

10. Why should this facility be limited to non-profit making firms? Is this setting a precedent for protecting and protecting some of economic credit-
 based at the expense of others?

This proposal is aimed at fostering only consumer cooperatives because the government already protects profit making firms through the Department of Commerce, SBA, and a number of other agencies. The SBA has concentrated its focus on a particular kind of economic organization by refusing to lend to non-profit making firms. Credit facilities for cooperatives were established for rural areas when loans refused to lend to farm cooperatives, and have proven rather successful. This program needs to apply the model which has worked so well to rural areas to the cities. The farm program was so successful because the SBA's proposal. The Farm Credit System lends to producer cooperatives generally and the Consumer Cooperative Bank will lend to consumer cooperatives generally.

11. Is this program another SBA? Why should it have the same problems which plague other government agencies?

Consumer cooperatives could have asked just for the authority to obtain loans from SBA. The alternative suggested in this legislation was rather different. This bill is modeled after the Farm Credit System. The bank is actually controlled with Treasury "seed money," which is eventually repaid to the Treasury. After the initial capitalization of the bank, the bank will obtain its funds through the sale of its bonds on the private capital markets. Thus the bank will have to compete with other capital needs in the marketplace and without advantage. The Federal Government is not a guarantor of the bonds of the bank.

The bill was modeled after the Farm Credit System because that program successfully accomplished its goal: the development of rural cooperatives for producers. This achievement is significantly due to the fact that the cooperatives essentially have more complete control and ownership of the bank, since they repay the Treasury. Thus the cooperatives have a stake in the success of the bank, hence, competent and efficient administration of the bank is assured. The record of SBA on the housing program in HUD indicates that these qualities are difficult to achieve under past structures. And, from the government's point of view, a program which creates a private sector institution is advantageous because there is no permanent drain on the Federal Budget as with a public agency.

12. Has the need for this bank been proved?

The Treasury's major position was based on a refusal to accept the accepted need for this institution without additional evidence. An interesting double standard is at work here. If the Small Business Administration is still needed for profit-making small business, there is an even stronger need for cooperatives in urban and rural environments under economic stress and often abandoned by retail firms. Since the Treasury does not believe that the SBA should be directed, what standard of proof is it requiring of this legislation? However

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The National Consumer Cooperative Bank Bill American Enterprise Institute for Public Policy Research,1978-01-01

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