

Comparative Tables

Farming						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	44	36	37	44	36	37
Membership						
Total*	234	224	194	234	224	194
Active*	234	224	194	234	224	194
Inactive*	0	0	0	0	0	0
Employees						
All*	16	28	38	16	28	38
Full-time*	5	13	18	5	13	18
Part-time*	11	15	20	11	15	20
Wage bill	140	348	108	174	357	108
Revenue	8,461	3,304	1,781	10,499	3,392	1,781
Surplus	1,313	683	40	1,629	701	40
Capital investment	547	467	131	679	479	131
Assets	13,881	4,709	2,970	17,224	4,834	2,970
Liabilities	10,166	2,105	1,145	12,614	2,161	1,145
Members' equity	3,715	2,604	1,825	4,610	2,673	1,825
Debt/asset ratio*	0.67	0.45	0.33	0.67	0.45	0.33

Feeder						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	55	137	115	55	137	115
Membership						
Total*	1,482	5,989	4,648	1,482	5,989	4,648
Active*	1,040	5,742	4,648	1,040	5,742	4,648
Inactive*	442	147	0	442	147	0
Employees						
All*	65	172	142	65	172	142
Full-time*	1	5	9	1	5	9
Part-time*	64	167	133	64	167	133
Wage bill	115	172	8	143	177	8
Revenue	11,596	na	117	14,389	na	117
Surplus	-180	19	30	-223	20	30
Capital investment	1,135	na	0	1,408	na	0
Assets	16,877	43,361	3,565	20,942	44,516	3,565
Liabilities	17,255	42,903	2,931	21,411	44,046	2,931
Members' equity	-378	397	634	-469	408	634
Debt/asset ratio*	0.83	0.96	0.93	0.83	0.96	0.93

Grazing						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	131	139	135	131	139	135
Membership						
Total*	1,442	1,909	1,419	1,442	1,909	1,419
Active*	1,376	1,902	1,419	1,376	1,902	1,419
Inactive*	66	0	0	66	0	0
Employees						
All*	39	62	79	39	62	79
Full-time*	2	2	30	2	2	30
Part-time*	37	60	49	37	60	49
Wage bill	194	200	242	241	205	242
Revenue	2,409	3,265	2,911	2,989	3,352	2,911
Surplus	66	33	50	82	34	50
Capital investment	187	57	41	232	59	41
Assets	2,946	4,013	3,237	3,656	4,120	3,237
Liabilities	1,776	1,609	993	2,204	1,652	993
Members' equity	1,171	2,404	2,244	1,453	2,468	2,244
Debt/asset ratio*	0.45	0.31	0.26	0.45	0.31	0.26

Breeding						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	5	13	16	5	13	16
Membership						
Total*	391	794	811	391	794	811
Active*	135	794	811	135	794	811
Inactive*	256	0	0	256	0	0
Employees						
All*	8	20	17	8	20	17
Full-time*	4	6	2	4	6	2
Part-time*	4	14	15	4	14	15
Wage bill	68	55	1	84	56	1
Revenue	824	229	234	1,022	235	234
Surplus	210	14	6	261	14	6
Capital investment	47	0	26	58	0	26
Assets	932	677	316	1,156	695	316
Liabilities	653	501	124	810	514	124
Members' equity	279	175	191	346	180	191
Debt/asset ratio*	0.38	0.38	0.24	0.38	0.38	0.24

Seed Cleaning						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	10	10	10	10	10	10
Membership						
Total*	2,078	2,519	2,591	2,078	2,519	2,591
Active*	1,267	2,519	2,591	1,267	2,519	2,591
Inactive*	811	0	0	811	0	0
Employees						
All*	25	22	21	25	22	21
Full-time*	15	13	10	15	13	10
Part-time*	10	9	11	10	9	11
Wage bill	341	491	141	423	504	141
Revenue	868	1,066	325	1,077	1,094	325
Surplus	29	-125	36	36	-128	36
Capital investment	21	154	6	26	158	6
Assets	1,798	1,860	320	2,231	1,910	320
Liabilities	671	473	60	833	486	60
Members' equity	1,127	1,387	260	1,398	1,424	260
Debt/asset ratio*	0.33	0.24	0.11	0.33	0.24	0.11

Farmers' Markets						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	48	41	40	48	41	40
Membership						
Total*	4,172	2,410	1,349	4,172	2,410	1,349
Active*	2,794	2,013	1,324	2,794	2,013	1,324
Inactive*	1,378	397	25	1,378	397	25
Employees						
All*	24	24	9	24	24	9
Full-time*	1	1	3	1	1	3
Part-time*	23	23	6	23	23	6
Wage bill	33	44	44	41	45	44
Revenue	193	244	225	239	250	225
Surplus	8	3	-1	10	3	-1
Capital investment	6	9	0	7	9	0
Assets	191	305	274	237	313	274
Liabilities	57	39	42	71	40	42
Members' equity	134	266	232	166	273	232
Debt/asset ratio*	0.11	0.06	0.05	0.11	0.06	0.05

Soil Conservation						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	15	7	3	15	7	3
Membership						
Total*	502	201	39	502	201	39
Active*	342	201	39	342	201	39
Inactive*	160	0	0	160	0	0
Employees						
All*	1	2	1	1	2	1
Full-time*	0	0	0	0	0	0
Part-time*	1	2	1	1	2	1
Wage bill	2	4	6	2	4	6
Revenue	164	68	11	203	70	11
Surplus	-5	25	0	-6	26	0
Capital investment	3	84	0	4	86	0
Assets	45	128	44	56	131	44
Liabilities	5	58	26	6	60	26
Members' equity	40	70	18	50	72	18
Debt/asset ratio*	0.20	0.09	0.32	0.20	0.09	0.32

Fishing						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	22	10	10	22	10	10
Membership						
Total*	804	529	374	804	529	374
Active*	804	529	374	804	529	374
Inactive*	0	0	0	0	0	0
Employees						
All*	13	4	1	13	4	1
Full-time*	0	0	0	0	0	0
Part-time*	13	4	1	13	4	1
Wage bill	40	8	8	50	8	8
Revenue	276	54	39	342	55	39
Surplus	14	23	10	17	24	10
Capital investment	20	0	0	25	0	0
Assets	312	48	44	387	49	44
Liabilities	35	14	14	43	14	14
Members' equity	277	34	30	344	35	30
Debt/asset ratio*	0.25	0.14	0.17	0.25	0.14	0.17

Saskatchewan Wheat Pool						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	1	1	1	1	1	1
Membership						
Total*	87,088	76,000	72,945	87,088	76,000	72,945
Active*	64,348	57,000	55,456	64,348	57,000	55,456
Inactive*	22,740	21,000	17,489	22,740	21,000	17,489
Employees						
All*	3,002	2,500	3,000	3,002	2,500	3,000
Full-time*	2,897	na	na	2897	na	na
Part-time*	105	na	na	105	na	na
Wage bill	87,987	100,000	120,000	109,178	102,663	120,000
Revenue	1,592,151	4,133,241	4,169,510	1,975,610	4,243,309	4,169,510
Surplus	5,337	48,355	16,285	6,622	49,643	16,285
Capital investment	29,710	78,428	199,233	36,865	80,517	199,233
Assets	672,100	1,203,818	1,521,450	833,971	1,235,876	1,521,450
Liabilities	382,564	734,580	855,369	474,702	754,142	855,369
Members' equity	329,737	281,543	399,648	409,152	289,040	399,648
Debt/asset ratio*	0.57	0.61	0.56	0.57	0.61	0.56

Saskatchewan Dairy Producers						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	1	0	0	1	0	0
Membership						
Total*	4,572	2,000	911	4,572	2,000	911
Active*	1,601	512	411	1,601	512	411
Inactive*	2,971	1,488	500	2,971	1,488	500
Employees						
All*	683	516	110	683	516	110
Full-time*	658	na	110	658	na	110
Part-time*	25	na	0	25	na	0
Wage bill	25,031	22,643	5,500	31,060	23,246	5,500
Revenue	180,951	159,682	105,000	224,532	163,934	105,000
Surplus	4,714	3,062	2,013	5,849	3,144	2,013
Capital investment	33,777	529	0	41912	543	0
Assets	100,722	73,248	30,000	124,980	75,199	30,000
Liabilities	49,885	44,251	10,000	61,899	45,429	10,000
Members' equity	50,837	28,998	20,000	63,081	29,770	20,000
Debt/asset ratio*	0.50	0.60	0.33	0.50	0.60	0.33

Other Agricultural						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	13	13	19	13	13	19
Membership						
Total*	1,390	773	673	1,390	773	673
Active*	662	773	673	662	773	673
Inactive*	728	0	0	728	0	0
Employees						
All*	42	50	215	42	50	215
Full-time*	4	15	146	4	15	146
Part-time*	38	35	69	38	35	69
Wage bill	170	160	72	211	164	72
Revenue	4,562	1,462	416	5,661	1,501	416
Surplus	40	85	14	50	87	14
Capital investment	2	283	0	2	291	0
Assets	2,451	2,480	348	3,041	2,546	348
Liabilities	1,354	1,482	50	1,680	1,521	50
Members' equity	1,098	998	298	1,362	1,025	298
Debt/asset ratio*	0.35	0.29	0.07	0.35	0.29	0.07

Small Business Loan Associations						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	27	147	136	27	147	136
Membership						
Total*	186	1,672	1,465	186	1,672	1,465
Active*	186	1,672	1,465	186	1,672	1,465
Inactive*	0	0	0	0	0	0
Employees						
All*	0	59	44	0	59	44
Full-time*	0	0	3	0	0	3
Part-time*	0	59	41	0	59	41
Wage bill	0	60	64	0	62	64
Revenue	7	294	361	9	302	361
Surplus	3	-8	1	4	-8	1
Capital investment	0	0	53	0	0	53
Assets	107	3,233	3,085	133	3,319	3,085
Liabilities	96	2,743	2,654	119	2,816	2,654
Members' equity	11	487	431	14	500	431
Debt/asset ratio*	0.83	0.81	0.79	0.83	0.81	0.79

Rural Development Corporations						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	14	18	13	14	18	13
Membership						
Total*	111	135	23	111	135	23
Active*	111	135	23	111	135	23
Inactive*	0	0	0	0	0	0
Employees						
All*	39	10	4	39	10	4
Full-time*	9	2	0	9	2	0
Part-time*	30	8	4	30	8	4
Wage bill	126	98	19	156	101	19
Revenue	742	233	61	921	239	61
Surplus	132	-27	-9	164	-28	-9
Capital investment	1	0	5	1	0	5
Assets	940	1,025	302	1,166	1,052	302
Liabilities	309	437	110	383	449	110
Members' equity	632	589	191	784	605	191
Debt/asset ratio*	0.34	0.42	0.23	0.34	0.42	0.23

Community Halls						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	145	109	102	145	109	102
Membership						
Total*	11,071	7,459	5,726	1,1071	7,459	5,726
Active*	6,113	6,955	5,342	6,113	6,955	5,342
Inactive*	4,958	504	384	4,958	504	384
Employees						
All*	51	34	75	51	34	75
Full-time*	3	0	0	3	0	0
Part-time*	48	34	75	48	34	75
Wage bill	62	63	56	77	65	56
Revenue	983	862	795	1,220	885	795
Surplus	-1	-15	55	-1	-15	55
Capital investment	79	27	39	98	28	39
Assets	3,389	3,149	2,782	4,205	3,233	2,782
Liabilities	98	22	19	122	23	19
Members' equity	3,291	3,127	2,763	4,084	3,210	2,763
Debt/asset ratio*	0.03	0.01	0.03	0.03	0.01	0.03

Curling and Recreational Centres						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	101	95	88	101	95	88
Membership						
Total*	12,432	11,466	4,931	12,432	11,466	4,931
Active*	8,241	11,348	4,891	8,241	11,348	4,891
Inactive*	4,191	118	40	4,191	118	40
Employees						
All*	117	120	49	117	120	49
Full-time*	11	12	13	11	12	13
Part-time*	106	108	36	106	108	36
Wage bill	528	673	307	655	691	307
Revenue	3,233	2,931	2,519	4,012	3,009	2,519
Surplus	211	1	259	262	1	259
Capital investment	639	88	113	793	90	113
Assets	10,173	10,786	9,710	12,623	11,073	9,710
Liabilities	1,847	1,220	376	2,292	1,252	376
Members' equity	8,326	9,566	9,334	10,331	9,821	9,334
Debt/asset ratio*	0.08	0.1	0.02	0.08	0.1	0.02

Television						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	7	5	5	7	5	5
Membership						
Total*	2,649	1,734	1,363	2,649	1,734	1,363
Active*	2,592	1,734	1,363	2,592	1,734	1,363
Inactive*	57	0	0	57	0	0
Employees						
All*	117	174	134	117	174	134
Full-time*	76	117	85	76	117	85
Part-time*	41	57	49	41	57	49
Wage bill	1,872	4,472	3	2,323	4,591	3
Revenue	11,759	24,051	26,902	14,591	24,691	26,902
Surplus	1,926	1,491	2,938	2,390	1,531	2,938
Capital investment	6,262	5,328	4,951	7,770	5,470	4,951
Assets	19,962	27,378	29,932	24,770	28,107	29,932
Liabilities	13,530	11,459	6,757	16,789	11,764	6,757
Members' equity	6,433	15,919	23,176	7,982	16,343	23,176
Debt/asset ratio*	0.28	0.23	0.11	0.28	0.23	0.11

Other Recreational						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	13	10	9	13	10	9
Membership						
Total*	967	768	673	967	768	673
Active*	513	768	673	513	768	673
Inactive*	454	0	0	454	0	0
Employees						
All*	42	15	20	42	15	20
Full-time*	13	0	3	13	0	3
Part-time*	29	15	17	29	15	17
Wage bill	181	56	29	225	57	29
Revenue	503	385	134	624	395	134
Surplus	-204	46	2	-253	47	2
Capital investment	69	10	1	86	10	1
Assets	1,010	745	570	1,253	765	570
Liabilities	200	223	249	248	229	249
Members' equity	810	522	321	1,005	536	321
Debt/asset ratio*	0.17	0.09	0.25	0.17	0.09	0.25

Child-Care Centres						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	45	54	49	45	54	49
Membership						
Total*	3,237	3,436	2,894	3,237	3,436	2,894
Active*	3,237	3,106	2,890	3,237	3,106	2,890
Inactive*	0	330	4	0	330	4
Employees						
All*	367	387	375	367	387	375
Full-time*	279	269	257	279	269	257
Part-time*	88	118	118	88	118	118
Wage bill	5,475	6,297	6,965	6,794	6,465	6,965
Revenue	7,240	8,899	10,017	8,984	9,136	10,017
Surplus	163	240	785	202	246	785
Capital investment	387	385	193	480	395	193
Assets	3,424	4,561	5,820	4,249	4,682	5,820
Liabilities	1,259	1,228	1,159	1,562	1,261	1,159
Members' equity	2,165	3,336	4,661	2,686	3,425	4,661
Debt/asset ratio*	0.32	0.26	0.24	0.32	0.26	0.24

Preschools						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	75	79	73	75	79	73
Membership						
Total*	6,738	5,837	5,527	6,738	5,837	5,527
Active*	6,738	5,789	5,526	6,738	5,789	5,526
Inactive*	0	48	1	0	48	1
Employees						
All*	106	132	80	106	132	80
Full-time*	31	33	36	31	33	36
Part-time*	75	99	44	75	99	44
Wage bill	546	778	864	678	799	864
Revenue	879	1,306	1,369	1,091	1,341	1,369
Surplus	68	43	5	84	44	5
Capital investment	19	156	10	24	160	10
Assets	365	682	667	453	700	667
Liabilities	23	137	182	29	141	182
Members' equity	341	545	485	423	560	485
Debt/asset ratio*	0.03	0.04	0.29	0.03	0.04	0.29

Federated Co-operative Ltd.						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	1	1	1	1	1	1
Membership						
Total*	176	169	168	176	169	168
Active*	176	169	168	176	169	168
Inactive*	na	na	0	na	na	0
Employees						
All*	1,183	1,148	1,207	1,183	1,148	1,207
Full-time*	1,183	1,148	1,207	1,183	1,148	1,207
Part-time*	na	0	0	na	0	0
Wage bill	44,470	50,063	54,176	55,180	51,396	54,176
Revenue	na	863,302	895,313	na	886,292	895,313
Surplus	na	60,829	74,108	na	62,449	74,108
Capital investment	14,478	17,139	25,584	17,965	17,595	25,584
Assets	582,095	442,445	485,619	722,289	454,227	485,619
Liabilities	170,209	143,672	210,643	211,203	147,498	210,643
Members' equity	411,886	298,773	274,976	511,086	306,729	274,976
Debt/asset ratio*	0.29	0.32	0.43	0.29	0.32	0.43

Affiliated Retail Co-operatives						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	176	169	168	176	169	168
Membership						
Total*	349,000	335,000	362,000	349,000	335,000	362,000
Active*	288,000	282,000	274,000	288,000	282,000	274,000
Inactive*	61,000	53,000	88,000	61,000	53,000	88,000
Employees						
All*	5,400	4,960	5,005	5,400	4,960	5,005
Full-time*	5,400	4,960	5,005	5,400	4,960	5,005
Part-time*	0	0	0	0	0	0
Wage bill	70,000	79,735	80,452	86,859	81,858	80,452
Revenue	757,159	933,730	954,359	939,516	958,595	954,359
Surplus	35,058	79,735	61,014	43,501	81,858	61,014
Capital investment	na	4,891	11,078	na	5,021	11,078
Assets	354,646	474,233	519,154	440,060	486,862	519,154
Liabilities	121,876	68,365	63,706	151,229	70,186	63,706
Members' equity	232,770	405,868	455,448	288,831	416,676	455,448
Debt/asset ratio*	0.34	0.14	0.12	0.34	0.14	0.12

Other Retail						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	9	22	14	9	22	14
Membership						
Total*	1,159	1,415	1,119	1,159	1,415	1,119
Active*	1,054	1,415	843	1,054	1,415	843
Inactive*	105	0	276	105	0	276
Employees						
All*	9	5	13	9	5	13
Full-time*	2	0	8	2	0	8
Part-time*	7	5	5	7	5	5
Wage bill	55	11	39	68	11	39
Revenue	367	104	349	455	107	349
Surplus	4	-6	5	5	-6	5
Capital investment	21	0	0	26	0	0
Assets	171	80	123	212	82	123
Liabilities	105	45	30	130	46	30
Members' equity	66	36	93	82	37	93
Debt/asset ratio*	0.53	0.33	0.20	0.53	0.33	0.20

Credit Unions						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	351	340	151	351	340	151
Membership						
Total*	570,694	555,188	550,978	570,694	555,188	550,978
Active*	570,694	555,188	550,978	570,694	555,188	550,978
Inactive*	0	0	0	0	0	0
Employees						
All*	2,469	2,556	2,812	2,469	2,556	2,812
Full-time*	2,469	2,556	2,267	2,469	2,556	2,267
Part-time*	0	0	545	0	0	545
Wage bill	72,500	92,033	115,501	89,961	94,484	115,501
Revenue	586,700	480,361	481,661	728,003	493,153	481,661
Surplus	25,500	40,088	37,342	31,642	41,156	37,342
Capital investment	8,902	11,199	98,315	11,046	11,497	98,315
Assets	4,986,800	6,106,584	6,490,448	6,187,838	6,269,202	6,490,448
Liabilities	4,793,100	5,745,655	6,060,798	5,947,487	5,898,661	6,060,798
Members' equity	193,700	360,929	429,650	240,351	370,541	429,650
Debt/asset ratio*	0.96	0.94	0.93	0.96	0.94	0.93

Note: The 1989 and 1996 studies counted branches as well as actual credit unions in the number of co-ops. The 1998 study counts credit unions only.

Credit Union Central						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	1	1	1	1	1	1
Membership						
Total*	430	376	151	430	376	151
Active*	430	376	151	430	376	151
Inactive*	0	0	0	0	0	0
Employees						
All*	299	360	434	299	360	434
Full-time*	250	275	434	250	275	434
Part-time*	49	85	0	49	85	0
Wage bill	10,503	20,495	30,915	13,033	21,041	30,915
Revenue	196,880	125,668	185,024	244,297	129,015	185,024
Surplus	8,900	4,022	5,910	11,044	4,129	5,910
Capital investment	3,093	3,741	31,221	3,838	3,841	31,221
Assets	1,642,700	1,616,954	2,392,739	2,038,334	1,660,013	2,392,739
Liabilities	1,495,124	1,531,483	2,256,104	1,855,215	1,572,266	2,256,104
Members' equity	96,485	85,471	136,635	119,723	87,747	136,635
Debt/asset ratio*	0.91	0.95	0.94	0.91	0.95	0.94

Note: Numbers for 1998 include Co-operative Trust Company of Canada, a subsidiary of Credit Union Central of Saskatchewan. The studies of 1989 and 1996 treated Co-op Trust as a separate entity. The 1989 and 1996 studies counted credit unions and their branches as members. The 1998 numbers reflect only the credit unions.

The Co-operators						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	1	1	1	1	1	1
Membership						
Total*	3	3	3	3	3	3
Active*	3	3	3	3	3	3
Inactive*	0	0	0	0	0	0
Employees						
All*	973	500	620	973	500	620
Full-time*	784	na	620	784	na	620
Part-time*	189	na	0	189	na	0
Wage bill	28,432	25,000	38,679	35,280	25,666	38,679
Revenue	76,209	65,000	70,518	94,563	66,731	70,518
Surplus	na	3,000	2,052	na	3,080	2,052
Capital investment	na	0	0	na	0	0
Assets	22,000	170,000	172,574	27,299	174,527	172,574
Liabilities	na	145,000	138,672	na	148,861	138,672
Members' equity	na	25,000	33,902	na	25,666	33,902
Debt/asset ratio*	na	0.85	0.80	na	0.85	0.80

Co-operative Hail Insurance						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	1	1	1	1	1	1
Membership						
Total*	57,355	64,884	62,186	57,355	64,884	62,186
Active*	12,740	14,566	9,987	12,740	14,566	9,987
Inactive*	44,615	50,318	52,199	44,615	50,318	52,199
Employees						
All*	16	7	99	16	7	99
Full-time*	10	7	7	10	7	7
Part-time*	6	0	92	6	0	92
Wage bill	254	337	475	315	346	475
Revenue	12,006	26,354	16,331	14,898	27,056	16,331
Surplus	2,924	1,402	5,527	3,628	1,439	5,527
Capital investment	na	8	27	na	8	27
Assets	22,796	25,579	30,905	28,286	26,260	30,905
Liabilities	0	4,211	3,955	0	4,323	3,955
Members' equity	22,796	21,368	26,950	28,286	21,937	26,950
Debt/asset ratio*	0.00	0.16	0.13	0.00	0.16	0.13

Health Care						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	8	10	13	8	10	13
Membership						
Total*	24,845	26,320	28,658	24,845	26,320	28,658
Active*	17,865	26,320	28,658	17,865	26,320	28,658
Inactive*	6,980	0	0	6,980	0	0
Employees						
All*	242	272	312	242	272	312
Full-time*	141	195	155	141	195	155
Part-time*	101	77	157	101	77	157
Wage bill	6,618	9,220	6,636	8,212	9,466	6,636
Revenue	11,204	13,761	14,113	13,902	14,127	14,113
Surplus	204	356	239	253	365	239
Capital investment	217	419	1219	269	430	1,219
Assets	3,914	4,145	4,652	4,857	4,255	4,652
Liabilities	2,524	1,665	2,182	3,132	1,709	2,182
Members' equity	1,390	2,480	2,470	1,725	2,546	2,470
Debt/asset ratio*	0.33	0.29	0.29	0.33	0.29	0.29

Fire Protection						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	9	9	8	9	9	8
Membership						
Total*	2,170	2,626	2,536	2,170	2,626	2,536
Active*	2,138	2,626	2,536	2,138	2,626	2,536
Inactive*	32	0	0	32	0	0
Employees						
All*	6	9	7	6	9	7
Full-time*	0	0	0	0	0	0
Part-time*	6	9	7	6	9	7
Wage bill	12	14	19	15	14	19
Revenue	112	195	173	139	200	173
Surplus	21	28	-32	26	29	-32
Capital investment	6	9	8	7	9	8
Assets	467	660	602	579	678	602
Liabilities	3	5	7	4	5	7
Members' equity	464	654	595	576	671	595
Debt/asset ratio*	0.00	0.02	0.04	0.00	0.02	0.04

Funeral						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	4	3	2	4	3	2
Membership						
Total*	509	117	145	509	117	145
Active*	484	117	145	484	117	145
Inactive*	25	0	0	25	0	0
Employees						
All*	6	2	1	6	2	1
Full-time*	1	0	0	1	0	0
Part-time*	5	2	1	5	2	1
Wage bill	11	1	2	14	1	2
Revenue	106	17	3	132	17	3
Surplus	33	11	1	41	11	1
Capital investment	3	0	0	4	0	0
Assets	131	63	49	163	65	49
Liabilities	71	0	0	88	0	0
Members' equity	61	63	49	76	65	49
Debt/asset ratio*	0.24	0.00	0.00	0.24	0.00	0.00

Water Systems						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	4	18	17	4	18	17
Membership						
Total*	71	233	250	71	233	250
Active*	64	233	250	64	233	250
Inactive*	7	0	0	7	0	0
Employees						
All*	0	0	0	0	0	0
Full-time*	0	0	0	0	0	0
Part-time*	0	0	0	0	0	0
Wage bill	0	0	0	0	0	0
Revenue	3	78	73	4	80	73
Surplus	1	4	-10	1	4	-10
Capital investment	52	30	1	65	31	1
Assets	53	919	681	66	943	681
Liabilities	47	64	87	58	66	87
Members' equity	5	854	594	6	877	594
Debt/asset ratio*	0.26	0.09	0.16	0.26	0.09	0.16

Adult Education						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	5	5	5	5	5	5
Membership						
Total*	417	291	286	417	291	286
Active*	392	291	286	392	291	286
Inactive*	25	0	0	25	0	0
Employees						
All*	6	3	12	6	3	12
Full-time*	2	2	6	2	2	6
Part-time*	4	1	6	4	1	6
Wage bill	115	73	6	143	75	6
Revenue	308	296	268	382	304	268
Surplus	75	-36	-19	93	-37	-19
Capital investment	0	0	0	0	0	0
Assets	259	114	37	321	117	37
Liabilities	60	27	6	74	28	6
Members' equity	199	87	31	247	89	31
Debt/asset ratio*	0.47	0.3	0.21	0.47	0.3	0.21

Other Community Service						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	4	2	3	4	2	3
Membership						
Total*	826	995	1,085	826	995	1,085
Active*	321	995	1,085	321	995	1,085
Inactive*	505	0	0	505	0	0
Employees						
All*	3	5	4	3	5	4
Full-time*	2	4	2	2	4	2
Part-time*	1	1	2	1	1	2
Wage bill	86	104	517	107	107	517
Revenue	210	270	957	261	277	957
Surplus	30	6	2	37	6	2
Capital investment	0	11	31	0	11	31
Assets	96	201	463	119	206	463
Liabilities	6	24	90	7	25	90
Members' equity	91	177	373	113	182	373
Debt/asset ratio*	0.02	0.09	0.12	0.02	0.09	0.12

Housing						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	22	21	26	22	21	26
Membership						
Total*	1,045	1,108	1,145	1,045	1,108	1,145
Active*	1,019	1,108	1,145	1,019	1,108	1,145
Inactive*	26	0	0	26	0	0
Employees						
All*	32	29	40	32	29	40
Full-time*	6	4	10	6	4	10
Part-time*	26	25	30	26	25	30
Wage bill	397	300	340	493	308	340
Revenue	10,130	7,091	6,830	12,570	7,280	6,830
Surplus	-202	1	79	-251	1	79
Capital investment	565	17	1	701	17	1
Assets	53,390	52,767	48,991	66,249	54,172	48,991
Liabilities	51,402	49,308	42,307	63,782	50,621	42,307
Members' equity	1,988	3,459	6,684	2,467	3,551	6,684
Debt/asset ratio*	0.88	0.87	0.80	0.88	0.87	0.80

Real Estate Development						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	8	8	10	8	8	10
Membership						
Total*	528	717	384	528	717	384
Active*	513	717	384	513	717	384
Inactive*	15	0	0	15	0	0
Employees						
All*	0	13	21	0	13	21
Full-time*	0	5	16	0	5	16
Part-time*	0	8	5	0	8	5
Wage bill	0	64	74	0	66	74
Revenue	336	233	220	417	239	220
Surplus	83	29	168	103	30	168
Capital investment	0	176	0	0	181	0
Assets	1,621	578	865	2,011	593	865
Liabilities	1,288	108	150	1,598	111	150
Members' equity	334	470	715	414	483	715
Debt/asset ratio*	0.35	0.07	0.23	0.35	0.07	0.23

Employment						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	8	7	5	8	7	5
Membership						
Total*	119	52	546	119	52	546
Active*	86	52	546	86	52	546
Inactive*	33	0	0	33	0	0
Employees						
All*	49	18	19	49	18	19
Full-time*	9	13	13	9	13	13
Part-time*	40	5	6	40	5	6
Wage bill	185	50	80	230	51	80
Revenue	1,211	74	128	1,503	76	128
Surplus	37	-1	18	46	-1	18
Capital investment	96	0	0	119	0	0
Assets	245	31	62	304	32	62
Liabilities	128	13	18	159	13	18
Members' equity	117	18	44	145	18	44
Debt/asset ratio*	0.44	0.42	0.30	0.44	0.42	0.30

Publishing						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	3	5	5	3	5	5
Membership						
Total*	210	277	89	210	277	89
Active*	207	277	89	207	277	89
Inactive*	3	0	0	3	0	0
Employees						
All*	15	9	5	15	9	5
Full-time*	10	7	3	10	7	3
Part-time*	5	2	2	5	2	2
Wage bill	269	247	238	334	254	238
Revenue	608	590	752	754	606	752
Surplus	-28	-33	39	-35	-34	39
Capital investment	7	0	0	9	0	0
Assets	226	185	302	280	190	302
Liabilities	101	167	184	125	171	184
Members' equity	125	18	118	155	18	118
Debt/asset ratio*	0.55	0.49	0.41	0.55	0.49	0.41

Miscellaneous						
(x 1,000 unless *)	Unadjusted			Adjusted for Inflation To 1998 Dollars		
	1989	1996	1998	1989	1996	1998
Number of co-ops*	12	10	13	12	10	13
Membership						
Total*	472	405	2,048	472	405	2,048
Active*	369	405	2,048	369	405	2,048
Inactive*	103	0	0	103	0	0
Employees						
All*	27	21	21	27	21	21
Full-time*	13	15	13	13	15	13
Part-time*	14	6	8	14	6	8
Wage bill	228	165	211	283	169	211
Revenue	1,149	899	647	1,426	923	647
Surplus	-7	0	-33	-9	0	-33
Capital investment	0	42	8	0	43	8
Assets	809	608	823	1,004	624	823
Liabilities	507	327	311	629	336	311
Members' equity	302	281	512	375	288	512
Debt/asset ratio*	0.39	0.27	0.20	0.39	0.27	0.20