

Cooperatives 101

Cooperatives are part of the self-help tradition of America. They are businesses organized by people to provide needed goods and services. Cooperatives offer credit and financial services, health care, childcare, housing, insurance, legal and professional services. While some cooperatives sell food, farm supplies, hardware and recreational equipment, others provide utilities, such as electricity, telephone and cable services.

The following **COOPERATIVE PRINCIPLES** are guides by which cooperatives put their values into practice:

- *Voluntary and Open Membership*
- *Democratic Member Control*
- *Member Economic Participation*
- *Autonomy and Independence*
- *Education, Training and Information*
- *Cooperation Among Cooperatives*
- *Concern for the Community*

Laws & Statutes

- Cooperatives, Minn. Stat. Ch. 308A and 308B
- Senior Housing Cooperatives, Minn. Stat. Ch. 515B
- Health Care Cooperatives, Minn. Stat. Ch. 62R
- Credit unions, Minn. Stat. Ch. 52
- Uniform Limited Cooperative Association Act www.uniformlaws.org

Bar and Professional Associations

Minnesota State Bar Association, Business Law Section www.mnbar.org
 The Co-op Committee presents periodic luncheon seminars on issues relating to cooperatives as business entities in Minnesota

Electric Cooperative Bar Association <https://ecba.cooperative.com>

National Rural Electric Cooperative Association www.nreca.coop

National Telephone Cooperative Association www.ntca.org

Resources

Minnesota Secretary of State www.sos.state.mn.us
 Minnesota Cooperative Forms available under “Forms & Fees”

USDA Rural Development www.rurdev.usda.gov
 Information about Cooperative Programs available at
www.rurdev.usda.gov/LP_CoopPrograms.html

Books & Articles

- Andresen, J. Scott and Steven P. Aggergard, “Condo conversions and cooperatives,” *TIMELY TOPICS IN CONSTRUCTION LITIGATION* (Minnesota CLE 2009).
- Autry, Charles T.& Roland F. Hall, *THE LAW OF COOPERATIVES* (ABA Book Publishing 2009).
- “Cooperative Ownership Models,” *POLICYLINK EQUITABLE DEVELOPMENT TOOLKIT* (Updated July 2001) available at <http://www.policylink.org/sites/default/files/Cooperative-Ownership-Models.pdf>
- Di Lorenzo, Vincent, *THE LAW OF CONDOMINIUMS AND COOPERATIVES* (1990).
- Freitag, Carla Neeley, *TAXATION OF COOPERATIVES AND THEIR PATRONS* (2013).
- Geu, Thomas Earl & James B. Dean, “The New Uniform Limited Cooperative Association Act: A Capital Idea for Principled Self-Help Value Added Firms, Community-Based Economic Development, and Low-Profit Joint Ventures”, 44 *REAL PROP. TR & EST. L.J.* 55 (2009-2010).
- Oemichen, Bill and Maura Schwartz, “New Minnesota Statutes Chapter 30B: Minnesota Cooperative Association Act” (June 5, 2003) memo available at <http://www.uwcc.wisc.edu/info/legal/mnsummary.pdf>
- Zeuli, Kimberly A. and Robert Cropp, *COOPERATIVES: PRINCIPLE AND PRACTICES IN THE 21ST CENTURY* (2004), available at <http://cccd.coop/files/CoopsPrinciplesandPractices.pdf>

Websites

CoMinnesota	www.cominnesota.coop
Co-op Directory Service	www.coopdirectory.org
Co-opLaw.org	www.co-oplaw.org
Legal information, best practices & supporting tools for cooperatively owned businesses and organizations	
Cooperative Network	www.cooperativenetwork.coop
Minnesota Cooperative Education Foundation	www.mcef.coop
Minnesota Rural Electric Association (MREA)	www.mrea.org/
Minnesota Service Cooperatives	www.mnservcoop.org/
Senior Cooperative Foundation	www.seniorcoops.org
State Cooperative Councils	www.statecouncils.coop