

Consumers' Cooperative Societies in New York State

The Consumers' League of New York

The Project Gutenberg EBook of Consumers' Cooperative Societies in New York State, by The Consumers' League of New York

This eBook is for the use of anyone anywhere at no cost and with almost no restrictions whatsoever. You may copy it, give it away or re-use it under the terms of the Project Gutenberg License included with this eBook or online at www.gutenberg.net

Title: Consumers' Cooperative Societies in New York State

Author: The Consumers' League of New York

Release Date: January 23, 2004 [EBook #10808]

Language: English

Character set encoding: ASCII

*** START OF THIS PROJECT GUTENBERG EBOOK COOPERATIVE SOCIETIES OF NY ***

Produced by David Garcia and the Online Distributed Proofreading Team.

CONSUMERS' COOPERATIVE SOCIETIES IN NEW YORK STATE

Published April 1922

by

The Consumers' League of New York

289 FOURTH AVENUE

NEW YORK CITY

* * * * *

This study was originally prepared for the Consumers' League of New York in 1921 by Mr. Cedric Long. It has been revised by the League in April,

Livros Grátis

<http://www.livrosgratis.com.br>

Milhares de livros grátis para download.

1922. The Consumers' League wishes to express its appreciation of the valuable advice and assistance given by Mr. Louis B. Blachly of the Bureau of Cooperative Associations of the State Department of Farms and Markets both in the original preparation of the material and in its revision.

* * * * *

COOPERATIVE PRINCIPLES

The principles established by the Rochdale Pioneers in England in 1844 and observed consistently by successful societies since that time are as follows:

1. Earnings of capital stock limited to legal or current rate of interest.
2. Surplus earnings to be returned to members in proportion to patronage.
3. One vote for each member regardless of amount of stock owned. No proxy voting permitted.

In addition, the majority of societies adhere to the following principles:

1. Business to be done for cash.
2. Goods to be sold at current market prices.
3. Education given in the principles and aims of cooperation.

CONSUMERS' COOPERATIVE SOCIETIES IN NEW YORK STATE

The Extent of Consumers' Cooperation.

The Tenth International Cooperative Congress, held in Switzerland in 1921, disclosed the fact that since the last Congress, in 1913, the number of cooperators in the twenty-five countries represented had increased from approximately eight million to thirty million and that cooperative trade had increased correspondingly.

Today in Great Britain the cooperative societies number more than four million members, nearly one-third of the entire population being represented in these societies. Switzerland, in 1920, boasted three hundred and sixty-two thousand members and a third of the Swiss people bought goods through their own societies. Cooperation is still alive in Russia in spite of its unsettled economic conditions. In 1920 there were twenty-five thousand societies with twelve million heads of families. In the same year the German cooperative societies were two million seven hundred thousand members strong.

In the United States cooperation has had an erratic development. Within the past seven years, however, there has been a rapid increase in new societies until today it is estimated that there are about three thousand with a membership of half a million. In number of societies New

York is far behind most of its sister states. It has one hundred and twenty-five genuine consumers' cooperative associations, seventy-five of which are among farmer groups and the remaining fifty among city consumers. There are in addition some twenty cooperative buying groups connected with large commercial organizations. No complete tabulation has been made of the total business of all these cooperative groups, but in 1921 the five largest cooperative societies among the city consumers, with an average membership of 1,800 persons, all located in New York City, did a total business of approximately one million dollars. These societies and many others are prospering. On the other hand there are many cooperatives which have failed. Whether they have failed or succeeded more knowledge of practical cooperation can be gained from their experience than can ever be learned from books.

The Consumers' League feels that the experience of these societies should not be wasted. For this reason it is telling the stories of several cooperatives in New York, some of which are successfully established and some of which have fallen by the roadside. In these brief stories are written a hundred lessons that cooperatives should heed.

SUCCESSFUL COOPERATION

The Utica Cooperative Society.

At the corner of Court and Schuyler Streets in Utica stands a grocery store which is different from an ordinary store. It is different because it is a cooperative store and it belongs to those who buy as well as to those who serve. There is no need for the purchaser to be on guard lest the bargain be to his disadvantage, for he is dealing with friendly clerks who are there to help him find what he wants, not to sell him something he cannot use. In this store the purchaser can find all the articles carried by a first-class grocer, canned goods, green goods, dairy products and, in addition, a complete supply of baked goods, baked by the cooperative society itself.

The bakery is to be found behind the grocery. Large, high windows throw a flood of light into the mixing room. The oven is of a modern type, large, easily controlled and economical. Five men work at the baking and a boy wraps bread in waxed paper with a mechanical device which automatically folds and seals. The three delivery wagons bear the cooperative motto, "Each for All, and All for Each." They are used in the morning for the delivery of baked goods and in the afternoon for the delivery of groceries. It keeps three boys busy all day covering the territory between the cooperators' homes. The delivery system is essential because the membership is scattered throughout the entire city.

There are fourteen employees in the grocery and bakery. Hitherto they have received wages higher than those generally prevailing throughout the city for the same kind of work, but recently on their own initiative they voted themselves a ten per cent decrease. In a cooperative all members may know the financial status of the business and the employees found that, due to the diminishing margin of profit, the business could not support such a high scale of wages. Their wage cut followed because as members of the cooperative they were interested not only in their own

wages but in the good of the society as a whole.

The Utica Cooperative Society was organized in 1915 by a group of Germans. Half a dozen nationalities are now represented, although Americans predominate. Although they had only ninety-two members and \$1,250 to start, they bought out a private store and began cooperative business. Their bakery was originally in the cellar under the store. The former owner was employed as manager. For three or four years they experienced many difficulties. Within two years two managers proved inefficient and had to be replaced. Only the tenacious loyalty of a few kept the society alive. But they had the foresight and determination to fight through those lean years.

Now for five years they have had the same manager. He insists upon scrupulous bookkeeping methods, careful buying, close supervision of his work by the board of fifteen directors, strict regard for the needs and desires of the membership, and exceptional precautions against waste and leakage. The president, a man having a private business of his, own, has an idealism almost religious in quality. These two men cooperate closely on matters of policy and provide much of the leadership which has brought success.

The membership is now 380. The capital stock has increased from \$1,250 to \$27,594. The business in 1921 amounted to \$105,598, forty per cent of which was done by the bakery. Since 1915 the rebates to members on patronage have totaled \$8,207, fluctuating from nothing at all in some years to eight per cent and ten per cent in other years. During this period the lump sum saved to purchasers, including rebates, the earnings on stock shares, and reserve fund, amounted to \$12,642. This sum would have gone into the pockets of private storekeepers except for the cooperative store.

The Utica Society has succeeded because it has met the prime requirements for effective cooperation. The greater part of the membership was loyal during critical times when the easy way would have been to withdraw and trade at chain stores. The management worked unceasingly to put the business on an economical basis. Finally they won out because they put Service over Profit and carried out that rule in the most practical and businesslike way they could find.

* * * * *

Our Cooperative Cafeteria.

If you should drop in for lunch at any one of the three branches of our Cooperative Cafeteria in New York City the first thing that would strike you would be the friendly spirit of those back of the serving tables. Before you paid your check you would observe further that the food had a variety and flavor not found in the ordinary restaurant. If you were discerning you would detect that a complex machinery was at work which had nearly escaped you because of its smooth operation.

That genial spirit which infects the whole place and those subtle things which appeal to your eye and palate explain the success of the cafeteria. But there are some underlying causes for these things that we must get hold of and to do that we must go back to the year 1919. In October of that year a private cafeteria was started by two women with a record of successful cafeteria experience behind them. The experiment proved successful and the following April a momentous step was taken. It

was proposed that the persons who ate there become the owners. A cooperative society was formed and in two weeks shares were sold to the value of two thousand dollars. The new owners took over the cafeteria and the former owners became their hired employees. This was the beginning of Our Cooperative Cafeteria.

The cafeteria had from the outset advantages which are gained by many cooperatives only after bitter and costly experience. They had skillful and experienced management to which they immediately gave over all technical control, holding them responsible through an active Board of Directors and an accounting system devised by experts. The management justified the confidence of the shareholders. On April 1, 1921, after one year of operation they had outgrown the first plant and a new branch had been running for two months. There were in all 379 members. The year's business had been \$96,000, of which \$6,000 were net earnings. The stockholders had received six per cent on their investment, a reserve fund had been laid aside, and every month the member-patrons had received rebates on the food eaten of from six per cent to sixteen per cent. At the end of the second year the third branch, larger than either of the others, located in the Wall Street business section, had been in operation for three months. The membership of the society had increased to 750. The business for the year had been \$190,000 and the net earnings were \$12,000.

The cafeteria now employs sixty-eight workers, most of whom are shareholders and vote as such in membership meetings. The worker receives the same food as the patrons, served at the same counter. Against all restaurant traditions the worker is served before the meal so that she may have the best there is and have it before she is too tired to eat it. The minimum wage is higher than the customary rate for restaurant workers in New York. The forty-eight hour week is the standard, although as yet some of the help work over that time. Overtime is one thing that the management has not yet been able wholly to eliminate.

It has been found that the policy determining function of the stockholders and Board of Directors cannot operate independently of the plans of the management. The two in a business organization must be closely inter-related. The stockholders have not tried to supervise the details of the business, as has sometimes been done to the disaster of cooperatives. The general manager instead has gone to the Board of Directors and sits there practically as a full member. As a result the policy function of the Board and the management function are closely linked together as they must be in a business that is to be permanent.

The stockholders are not idle, however. Through their committees, they have amended the by-laws. They have recently called a general meeting for the consideration of labor policy, and they publish monthly a little paper known as "The Cooperative Crier." The average attendance at the shareholders' monthly meetings is sixty or sixty-five.

To an unusual degree the success of Our Cooperative Cafeteria is bound up with its management, not only because it is technically expert, but because it is thoroughly imbued with the cooperative spirit. Around the first nucleus has grown a staff of intelligent young men and women, usually college bred, who are devoting all their brains and energy to see that this cooperative cafeteria succeeds. They seem to find a peculiar satisfaction in knowing that their efforts will not enrich a few individuals at the expense of patron and employee alike, but will

increase the common welfare of the community itself.

Like other cooperatives, the cafeteria has found the need for expert and trained workers in place of the hard-pressed volunteer. Much of the work on education and cooperative organization is carried on by trained members of the staff. This interest of the paid employees in things other than mere technical efficiency contributes much to that friendly spirit which makes Our Cooperative Cafeteria unique among the restaurants of New York.

* * * * *

The Village Cooperative Society, Inc.

After nearly two years of discussion and meetings and after long consultation with experts a group composed largely of the housewives in Greenwich Village in the heart of New York City started in January, 1921, a cooperative laundry. The second-hand machinery which they purchased was not a laundry unit, the capacity of the washer being one-fourth that of the ironer; they had insufficient capital, half of it borrowed; they employed an inexperienced manager and a green bookkeeper; and for the first eight months the supervision was almost entirely carried on by volunteers, hard working, but without the foresight and power of control so essential to a new organization. Under these handicaps the cooperative laundry lost money every month.

It existed through those months due largely to two things. First, they were forced almost immediately to employ a new manager who consistently turned out high grade work, and secondly, a small group of volunteers put all their energy into making the thing a success.

Then the causes of the continued failure were one by one eliminated. A business manager who had an intense interest in cooperation was hired to supervise general operations. He took over much of the work of the volunteers and for the first time the laundry developed a well thought out policy. The inexperienced bookkeeper was eliminated and all supervision headed up in the new manager. Better service brought more work, and new machinery made greater output possible without additional labor. The manager found labor cost too high and introduced methods which saved both labor and money. He found the machinery badly arranged. When the plumber told him it would cost twenty-five dollars to rearrange it he spent a dollar and forty cents and did it himself. After a discussion in the Board of Directors which nearly wrecked the organization, a Board policy of leaving all details of management to the manager and chairman of a managing committee was determined upon, while the Board devoted itself to the determination of general policies.

The results of these changes were soon apparent. For the first time the dead line between losses and earnings was crossed and net earnings gradually began to mount. In September, 1921, the amount of business wavered around a hundred dollars a week. In March, 1922, it averaged about \$330 per week, and net earnings have run as high as \$75 per week.

The laundry is still small and is located in quarters for which it pays a regular commercial rent. It has expanded several times and now has three power washers, an ironer or mangle, a dry room and other equipment. It employs a business manager, who supervises the plant and does everything from keeping the books to collecting the laundry in a pinch, a work manager, a washer, a sorter and marker, four ironers and a

delivery boy. It still holds hard to the policy of putting out the very best kind of work and economizing in every particular.

Its very success has in a way embarrassed the laundry. The manager has been offered special inducements to leave. The delivery system has been tampered with. There has even been acid thrown on the clothes by outsiders jealous of its business. But this has only stimulated the whole membership to fight harder to realize their aim of getting their own laundry work done the way they want it, and without profit.

* * * * *

The Finnish Cooperative Societies of Brooklyn.

What is it that makes the Finns so successful at Cooperation? Industry and cleanliness. At any rate those are the striking characteristics of the Finns of Brooklyn.

Up to the present time they have never paid any dividends. It has been explained to them, as their manager says, that if the business is to serve them properly it must grow, and in order to grow it needs all the surplus earnings for expansion. And so, because the members are industrious and far-sighted, they have foregone their dividends. The cleanliness of their stores, too, is an inspiration not only to their membership but to hundreds of others who have visited their plant. This is one of the biggest business assets they possess.

These virtues have enabled the Finnish group in Brooklyn to build cooperatively a three-story modern business block, to run therein a wholesale bakery, a retail bakery, a meat shop and grocery store, a cooperative restaurant and a cooperative pool room, to build adjacent to this two modern cooperative apartment houses and to lay the foundations for a third now under construction. Outside of the housing venture the business done last year was \$175,000 and today there are nearly two thousand members.

Although these undertakings are practically a part of the same group there are three separate corporations. The largest of these is the Finnish Cooperative Trading Association, Inc. The restaurant is operated as the Workers' Cooperative Restaurant, Inc., and the housing association as the Finnish Homebuilders' Association, Inc.

The restaurant is the oldest. Seven years ago a group of Finns in this locality boarded together. Their capital was a hundred dollars which some one had loaned to them. They ran their little business on a cooperative basis, paying for the meals and putting back any surplus into a reserve. No one contributed anything, but before long they paid back the one hundred dollars. Early in 1922 they incorporated. They then owned a fine modern restaurant, had done \$70,000 worth of business in 1921, and had three thousand dollars in the bank. And no one had ever paid a cent into the business. With all this they sell their food at unusually low prices, well cooked, wholesome, and clean.

In 1917 a larger group determined to have a bakery which came up to their standards. In 1919 they had raised enough money to start construction. Then they faced their first test Their money gave out. Undaunted they organized a money raising "army," as they called it, of thirty or forty men. The money was raised. By the time the new bakery was opened they had fourteen hundred members and had raised \$140,000.

The total organization expenses for three years came to \$400, less than three-tenths of one per cent for promotion expenses.

The new business block was opened in May, 1920. All but the restaurant was under one general manager. He was bonded for \$10,000. He had had business experience in running a cooperative bank in Wisconsin. To him was delegated a large degree of freedom, but he was held strictly accountable to the Board of Directors. A thorough and comprehensive system of bookkeeping and accounting was installed. Each separate business, the bakeries, the pool room, the meat shop, was put on a cost accounting basis and the manager knew just which one was making or losing money.

All the branches of the business, however, have made money. Over \$12,000 in net earnings, after allowing for interest on the investment, have been made since the business started. Last year the bakery did business to the extent of \$135,000, the meat market and grocery \$58,000, and the pool room \$12,000. Already the business has outgrown its quarters. A new oven has been added to the bakery. The third floor, which was used exclusively as a pool room, has been invaded and the thirteen pool tables rearranged and put closer together so that more room may be had for bakery products. Adjacent land has been purchased so that the building itself may be added to. The membership of the Trading Association alone is eighteen hundred and forty.

The employees of the association work among almost ideal conditions. The twelve bakers are all union men and members of the cooperative association as well. They work seven and one-half hours a day and are paid from forty-five to fifty dollars per week. The light, airy bakery is always kept spotless. Adjacent to it is a commodious room with lockers for each man and two shower baths make it easy to keep clean. Down on the first floor the retail bakery is so immaculately clean that you would be willing to defy anyone to find one speck of dust in the place. Every article of food is under shining glass. The floor is white tiled. But the food is what attracts one. The pies swell out as if about to burst. To look at the bread and rolls makes one hungry and to smell them hungrier still. This, you are told, is because only the purest ingredients are used. Many bakers use powdered eggs for baking, commonly imported from China; this cooperative uses only fresh eggs. They buy a better grade of flour than their competitors do. The same thing is true of the meat shop next door. They do not aim to make money on their meat. Their sole aim is to sell only the best. This policy has been so popular that the quantity sold the first three months of 1922 was almost treble that for the same months in 1921. And the meat store, too, has made substantial net earnings.

The two cooperative apartments which lie adjacent to the business block house thirty-two families. The apartments contain five rooms and bath and are thoroughly modern. They are light and airy with high ceilings and hardwood floors. Needless to say their tenant-owners keep them in the most immaculate condition. Recently a group of business men, several of them builders, went through the buildings and many expressed the wish that they could get similar apartments for three times the money that these cooperators were paying. For the best apartments the rent has recently been raised to \$31.50 per month. But out of this amount the tenant-owner is not only paying all upkeep but is paying off the mortgage at the rate of \$1,000 per year. Similar apartments in the locality rent from \$75 to \$80 per month. The tenant-owners, of course, run their apartments on the cooperative plan of one vote per member.

The members of the Finnish Cooperative Societies of Brooklyn are fast becoming independent of the middlemen, for cooperation touches them on many sides. They have learned to serve themselves and they get what they want, honest goods--and clean.

COOPERATIVES THAT FAILED

When one has made mistakes the importance which is attached to them depends upon the gravity of the consequences. This being the case, the stones of cooperatives which follow are worth attention, for, as a result of their mistakes, they are now dead. One of the most pitiful aspects of cooperative failures is that one group after another will go on making the identical mistakes that have brought ruin to others. Sometimes it is the result of sheer ignorance, and sometimes of shameful negligence. In either case the result is the same--the stockholders lose their savings and cooperation feels the blow.

Two years ago the State authorities were called upon to investigate a cooperative that was about to fail. Several members made the claim that the officers had defaulted with property of the association. An accountant was called in to examine the books. After considerable coaxing the secretary-treasurer unearthed them and turned them over. They consisted of an old black bag full of all the bills, vouchers and other scrap paper for the previous six months! Those were his books. He had sold the store without taking an inventory. When an inventory was finally made it was found that some of the stock had not turned over for a year. On one top shelf two hundred pepper shakers full of pepper stretched half the length of the room. Full value had been paid for this dead stock and several hundred dollars to boot for "good will." From the cooperative standpoint the most dangerous thing was that half the directors had become disgruntled and, though remaining on the Board, refused to attend meetings. A quorum could not be obtained and for months the president and treasurer had run the business without reference to directors or stockholders. The cooperative society failed and every cent of the four thousand dollars of the cooperators was lost.

Another cooperative store, this time in the Bronx, was taken over by the manager within one year. Upon inquiry its directors proudly exhibited its books. It was a beautiful set costing, they said, nearly seventy-five dollars. The store had started in November. For November and the first three days of December everything was kept in good shape. But during the entire next year not an entry had been made. The directors had the books, but the manager had the store. The stockholders lost all their capital.

A thriving business was being done by still another cooperative store in New York. At the outset the directors had voted to bond the manager. But the matter was put off and put off. One day the manager disappeared and with him two thousand dollars belonging to the cooperative. After a few months the manager was found, but the money was gone. The loss of the total sum was more than the cooperative could stand, however, and after struggling along for a few months, it closed its doors.

A clever organizer two years ago started organizing a cooperative store in New York. On the society's letter heads he had printed a picture of

the world and across the world the word "BIG." He was going to start a whole chain of stores. In three months the first and only store was put into the hands of an assignee and the man left the city. An audit of his accounts showed that he had collected \$3,600. One-fourth of this had gone for promotion expenses, \$2,350 for rental, fixtures, etc., leaving only \$350 for operating expenses. Where the Finns spent three-tenths of one per cent for promotion he had spent twenty-five per cent. This had forced the association to start with so small an operating capital that it was soon badly embarrassed for lack of funds and could do nothing but close its doors.

It would be possible to go on with many other illustrations. Such failures as these are not really a test of genuine cooperation. Any ordinary business with such management would also have failed. But it is significant that most of the recent cooperative failures have been among grocery stores. In this particular business the margin of profit is so small that only the most skillful and economical management can bring success. A recent survey of all the private grocery stores in one city showed that the average annual profit was only \$400 per grocer.

There is no longer any excuse for cooperatives to follow the blind into the pit. There are many sources of information and advice available to cooperatives that should be fully utilized before any money is spent in a cooperative enterprise that promises only failure.

FALSE COOPERATIVES

The impractical cooperative which fails is bad enough, for it discourages many people from making a second attempt, but the false cooperative is a greater menace to the cooperative movement. The private promoter with his selfish interests rigs up a scheme to look like cooperation, but the actual purpose is to provide a channel whereby thousands of dollars will flow from the pockets of the working people into those of the promoter. Inasmuch as New York State has a law which forbids the use of the word cooperation by any concern which is not organized under the Cooperative Law, such promoters have to be uncommonly shrewd.

* * * * *

The Glynn System.

Early in 1920 a group of three or four private business men in Buffalo established a promoting corporation and then set out to organize a cooperative wholesale which was to be a separate concern from their promoting enterprise but was to be controlled by it. The promoters sold shares in the Buffalo Wholesale to individuals in fifteen or twenty cities and towns all the way across the central part of the State. They opened up six or seven stores and handled goods in large quantities through their wholesale plant.

The capital was solicited chiefly through labor unions. Elaborate promises were made to prospective shareholders: they were to have a local store in their neighborhood, dividends were to be paid regularly, goods could be bought at prices below those prevailing at the chain stores and the local group was to have local autonomy. As a matter of

fact the ultimate control was always in the hands of the few promoters in Buffalo.

These men had two large sources of revenue from the many transactions carried on. They exacted from each member five dollars "for organizing expenses," and they took a commission on all the business handled through the wholesale.

By the spring of 1921 some of the members in one or two centers became suspicious, and began an investigation. They found that stores were in many cases grossly mismanaged. One manager had absconded with \$600. Organizing or promoting expenses in some places were as high as thirty-three per cent. The weekly newspaper was discontinued for lack of funds. Some wholesale merchants finally refused to give further credit to the Buffalo headquarters and at the end of the first year of operation one of the office force confided to a friend that there was a ten thousand dollar deficit. When bankruptcy was finally declared in midsummer, the promoters were not to be found. The principal organizer, an ardent friend of labor for many years, had been completely duped by these promoters and was left penniless and alone to face hundreds of investors. Cooperation was put in disrepute for thousands of men and women in dozens of cities and towns throughout the State.

Cooperation cannot be developed downward from a central wholesale organization with a corps of organizers, nor will it grow when built upon mercenary motives. In this case organized labor in the state was partly to blame for not heeding the warning of a few groups of cooperators who were aware of the nature of the concern early in its history. But the ultimate blame lies with the individual men and women who joined the corporation without looking carefully into its organization.

* * * * *

The Cooperative Society of America.

In 1920 The Cooperative Society of America was doing a flourishing business in Chicago and vicinity. One of the leaders of the enterprise went to Europe in 1921 and convinced most of the leading cooperators of those countries that he was the greatest power in the cooperative movement in the United States. By the summer of 1921, the agents of the principal promoter of this scheme, Harrison Parker, were operating in New York City, and scores of salesmen were covering the various boroughs selling stock. Within two weeks all the agencies interested in protecting cooperation were organized to fight this fraud. The matter was placed in the hands of the Attorney General and a special deputy appointed to prosecute. The leading newspapers ran an expose of its operations. At this juncture, the Chicago headquarters suddenly went into the hands of a receiver and the New York office closed its doors.

Late in the year federal action was instituted against Harrison Parker in Chicago. The entire business of the so-called cooperative was disclosed to the courts. It was found that 81,000 people had invested fifteen millions in this gigantic fraud. Here in New York there were many hundreds, if not several thousands, of men and women who lost large sums of money in the ensuing bankruptcy. These people were taken in by the dramatic appeal to their selfish interests. The Chicago organization showed them photographs of the "massive buildings" in Chicago in which it was doing business, spoke glibly of its banking and insurance

departments, and then promised them a share in the spoils if they would pay \$75 for their certificates which were worth only \$25 or \$50 at their face value.

That so many people could be duped by these "get-rich-quick" methods is an indication of the amazing lack of cooperative understanding which prevails in the United States. It is a part of the purpose of this Bulletin to correct the misunderstanding which prevails because of the fraudulent use of the word cooperation. In the case of a suspected false cooperative, test it by the Rochdale principles. If it fails to measure up to them take the matter up directly with the State authorities or the Cooperative League of America.

HOW TO START A COOPERATIVE ENTERPRISE IN NEW YORK STATE

In starting a cooperative enterprise two things must be considered: first, the kind of business to go into and, second, the method of organization. Any group desiring to engage in a cooperative venture should first of all, through a committee and by consultation with experts, determine what type of enterprise will serve them most effectively. Where competition is unusually keen and profit margins are low, cooperation is less likely to be of service than where the opposite is the case. Whatever enterprise is started men experienced in that business should be consulted as to the location of the business, the stock and equipment needed, the operating capital necessary, etc.

Preliminary organization should likewise be handled by a committee which might estimate the number of persons who would become members, the service each could contribute to the society, etc. Meetings should be held to educate the group in both cooperation and the special need of the undertaking. For this purpose many educational bulletins may be obtained from the Cooperative League of America and other reliable sources.

Actual organization of the society consists of incorporation, election of officers, the adoption of by-laws, and the immediate adoption of a sound system of bookkeeping. No action undertaken before incorporation has any legal effect on an incorporated body, so early incorporation is desirable. The New York State law requires that all firms using the word "cooperation" incorporate under one of the three state cooperative laws. Outside of farmers' cooperatives practically all cooperative societies are incorporated under the Stock Law known as Article III. Copies of these laws may be obtained from the State Department of Farms and Markets. The Department has prepared simple forms for incorporation under this law. When these are filled out and sworn to and the papers filed with the Secretary of State and the County Clerk, the society may legally begin business. The fee of the Secretary of State is \$30. A board of directors is named in the incorporation papers and this board, through a paid manager, will transact the society's business. Model by-laws, upon which the by-laws controlling the organization may be based, may be obtained from the State Department of Farms and Markets or from the Cooperative League of America.

THE PRESENT TREND OF COOPERATION

There have been significant developments in the cooperative enterprise in New York in the last two years. In the first place while a number of small groceries closed their doors, the larger cooperatives have grown larger and more prosperous. At last there appear to have developed cooperatives which have passed that critical stage connected with the life of a newly-organized business. One of these larger cooperatives, which did over \$200,000 worth of business in 1921, has turned its surplus into its business ever since it started and is now buying more land to erect a second business block in order to take care of expansion which is forced upon it by the growing trade. Another cooperative has established two prosperous branches and is now doing a business of a quarter of a million dollars a year. A third, following a profitable year in which its business amounted to \$205,000, is likewise building a new plant. The balance sheets of each of these associations would be the envy of most business undertakings.

A second development is the appearance of a new type of management. A group of younger men and women with a broad background, an intense interest in cooperation and a capacity of growing up with the business is working now to make these cooperatives even more successful. The cooperative movement is likely to grow in pretty close proportion to the ability of these leaders and the men and women they can attach to themselves. Heretofore the greatest handicap of the cooperative movement in this country has been the lack of trained and able leaders.

A third significant development is the adoption by cooperatives of the best methods of management and accounting. Until this had been done the cooperatives had small chance of succeeding. It is probable that cooperatives which lack some of the incentives of the ordinary commercial business will be compelled constantly to adopt the most efficient and advanced type of machinery. In setting this up as a definite standard they will escape the inertia and conservatism that ordinarily characterize large groups, a condition which at the present time is retarding the British cooperative movement. Two years ago accurate accounting was an unusual thing among cooperatives. At the present time practically all the cooperatives in the State have their books gone over periodically by trained public accountants.

A still further trend in the cooperative development is the extension of the movement into new lines of business. To this extent the failure of cooperative grocery stores has had a beneficial effect since it has forced groups to undertake different kinds of cooperative business. In New York City at the present time cooperatives are engaged in such diverse business as that of restaurants, cafeterias, bakeries, coal associations, pool rooms, printing establishments, meat stores and laundries. This means that the cooperatives are not following tradition but are thinking for themselves and are selecting that enterprise which will serve them most effectively. In going into these businesses where profits are greatest they are not only prospering themselves but they are performing one of their most legitimate functions, that of protecting the consumer from extortionate profits.

BIBLIOGRAPHY

Books

Bubnoff, J.V. The Cooperative Movement in Russia. 162 p. Manchester, 1917.

Faber, Harold. Cooperation in Danish Agriculture. 176 p. London, 1918.

Gebhard, Hannes. Cooperation in Finland. 190 p. London, 1916.

[A] Gide, Charles. Consumers' Cooperative Societies (trans. from the French). 251 p. Manchester, 1921.

[A] Harris, Emerson P. Cooperation, The Hope of the Consumer. 328 p. New York, Macmillan Company, 1918.

Howe, Frederick C. Denmark, A Cooperative Commonwealth. 203 p. New York, Harcourt, Brace and Company, 1921.

Johns Hopkins University Studies, Vol. VI. History of Cooperation in the United States. 540 p. Baltimore, 1888.

Nicholson, Isa. Our Story. 80 p. Manchester, 1918.

Powell, G. Harold. Cooperation in Agriculture. 327 p. New York, Macmillan Company, 1913.

Redfern, Percy. The Story of the Cooperative Wholesale Society. 439 p. Manchester, 1913.

Redfern, Percy. The Consumer's Place in Society. 107 p. Manchester, 1920.

Smith-Gordon and Staples. Rural Reconstruction in Ireland. 279 p. London, 1917.

[A] Sonnischsen, Albert. Consumers' Cooperation. 223 p. New York, Macmillan Company, 1919.

[A] Webb, Catherine. Industrial Cooperation. 278 p. Manchester, 1917.

[A] Webb, Beatrice and Sidney. The Consumers' Cooperative Movement. 504 p. London, 1921.

[A] Woolf, Leonard. Cooperation and the Future of Industry. 141 p. London, 1918.

Woolf, Leonard. Socialism and Cooperation. 129 p. London, 1921.

Transactions of American Cooperative Convention. New York, Cooperative League of America, 1918 and 1921.

People's Year Book, Annual of the English and Scottish Wholesale Societies. London, 1921.

[Footnote A: Best books on the subject.]

Magazines

Cooperation. The Cooperative League of America, New York, N.Y.

The Canadian Cooperator. Brantford, Ontario, Canada.

The International Cooperative Bulletin. 14 Great Smith Street,
Westminster, London, England.

Pamphlets

Historical

Consumers' Cooperation in New York City. Bulletin of the Division of
Foods and Markets for May, 1920. Prepared in cooperation with The
Consumers' League of New York City.

An Idea That Grew. Genevieve M. Fox. National Board, Young Women's
Christian Association, 600 Lexington Avenue, New York City.

The following are pamphlets of the Cooperative League of America:

Story of Cooperation.

British Cooperative Movement.

A Baker and What He Baked.

The Control of Industry by the People through the Cooperative Movement.

Cooperative Consumers' Movement in the United States.

Cooperative Movement (Yiddish).

Technical.

Credit Union and Cooperative Store. Arthur Ham. The Russell Sage
Foundation, 130 East 22nd Street, New York City.

The following are pamphlets of the Department of Farms and Markets:

Cooperative Housing.

Article 3, Stock Cooperative Law.

By-laws for Cooperative Associations organized under Article 3, Stock
Cooperative Law.

Article 21, Membership Cooperative Law.

By-laws for Cooperative Associations organized under Article 21,
Membership Cooperative Law.

Article 13 A, Farmers' Cooperative Law.

By-laws for Cooperative Associations organized under Article 13 A,
Farmers' Cooperative Law.

The following are pamphlets of the Cooperative League of America:

How to Start and Run a Rochdale Cooperative Store.

System of Store Records and Accounts.

A Model Constitution and By-Laws for a Cooperative Society.

Cooperative Education. Duties of Educational Committee Defined.

How to Start a Cooperative Wholesale.

Why Cooperative Stores Fail.

Cooperative Housebuilding.

Cooperative Housing for Europe's Homeless.

End of the Project Gutenberg EBook of Consumers' Cooperative Societies in
New York State, by The Consumers' League of New York

*** END OF THIS PROJECT GUTENBERG EBOOK COOPERATIVE SOCIETIES OF NY ***

***** This file should be named 10808.txt or 10808.zip *****

This and all associated files of various formats will be found in:

<http://www.gutenberg.net/1/0/8/0/10808/>

Produced by David Garcia and the Online Distributed Proofreading Team.

Updated editions will replace the previous one--the old editions
will be renamed.

Creating the works from public domain print editions means that no one owns a United States copyright in these works, so the Foundation (and you!) can copy and distribute it in the United States without permission and without paying copyright royalties. Special rules, set forth in the General Terms of Use part of this license, apply to copying and distributing Project Gutenberg-tm electronic works to protect the PROJECT GUTENBERG-tm concept and trademark. Project Gutenberg is a registered trademark, and may not be used if you charge for the eBooks, unless you receive specific permission. If you do not charge anything for copies of this eBook, complying with the rules is very easy. You may use this eBook for nearly any purpose such as creation of derivative works, reports, performances and research. They may be modified and printed and given away--you may do practically ANYTHING with public domain eBooks. Redistribution is subject to the trademark license, especially commercial redistribution.

*** START: FULL LICENSE ***

THE FULL PROJECT GUTENBERG LICENSE
PLEASE READ THIS BEFORE YOU DISTRIBUTE OR USE THIS WORK

To protect the Project Gutenberg-tm mission of promoting the free distribution of electronic works, by using or distributing this work (or any other work associated in any way with the phrase "Project Gutenberg"), you agree to comply with all the terms of the Full Project Gutenberg-tm License (available with this file or online at <http://gutenberg.net/license>).

Section 1. General Terms of Use and Redistributing Project Gutenberg-tm electronic works

1.A. By reading or using any part of this Project Gutenberg-tm electronic work, you indicate that you have read, understand, agree to and accept all the terms of this license and intellectual property (trademark/copyright) agreement. If you do not agree to abide by all the terms of this agreement, you must cease using and return or destroy all copies of Project Gutenberg-tm electronic works in your possession. If you paid a fee for obtaining a copy of or access to a Project Gutenberg-tm electronic work and you do not agree to be bound by the terms of this agreement, you may obtain a refund from the person or entity to whom you paid the fee as set forth in paragraph 1.E.8.

1.B. "Project Gutenberg" is a registered trademark. It may only be used on or associated in any way with an electronic work by people who agree to be bound by the terms of this agreement. There are a few things that you can do with most Project Gutenberg-tm electronic works even without complying with the full terms of this agreement. See paragraph 1.C below. There are a lot of things you can do with Project Gutenberg-tm electronic works if you follow the terms of this agreement and help preserve free future access to Project Gutenberg-tm electronic works. See paragraph 1.E below.

1.C. The Project Gutenberg Literary Archive Foundation ("the Foundation" or PGLAF), owns a compilation copyright in the collection of Project Gutenberg-tm electronic works. Nearly all the individual works in the collection are in the public domain in the United States. If an individual work is in the public domain in the United States and you are located in the United States, we do not claim a right to prevent you from copying, distributing, performing, displaying or creating derivative works based on the work as long as all references to Project Gutenberg are removed. Of course, we hope that you will support the Project Gutenberg-tm mission of promoting free access to electronic works by freely sharing Project Gutenberg-tm works in compliance with the terms of this agreement for keeping the Project Gutenberg-tm name associated with the work. You can easily comply with the terms of this agreement by keeping this work in the same format with its attached full Project Gutenberg-tm License when you share it without charge with others.

1.D. The copyright laws of the place where you are located also govern what you can do with this work. Copyright laws in most countries are in a constant state of change. If you are outside the United States, check the laws of your country in addition to the terms of this agreement before downloading, copying, displaying, performing, distributing or creating derivative works based on this work or any other Project Gutenberg-tm work. The Foundation makes no representations concerning

the copyright status of any work in any country outside the United States.

1.E. Unless you have removed all references to Project Gutenberg:

1.E.1. The following sentence, with active links to, or other immediate access to, the full Project Gutenberg-tm License must appear prominently whenever any copy of a Project Gutenberg-tm work (any work on which the phrase "Project Gutenberg" appears, or with which the phrase "Project Gutenberg" is associated) is accessed, displayed, performed, viewed, copied or distributed:

This eBook is for the use of anyone anywhere at no cost and with almost no restrictions whatsoever. You may copy it, give it away or re-use it under the terms of the Project Gutenberg License included with this eBook or online at www.gutenberg.net

1.E.2. If an individual Project Gutenberg-tm electronic work is derived from the public domain (does not contain a notice indicating that it is posted with permission of the copyright holder), the work can be copied and distributed to anyone in the United States without paying any fees or charges. If you are redistributing or providing access to a work with the phrase "Project Gutenberg" associated with or appearing on the work, you must comply either with the requirements of paragraphs 1.E.1 through 1.E.7 or obtain permission for the use of the work and the Project Gutenberg-tm trademark as set forth in paragraphs 1.E.8 or 1.E.9.

1.E.3. If an individual Project Gutenberg-tm electronic work is posted with the permission of the copyright holder, your use and distribution must comply with both paragraphs 1.E.1 through 1.E.7 and any additional terms imposed by the copyright holder. Additional terms will be linked to the Project Gutenberg-tm License for all works posted with the permission of the copyright holder found at the beginning of this work.

1.E.4. Do not unlink or detach or remove the full Project Gutenberg-tm License terms from this work, or any files containing a part of this work or any other work associated with Project Gutenberg-tm.

1.E.5. Do not copy, display, perform, distribute or redistribute this electronic work, or any part of this electronic work, without prominently displaying the sentence set forth in paragraph 1.E.1 with active links or immediate access to the full terms of the Project Gutenberg-tm License.

1.E.6. You may convert to and distribute this work in any binary, compressed, marked up, nonproprietary or proprietary form, including any word processing or hypertext form. However, if you provide access to or distribute copies of a Project Gutenberg-tm work in a format other than "Plain Vanilla ASCII" or other format used in the official version posted on the official Project Gutenberg-tm web site (www.gutenberg.net), you must, at no additional cost, fee or expense to the user, provide a copy, a means of exporting a copy, or a means of obtaining a copy upon request, of the work in its original "Plain Vanilla ASCII" or other form. Any alternate format must include the full Project Gutenberg-tm License as specified in paragraph 1.E.1.

1.E.7. Do not charge a fee for access to, viewing, displaying, performing, copying or distributing any Project Gutenberg-tm works

unless you comply with paragraph 1.E.8 or 1.E.9.

1.E.8. You may charge a reasonable fee for copies of or providing access to or distributing Project Gutenberg-tm electronic works provided that

- You pay a royalty fee of 20% of the gross profits you derive from the use of Project Gutenberg-tm works calculated using the method you already use to calculate your applicable taxes. The fee is owed to the owner of the Project Gutenberg-tm trademark, but he has agreed to donate royalties under this paragraph to the Project Gutenberg Literary Archive Foundation. Royalty payments must be paid within 60 days following each date on which you prepare (or are legally required to prepare) your periodic tax returns. Royalty payments should be clearly marked as such and sent to the Project Gutenberg Literary Archive Foundation at the address specified in Section 4, "Information about donations to the Project Gutenberg Literary Archive Foundation."
- You provide a full refund of any money paid by a user who notifies you in writing (or by e-mail) within 30 days of receipt that s/he does not agree to the terms of the full Project Gutenberg-tm License. You must require such a user to return or destroy all copies of the works possessed in a physical medium and discontinue all use of and all access to other copies of Project Gutenberg-tm works.
- You provide, in accordance with paragraph 1.F.3, a full refund of any money paid for a work or a replacement copy, if a defect in the electronic work is discovered and reported to you within 90 days of receipt of the work.
- You comply with all other terms of this agreement for free distribution of Project Gutenberg-tm works.

1.E.9. If you wish to charge a fee or distribute a Project Gutenberg-tm electronic work or group of works on different terms than are set forth in this agreement, you must obtain permission in writing from both the Project Gutenberg Literary Archive Foundation and Michael Hart, the owner of the Project Gutenberg-tm trademark. Contact the Foundation as set forth in Section 3 below.

1.F.

1.F.1. Project Gutenberg volunteers and employees expend considerable effort to identify, do copyright research on, transcribe and proofread public domain works in creating the Project Gutenberg-tm collection. Despite these efforts, Project Gutenberg-tm electronic works, and the medium on which they may be stored, may contain "Defects," such as, but not limited to, incomplete, inaccurate or corrupt data, transcription errors, a copyright or other intellectual property infringement, a defective or damaged disk or other medium, a computer virus, or computer codes that damage or cannot be read by your equipment.

1.F.2. LIMITED WARRANTY, DISCLAIMER OF DAMAGES - Except for the "Right of Replacement or Refund" described in paragraph 1.F.3, the Project Gutenberg Literary Archive Foundation, the owner of the Project Gutenberg-tm trademark, and any other party distributing a Project

Gutenberg-tm electronic work under this agreement, disclaim all liability to you for damages, costs and expenses, including legal fees. YOU AGREE THAT YOU HAVE NO REMEDIES FOR NEGLIGENCE, STRICT LIABILITY, BREACH OF WARRANTY OR BREACH OF CONTRACT EXCEPT THOSE PROVIDED IN PARAGRAPH F3. YOU AGREE THAT THE FOUNDATION, THE TRADEMARK OWNER, AND ANY DISTRIBUTOR UNDER THIS AGREEMENT WILL NOT BE LIABLE TO YOU FOR ACTUAL, DIRECT, INDIRECT, CONSEQUENTIAL, PUNITIVE OR INCIDENTAL DAMAGES EVEN IF YOU GIVE NOTICE OF THE POSSIBILITY OF SUCH DAMAGE.

1.F.3. LIMITED RIGHT OF REPLACEMENT OR REFUND - If you discover a defect in this electronic work within 90 days of receiving it, you can receive a refund of the money (if any) you paid for it by sending a written explanation to the person you received the work from. If you received the work on a physical medium, you must return the medium with your written explanation. The person or entity that provided you with the defective work may elect to provide a replacement copy in lieu of a refund. If you received the work electronically, the person or entity providing it to you may choose to give you a second opportunity to receive the work electronically in lieu of a refund. If the second copy is also defective, you may demand a refund in writing without further opportunities to fix the problem.

1.F.4. Except for the limited right of replacement or refund set forth in paragraph 1.F.3, this work is provided to you 'AS-IS' WITH NO OTHER WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO WARRANTIES OF MERCHANTABILITY OR FITNESS FOR ANY PURPOSE.

1.F.5. Some states do not allow disclaimers of certain implied warranties or the exclusion or limitation of certain types of damages. If any disclaimer or limitation set forth in this agreement violates the law of the state applicable to this agreement, the agreement shall be interpreted to make the maximum disclaimer or limitation permitted by the applicable state law. The invalidity or unenforceability of any provision of this agreement shall not void the remaining provisions.

1.F.6. INDEMNITY - You agree to indemnify and hold the Foundation, the trademark owner, any agent or employee of the Foundation, anyone providing copies of Project Gutenberg-tm electronic works in accordance with this agreement, and any volunteers associated with the production, promotion and distribution of Project Gutenberg-tm electronic works, harmless from all liability, costs and expenses, including legal fees, that arise directly or indirectly from any of the following which you do or cause to occur: (a) distribution of this or any Project Gutenberg-tm work, (b) alteration, modification, or additions or deletions to any Project Gutenberg-tm work, and (c) any Defect you cause.

Section 2. Information about the Mission of Project Gutenberg-tm

Project Gutenberg-tm is synonymous with the free distribution of electronic works in formats readable by the widest variety of computers including obsolete, old, middle-aged and new computers. It exists because of the efforts of hundreds of volunteers and donations from people in all walks of life.

Volunteers and financial support to provide volunteers with the assistance they need, is critical to reaching Project Gutenberg-tm's goals and ensuring that the Project Gutenberg-tm collection will

remain freely available for generations to come. In 2001, the Project Gutenberg Literary Archive Foundation was created to provide a secure and permanent future for Project Gutenberg-tm and future generations. To learn more about the Project Gutenberg Literary Archive Foundation and how your efforts and donations can help, see Sections 3 and 4 and the Foundation web page at <http://www.pglaaf.org>.

Section 3. Information about the Project Gutenberg Literary Archive Foundation

The Project Gutenberg Literary Archive Foundation is a non profit 501(c)(3) educational corporation organized under the laws of the state of Mississippi and granted tax exempt status by the Internal Revenue Service. The Foundation's EIN or federal tax identification number is 64-6221541. Its 501(c)(3) letter is posted at <http://pglaaf.org/fundraising>. Contributions to the Project Gutenberg Literary Archive Foundation are tax deductible to the full extent permitted by U.S. federal laws and your state's laws.

The Foundation's principal office is located at 4557 Melan Dr. S. Fairbanks, AK, 99712., but its volunteers and employees are scattered throughout numerous locations. Its business office is located at 809 North 1500 West, Salt Lake City, UT 84116, (801) 596-1887, email business@pglaaf.org. Email contact links and up to date contact information can be found at the Foundation's web site and official page at <http://pglaaf.org>

For additional contact information:

Dr. Gregory B. Newby
Chief Executive and Director
gbnewby@pglaaf.org

Section 4. Information about Donations to the Project Gutenberg Literary Archive Foundation

Project Gutenberg-tm depends upon and cannot survive without wide spread public support and donations to carry out its mission of increasing the number of public domain and licensed works that can be freely distributed in machine readable form accessible by the widest array of equipment including outdated equipment. Many small donations (\$1 to \$5,000) are particularly important to maintaining tax exempt status with the IRS.

The Foundation is committed to complying with the laws regulating charities and charitable donations in all 50 states of the United States. Compliance requirements are not uniform and it takes a considerable effort, much paperwork and many fees to meet and keep up with these requirements. We do not solicit donations in locations where we have not received written confirmation of compliance. To SEND DONATIONS or determine the status of compliance for any particular state visit <http://pglaaf.org>

While we cannot and do not solicit contributions from states where we have not met the solicitation requirements, we know of no prohibition against accepting unsolicited donations from donors in such states who approach us with offers to donate.

International donations are gratefully accepted, but we cannot make

any statements concerning tax treatment of donations received from outside the United States. U.S. laws alone swamp our small staff.

Please check the Project Gutenberg Web pages for current donation methods and addresses. Donations are accepted in a number of other ways including checks, online payments and credit card donations. To donate, please visit: <http://pglaf.org/donate>

Section 5. General Information About Project Gutenberg-tm electronic works.

Professor Michael S. Hart is the originator of the Project Gutenberg-tm concept of a library of electronic works that could be freely shared with anyone. For thirty years, he produced and distributed Project Gutenberg-tm eBooks with only a loose network of volunteer support.

Project Gutenberg-tm eBooks are often created from several printed editions, all of which are confirmed as Public Domain in the U.S. unless a copyright notice is included. Thus, we do not necessarily keep eBooks in compliance with any particular paper edition.

Each eBook is in a subdirectory of the same number as the eBook's eBook number, often in several formats including plain vanilla ASCII, compressed (zipped), HTML and others.

Corrected EDITIONS of our eBooks replace the old file and take over the old filename and etext number. The replaced older file is renamed. VERSIONS based on separate sources are treated as new eBooks receiving new filenames and etext numbers.

Most people start at our Web site which has the main PG search facility:

<http://www.gutenberg.net>

This Web site includes information about Project Gutenberg-tm, including how to make donations to the Project Gutenberg Literary Archive Foundation, how to help produce our new eBooks, and how to subscribe to our email newsletter to hear about new eBooks.

EBooks posted prior to November 2003, with eBook numbers BELOW #10000, are filed in directories based on their release date. If you want to download any of these eBooks directly, rather than using the regular search system you may utilize the following addresses and just download by the etext year.

<http://www.gutenberg.net/etext06>

(Or /etext 05, 04, 03, 02, 01, 00, 99, 98, 97, 96, 95, 94, 93, 92, 91 or 90)

EBooks posted since November 2003, with etext numbers OVER #10000, are filed in a different way. The year of a release date is no longer part of the directory path. The path is based on the etext number (which is identical to the filename). The path to the file is made up of single digits corresponding to all but the last digit in the filename. For example an eBook of filename 10234 would be found at:

<http://www.gutenberg.net/1/0/2/3/10234>

or filename 24689 would be found at:
<http://www.gutenberg.net/2/4/6/8/24689>

An alternative method of locating eBooks:
<http://www.gutenberg.net/GUTINDEX.ALL>

Livros Grátis

(<http://www.livrosgratis.com.br>)

Milhares de Livros para Download:

[Baixar livros de Administração](#)

[Baixar livros de Agronomia](#)

[Baixar livros de Arquitetura](#)

[Baixar livros de Artes](#)

[Baixar livros de Astronomia](#)

[Baixar livros de Biologia Geral](#)

[Baixar livros de Ciência da Computação](#)

[Baixar livros de Ciência da Informação](#)

[Baixar livros de Ciência Política](#)

[Baixar livros de Ciências da Saúde](#)

[Baixar livros de Comunicação](#)

[Baixar livros do Conselho Nacional de Educação - CNE](#)

[Baixar livros de Defesa civil](#)

[Baixar livros de Direito](#)

[Baixar livros de Direitos humanos](#)

[Baixar livros de Economia](#)

[Baixar livros de Economia Doméstica](#)

[Baixar livros de Educação](#)

[Baixar livros de Educação - Trânsito](#)

[Baixar livros de Educação Física](#)

[Baixar livros de Engenharia Aeroespacial](#)

[Baixar livros de Farmácia](#)

[Baixar livros de Filosofia](#)

[Baixar livros de Física](#)

[Baixar livros de Geociências](#)

[Baixar livros de Geografia](#)

[Baixar livros de História](#)

[Baixar livros de Línguas](#)

[Baixar livros de Literatura](#)
[Baixar livros de Literatura de Cordel](#)
[Baixar livros de Literatura Infantil](#)
[Baixar livros de Matemática](#)
[Baixar livros de Medicina](#)
[Baixar livros de Medicina Veterinária](#)
[Baixar livros de Meio Ambiente](#)
[Baixar livros de Meteorologia](#)
[Baixar Monografias e TCC](#)
[Baixar livros Multidisciplinar](#)
[Baixar livros de Música](#)
[Baixar livros de Psicologia](#)
[Baixar livros de Química](#)
[Baixar livros de Saúde Coletiva](#)
[Baixar livros de Serviço Social](#)
[Baixar livros de Sociologia](#)
[Baixar livros de Teologia](#)
[Baixar livros de Trabalho](#)
[Baixar livros de Turismo](#)