Cooperative Council

Our Mission is to Promote, Foster and Enhance the Values of Cooperatives



With consumers increasingly questioning the values system of

companies with whom they do business, the cooperative values such as honesty, openness, social responsibility and caring of others send a positive message about our business model. Co-op Month 2009 is the perfect time to acknowledge and celebrate our cooperative values—especially now that we have real data to tell our story to consumers, the media and policy makers.

Consumers now say they want to do business with companies that share their values, making today's environment ideal for cooperatives. With seven organizing principles that shape all co-ops, you'll find that cooperatives are highly transparent organizations that value input from their member-owners. Co-ops proudly emphasize that people come before profits; as a member-owner, your voice speaks louder than the bottom line. Co-ops don't have to answer to shareholders; they care more about meeting their members' needs. When you're part of a co-op, you know exactly what the co-op stands for.

Cooperatives uphold the internationally accepted values of honesty, openness, social responsibility and caring for others. Through the member-owned and democratic process, cooperatives straightforwardly maintain these values and continue to offer goods and services that consumers feel "right" about.

It's these cooperative values that also demonstrate why cooperatives are an integral part of the communities in which they reside. Cooperatives generate jobs in their communities and keep profits local; cooperatives also typically take part in community improvement programs, ensuring that everyone has an opportunity to benefit from the cooperative experience.

During Co-op Month, we encourage you to generate examples of how your cooperative demonstrates these values. Additionally, when you talk about cooperatives, use the statistics from the research study to show that your cooperative is just one of the 29,000 that's making a difference on the U.S. economy.

Co-op Health Care National Topic Really Compete?

Ben Franklin started the first 'mutual' insurance company in 1752; The Philadelphia Contributionship was a fire insurance coop and the first co-op in America. Co-ops are a natural fit in the health care debate because they allow private individuals exercising their right to voluntarily self-associate. From farm bureaus to barn-raisers, private co-ops are part of American society.

Small and independent business like the idea of a self-help co-op to band together with transparency, self governance and democratically controlled. Bill Oemichen, CEO of the Cooperative Network, says "We all know that a critical piece of the health care puzzle is the need to expand coverage among small businesses and their employees. Generally speaking, small business lack economies of both scale and expertise vis-a-vis larger employers in providing health benefits to their workers."

Congress is debating a "Public vs. Cooperative" option. Confusing when you understand that

co-ops are people controlling their own business. Other key issues in this debates are: who controls the benefits, or will the debate extend beyond health insurance to a total package on health, retirement and other benefits? The health care proposal in congress offers more questions than answers and will be debated for some time.

For health care reform to succeed, a field level means of providing for small business aggregation will be crucial. Congress wants a public controlled option, but the general public is losing trust in effective oversight of this option. MAC-Ed will feature Tom Rose, Benefits Unlimited, and Roger Nickel, Land O Lakes to speak at our December 11th MAC-Ed Membership Meeting in Plain City, OH. MAC-Ed has also secured Bill Oemichen to speak at our MAC-Ed Annual Meeting in June 2010. We invite you to attend and engage in this discussion.

More information found at these resources: www.edlabor.house.gov & www.heroes.coop

1000 People Trained in MAC-Ed's Co-op101 Sessions



Dr. Bob Cohen (left) is joined by Farm Credit Service of Mid-America employees. Michael Keen, Financial Service Officer & Ann Brown, Corporate Training Coordinator.

MAC-Ed's Co-ops101 Instructor Dr. Bob Cohen educated the 1000th attendee at Farm Credit Services of Mid-America. The 1000th participant of MAC-Ed's award winning session was trained at the Central Office in Louisville. "All new and existing employees attend Cooperatives 101 Training so that employees are better able to communicate this value to the public." "It's been a great training for us and we have received nothing but good comments on the program," said Tom Schlenker, executive vice president of FCS. Debbie McKinley of Farm Credit Service of Mid America partners with MAC-Ed to insure their hundreds of employees are educated on the co-op business model.

\$4.8 MILLION in Rural Economic Development

Agricultural Deputy Secretary Merrigan awards \$4.6 million in rural development grants to six local "Cooperative Development Centers." This represents one fourth of the total annual funding. These centers focus on developing new co-ops to develop new value-added. MACC will be adding their links on our website. Grant info at www.rurdev.usda@gov.org.

Indiana Cooperative Development Center
Kent State University [Ohio]
Kentucky Center for Ag & Rural Development
Michigan State University
National Network of Forestry Practitioners [Ohio]
The Ohio State University

Food Co-ops & Co-op Collaboration
Worker Co-ops & Succession Planning
Food Co-ops
New Product Development & Start-ups
Land Owner Networks
Health Care Coop & Farmer Markets