

# INVESTING IN COOPERATION

Volume XIII, Issue 1

Spring 2005

## Community Credit Union for Co-op Members Marks Second Year of Success

By Angela Dawson

**After only two years** in operation, Northcountry Cooperative Federal Credit Union (NCFCU) has transformed from a plan on paper into a functioning operation with assets just over \$2.4 million, two audits and two annual meetings successfully completed. The credit union, started by its sponsor Northcountry Cooperative Development Fund, is unique in that it doesn't offer the retail services of traditional credit unions. The credit union operates as an insured savings and loan institution for the co-op community, offering savings accounts and term certificate accounts featuring competitive rates. The credit union also offers home loans for new cooperative homebuyers and home equity loans for people who already own cooperative homes.

### **Credit Unions as Cooperatives**

All credit unions are cooperatives and as such, are owned and governed by their members. What makes this credit union unique is that deposits and loans at NCFCU directly support and build a vital cooperative community. Credit Unions were established in



*The staff and board of Northcountry Cooperative Federal Credit Union recently held their second annual meeting.*

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*During summer 2005, the credit union will employ a VISTA to develop Individual Development Account (IDA) programs for low and moderate income members.*

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the 20th century to "promote thrift" and create for members "a source of credit for provident or productive purposes." NCFCU has broadened that mission to include "Investing in economic democracy through cooperative enterprise." Members benefit when any income over expenses is returned in the form of higher interest rates on deposits and lower interest rates on loans; in addition, credit unions are

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## OUR MISSION STATEMENT

Investing in  
Economic Democracy through  
Cooperative Enterprise

## BOARD

David Swanson\*† NCDF Board President  
Dorsey & Whitney Law Firm

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Megan Teare Wells Fargo

Roy Berger Mississippi Market

\* Northcountry Cooperative Development Fund board member

† Northcountry Cooperative Foundation board member

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Leah Dunn Loan Officer

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Warren Kramer Director of Housing  
Development

Jane Lansing Business Manager

Kerstin Larson Housing Program Associate

Susan Thompson Director of Finance  
and Lending

Jean Trebus Accounting Associate

Kevin Walker Housing Program Manager

## Investing in

## COOPERATION

*Investing in Cooperation* is a publication of Northcountry Cooperative Development Fund, focused on the members of NCDF and on cooperative development. Contents are not copyrighted (except when noted) and you are welcome to reprint any information with proper credit.

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governed democratically by their members who elect the board of directors at an annual meeting.

On the other hand, banks are for-profit institutions owned by individuals or holding companies and usually governed by a paid board of directors. How the regulations differ might be a 4,000 page document—but both banks and credit unions offer the same deposit insurance guarantee of \$100,000.

Northcountry Cooperative Development Fund has been a stable source of savings and loans for cooperatives for over 26 years. The credit union was founded to compliment the loan and deposit services offered by the Fund. The credit union is an insured and regulated institution that meets the security needs of individuals and institutions who want to directly support the cooperative movement.

### Making an Impact One Member at a Time

The credit union has already originated 29 loans totaling just under \$ 1.7 million, all for cooperative homeownership. With 93 share accounts and 37 share certificate accounts, the credit union is seeking to double these numbers this year. Recently, NCFCU applied for and received certification as a Community Development Financial Institution from the U.S. Department of Treasury. This designation augments the designation of “low-income community development credit union,” which allows for technical assistance and funding from various local and national sources. Later, in summer 2005, the credit union will employ a VISTA to develop Individual Development Account (IDA) programs for low and moderate income members.

### Looking Forward

The future is bright for the co-op community's only credit union. Although NCFCU will always remain a deposit and loan institution, innovation and creativity are sure to bring more services to the

cooperative community. Rather than expand services to include checking accounts, NCFCU will expand into the larger geographic service area of its field of membership and expand its loan services to include commercial and worker co-op loans.

### Simple Membership Process

NCFCU's field of membership includes members of Northcountry

## NORTHCOUNTRY COOPERATIVE FEDERAL CREDIT UNION

Cooperative Development Fund and members of each of those cooperatives. A membership list is available on the NCDF website or in every issue of this newsletter. Joining is as easy as completing a basic membership application and depositing a minimum of ten dollars.\* More information is available at (612) 331-9103 or at [www.ncdf.coop/ncfcu](http://www.ncdf.coop/ncfcu).

*Jane Lansing contributed to this article.*

\* Deposits insured up to \$100,000.



## LOAN UPDATE

**As of April 2005, NCDF has lent a total of \$676,155.**

*Commercial Loans since our last update:*

- People's Food Co-op in La Crosse, Wis. for renovations
- Linden Hills Co-op in Minneapolis for a new Point of Sale System
- Seward Community Co-op for a new cooler
- Lexington Real Foods in Buffalo, N.Y. for new store construction

*Share loans made since the last issue:*

**NCDF has made \$166,660 and NCFCU has made \$620,790 in share loans to individuals living in housing cooperatives.**

## INVESTOR PROFILE

# Harriet Rylaarsdam of Chicago's Vista Homes Cooperative

By Tom Guettler

From her apartment in the Vista Homes Cooperative in Chicago's Hyde Park neighborhood, Harriet Rylaarsdam can see the old landmarks of Jackson Park, the Museum of Science and Industry, Lake Michigan, and the University of Chicago. As is the case in many urban communities, Harriet is seeing many other familiar neighborhood landmarks disappearing.

"Small stores are having trouble," Harriet said. "More and more chain stores are replacing the old family businesses, and that's changing the character of the neighborhood." A desire to support small business development is one of the reasons Harriet decided in 2002 to make a loan to NCDF. That, and the fact that she has always been guided by family values that emphasized service to the community.

Harriet Worcester was born in 1916 in Norwich, Connecticut, the daughter of a Congregational minister. She can trace her family history to 1638, when her ancestors emigrated from England to escape religious persecution. Harriet's father came to New Brunswick Seminary in New Brunswick, New Jersey in 1923 to teach theology, and several years later took an additional part-time position as acting librarian, both of which positions he held until his death in 1927.

"My parents were fond of books and music," Harriet said, "and were always very supportive of me." After graduating from Smith College with a Bachelor of Arts in Religion, Harriet attended Columbia Library School, and then took a job at the Princeton Seminary Library.

While Harriet was away at college, Coert Rylaarsdam enrolled as a student at the New Brunswick Seminary, having spent the previous four years (1935-1938) teaching at a mission school in Iraq. After receiving his degree in 1938, Coert spent a year at Cambridge University in England, and then returned to teach at the New Brunswick Seminary. "I met Coert while he was teaching at New Brunswick, and we married in 1945," Harriet said. "We moved to Chicago,

where Coert was offered a position teaching at the University of Chicago. We bought a house in Hyde Park, and I've been here ever since."

Through Coert, Harriet became involved in the Fellowship of Reconciliation. Founded in 1915, the Fellowship has sponsored programs and educational projects that promote domestic and international peace and justice, nonviolent alternatives to conflict, and the rights of conscience. The

Fellowship has members from many religious and ethnic traditions, including persons with no formal religious affiliation. It is a part of the International Fellowship of Reconciliation (IFOR), which has affiliates in over 40 countries. (*Editor's note: See [www.forusa.org](http://www.forusa.org) for more information.*)

"Coert was always interested in interfaith relations," Harriet said. "He wanted to understand what and why other people believed, and showed me how to listen for those beliefs."

Harriet's and Coert's values of peace and justice were instilled in their children, John and Katharine. John has lived in Toronto, Ontario since he originally sought asylum when faced with induction during the Vietnam War. It was Katharine's research into socially responsible organizations that led to Harriet's initial inquiry to NCDF.

When Coert died in 1998, Harriet sold her house and moved to the Vista Homes Cooperative. Once an avid traveler and bird-watcher, osteoarthritis now limits Harriet's mobility. Her support of peace and justice causes is unabated, evidenced by her involvement with Doctors Without Borders, Heifer International, The American Friends Service Committee, and the Fellowship of Reconciliation, Shore Bank and Northcountry Cooperative Development Fund.

When asked for parting advice to anyone who's considering support of NCDF, Harriet said, "Do everything you can to support local businesses, because the local owners know, care and appreciate you. Your patronage of local businesses will prevent these big corporations from taking over everything. The corporations don't give a hoot about what goes on in your neighborhood." 



Northcountry  
Cooperative  
Development Fund

**Northcountry Cooperative Development Fund (NCDF) is a cooperatively owned and operated financial intermediary which exists to act as a catalyst for the development and growth of cooperatives. We embody the sixth Rochdale principle of "cooperation among cooperatives" by offering a means to pool surplus funds from co-ops and socially motivated institutions and individuals for reinvestment in the community. Founded in 1978 by a handful of Twin Cities food co-ops, for over two decades NCDF has been providing access to capital to a range of small consumer, worker, housing and agricultural producer cooperatives across eleven states of the Upper Midwest. Northcountry Cooperative Foundation (NCF) is the non-profit affiliate of NCDF formed to carry out cooperative education and outreach efforts.**



Northcountry  
Cooperative  
Foundation

## Cooperative Community Conference for Housing Co-ops

Northcountry Cooperative Foundation (NCF) presented the third annual Cooperative Communities Conference, titled "Housing Co-ops Learning and Working Together," on April 2, 2005 in Minneapolis, Minnesota. Participants in the conference benefited from a variety of educational topics, and also the opportunity to network with fellow cooperators.

### INVESTING IN COOPERATIVE HOUSING

As attendees learned from and talked with each other, they voiced interest in developing a network of housing cooperative members to share information. For example, potential network members wanted to learn how other cooperatives handled recurring situations, such as recruiting new members or selling a unit. Attendees compared vendors and discussed exploring shared services, such as accounting services, and purchasing, such as for light bulbs or insurance. Watch NCDF's web page, [www.ncdf.coop](http://www.ncdf.coop), for an organizational meeting later this summer. The conference was funded by NCF and the Twin Cities Local Initiative Support Corporation.

## Frogtown Family Lofts Artists' Cooperative considering cooperative conversion

By Kerstin Larson

**F**rogtown Family Lofts Artists' Cooperative (FFLAC), located in the Frogtown neighborhood of Saint Paul, is considering a conversion to limited equity cooperative homeownership. Initially developed through financing from the Low-Income Housing Tax Credit Program and two local affordable housing lenders, the leasehold cooperative provides affordable housing to low-income artists and their families. In a leasehold cooperative, the Cooperative, made up of the residents,

has a leasehold interest in the property, meaning that it rents the property from its owner, the Bradt Jens Kluge Partnership. Northcountry Cooperative Development Fund has been working with residents since the summer of 2004 to assess the feasibility of a resident purchase and conversion to limited equity cooperative ownership when the current partnership dissolves on December 31st, 2006.

After extensive research, interviews, and assistance from the current ownership, NCDF developed an acquisition plan approved by co-op members in February. Between now and December 31st, 2006, when the building's compliance period expires, NCDF and the cooperative have a lot of work to do. High on the list of priorities is creating a limited equity formula, planning an onsite management and/or caretaker presence, and addressing each unit's share value. Should a cooperative purchase go forward, Frogtown Family Lofts Artists' Cooperative would be one of the first low-income housing tax credit projects to go from rental to homeownership



cooperative in the country.

The Frogtown Family Lofts Acquisition committee developed two guiding principles which inform the conversion of the property: that FFLAC will remain housing for artists, families, and low income people over the long-term, and that the conversion of FFLAC into a homeownership cooperative would not necessitate the displacement of current residents. With these criteria in mind, NCDF, working with the acquisition committee, developed a conversion plan that would keep monthly housing charges at or below current levels.

Since its inception, cooperative members have hoped to purchase the property and own it as a limited equity cooperative. In fact, a key objective of the Cooperative, identified early in its Bylaws is "purchase [of] the Project to assure its continued use principally for low and moderate income housing." Frogtown Family Lofts Artists' Co-op has a history of an active and involved board. Co-op members regularly organize spring and fall clean-up days, as well as semiannual gallery shows showcasing open studios, performances and visual art, all by Frogtown Family Lofts' residents. 🌿

*The co-op quiz will be returning next issue. We'll be back with more co-op brain pleasers. Get your ginkgo!*

## NCDF contributes to legislative efforts protecting affordable housing

By Kevin Walker

**N**orthcountry Cooperative Development Fund staff members have played a key role in conversations and efforts to craft state legislation that would help prevent loss of affordable housing offered by Minnesota's manufactured home parks. House File 758 is a bill that would require manufactured home park owners to provide 60 days' notice to park residents before accepting an offer to purchase their park. Under this bill, park residents would have 60 days to assemble a competing proposal and provide evidence of financing that would make a resident purchase possible. The bill would then allow park residents a "reasonable time period" to carry out due diligence before closing on the purchase of their park.

Modeled after similar legislation in New Hampshire and Vermont, the bill would serve to recognize the critical affordable housing resource offered by Minnesota's manufactured home parks.

Recent research carried out by the Housing Preservation Project found that the number of households relying on manufactured home parks as a source of affordable housing exceeds the combined total of HUD-subsidized and Minnesota Housing Finance Agency (MHFA)-subsidized affordable housing units.

Two other organizations have spearheaded efforts to review and shape the proposed legislation, and are strategic allies and partners of NCDF. The Housing Preservation Project in St. Paul is a nonprofit law organization dedicated to the protection and preservation of affordable housing. St. Paul-based All Parks Alliance for Change is a tenant advocacy group that focuses exclusively on manufactured home park residents. Though the bill was not heard in committee hearings this year, the bill's chief sponsor, Representative Tim Mahoney, plans to reintroduce the bill next year. Preliminary conversations within the Legislature have found encouraging signs of bipartisan support. 🐼

### Editor's Note

This issue introduces a new format of "Investing in Cooperation." We've organized departments in the newsletter to highlight the core business activity of Northcountry Cooperative Development Fund, its members and its affiliate organizations. We'd love to hear your comments about this change—email [angela@ncdf.coop](mailto:angela@ncdf.coop).

### [www.CoopLiving.coop](http://www.CoopLiving.coop)

*www.CoopLiving.coop makes buying and selling co-op homes easier. The website, launched last summer, has seen an increase in visits and listings with the warm weather and expected increase housing transactions.*

*"Thanks for your prompt response! We have received a few calls where people mentioned seeing our listing on your website. [The listing] provided us with some good potential prospects for our waiting list."*

*—Becketwood Cooperative*

Visit [www.coopliving.coop](http://www.coopliving.coop) for more information.

## Is Co-op Housing Right for Your Community?

By Tom Guettler

Housing cooperatives are more than real estate. They are communities of people who share a common interest. This common interest often includes providing affordable housing and related services. Manufactured home park cooperatives, for example, provide security to their members by eliminating risk of a park sale or closing. Housing co-ops in urban and rural communities across the country provide millions of households of modest means with security and opportunity for self-governance.

In addition to meeting a practical need for affordable housing, these co-ops may be designed to appeal to affinity groups who share other common interests or experiences. Senior housing cooperatives, for example, could include home health care provider services to members at a discount. Artists' cooperatives provide artists with an affordable place to live, common studio space, and gallery space to display their work.

Housing cooperatives are bound by local ordinances, and state and federal fair housing laws, and cannot discriminate against protected classes. The cooperative may, however, identify particular shared interests which can be used as member eligibility criteria.

In short, housing cooperatives provide a rich community life to over one and a half million resident-members across the nation. Any community in the United States could host a successful housing cooperative. NCDF's housing development team assists community leaders in determining whether a housing cooperative is right for their community.

# Just Food Making a Difference to Northfield Community

By Patricia Cumbie

**J**ust Food Co-op has only been open since December 2004, but it already has the feel of a business that's long been a part of its community. Just Food has been welcomed to the community like an old friend back from distant travels.

Northfield, Minnesota once had a food co-op, but it closed in the mid-'80s. Still, people in the community knew Northfield could benefit from and support a food co-op. So began the process of envisioning a new day for cooperation in their town.

Just Food is the result of a two-year planning process by committed community members. Ron Griffith, founding member and president of the board, said a core group of people "had a passion for opening a co-op."

## INVESTING IN FOOD COOPERATIVES

Just Food's opening also marks another milestone in Twin Cities food cooperative development. Just Food is the second new food co-op to open in the Twin Cities metro area within a two-year span. Eastside Food Co-op in Northeast Minneapolis opened in December 2003.

An initial member loan drive in January 2004 reaped \$275,000 for Just Food. Since then, co-op members have raised another \$100,000, giving the co-op an enormous boost and a strong financial base.

Griffith said a potential plan for a privately owned natural food store in Northfield was nixed in favor of community ownership.

"We wanted to do more than just have a natural food store. The initial driving force was a desire to support local sustainable agriculture and the environment, as well as to create an attractive workplace." Hence the name Just Food—



a name generated by a combination of food and justice concerns, including the strength of local ownership.

The local ownership concept has permeated virtually all of the co-op's development activities, including: borrowing from their community bank, First National Bank; using NCDF for a secondary loan; and hiring a local architect and construction firm.

The co-op already shows a strong trend toward being a success its first year. Sales are above projections, community support continues to grow, and the co-op has attracted experienced management.

Co-ops seeking to replicate Just Foods' achievement in other markets will certainly consider the usual factors of demographics, financing, and management. However, general manager Stuart Reid also points out that there was a strong trinity of unique support for Just Food—community, cooperators and consultants—that ensured its viability.

Both Reid and Griffith acknowledge the work of area cooperators who championed the project. "We are deeply appreciative of the co-ops that have labored for decades to serve as a model, inspiration and helpful supporters," Griffith said. "We intend to be worthy of that heritage." 🌱

## NCGA Members Build Enthusiasm at First General Assembly

On February 24–26, 2005, members and staff of the National Cooperative Grocers Association (NCGA) held their first General Assembly at Calloway Gardens in Pine Mountain, Georgia. The first assembly comes just one year after 94 independent natural food co-ops, representing 111 coast-to-coast retail locations, voted to better leverage their collective \$626 million annual sales by restructuring the NCGA as a direct membership organization.

At the assembly, representatives from NCGA member cooperatives engaged in the first "Marketplace of Ideas," where members presented proposals to influence the direction and outcomes of their national organization. Participants then engaged in a process to set priorities for the proposals, which will guide NCGA management and staff in developing their work plan.

NCGA membership is subdivided into East, Central and West "corridors." Each corridor held additional meetings during the assembly, providing support and building enthusiasm for specific project work focused within the corridor.

The next NCGA general assembly will be held September 22–24, 2005 in Englewood, Colorado, with subsequent general assemblies occurring each fall in order to better align with NCGA's fiscal budgeting and planning process.

For more information on NCGA, visit [www.ncga.coop](http://www.ncga.coop).

## WHAT'S NEW?

NCDF hosted its **27th Annual Membership Meeting** in Minneapolis in April. The meeting was attended by local cooperative members and included a thought-provoking keynote address by Professor Michael Hartoonian titled "Creating Wealth in a Cooperative Economy."

**Roy Berger**, Finance Manager at Mississippi Market, and **Megan Teare**, another Mississippi Market member and Assistant Vice President in Community Development and Specialized Lending at Wells Fargo Minneapolis, are new members elected to the board. **John Gostovich** was elected to serve another term. Congratulations, and welcome to the NCDF family.



**Kerstin Larson**, a former VISTA at NCDF, has become a full-time employee effective

February 1, 2005. Kerstin's formal title is Housing Program Associate supporting the outreach, organizing and coordinating of housing development projects at NCDF.

## 2005 Traveling Cooperative Institute (TCI) Events

The TCI program was established nine years ago to promote effective leadership and best practices among cooperative managers, directors, staff and members. TCI sessions not only provide top-notch training opportunities at bargain prices, but also allow participants to share their experiences in a creative and supportive environment.

For more details of the 2005 TCI program, see [www.ncdf.coop](http://www.ncdf.coop), call 612-331-9103, or email [angela@ncdf.coop](mailto:angela@ncdf.coop).

### For boards of directors

**Saturday, May 21, 2005** – Ann Arbor, Michigan – Practicing Effective Leadership

### For managers

**Saturday, May 21, 2005** – Minneapolis, Minnesota – Introduction to CoCoFiSt

**Wednesday, July 13, 2005** – Ann Arbor, Michigan – Stellar Small Store Food Service

**Saturday, July 30, 2005** – Minneapolis, Minnesota – Increasing Profits with CoCoGap

**Saturday, September 17, 2005** – Minneapolis, Minnesota – General Manger CoCoFiSt Roundtable

## INVESTING IN

## TECHNICAL ASSISTANCE



## Forward Minnesota Gets Rolling

By Sam Holle

Not content to rest on laurels after coordinating the successful U.S. Conference of Democratic workplaces in May 2004, local worker cooperative organizers have been busy building a member services and outreach organization called the Federation of Workplace Democracies in Minnesota (FWD-MN, pronounced "Forward Minnesota").

Because there is no Minnesota statute under which worker cooperatives can incorporate, the terms "workplace democracies" and "democratic workplaces" are used to describe FWD-MN's member organizations.

FWD-MN's membership is composed of worker cooperatives, volunteer collec-

tives, and democratically run nonprofits. FWD-MN currently has seven members, with plans for a membership drive in 2005 to target prospective members in Greater Minnesota.

FWD-MN's mission is to provide support for the continued success of democratic workplaces, create and encourage opportunities for new worker cooperatives, and spread awareness of the model and its community-building potential.

Lead by the volunteer efforts of local members, a number of events and meetings have been held to promote the mission of FWD-MN. The FWD-MN planning board has articulated an organizational structure including membership definitions, a dues schedule, a mission statement, and a list of services.

By positioning worker cooperatives

within the broader movement of worker's rights, FWD-MN is quickly forging strategic partnerships. The staff received a warm reception from local unions when they met to discuss the shared history of worker cooperative and union movements in Minnesota. FWD-MN staff has also been talking with University of Minnesota faculty to better understand their shared educational and organizational goals. Funds for the initial networking and educational efforts are made possible by a grant from the Cooperative Foundation.

For upcoming events, worker cooperative news, and information on how your organization can join the Federation of Workplace Democracies in Minnesota, visit [www.mncooperate.org](http://www.mncooperate.org). ☘

# CO-OP MEMBERS OF NCDF

## AGRICULTURE

Cooperative Regions Organic Produce Pool, LaFarge, WI  
Full Circle Organic Growers, Oak Center, MN  
Philadelphia Community Farm, Osceola, WI  
Prairie Organic, Bismarck, ND  
Whole Farm Co-op, Long Prairie, MN

## ARTS

Northland Poster Collective, Minneapolis, MN

## BAKERY

Amazing Grains Society, Lawrence, KS  
Nature's Bakery, Madison, WI  
Positively Third Street, Duluth, MN

## BOOKS

Rainbow Book Store, Madison, WI

## CONSULTING

Cooperative Development Services, Madison, WI

## DESIGN & CONSTRUCTION

Builders Commonwealth, Duluth, MN  
Whole Builders Cooperative, Minneapolis, MN

## DISTRIBUTION

Cooperative Coffees, Minneapolis, MN  
Frontier Natural Products Cooperative, Norway, IA  
Headwaters International, Minneapolis, MN  
Roots & Fruits, Minneapolis, MN

## ENGINEERING & MANUFACTURING

Isthmus Engineering, Madison, WI

## FORESTRY

Living Forest Co-op, Bayfield, WI

## HOUSING

1300 On The Park, Minneapolis, MN  
2615 Park Avenue Associates, Minneapolis, MN  
City View Co-op, Minneapolis, MN  
Clearview Cooperative, Minneapolis, MN  
Emerson Co-op, Duluth, MN  
Freedom Road Co-op, Chicago, IL  
Logan Square Co-op, Chicago, IL  
Madison Community Cooperative, Madison, WI  
Monterey Cohousing Community, St. Louis Park, MN  
Motley Housing Co-op, Minneapolis, MN  
NASCO, Ann Arbor, MI  
New Wine Commune, Madison, WI

Nottingham Housing Cooperative, Madison, WI  
Park Co-op Apartments, Minneapolis, MN  
Plaza Apartments Co-op, Saint Paul, MN  
Riverton Community Housing, Mpls. MN  
Royal Apartments Co-op, Minneapolis, MN  
South Aldrich Apartments, Minneapolis, MN  
Sunrise Villa Cooperative, Cannon Falls, MN  
2309 Grand Associates, Minneapolis, MN

## RETAIL GROCERY

All Seasons Food Co-op, Rice Lake, WI  
Amazing Grains Food Co-op, Grand Forks, ND  
Anoka Food Co-op, Anoka, MN  
Bluff Country Co-op, Winona, MN  
Centre-In, Goshen, IN  
Chequamegon Food Co-op, Ashland, WI  
Community Food Co-op, Bozeman, MT  
Community Mercantile, Lawrence, KS  
Cook County Whole Foods, Grand Marais, MN  
Crow Wing Food Co-op, Brainerd, MN  
East Dakotah Co-op, Sioux Falls, SD  
East Lansing Food Co-op, East Lansing, MI  
Eastside Food Cooperative, Minneapolis, MN  
Good Earth Co-op, St. Cloud, MN  
Grain Train, Petoskey, MI  
Hampton Park Foods, St. Paul, MN  
Harmony Natural Foods, Bemidji, MN  
Hyde Park Cooperative Society, Chicago, IL  
Island City Food Co-op, Inc., Cumberland WI  
Just Food Co-op, Northfield, MN  
Keweenaw Co-op, Hancock, MI  
Lakewinds Natural Foods, Minnetonka, MN  
Lexington Food Co-op, New York, NY  
Linden Hills Co-op, Minneapolis, MN  
Marquette Organic Food Co-op, Marquette, MI  
Menomonie Market, Menomonie, WI  
Mifflin Street Co-op, Madison, WI  
Mississippi Market, St. Paul, MN  
MOMS Food Co-op, Cambridge, MN  
Natural Harvest, Virginia, MN  
The Natural Alternative, Luck, WI  
Neighborhood Co-op, Carbondale, IL  
New Pioneer Co-op, Iowa City, IA  
North Country Co-op, Minneapolis, MN  
Northwinds Natural Foods Co-op, Ironwood, MI  
Oneota Community Co-op, Decorah, IA  
Open Harvest, Lincoln, NE

Oryana Food Co-op, Traverse City, MI  
Outpost Natural Foods, Milwaukee, WI  
People's Food Co-op, Ann Arbor, MI  
People's Food Co-op, Kalamazoo, MI  
People's Food Co-op, LaCrosse, WI  
Pomme De Terre Natural Foods, Morris, MN  
Rainbow Food Co-op, Blue Earth, MN  
River Market Community Co-op, Stillwater, MN  
Root River Market, Houston, MN  
St. Peter Food Co-op, St. Peter, MN  
Seward Co-op & Deli, Minneapolis, MN  
Three Rivers Food Co-op, Fort Wayne IN  
Valley Natural Foods, Burnsville, MN  
Viroqua Food Co-operative, Viroqua, WI  
The Wedge Community Co-op, Minneapolis, MN  
Wheatsfield Grocery, Ames, IA  
Whole Earth Co-op, River Falls, WI  
Whole Foods Co-op, Duluth, MN  
Williamson Street Co-op, Madison, WI

## LAND

Riverside Community Cooperative, Colfax, WI  
Wisconsin Valley Land Co-op, Winona, MN  
Zephyr Valley Community Co-op, Rushford, MN

## PARK

Mesaba Co-op Park, Hibbing, MN

## PHARMACY

Community Pharmacy, Madison, WI

## PURCHASING

Emergency Medical Services, St. Paul, MN

## PRINTING

Lakeside Printing Co-op, Madison, WI

## RESTAURANT

St. Martin's Table, Minneapolis, MN  
Seward Café, Minneapolis, MN

## SECONDARY COOPERATIVE

Michigan Alliance of Cooperatives, Blanchard, MI

## TRANSPORTATION

Union Cab, Madison, WI  
Hub Bike Co-op, Minneapolis, MN

## VENDOR MARKET

Cooperativa Mercado Central, Minneapolis, MN

## 164 INDIVIDUAL MEMBERS

## Northcountry Cooperative Development Fund

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Minneapolis, MN 55414

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www.ncdf.coop



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