

# Co-operative Management ADVANTAGE

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**Master of Management**  
Co-operatives and Credit Unions Program  
[www.mmccu.coop](http://www.mmccu.coop)

## Student Profile

### Sheridan Hindle

#### The Co-operative Path

Sheridan Hindle's father worked his way up to become a senior manager for the Co-operative Retail Society, a predecessor of The Co-operative Group UK. It was a natural move for Sheridan to go to work at The Oxford, Swindon and Gloucester Co-operative (now Midcounties Co-op) after graduating from university.

He admits that it was because the OS&G choice best served his desire to work in the financial sector, not because it was a co-op. Later on, however, he had a chance to pursue his career trajectory somewhere else, or go in a new professional direction at the Co-op.

"I wanted my path to be with co-operatives," he recalls his momentous decision simply. Then, after several years, he says, "I realized that if I was going to have any influence in my chosen field, I'd like it to be the right influence—an *informed* influence."

He knew where he wanted to go, and he knew how to get there: he applied for a place in the Master of Management, Co-operatives and Credit Unions program.

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Sheridan  
Hindle



**A growing concentration of resources for co-operative management education, training and development makes Saint Mary's University a logical choice for the site of an International Centre for Co-operative Management. Here an international group of MMCCU students poses during their Study Visit to Mondragon.**

## Do We Need an International Centre for Co-operative Management?

As recently as ten years ago, many in the co-operative movement, if asked how managing a co-operative differed from managing any other business, might well have responded, "It's about the same."

A decade later, ideas have changed. Credit union and co-operative leaders are coming to the conclusion—nudged on most recently by the meltdown of the global economy—that being seen as a co-operative business is a competitive advantage. Many are also concluding that managing a co-operative business is not just different; it's harder.

Amid the emerging problems caused by profit-driven globalization, co-operatives offer a distinctly different option for meeting humanity's needs. It is an option that more and more people are finding attractive.

The co-operative business model works. The output of the 300 largest co-ops in the world and of Europe's 250,000 co-op businesses each closely approximates the world's ninth largest national GDP. Co-ops create around 100 million jobs, more than all of the world's multinational corporations.

There is a growing realization that, because co-operatives and credit unions serve a different purpose—meeting member and community need as opposed to maximizing shareholder value—then managing a co-operative business must be truly different.

It is different—as well as more challenging and, often, more rewarding.

After all, it wasn't co-ops who produced the 'toxic paper' that has crippled the global economy. It wasn't credit unions

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# Sheridan Hindle

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He knew about the international post-graduate program from Bob Burlton, the legendary CEO of OS&G and a former chair of both the Co-operative Group and Co-operative Financial Services, as well as a member of the CMEC Board.

The program was all he had hoped for, and more. “The MMCCU degree offered an opportunity to improve my knowledge one thousand-fold,” Hindle declares.

From the first day of Orientation, held in Halifax, Nova Scotia on Canada’s Atlantic coast, he was struck by the diversity among his classmates—their different sectors, sizes, ages and environs, and the variety of local, regional, and national regulations and attitudes pertaining to co-operatives.

## The Model of Mondragon

Soon, he began to see that in addition to their differences, he and his classmates stood on some very solid common ground. And he understood that in the mixing of all the diversity, there were enormous opportunities for creative problem solving.

Halfway through the program, a two-week immersion in the co-operative regional economy of Basque Spain, home of the Mondragon Corporacion Cooperativa, opened Hindle’s eyes even further.

“Although not perfect,” he says, “Mondragon gives you such a different perception of how the co-operative model could work in lots of sectors. They have managers who think big, but also small, in terms of the co-operators who work in the business. And they think about the next generation, not just the here and now.

The Study Visit, one of the most popular parts of the MMCCU curriculum, enables students to penetrate a complex regional culture where co-operative economics dominates. It goes far beyond the tourist experience.

This is also the only time other than Orientation and Graduation when the class is physically together. The gaps between presentations, meetings and site visits with the remarkable workers and man-



**Sheridan Hindle, at left, with classmates and family members on the MMCCU Study Visit to Mondragon in the Basque Country of northern Spain. Don’t let the glasses fool you. The two-week immersion into a region where co-operatives drive the economy is packed with presentations, site visits, meetings and discussions.**

agers of Mondragon are marked by high-octane discussion and camaraderie within the group.

“The trip to Mondragon helped me think about strategic changes,” Hindle sums it up. “It influenced the way I think about moving forward.”

## Bringing IT to the Table

He is referring to his work as an elected member of The Midcounties Co-op’s “Member Strategy Committee”, tasked to find ways of increasing and improving member benefits through better member feedback.

His participation in the MMCCU program, he says, has helped him see more clearly how to go about garnering member input that will tell them what members want to know about, and how they might benefit from technological innovations.

“Today, people are using IT (information technology) to read mail, go on a Web site, Twitter, blog, Facebook, and so forth,” Hindle says.

“But we’ve never looked at it in a significant way. There’s an opportunity for members to use the Internet and emerging social media to get better access to boards, committees, the co-operative society as a

whole. What material or information will they possibly want to have?”

## Listening to Members

This is heady stuff. Hindle is talking about using IT for a lot more than informing co-op members about a sale, or even gathering feedback about a service. He wants to help them be more effective owners of the co-operative.

He cites the example of energy data being collected into reports that are released in a format unusable by those who want to convey the news to members.

“How can we fix that?” he asks. “Would members be interested in the fact that their store is a low end energy user? Would that make customers choose to shop there? Would it turn customers into members?”

Sheridan Hindle’s senior project for the MMCCU degree is to suggest ways The Midcounties Co-operative can use information technology to improve how it reports on its social responsibility objectives.

“How can our members have more influence?” he asks. “That’s what we want to find out.”

# Life After MMCCU

Graduates of the MMCCU program say they can't wait to have a life again, after the rigorous demands of their studies. Yet it seems they can't wait to put their new knowledge to use; many change job titles and take on new challenges in their co-ops and credit unions, seeking to share what they have learned.

Now, they are forming their own graduate and student association. Norma Babineau, who last year took the seat of her employer Co-op Atlantic on the board of the Co-operative Management Education Co-op, has been instrumental in bringing this about.

"The CMEC discussions are excellent; we have some great brains around that table," she says, of the co-op that oversees the MMCCU program. "And it's been good to have someone there with an understanding of the program from the student's perspective."

Babineau credits Program Manager Tom Webb with the vision of having regular representation on the CMEC board by students. "He's the one who could imagine having enough graduates to do it," she says.

**"We want to keep the brain trust together, using real life experience."**

Webb makes it clear that it was Norma Babineau and fellow grad Petr Bakus who took the ball and ran with it. Babineau sought nominations for two seats on the Board, to be permanently assigned to MMCCU graduates or senior students. From a pool of only 36 graduates, four nominees threw their hats in the ring, an achievement many co-ops might envy.

## What Goes Around, Comes Around

Babineau points out that the kind of people who are drawn to the MMCCU program tend to be extremely busy in their



**Norma Babineau and the late John Chamard, MMCCU Program Manager, at one of John's famous post-graduation Saturday Brunches.**

management positions. "But we wanted to keep the brain trust together, using real life experience in the co-op sector," she says.

Enter Petr Bakus, who has taken the initiative to create several MMCCU Discussion Groups on the new "Facebook for co-ops" launched in February by The Co-operative Group (UK). Called The Hive Co-op, it can be accessed at [www.hive.coop](http://www.hive.coop). Look for the MMCCU groups.

Bakus, who has been advocating for a student web site for a few years, jumped onto the Hive bandwagon as soon as it went up. Within days 32 people had signed in to the internal student-grad discussion group.

"They are still working out some glitches and limitations to the system," he says, "but it's a much better place to keep our association than any commercial social network sites, based on privacy and intellectual property issues alone." And of course, it's owned and operated by a co-op, a founding member of CMEC. Stay tuned!

## MMCCU Student Blogs

Want a taste of the caliber of MMCCU candidates?

John McNamara (Union Cab Co-op, and Pres. of US Federation of Worker Co-ops) maintains "The Workers Paradise" at: [www.cooperativeconsult.com/blog](http://www.cooperativeconsult.com/blog) and "Breathing Lessons, Musings on Cooperatives in Society" at: <http://rochdale.livejournal.com>.

"Cooperate and no one gets hurt: working together to solve our shared problems" is the blog of Andrew McLeod, author of *Holy Cooperation!* and of our back page feature in this issue. He was recently hired as Assistant Editor at the National Cooperative Business Association (US). Read his blog at: <http://coopgeek.wordpress.com>.

**Are YOU an MMCCU grad or student?** Send YOUR news, blogs to [tom.webb@smu.ca](mailto:tom.webb@smu.ca).

*Cooperative Management Advantage* is the newsletter of the Master of Management—Co-operatives and Credit Unions (MMCCU). The MMCCU is the result of a partnership between Saint Mary's University and the Co-operative Management Education Co-operative. The mailing address is Room 330, Sobey Building, St. Mary's University, 923 Robie Street, Halifax, Nova Scotia, Canada B3H 3C3.

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## International Co-operative Identity Statement

"A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically controlled enterprise. Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity, and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility, and caring for others."

## The Seven International Co-operative Principles

1. Voluntary and Open Membership
2. Democratic Member Control
3. Member Economic Participation
4. Autonomy and Independence
5. Education, Training and Information
6. Co-operation Among Co-operatives
7. Concern for Community

— International Co-operative  
Alliance ([www.ica.coop](http://www.ica.coop))

# Do We Need an International Co-operative Management Centre?

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who required massive taxpayer bailouts. You won't find these businesses paying exorbitant CEO salaries.

Instead, what co-ops and credit unions have done is to remain focused on meeting member and community needs and continue to offer reasonable credit. For the most part, they continue to grow.

## Keep the Advantage

Best of all, in the aftermath of the crash, co-ops and credit unions have been able to demonstrate that they have earned the rising trust of their members and of non-members who use their services and buy their products.

Trustworthiness *is* the co-operative difference. How can that difference be maintained, cultivated, developed, and spread more widely?

For one thing, co-operatives and credit unions need managers who know how to build financially sound co-operative businesses that are truly different, that are admired and valued for their difference.

The Saint Mary's University Master of Management, Co-operatives and Credit Unions program was built on that premise. MMCCU students will tell you the program is equipping them to be co-operative business innovators.

"Every module of every course has been carefully developed from the ground up, asking 'How would a co-operative pursue its co-operative purpose and manage its business professionally and soundly, based on co-operative values and principles?'" says Program Director, Larry Haiven.

## Face the Future

But more is needed. The global co-operative movement deserves a centre of activity and output devoted to ensuring that a strong co-operative management focus based on the values and principles exists. Such a core of management focus and support will be critical to meet the challenges facing co-operatives.

Says Haiven, "Managers increasingly must be able to understand, explain and offer a better business model. That is why the MMCCU program at Saint Mary's is moving toward consolidating its accomplishments into an International Centre for Co-operative Management."

Such an entity would bring together the existing Masters program and the Centre of Excellence in Accounting and Reporting for Co-operatives. It will also create new research nodes, strengthen its offering of popular international symposia and conferences, and explore the special education needs of directors of very large co-operatives.

"With key components already in place at Saint Mary's—an international faculty, students and curriculum; support from an international co-operative; a growing track record of research and collaboration with other important research centres, and its own research program linked to teaching faculty—Saint Mary's is very well positioned to be an international centre for co-operative management and owes it to the co-ops that created it to live up to the challenge," says MMCCU Program Manager Tom Webb.

"A key to the Saint Mary's program success," says Larry Haiven, "is The Co-operative Management Education Co-operative (CMEC), an international co-operative that has partnered with the University since 2002 to create the program. Members are forty-one co-operative organizations and eleven educational institutions, located in seven countries including key national co-operative organizations like the Canadian Co-operative Association, the National Cooperative Business Association in the US, Co-operatives UK, the New Zealand Co-operative Association, and the Co-operative Federation of New South Wales. If that isn't international, I don't know what is."

# Faith-Based Cooperation

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These questions are unanswerable when we seek a single solution for healthcare. In contrast to government programs and for-profit insurance companies, cooperatives are internally democratic. Each can come up with its own solutions, based on its members' shared values.

Co-ops likewise do not rely on continued involuntary support from taxpayers, but are based on voluntary membership. This means they can sidestep the issue of restrictions on tax-funded care.

In a system of healthcare cooperatives, there would always be some who focus on the differences among us, and who do not wish to associate with those of differing beliefs. That is fine. Such people would be free to organize cooperatively among themselves, however restrictive their definition of themselves may be.

Cooperation would allow for civil competition in which people would be free to join cooperatives in the same way they can choose to attend a particular religious service—or choose not to attend any service at all.

This principle of voluntary, democratic cooperation can be expanded to a larger level. Cooperative enterprises—both faith based and secular—can serve as building blocks for systemic change in our economies. This could happen as it did in Spain and Italy, where large cooperative systems grew out of local, faith-based efforts yet grew to include members of all faiths throughout the nation.

As in Italy and Spain, to reach their full potential cooperatives must be willing look beyond their differences with communities of faith. We will see how we are often engaged in the same struggles for a more equitable economy. The secular cooperative movement would do well to reach out to faith-based projects that share our cooperative values.

We have much to learn from each other. Religion has played a significant and sometimes difficult role in cooperative history. But faith can provide a passion and optimism that is essential to the continued



**Andrew McLeod (right) in conversation with a Mondragon worker-owner during the MMCCU Study Visit.**

growth of our movement, as well as a moral foundation from which to reach out to and motivate billions of people.

Ultimately, the task of cooperation is to help people of all backgrounds work with those who share their values, rather than struggle with those who do not. We may not agree with the decisions that cooperative, faith-based groups make, but we can respect the democratic ways in which they make them. Our ability to find this com-

mon ground will play a key role in determining whether humanity can find ways to live together in liberty.

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*Andrew McLeod is Assistant Editor of Cooperative Business Journal, where this article was originally printed ([www.ncba.coop](http://www.ncba.coop)). He is a candidate for the MMCCU degree, and has written Holy Cooperation!: Building Graceful Economies.*

## Blessed Success

In Spain, the Mondragon cooperative system grew from the work of a single priest in an oppressed and impoverished corner of Spain. The Basques faced a dire situation in the aftermath of World War II, but worked together to create cooperatives that today employ 150,000 people, with systems for healthcare, social security and education. Their national chain of supermarkets shares ownership with consumers. Though they sprang from and are rooted in Catholic values, the Mondragon cooperatives are open to all.

Italy is home to several large cooperative federations (each of the two largest has millions of members). These federations comprise many allied but independent cooperatives with shared ethical foundations. Each co-op and each federation has grown out of the shared needs and desires of like-minded people, whether secular or Catholic. Despite their differences, they work together where it's mutually agreeable to do so. This approach has led to achievements including a 20 percent market share of all groceries sold in the country. (*excerpted from above article*)

**MAY 31, 2010 • Deadline for Applications to Fall 2010 MMCCU Program**

(see [www.mmccu.coop](http://www.mmccu.coop)) To inquire about places in 2010 Study Visit for non-enrolled students, contact: [tom.webb@smu.ca](mailto:tom.webb@smu.ca)

## Cooperatives Europe

The European region of the International Co-operative Alliance has launched a campaign to fight legal complaints from private competitors in Spain, Italy and France. Big investor-owned companies are asking the European Commission to change their national tax rules for co-ops, on the grounds that current legal provisions in these countries violate competition laws.

Cooperatives Europe is circulating a petition in hopes of getting one million signatures in support of co-ops. Their slogan is, “Hands off our co-ops! They compete fairly!” For more, go to: [www.gopetition.com/petitions/hands-off-our-coops.html](http://www.gopetition.com/petitions/hands-off-our-coops.html)

## “More than a Nice Idea”

US co-operators head to Washington May 4–6 for the annual conference of the National Cooperative Business Association, “Co-operatives Transforming the Economy.” Co-operators will also visit their Congressional delegations to raise awareness and increase understanding of what co-ops are and what they can do.

A recent study by the Center for Cooperatives at the University of Wisconsin, Madison, shows co-ops’ influence on the nation’s economy. (<http://reic.uwcc.wisc.edu>) NCBA reports that the study identified more than 29,000 co-op businesses in the US that generate more than two million jobs, create more than \$74 billion in wages, and account for more than \$654 billion in revenue, “demonstrating that our cooperatives are more than a ‘nice idea’.” ([www.ncba.coop](http://www.ncba.coop))

## Saint Mary’s Gets Co-op Grant

The Social Sciences and Humanities Research Council of Canada awarded a \$1 million grant to the Canadian Co-operative Association and four Canadian universities in February for researching the social, economic and environmental impacts of co-operatives.

One of the universities participating is Saint Mary’s in Halifax, Nova Scotia, where



**Dr. Jeff Power of Saint Mary’s University Faculty Association, at right, presents MMCCU Program Manager Tom Webb with a \$1000 cheque for the Sidney Pobihushchy Bursary Fund. Pobihushchy was a leading force in creating the MMCCU program and an internationally respected champion of the Co-operative Identity Statement. The Fund enables qualified students to pursue the MMCCU degree. The cheque was given in Memory of Dr. John Chamard, MMCCU’s well-loved first Program Director, who passed away in 2009.**

the MMCCU program and the Centre for Excellence in Accounting and Reporting for Co-operatives are located. MMCCU faculty member Dr. Sonja Novkovic played a leading role in writing the proposal.

The Community-University Research Alliance (CURA) program supports collaboration that fosters innovative research, training and the creation of new knowledge. This is sure to be a topic of discussion at the CCA National Congress in Vancouver June 14–16: ‘Co-operation and sustainability’ is the theme. For details: [www.coopscanada.coop](http://www.coopscanada.coop).

## CCA at the Movies

The new CCA Cineplex showcases short videos by, for, and about the international and Canadian co-op sector. Visitors can see films about youth savings clubs in Ghana, the role of credit unions in rebuilding Sri Lanka after the 2004 tsunami, the role of co-ops in Canadian rural communities,

“Greatest Canadian Co-operator” Alphonse Desjardins and many more. The Cineplex was launched in conjunction with International Development Week, February 7–13. To visit it, go to [www.cineplex.coop-scanada.coop](http://www.cineplex.coop-scanada.coop).

## Video Contest

“Lookin’ like a Fool with your Money in a Bank” is the title of a music video contest conducted by Currency Marketing, the creator of Alberta Young and Free in Canada, aimed at attracting youth to become credit union members. Young and Free is linked on the MMCCU web site under Connections. ([www.mmccu.coop](http://www.mmccu.coop))

## Gaining Traction: ‘dotCo-op’

The international domain name for the co-operative business sector—.coop—is in use today by more than 4,000 co-operative organizations worldwide. Now, the administrators of .coop have created an in-

# MMCCU News

teractive directory to connect users with the entire “dotCo-op” community.

The directory can be sorted by region and economic sector, and includes maps showing the exact location of users. The website ([www.coop](http://www.coop)) will let co-ops find out if the name they want to register is available. They even have an auction for unused names that are in demand. Check out their new YouTube page with interviews of three winners of the dotCoop Global Awards for Cooperative Excellence, who share their insights.

## Catch the Buzz!

The Hive is a co-operative online community that welcomes “everyone as long as they share our co-operative values and principles of self-help, solidarity, openness and honesty, social responsibility and caring for others.”

Sound familiar? It should; the new “Facebook for co-ops” that went online in February is a project of The Co-operative Group in the United Kingdom, a member of

CMEC (see below). To find it (search engines may not help) go directly to: [www.hive.coop](http://www.hive.coop).

Membership has grown to 445 at press time. There are 30 general discussions and 61 groups who have one or more discussion threads going. It’s easy to create your own group or discussion, too. As you would expect, many of the discussions revolve around issues near and dear to the hearts of co-operators around the world. MMCCU has several discussion groups under way, and MMCCU students and faculty are well represented in a number of other groups.

The site managers say, “We encourage new ideas to tackle issues that are important to any co-operative—from helping the community to changing the world. Co-operatives are structured so that members have democratic control with equal rights and benefits, and treat each other as they would like to be treated themselves, supporting one another as well as other co-operatives.”

With a 37% growth in sales last year, to a record £13.7 billion, the consumer-owned

Co-operative Group is the UK’s fifth largest food retailer. They have also achieved impressive social goals. These include investing £11.3 million in their communities, raising £6.7 million for charitable giving, and pledging £5 million to support a co-operative enterprise hub. They conducted campaigns in 2009 to raise awareness about toxic fuels from tar sands extraction and the decline in honey bees, an issue they also supported with research funding. They estimate 250,000 young people benefited from their community projects on renewable energy and recycling, and they met their own 15% reduction in packaging target a year ahead of schedule.

Co-operative business success, we all know, is measured in several ways. In creating The Hive and offering it to the rest of the English-speaking world who can sign on to the co-operative values, they eloquently demonstrate this wonderful “co-operative difference” that does not demand that one choose between ethics and solvency.

# CMEC Membership

## Co-operative Management Education Co-operative—April 2010

### Co-operatives and Credit Unions

Concentra Financial, Canada  
Cooperative Fund of New England, USA  
Co-op Atlantic, Canada  
Credit Union Central of Prince Edward Island  
Northumberland Co-operative Dairy, Canada  
Fredericton Direct Charge, Canada  
The Co-operators, Canada  
The Co-operative Group, UK  
Scotsburn Co-operative Dairy, Canada  
Sydney Credit Union, Canada  
Credit Union Central of Canada  
Midcounties Co-operative, UK  
Credit Union Central of New Brunswick  
Newfoundland Labrador Federation of Co-ops  
FirstOntario Credit Union, Canada  
Meridian Credit Union, Canada  
Central 1, Canada  
Co-operative Housing Federation of Canada  
Gay Lea Foods, Canada  
Ontario Natural Food Co-operative, Canada

CUMIS, Canada  
Scotian Gold Co-operative, Canada  
Canadian Co-operative Association  
United Farmers of Alberta, Canada  
Scottish Agricultural Organization Society, UK  
Envision Financial Credit Union, Canada  
Arctic Co-operatives Ltd., Canada  
Credit Union Central of Alberta, Canada  
Federation of Alberta Gas Co-operatives  
National Co-operative Bank, USA  
Boeing Employees Credit Union, USA  
Wedge Community Co-operative, USA  
Nova Scotia Co-operative Council, Canada  
Brattleboro Food Cooperative, USA  
Hanover Consumers Cooperative, USA  
Canadian Worker Co-operative Federation  
York Credit Union, Canada  
ACA Poultry Co-operative, Canada  
GROWMARK Canada/USA  
VanCity Credit Union, Canada  
Credit Union National Association USA

### Educational Institutions

Saint Mary’s University, Canada  
Co-operative College, UK  
Center for the Study of Co-operatives,  
National University of Ireland, Cork  
Co-operative Development Institute, USA  
New Zealand Association of Co-operatives  
Co-op Federation of New South Wales  
National Coop Business Assoc., USA  
Co-operatives UK  
NW Coop Development Center, USA  
Co-operative Fed. of Victoria, Australia  
Lappeenranta Univ., Co-op Business Unit, Finland

### Individuals

Marshall Winkler, Hawaii, USA  
Sir Graham Melmoth, UK  
Dr. Leslie Brown, Nova Scotia, Canada  
David Blackburn, Michigan, USA  
Peter Podovnikoff, BC, Canada  
Geoff Southwood, Alberta, Canada

## Faith-Based Cooperation

### Building on Common Ground

By Andrew McLeod

People of faith have always been leaders in the cooperative movement. Their influence has been somewhat diminished by cooperatives' principle of open membership, which discourages religious discrimination. However, this principle has not stopped religious groups from creating their own cooperative organizations.

There are many forms of faith-based cooperation, ranging from credit unions to intentional communities (hybrids of housing and worker cooperatives). These vary greatly, but because they often have much in common with co-ops, they provide an opportunity for our movement to reach people who share our co-op values rather than to struggle against those who do not.

Cooperative healthcare, for example, is already well-established among Christians and Muslims. These faith-based organizations provide an alternative to secular ones.

The three largest Christian groups are Christian Healthcare Ministries, Medi-Share and Samaritan Ministries. They are not technically insurance companies, but pay members' medical expenses out of a fund built up by monthly dues payments. Collectively, in the past 15 years these groups have covered close to a billion dollars in members' medical expenses.

Muslims have created an even larger cooperative insurance movement. *Takaful*—or “guaranteeing each other”—is based on Islamic teachings against gambling, recognizing that for-profit insurance is really a bet by each party against the other. Ernst and Young reports that *takaful* contributions totaled \$3.4 billion in 2007 and are expected to double by 2012. Formal *takaful* is rare in North America, but the continued growth of Muslim communities here will increase this model's feasibility and importance.

These organizations embody the Golden Rule—loving one's neighbor as oneself—expressed in both the Bible (Mark 12:29-31) and the Qur'an (3:92). They are supported as well by teachings of each tradition that encourage followers to organize themselves in free association, while still holding individual responsibility paramount.

These values are all familiar to cooperatives. Cooperatives would also find Jesus' teachings on conflict mediation (Matt 18:15-20) familiar. The Bible does not support the legislation of morality; its only direction about the government's role in managing conflicts is a warning for individuals not to take other believers to court (1 Cor 6:5-7).

The Qur'an includes teachings of a similar spirit. For example, it values coexistence with nonbelievers (109:1-6) and encourages leaders to respond to their followers' disobedience with a simple reminder of the actions' consequences (26:213-6). These teachings suggest that faith should support individual ethics and not force obedience.

The Golden Rule not only applies to those who share one's faith; it also supports communities' coexistence, which cooperative economics can encourage. Healthcare again provides a clear example. When the government or for-profit enterprises play a central role in providing healthcare, moral and religious issues may arise over which services are covered, and from whom.

**“Our ability to find this common ground will play a key role in determining whether humanity can find ways to live together in liberty.”**

### What Is MMCCU?

The Master of Management—Co-operatives and Credit Unions (MMCCU) degree program was created in 2002 by a partnership between the Co-operative Management Education Co-operative (CMEC) and Saint Mary's University in Halifax, Nova Scotia.

It is the only Master's degree in co-operative management offered in English by an internationally accredited business school.

Each August, an international group of students and faculty meets in Nova Scotia for Orientation Week. Then students return to their respective countries and communities to begin the 12 online courses of individual and group studies that lead to earning a Master's degree. Half-way through the program there is a 10-day Study Visit to an exemplary region of co-operative business activity, such as Mondragon, Spain or Emilia Romana, Italy.

All course work reflects the needs of, and is applicable to, the candidate's sponsoring co-op or another co-operative organization. Many of these are members of CMEC, listed on page 7. New members are welcome.

Registration closes May 31st for the course beginning in Fall, 2010. Later admission may be considered.

**Tel (902) 496-8170**  
**www.mmccu.coop**

To read interviews with MMCCU graduates and students on the MMCCU web site, go to Candidate Profiles: <http://www.mmccu.coop>.



**What's it for?  
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