

WORKERS CO-OPS

NEWSLETTER OF THE WORKER-OWNED CO-OPERATIVES COMMITTEE

of The Co-operative Future Directions Project
5th Floor Scott, York University

JUNE 1981 4700 Keele Street, Downsview, Ontario

VOLUME 1, Number 3

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BCICS

NEW FILM RELEASE

The Co-operative Future Directions Project has purchased a 16 mm colour print of the BBC Enterprises documentary film, The Mondragon Experiment (part of the Horizon series), written and produced by Dominic Flessati, for use by CFDP staff and committee members to spread the word on workers co-operatives.

In 50 minutes the film gives a very broad and comprehensive picture of the Mondragon co-operatives. Significant elements are sometimes dealt with by a few sentences, not to downplay them, but because of the breadth of the coverage. The film gives significant coverage to the historical roots of the Mondragon group by following the life of its intellectual founder, Fr. Jose Maria Arizmendiarieta through the Spanish Civil War, Franco's punishment of the Basques, and his studies in the seminary. There it diverges to discuss the ideas of Robert Owen and the Webbs in England, using footage of the original Rochdale store and the cotton mill that was the first workers co-op. With history and development of the co-ops established, the film then reviews the structure of a worker owned co-op, using graphics and footage of an actual board of directors meeting. As well as the central industrial co-operatives viewers are introduced the Caja Laboral Popular, (the Bank of the Working People, about \$½ billion in assets), the co-operative research and development centre (currently working on industrial robots), the social insurance and health centre co-op that

monitors health and safety standards, the retail food co-ops, the day-care co-ops that teach the Basque language, and the technical school co-ops that train young women and men to work in the co-operative industries.

The film provides an incredible panorama of the movement in Mondragon. It should be noted however that the producer has looked at it through his own biases. Many British researchers see Mondragon as the middle way between management and labour in the UK, and there is critical footage of British unions at the beginning of the film to which some people take exception. They have written the film as a "salespitch," to whet one's appetite, to promote the idea. They do not discuss criticisms of Mondragon. It is basically a very inspirational film.

People interested in viewing the film should contact: Stefan Haley
Co-operative Futures Project
5th Floor Scott Library
York University
4700 Keele Street
Downsview, Ontario M3J 2R2
phone: (416) 667-3007

People interested in reviewing a copy of the film to purchase should contact the BBC representative in Toronto, Christine Warren, at (416) 925-3891.

**the Mondragon
Experiment**

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*WORKERS CO-OPS published sporatically
by the Co-operative Future Directions
Project.*

*Editor: Paul Jones
With thanks to contributing writers.
Layout, typing & mistakes: R. Thompson
Printed at the Copy Centre, by members
of the York University Staff Union.*

THE NEWS

QUEBEC GOVERNMENT SETS UP WORKERS' CO-OPS COMMITTEE

On April 1st the committee on "les coopératives ouvrières de production" and other similar organizations was re-organized and transferred from the Ministry of Labour and manpower to the Ministry of Consumers, Co-operatives and Financial Institutions. (The new minister of MCCIF is Jacques Parizeau.) The committee is composed of representatives of worker co-ops and other enterprises with worker participation, representatives of the Ministry of Labour, representatives of Co-operatives department of MCCIF, and a representative of the Center for Co-operative Management.

After holding their first meeting (according to Ensemble!, le 24 avril, 1981, p.4) the committee announced that they would seek to assist the formation and development of worker co-ops and similar organizations by: 1) doing an inventory of these organizations to establish their principal characteristics, particularly their legal and financial characteristics.

2) making representations to the government authorities. They have successfully lobbied for a special chapter on workers co-ops in the new co-operative corporations act. Another act will deal with similar types of workers enterprises.

3) hopefully getting representatives of all workers co-ops together for a conference, and perhaps this will lead to a more formal association.

TRICOFIL EXPANDS!

Tricofil, the textile workers' co-operative in St. Jérôme, Quebec, is planning to diversify its operations by acquiring the Pinatel textile firm in near-by Joliette (Le Devoir, 6 février, 1981). Tricofil has wanted to expand for sometime, but previous attempts to buy out mills in

Brabby and Drummondville failed when their unionized workers (affiliated to the CSD) refused to become part of a co-operative. The mills were later closed in December 1980, and 150 workers laid off.

Last fall Tricofil was contacted by the trustee in bankruptcy for Pinatel, and Tricofil negotiated an agreement with RoyNat, who had foreclosed on the buildings and machinery, whereby RoyNat would finance Tricofil's purchase of the fixed assets.

Tricofil then sought risk investment to augment its working capital from other financial institutions. The 100 employees at Pinatel were affiliated to the CSN and agreeable to the changes.

With the purchase of Pinatel, Tricofil will acquire complementary processes, specializing in dying and finishing and allow for expansion of the volumes in product lines, which will put the co-operative on a sounder financial footing and give better job security to its members. Tricofil had previously strengthened its management team, and has since hired the son of the founder of Pinatel, a long-time textile consultant, to manage the Joliette plant. They have also hired George Trimm, a former consultant with Joe Mason's group, to do their marketing.

WORKER CO-OP TRYs TO RE-OPEN CLOSED PLANT

On the 17th and 18th of February, the workers at Industries L'Islet (a manufacturer of house trailers) in Quebec met, with the assistance of their union central, La Central des syndicats démocratiques, and la Société de Développement Coopératif, to officially found a workers co-operative that will try to buy back the company's assets from the Société de Développement Industriel. Competition for the assets is quite stiff, SDI has received 52 offers, but only two, the co-ops, and one from Rexrand (an Ontario company which specializes in buying

and selling industries) were for all the assets and are seriously being considered. (ensemble! le 20 mars 1981)

While Rexrand is offering \$750,000, compared to the co-ops' \$400,000, the greater concern is that Rexrand does not offer any guarantee that the plant will be re-opened. The union is particularly suspicious that Rexrand is an agent for a competitor, an American branch plant operation, that is seeking to monopolize the market by buying a competitor's trademark. Fortunately part of the of SDI is also to try to re-start firms.

In anticipation of a successful bid, the workers have already formed several committees to study particular aspects of the operation (finance, production, employment). They have also drawn plans for diversification and expansion into light trailers, and others using the same systems and materials as housetrailers. The co-operative is counting on assistance from le Centre de Recherche Industrielle du Québec in order to identify and develop the new products.

Initially, the co-op plans to employ 70 people, but later they hope to provide work for all of the 250 people who worked in the plant before it ran into hard times. For La Centrale des syndicats démocratiques, the co-operative is a major experimental project and they are putting a lot of effort to assure its success. In the end, when the firm will be entirely owned by the co-operative, the union will still be needed. It will assure, that if the management of the co-operative is too pre-occupied by the needs of the firm, the needs of the workers will still be protected. It is really a very different sort of union-management relationship, but nonetheless it has its rationale.

TEMBEC RECEIVES A GRANT TO MODERNIZE

Tembec, the Temiscaming papermill, 40% owned by the workers, will receive a joint federal-provincial grant of \$7.2 million to install pollution control equipment and

energy conservation systems, to speed up its production processes and generally to modernize its plant, first constructed in 1920 (Le Devoir, 12 fevrier, 1981).

The modernization program should also help to reduce production costs to levels that will make Tembec more competitive with American mills, and allow Tembec to make better use of its raw materials. This is the first paper company to receive a grant under the new Canada-Quebec agreement on pulp and paper modernization.

WELFARE RECIPIENTS START COURIER SERVICE

Tired of being exploited by private "do-gooders" courier services, M. Gilles Tremblay, a reformed alcoholic and former truck driver, last September founded a workers co-operative to provide a courier service on Montreal's south shore, according to Claude Charbonneau (ensemble! le 6 février, 1981).

Started with his own car and working capital obtained through the sale of family possessions, the "co-op" accumulated \$726 in accounts receivable in the first month. It now has seven vehicles in use, 50 regular clients (most of them in the co-operative movement) and an estimated gross income for May of \$10,000. Also, they have recently received a \$35,000 grant from the Quebec government for use as working capital and to do some marketing.

The co-op had six members in February, three of whom work in the office, and they hope to add four more soon. Before being accepted as a member, an applicant must go through a two-week probationary period (also know as "co-operative education"). During this time his welfare is continued and the co-op retains 30% of his commissions. If the applicant is accepted, this money becomes part of his share capital (each member must have 10 shares at \$100 each) and the rest is paid per week. If the applicant is not accepted the money is refunded. All members of the co-op receive the same salary.

For the future, M. Tremblay sees a maximum size of 20 employees (after which they will help to found other courier co-ops), and hopes to buy a small garage for the vehicles.

OUR MEMBERSHIP GROWS!

In the last newsletter, the gremlins got this news item, so I have decided to redo it. As of May 31st, 1981 the CFDP Workers Co-operatives Analysis Committee mailing list had 76 names. They are distributed as follows: BC 9, Alberta 2, Saskatchewan 3, Manitoba 2, Toronto 43, other Ontario 11, Montreal 1, Nova Scotia 4, and New York State 1. We have mailed out copies of the mailing list previously to assist like-minded people in contacting each other, but it is becoming too expensive to do this on a regular basis. However, if you have a particular reason for needing the mailing list, such as advertising an opening in a worker co-op, write to Rosemary Thompson at the CFDP office and she'll be glad to send you out a copy.

CO-OPS AN ELECTION ISSUE?

The mini-program published by the Ontario New Democratic Party for the March 19 Provincial Election had a whole page on programmes and policies to assist the development of co-operatives in general and specifically worker co-operatives. Worker co-ops were described as a way in which people whose jobs were on the line through plant closings could help keep their community alive by running the business and going to work for themselves. They would be assisted by the establishment of an Ontario Co-operative Development Corporation. Considering the election results, it's a moot point as to whether these promises attracted any votes.

SASKATCHEWAN LOOKS AT WORKERS CO-OPS

Brian Williams, the supervisor of policy planning and research in the Department of Co-operation and Co-operative Development of the Saskatchewan Government, says that while its still too early to tell what

news

role the government should play, the worker co-operative model represents a viable alternative to economic concerns. (Linda Robertson, Credit Union Way, Jan. 7 1981).

Since the release of their departmental study last year, staff have been "... studying the potential for worker co-operatives, and helping determine how the model could be applied..." in Saskatchewan (for a review of the study, see the November 1980 issue of Worker's Co-ops). One of the key areas for improving the potential is funding, difficult to obtain for relatively unknown types of co-operatives, even in Saskatchewan.

DRESSMAKERS FORM CO-OP IN TORONTO

With assistance from private foundations and federal government grants, the Working Women Community Centre, six Portuguese immigrant women have founded a dressmakers co-operative and hired a coordinator (according to the Globe and Mail, Friday May 8, 1981). They want to create a workshop that allows people to learn new skills, work flexible hours, share ideas and decision making, as well as perform quality work and control their working environment collectively, according to Linda Moffat, the co-ordinator. The co-op is called Modista Unidas Workshop.

EX LIBRIS

Developing Worker Co-operatives
by John E. Jordan, Co-operative
Future Directions Project Working
Paper Number 12. April, 1981.
43 pps. biblio. Published by the Co-
operative College of Canada, 141-105th
Street W., Saskatoon, Saskatchewan
S7N 1N3. \$2 per copy.

I should just warn readers that I may be considered biased in my review of this publication. I had the privilege of reviewing and commenting on an earlier draft of the paper. The paper is intended to provide a good starting point for discussion of worker co-ops from a Canadian viewpoint. It is also notable however, because it chooses as its rationale for workers co-ops their ability to act as a vehicle for economic democracy. This perspective encompasses both the decision-making processes about day-to-day workplace issues, often of a social and psychological nature, and longer range decisions about the allocation of capital, reserves and profits for the benefit of the membership and the community. After working to achieve political and social democracy over the last several decades, many feel that the objective for the future decades should be economic democracy.

After reviewing North American and European experiences in worker co-ops, worker control, worker ownership etc., Jordan poses the question "what is required for worker co-operatives to take off in Canada?" Common to other discussions, the first requirement is the need for "...well-developed models..." for legal, financial, and management structures. However, some consensus of goals will be needed to develop the models. Economic democracy is a broad perspective of goals but there is still considerable room for variations in the relative emphasis on collective vs. individual worker equity and distribution of surpluses, ownership, and financial control vs. control of workplace decisions. As a starting point for discussion in Canada, Jordan suggests that we have the option of either allowing these issues to be resolved on an ad hoc and reactive basis (as is now done in Quebec and Great Britain), or to reach a consensus on a selected and concerted development of a particular sector and range of models. These are our choices for our future directions.

Paul Jones

ex libris

Community Profit: Community-Based Economic Development in Canada, by Susan Wismer and David Pell. 1981. 158 pp. illus. Published by Is Five Press, 467 Richmond Street East, Toronto, Ontario M5A 1R1 (\$7.50 approx. paperback)

Wismer and Pell have not written a book about co-operatives, or even workers co-operatives. Instead, their objective is to promote locally-based community economic development organizations, groups that sometimes may take the form of a workers co-operative. To do this, they provide seven case studies of groups across Canada. One is a credit union, CCEC in Vancouver, one a co-op, Mira Community Pasture in Cape Breton, and one is evolving into a "worker owned business." They have all gone through a search for an appropriate ownership structure, but without making their suspicions clear, Wismer and Pell are quite unsure about workers co-operatives, and co-ops in general. Some of this is unquestionably because there is no existing legislation designed for worker co-operatives. However, some of the problem is the perception of goals.

Wismer and Pell state that "The difference between a traditional co-op and a c.e.d. is that in the case of the former, the co-op is run for the benefit of its members, while the latter is run for the whole community." (p. 65) I think that some members of traditional co-ops might find that statement rather narrow-minded, particularly in Saskatchewan and Quebec. Also, in light of the examples of community economic development organizations given in the book, I feel that the distinction is indefensible. Individual members of c.e.d.s, such as the employees of the clothing manufacturer in Kingston certainly do benefit, and I can assert from personal experience that even the more traditional co-ops such as the credit union centrals take community interests strongly in mind when setting policies.

Then what is the distinction between the organizations that Wismer and Pell talk about, and co-operatives? A review of the guiding principles that are laid out in the beginning of the book reveals a lot of similarities to co-op principles; not for profit; democracy in decision making; members should not gain at the expense of others, etc. But there was one concept that was seen as different. C.E.D.s are ideally "small local efforts" (p.5). Large projects are difficult to manage and finance, and they have difficulty in keeping in touch with their members. Examples of these are given as the "...larger, more financially successful co-ops;..." The idea that a form of economic democracy can be achieved through a return to small structures where decision making roles are not strongly differentiated, where there is limited division of labour, and where co-workers are personal friends or "family" as well, is not a new idea. As a strategy for the development of workers co-ops, its an idea that will spark considerable debate.

Philosophical discussions aside, Community Profit is the first Canadian handbook I've seen that could be used for someone interested in starting and managing a workers co-op. Chapters 3 through 7 (after the case studies) are an organizer's handbook for any type of enterprise, with basic lessons in decision making processes, market analysis, financing, cash flow and legal structures. I recommend it. It made me do some thinking.

Paul Jones

Workplace Democracy: A Guide to Workplace Ownership, Participation and Self-Management Experiments in the United States and Europe, by Daniel Zwerdling. 1978. 195 pp. illus. biblio. Published by Harper and Row, New York. Paperback, approx. \$7.75

ex libris

Zwerdling's book, like Robert Oakeshott's The Case for Workers' Co-ops, is a key source of information and analysis in the discussion of workers co-ops and worker control. If you are seriously interested in the topic, you must read it. Out of the participants in the Third Annual Conference in Self-Management in the US, Zwerdling has drawn an eclectic group of cases whose only unifying characteristic appears to be their dissatisfaction with the previous status quo. The cases cover management initiated quality of work life programs, joint union and management programs, workers buying out employers who want to shut down, ESOPs, the plywood and other co-ops, and collectives as well as a review of events in Great Britain, Mondragon and Yugoslavia.

The section on Mondragon I found particularly interesting because it was the most critical commentary that I have ever read on the Basque experiment. While financially, Mondragon is an unquestioned success, "...when it comes to worker decision-making, Whyte and Johnson say, the co-operatives are a more mixed success." (p. 156). While the overall co-op structure is democratic, the day to day workplace decision-making process is similar to that in traditional firms. Essentially, they are suggesting that Mondragon has really only taken on one aspect of two key components of economic democracy as defined by Jordan. Zwerdling goes on to suggest that this weakness has led to significant clashes between rank and file members and management, such as the 1974 strike (it should be noted that when the issue finally came to a vote of the membership, they backed the management position). Since then there have been experiments in job redesign programs and other quality of worklife features.

This raises a central issue, the same one the committee has been discussing for sometime--just what is "workplace democracy"? The forces that give rise to experiments in workplace democracy often have different goals: economic,

political-managerial, and/or social. Can democratization of the ownership of the workplace be independent of democratization of the governing of the workplace? And what are the relative importance of the two variables in improving productivity and worker satisfaction? Zwerdling's broad range of cases provide an excellent starting point for discussion of these issues, particularly on participation in workplace decision making.

Zwerdling, like Oakeshott, has also included some considerable discussion on organized labour's reaction to these issues, but the reactions are as different as are the labour movements in the US and Great Britain. The heritage of Samuel Gompers is best seen in the reaction of former United Mine Workers president Tony Boyle to ideas of worker control, "The UMW will not abridge the rights of mine operators in running the mine. We follow the judgement of the coal operators, right or wrong." Essentially, in gaining provisions to protect the rights of workers in the workplace, most American unions have traded off to management the exclusive right to determine the allocation of capital and surpluses. However, union attitudes are changing, more union leaders are recognizing the struggle for workplace democracy as an extension of the role of protecting workers rights. The problem is still to find an acceptable model, one that does not give a facade of democracy, or trade limited ownership for more substantial benefits defined in a collective agreement.

Paul Jones

"Job Attitudes and Organizational Performance Under Employee Ownership," by Richard J. Long, in the Academy of Management Journal, Vol. 23, No. 4, December 1980, pp. 726-737.

Richard Long is an Associate Professor of Organizational Behavior and Industrial Relations in the College of Commerce at the University of Saskatchewan and a member of the Worker Co-operative Analysis Committee. He sent the newsletter a copy of his most

recent article and mentioned that he would like to get more involved with workers co-ops.

Long has attempted in a series of studies to gather empirical evidence for the claims such as are frequently made in this newsletter, that things go better in workers co-ops. This paper briefly presents the results of research Long and others undertook at three firms: a trucking company in Edmonton, and a knitting mill and a furniture factory located in the northeastern United States, that have varying degrees of employee ownership. He found that employee ownership needed to be conceptualized as a continuous variable, and the "...extent to which employee ownership was accompanied by beneficial consequences appeared to vary with the degree of ownership and the extent to which traditional patterns of employee influence and participation in decision making changed subsequent to employee purchase." (p. 735)

More interestingly, he suggests that future research should examine more closely the relationship between the two components of economic democracy, employee participation in workplace decision making and employee ownership. Hard empirical data these questions would be most useful in choosing and designing the "well developed models" that John Jordan talks about in Developing Worker Co-operatives.

Paul Jones

OTHER TITLES OF INTEREST

"Owning a Piece of the Workplace," by Donald V. Nightingale in Perception, July/August 1980, pp. 23-25.

"People's economics: Alternative approaches to community development in Canada," by David Pell and Susan Wismer, in Perception, July/August, 1980, pp. 27-30.

"U.S. Producer Co-operatives" The Record to date," by Derek Jones, in Industrial Relations, Vol. 18, No. 3 (Fall, 1979) pp. 342-357.

"U.S. Producer Co-operatives and Employee Owned Firms: An Evaluation," by Derek C. Jones. A paper prepared for the OECD Seminar on Co-operatives and their future role in economic development, September 12-14, 1980. 42 pp.

"The Uneven record of employee ownership," by James O'Toole, in Harvard Business Review, November-December 1979, pp. 185-197.

CLASSIFIED

DO YOU READ FRENCH? ARE YOU INTERESTED IN CO-OPS?

One of the best co-op publications in Canada is ensemble!, a bi-monthly newspaper that covers the Quebec co-op movement with a circulation of 22,500. The stories are a mix of government and corporate announcements, feature articles on key sectors or events, and regional news. Subscriptions are available from: Les Editions Solidarite Inc. 2030 boulevard Pere Lelievre, local 200 Quebec G1P 2X1

The price is reasonable, \$8. for Canada, \$9 for the US, and \$10 for other countries. Cheques should be made out to "Les Editions Solidarite Inc."

SPECIAL!! GET THEM WHILE THEY LAST!!

Would you like a handbook on how to start a workers co-operative? In response to requests after our review of the difficulty to obtain the publication "Workers' Co-operatives: A Handbook by Peter Cockerton et.al., 123 p. four copies have been imported from the UK. A summary of the experience of the British worker co-operative movement to date, it discusses

issues like types of legal structures to use, management structures and financing. To order, please send \$9.00 to: Paul Jones
167 Carlton St.
Toronto, Ontario
M5A 2K3

REPORT ON MEETINGS

Since the January issue of the newsletter (which was mailed in February) there have been three meetings of the committee and several other activities which should be mentioned. As usual, the newsletter took longer than expected to get out, but now that the Ontario provincial election and the spring migration of birds are over (I saw my first Red-headed woodpecker at Long Point this year), I have finally gotten down to writing up these reports.

January-21 - 4th Meeting Workers Co-ops Committee

Eight of us got together at Neill-Wycik College to view Bob Schutte's slides of Mondragon. Pete Powell, a co-op consultant from St. Catharines, and Bill Steen, a native Indian community leader, presented us with some problems they were wrestling with in writing a grant application for a native handicraft producers marketing co-operative in south western Ontario. We reviewed ideas and experiences on individual and collective equity, voting rights, and education programs. They hoped to have the funding submission in by mid-March. We also decided to look at the idea of having a national conference on workers co-ops.

January 28 - Committee Coordinators Meeting

Jack Craig and John Jordan met with some of the eastern coordinators to discuss how their committees were developing, and to discuss plans for the national conference in June of 1982. It was also

decided that the CFDP would provide staff time and take the initiative in organizing a workers co-op conference. It was suggested that it should involve Quebec co-ops, and accordingly have simultaneous translation services, and have invited guests from Europe.

February 23 - Fifth Meeting

Worker Co-ops Committee

Five people got together at Neill-Wycik and primarily discussed the proposal for a workers co-operative conference with John Jordan. It was decided to approach the Co-operative Union of Canada as co-sponsors. After Laidlaw's report and the ICA resolution encouraging the development of worker co-ops, it was felt that CUC had a 'moral' obligation to do something on workers co-ops. It was suggested in addition to workers co-ops representatives from labour unions, governments, other co-op sectors, and lawyers be solicited. The major issues to tackle next were financing and getting worker co-operatives more involved in planning the conference.

April 22 - Film Screening

A small group of CFDP staff and committee members reviewed the BBC film, "The Mondragon Experiment" at York University film library. It was decided to buy a print of the film. We also managed to get staff from CBC's Fifth Estate to review the film, but, while they liked the ideas, they rejected the film because of its extensive use of "voice-over" commentary and lack of "people contact."

June 3 - Sixth Meeting

Workers Co-ops Committee

Eighteen members showed up for the Toronto premiere of "The Mondragon Experiment." They were enthusiastic about the film, and a committee, composed of Jack DeBoer, Carmen Schiffellite, Brian Iler, Bob Schutte, and Paul Jones was struck to organize a widely advertised showing for the general public. It was also reported to the

meetings

group that we are still trying to find financing for the conference. We have exhausted some channels, but believe there are prospects in Manpower and Immigration. We would appreciate hearing from people what items they would like to see at a workers co-operative conference.

Paul Jones

Typology...

OUR GREAT DEBATE?

We received a long letter from John Jordan commenting on Jack Craig's and George Wheeler's typology which appeared in the last newsletter. We also received a long letter from Jack Craig commenting on John Jordan's comments on the article in the newsletter.

We intended to publish both letters in this issue of the newsletter however, in the interests of humanity, Mr. Craig has committed himself to getting together with Mr. Jordan to produce a joint, concise review of the issue of typology. This will appear in the next newsletter.

The Editor

in a series of Concepts and Research Papers, published at the Co-operative Future Directions Project office. Other titles include: GOVERNMENT INITIATED AFFIRMATIVE ACTION PROGRAMS: IMPLICATIONS FOR CO-OPERATIVES, by M. Stuart; INTEGRALISM: A PHILOSOPHICAL ENVIRONMENT FOR CO-OPERATION, by R. Cujes; LINKAGES WITHIN A NETWORK OF NATIONAL CO-OPERATIVES: PATTERNS AND ALTERNATIVES, by B. Rose; and POTENTIAL CONTRIBUTIONS THAT ESTABLISHED CO-OPERATIVES COULD MAKE TO HELP SOLVE PROBLEMS IN EMERGING CO-OPS, by D. Altman and D. Holland. Papers are \$1 each and are available from the CFDP at York University. (Our address appears on the front cover of this newsletter.)

Thirteen titles are now available in the WORKING PAPER series published by the Co-operative Future Directions Project. Working papers are \$2 each. For more information, and a complete listing of publications, write to the CFDP.

Did you know that "Caja Laboral Popular" translates as "Bank of the Peoples Labour"? That's a very interesting name for a bank.

more classified

WORKER CO-OPS IN CANADA: FIVE CASE STUDIES, by Carl Stieren. Mr. Stieren, a member of a worker co-op, looks at the worker co-op situation in Canada and presents five case studies. Many co-operators--including the late Alexander F. Laidlaw--predict that worker co-ops will eventually share importance with the largest co-ops in the country. This paper is one

