

CO-OPS BUILD A BETTER WORLD!

The United Nations has declared 2012 the **International Year of Co-operatives**, recognizing the contribution of co-ops to community development, employment, and poverty reduction. Stop in at your local co-op or credit union and see what the buzz is all about. Want to find out what co-ops do for the Pioneer Valley and what they can do for you? Visit www.vcba2012.coop.



This ad brought to you by these organizations and the Valley Cooperative Business Association.

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MEMBER ECONOMIC PARTICIPATION • OPEN & VOLUNTARY MEMBERSHIP • CO-OPERATION AMONG CO-OPERATIVES