

# BASED ON "HAN" ACTION CO-OPERATIVE

A study of "Basic Co-operative Values" through practice of
Seikatsu Club Consumers' Co-operative

The Tokyo Initiative on International Cooperative Alliance
World Congress Tokyo — Japan
October 1992

ICA Library 334.5(520) ICA-S ICA 01568

#### CO-OPERATIVE ACTION BASED ON "HAN"

A study of "Basic Co-operative Values" through practice of
Seikatsu Club Consumers' Co-operative

John (520)

The Tokyo Initiative on International Cooperative Alliance World Congress Tokyo – Japan October 1992



Published by:
Seikatsu Club Consumers' Co-operative
3-13-13 Miyasaka
Setagaya
Tokyo - 156
Japan
Telephone (+81-3)34 25 01 11
Telefax (+81-3)34 20 14 50

Photo: Ryoichi Suzuki

Printed in Tokyo, Japan, 1992 by Tama

## TABLE OF CONTENTS

INTRODUCTION	
From Seikatsu Club to Seikatsu Club	
Consumers' Co-operative	5
Principles (basic values) to guide	
Seikatsu Club Consumers' Co-operative	6
Profile of the Seikatsu Club in Tokyo	8
Our point of view for "Basic Co-operative Values"	10
I. CO-OPERATIVE ACTION BASED ON "HAN"	
Fund raising through own members	12
Basis of the efficient and	
socially fair business operation	12
A new community in the urban society	13
Base for a co-operative society	13
Daily guarantee for daily participation	13
Participatory democracy	14
School for self-realization	14
Improvement of women's conditions	
and social participation	15
"Con-vivial society", new one of 21st century	16
A Co-operative to work together	17
II. JOINT AND COLLECTIVE PURCHASE	
BASED ON "HAN"	
Fulfillment of "needs" joined the purchasing power	18
Business and Movement embodied in one	19
Appropriate distribution of scarce resources	19
Protest against a wasteful economy	20
Planning and stabilization of livelihood	20
Autonomy in life	21
Gain the values in use	21
Necessary conditions for	
necessities in life and producers	22
Necessities in life	
made by the people who need them	22
Proposition of an alternative	
towards a new socio-economy	23

# From Seikatsu Club to Seikatsu Club Consumers' Co-operative

In 1960 an upsurge of political anger amongst the masses brought about a movement to seek the abolition of a new "security treaty between the United States of America and Japan". As a result, Japan shifted its focus from political to economic growth. " The income-doubling programme" adopted in 1960 by the Cabinet under Premier Ikeda was the starting point to rebuild Japan towards the economic "greatness". During these vears of economic growth, consumers were left to face a gamut of contradictions. And then a diversity of people's and social movements emerged across Japan.

In 1965 when looking to build a new social movement rooted in the community and the living environment with democratic process, a group of young activists established "Seikatsu Club", a voluntary citizens' group.

Their first venture was "Kyo-do Ko-nyu" (which means the joint and collective purchase) of milk. The price of milk had increased 3 times that year. Collecting orders from the residents, they could purchase the milk at 15 yen a 180 cc bottle as compared to the retail price of 18 yen. At this time, the milk market was dominated by a few companies which sold low quality powdered and reconstituted milk called milk-drink. They were also manipulating the price.

During this period, the main issues of the citizens' daily life were inflation and environmental pollution. Many manufacturers could decide on the price as they pleased. They were also a menace to the citizen's life as a result of their industrial pollutions and environmental degradation. They were flooding the market with harmful marchandise.

To combat this, the collective purchasing movement in "Seikatsu Club" increased the variety of items purchased

and spread the membership before the wind. In 1968, the membership was over 1,000 and the annual turnover was about 4 million yen. They were at a stage to set up a new framework for managing the business venture and promoting the movement.

As a result, "Seikatsu Club" adopted a co-operative style based on the Rochdale pioneers in United Kingdom. It was in October 1968 that "Seikatsu Club Consumers' Co-operative" was born as a legal entity. It is a tool to resolve the social issues such as prices, pollution, etc and to change Japan via social and economic mechanisms. And they put their whole energy into the movement to purchase collectively the daily necessities based on "Han" (which means the small basic unit group).

# Principles (basic values) to guide Seikatsu Club Consumers' Co-operative movement

Through the application of the basic co-operative values and principles, and with new values and principles created by ourselves, we attempt to achieve the social order and lifestyle we envision.

Our newly created values encompassed in these key words "Think independently, work cooperatively" continue to encourage activists and provide the guidelines for advancing the movement. The following are the main principles:—

#### i Autonomy in management and in operation

The sovereignty always resides with members. The same principles of conduct apply for members and for their organization.

#### ii Autonomy in life and in community

The movement targets that the well being of the community shall be realized through the member's efficient use of the co-operative as a tool.

#### iii From consumers to autonomously living peoples

Positioning of oneself as a self-reliant citizenship having a choice and to deny one's existence as a captive of capitalism in our highly consuming society.

#### iv. Importance of the human relationship resources

the emphasis capital Contrary to on resources put serious capitalistic enterprises, we consideration to resources in the co-operative itself. It acts one, togetherness of people living as they are.

v. Necessities of livelihood instead of commercial commodities

The fundamental character of our goods purchased collectively pursues the value in use rather than the value for exchange.

#### vi Necessities of livelihood at fair prices

The principles for the co-operative purchase describes all information of the goods to be purchased and that they are open to consumers. The purchasing prices should guarantee the reproduction to producers.

## vii Restoration of the values for an appropriate working

To review the concept of the modern industrial economy where only paid work is placed on high value. To develop a new value for a variety of work including voluntary works and unpaid household tasks.

viii Reserve fund increase by members at a flat monthly rate, non-dividend on money invested by members, fair distribution of the surplus to the members according to the amount to purchase

To fortify the strength of the cooperative, the reserve fund was increased. This guarantees the participation of every member in the decision making

process as one member – one vote, independent of the amount of investment.

ix Send the representative of the autonomously living peoples to local councils because the politics must be a tool of livelihood as well

To advocate the rights of a tax payer. The principles showing the necessity and the way of the political participation through the use of the right to vote and to be elected. Political participation and the participatory democracy.

x. Promotion of the closed cooperation with the producer

the collective The principles to promote accordingly quality, ingredients, provide the and goods packaging of the in cooperation producers, in order to resolve the problem of market economy.

## Profile of the Seikatsu Club in Tokyo

Here is a profile of our membership for a quarter of a century (the list is made up as of March 1992).

Number of members 55,504 staffs 233 Number of full-time (there is no part-time worker) Number of " Han" 6,759 (7.5 members per "Han") billion Total amount of investment 4 (72,639 Yen per member) Total amount of purchasing 19.6 billion (29,446 Yen per month per member)

Seikatsu Club Consumers Co-operatives are modeled after our Club in Tokyo. They are supported by us and currently they are 12 in the whole country. They are characterized as a self-determined activity. In 1991, we

got together to build a national association. As a national association, the total number of members are 213,920 and total amount of investment and purchasing is 11.9 billion Yen and 66.19 billion Yen respectively.

The following are newly created ventures from the parent body of our Club (the list is made up as of March 1992).

#### i. Tokyo Seikatsu-sha Network

network is registered political as Their activities, independent of entity. any existing political party, are geared towards representing citizen at the local assembly. This is to focus their energy for political realizations through citizens' This is an association in Tokyo Megapolis initiative. of every which is composed municipal Seikatsu-sha Networks Started in 1988. The former name was Group Seikatsu-sha which was born in 1980. These Networks are located in 22 municipalities in Tokyo one by one. following number is the detailed of 30 councilors by each municipal Seikatsu-sha sent Metropolitan assemblywoman, 9 Networks: 1 assemblywomen, 20 city assemblywomen.

#### ii. 27 Workers' Collectives

Total annual turnover of all 27 enterprises is 500 300 millions Yen. members participated. This Collective started through collective investment interested members in our Club. The range of business confectionery, caterer's shop, restaurant, of meals, distributor, bakery, open provision market, welfare work, editorial work, measuring for etc.

# iii. Private companies collectively invested to promote the collective business

Private companies invested by Seikatsu Club Co-ops as well as by the producers who are our partners: 2 dairy firms, 1 delivery company, 1 corporation of

ranch for beef and 1 publishing house.

#### iv. Social movement Research Center

Established in 1981 by Seikatsu Club Co-ops as well as by producers, our partners for the purpose of promoting research, study, exchange of various type of domestic and foreign social movement. Publishing the monthly magazine called *Social Movement* 6 full-time staff.

# Our point of view for "Basic Co-operative Values"

We, Seikatsu Club Consumers' Co-operative, have continued bring forward social issues by adapting the operative method as a tool to struggle, to change and to socio-economic system remake new where a realized through development could be human solidarity. industrial economy differs from the present capital is the main actor.

other words, we are promoting the Co-operative Movement in the sense that each member, a main actor, has positively chosen this means of association for the autonomy in life as well as in community, and the co-operative life style such as mutual benefit, working sharing with together. others, co-existing with others. participation in relationship development, which are people-valueing approach a resident in Global by village.

then what are the Co-operative Values of a co-operative as a "tool"? We feel that the tool should designed for the empowerment of the co-operative That is to say that there are function: inviting one's neighbours to "Han" meeting; calling collective action to find out and research problems; and depends alternatives to act together. It the cognitive power and practice of each member.

Furthermore, we think that the necessary conditions to elevate the cognitive power and practice of each member are laid on the following 3:—

\* continual pursuit of top priority to members

\* members' participation in the administration of an organization, in the investment and in the use.

accumulation of education to work together and for mutual development

(The cognitive power will be raised by a new practice and the growing of the cognitive power will be connected to a higher level of practice. No other value surpasses practice.)

In the meantime, the subject "Basic Co-operative Values" discussed at ICA (International Co-operative Alliance) provides food for thought on universal values for present and future vision of the world Co-operative Movement. And we appreciate your attempts to share your opinions and studies by home and foreign researchers and co-operators.

In that context, we would like to inspect in our Cooperative Movement how "Basic Co-operative Values" are made in a form of practical application and how we have created the rules and how they are breathing in practice.

So, we would like to confirm and clarify the present and future *raison d'être* of "Han", of the collective and joint purchasing, that is our typical and structural character of our movement, and how our practice evolve to bring up both Co-operative theory and principles.

Finally, we hope that we can provide an image of "Basic Co-operative Values" or a co-operative movement toward 21st century by means of mirrors set against each other, one sustaining the co-operative "Values" and "ideas" and the other presenting our co-operative movement to resolve the problems towards a better world.

This paper describe a resolution. We look forward to receiving opinions, comments and criticism from many other co-operators.

#### I. Co-oprative Action based on "Han"

#### "Han" is breathing Co-operative Values and Principles.

" Han" means the most genuine and collective co-operative. most " Han" means not only the smallest also greatest co-operative. Members of " Han" value following approach democratic participation, autonomy, nistic economy on the basis solidarity, and even free association of cultural activities.

## Fund raising through own members

"Han" is a free association purposing to purchase collectively and by design both the necessities in life and the necessary information for everyday life. "Han" is organized by mobilizing voluntarily the resources that each member owns i.e. human, economical, informative and relational resources.

# Basis of the efficient and socially fair business operation

- "Han" is a necessary and indispensable system to realize collective and joint purchasing for an efficient business operation (\*) of Seikatsu Club Consumers' Co-operative. The business is based on a social fairness in the sense of non-transference of negative cost (\*\*) attendant upon the distribution of the necessities in life.
- (\*) The gross profit rate is about 18% in our fiscal year of 1991. Meanwhile that of the supermarket is generally 25%.
- (\*\*) An example: the average volume of waste per day per family in Tokyo is about 560g. Meanwhile that of

## A new community in the urban society

"Han" is a new local community found by "Seikatsu-shà" (autonomously living peoples) who are married with family or singles. "Han" is a "village" or "town" in a modern urban society where the people's atomization is under way without end.

is a community where each member can restore the peoples after human social relation among the lapse of human relationship in industrialized society result commercialization and monetarism. The present market economy consumer-oriented society the individual consider either usable or disposable.

So each member can establish a social solidarity on the basis of self-reliance. "Han" is therefore an autonomous intermediate group between the local residents and the society.

## Base for a co-operative society

"Han" is a "co-operative school" where each member can nourish a co-operative way of seeing and thinking and acquire skill for a co-operative life style.

"Han" is a "small school" where they can obtain mutual self-help, democracy, solidarity and co-operation. The values help them to build a base for making co-operative social fabric (\*) in the near future.

(\*) A co-operative social fabric means a society where a co-operative way of seeing and thinking is honored and the Co-operatives play a functional role as parts of a socio-economic system in a given local community. We can see an example of advanced experimentation in Mondragon (Spain).

# Daily guarantee for daily participation

Needless to say that each member participates daily in "Han", because "Han" has a system which guarantees that all

members participate equally in investments (\*), in the use and management of the co-operative. "Han" cannot function and exist without members' daily participation.

(\*) It is, in general, very difficult to participate in investments. But in the Seikatsu Club, we make it possible through the "Han"s by collecting additionally 1,000 Yen a month besides purchasing payment to fortify our reserve fund.

As a result of a higher reserve fund, it places the Seikatsu Club as one of the higher investment ventures amongst the other co-operatives in Japan. And the rate of our owned funds indicates 75% which is also in a high ranking.

In this manner, the participation in the investment by members designates their self-expression both of the active participation in the management and of the identification to the Seikatsu Club despite the liberty to entry in and to exit from the organization.

## Participatory democracy

" Han" is managed on the basis of the democratic decisionprocess through the direct participation members. In the management of "Han", "democracy" daily method and is an indispensable principle. At "Han", decision-making and ways of implementation are embodied members. There is no adherence to obedience. " Han" is completely disconnected to a bureauorganization. Therefore this allows autonomous and self-management organization.

The decision-making of an organization by constituent members is both the universal principle and an ironbound rule for the co-operative management.

## School for self—realization

The other natural character of "Han" is free and voluntary association of various peoples with diverse opinions and different ideas.

Therefore it is indispensable that members communicate

other in their daily conversations. Through sympathetic understanding, and communication. discussion casual members and even the contact, elevate the concensus level to resolve problems. Without daily dialogue and action, "Han" cannot be practised.

"Han" is a cross-road where each member can encounter "others", find out the "differences" and new personality of oneself, and make self-criticism. And "Han" enables one to practise control over one's action.

is a livelihood school where each member can appropriate technology. about an One can skills for the management of household through "Han" activities and the exchange of experiences. This human-scale technology signifies the "living manner" keeping household accounts, cooking for the family, eating the cooked food, "doing it yourself", repairing or patching, keeping the house clean, washing the clothes, for children. elderly relatives caring or handicapped persons, etc.

Through the accumulation of these skills, they can build up their self-reliance, spontaneity and creativity incessantly and develop towards rich self-expression and self-realization.

# Improvement of womens' conditions and social participation

The main actors of "Han" are mostly women. They can get the opportunity to participate voluntarily in a social movement within and beyond "Han".

One of the opportunities is to be a representative of Seikatsu-sha and participate in the local council. local councilor, she can affect changes in local environment of member's daily community, the life. call this movement a Representative Movement. To one's life, it is an indispensable task for Seikatsu-sha self-governing community incorporate the local autonomous living.

The other is a movement by the Workers' Collective. This is a trial venture to create collectively an autonomous and meaningful workplace and to propose a new social way of working.

present industrialized society in many ways The imposed many tasks on this social movement. "Han" ecological movement, activities include anti-nuc anti-atomic power station movement, peace movement. enviromental reservation, self-reliance of alternative life style, building a new socio-economical system, etc.

(\*) At the present stage, there are 2 necessary and right reasons why the housewives are playing a key role as the main actor of Japan's Co-operative Movement.

Firstly, many men in the present urban city are "soldiers" in the corporation fighting 24 hours and their houses are merely a place for recovering their energy to serve labour force. These men symbolise the people who do not have a Seikatsu-shàs face.

Secondly, the present society is a highly consumption—oriented society initiated by consumerism, where the trans—figuration from working and production to consumerism is pre—dominant over the main social axe, and life rhythm.

But now, powerful reinforcements are sent to the housewives: the retired aged who could recover the way of life as *Seikatsu-sha* after retirement from their corporations. They can carry out effectively the function of co-operative.

So we can say that now we have the opportunity to reconstruct the community's co-operative from the housewives' co-operative.

# " Con-vivial society", new one of 21st century

In "Han", each member need the existence of others and there is no outsider. "Han" is a "con-vivial society" where each member shall not be exploited, oppressed and discriminated. "Han" is a model where the principles are laid on naturally "caring", "honesty", "self-help" and "mu tual-help" through daily solidarity and co-operative action in the basis of the respects for human dignity and

for human rights of each member.

- "Han" will be naturally developed to a society where everybody, constituent of a local community, such as women, men, young and old can come together and mutually co-operate.
- (\*) We are getting started on a social device for mutual help with a tentative name, "Mutual Aid Co-op" and a Day Care Service business for the aged at home.

## A co-operative to work together

By "co-operation" we can mean "working together". "Han" is a basic apparatus for joint and collective purchase of necessities in life and the necessary works function are done by each member. The contents comprised collecting order and payment, paying money into a post goods. deposit, ordering, receipt and disposal of transaction of goods claimed and troubled, recycling container and the disused material. dispatch and reception of informations, etc. Through voluntary sharing of responsibilities of " Han". every member in efficient business management is maintained. The results distributed to members fresh fruit of their as a co-operation.

"Han" does not have so-called customers who merely receive service, that is to say, there is no customer in "Han". Those who are in "Han" are the members who are voluntarily working together. The Co-operative Movement is being promoted through the works of each member. At present, the rate between male and female staff is 7 to 3

Works in "Han" mean not only a proper way of working in the sense of voluntarily and no material return but also in a condition of the most "co-operative" Co-operative action.

# II. Joint and collective purchase based on each "Han" group

#### an alternative socio-economic model.

The economic system of this advance joint purchase necessities " Han" in life of group is an invention to minimize needless levels waste at all production to scrap, distribute our resources appro~ priately and to preserve global resources.

The joint and collective purchase is a model towards a regionally and globally green economy.

# Fulfillment of "needs" joined the purchasing power

Seikatsu Club Consumers' Co-operative has been born to struggle against the bad behaviour of capitalism and industrialism. This is to change and re-make the social and economic system from capital-oriented to human-valueing.

The weapon to struggle is the accumulation of each member's intention and purchasing power embodied in a co-operative. This power has both collectively to (choose) and not to buy (boycott) in contrast to buying power. Each member convey her intention through "Han", control of her purchasing power and gain in life, true "needs". We call this whole system a "joint and collective purchase or co-operative purchase"

(\*) We must distinguish the difference between "wants" and "needs". The former is based on instinctive desires and the latter on reason. In the meantime, we are interested in the following priorities of

"needs" by Christian Bay, a Norwegian origin researcher. We believe we are able to fulfill the 4 needs through promotion of the Co-operative Movement:

First need for existence

(needs for cloths, foods and housing. needs for security)

Second needs for health (needs for the health of body)

Third needs as reflex of the species as human being

(needs for the solidarity, dignity, identification, sovereignty of oneself and others in a community)

Forth, needs for liberty, subjectivity and individuality

He insists that through this pursuit of needs, we shall not deprive others of the opportunity to fulfill their fundamental needs.

## Business and Movement embodied in one

1977 we started the co-operative purchase non-harmful soap for the purpose of social boycott of detergent which is harmful to human body environment(\*). From the point of view of the movement, on the soap business as part of a collective boycott (banishment) of the detergent. This development is incorporated into developing the movement. We have created a system where development of both movement is connected. The joint and collective purchase is an excellent method to unite both the movement and business in one body.

(\*) The concepts was to "Stop to be a assaulter!" and to "Change our way of life!"

# Appropriate distribution of scarce resources

The advanced joint and collective purchase is achieved through the planned consumption pattern of a member (family). The planned consumption of daily necessities

allows advance payment. This enables the planning of the investment production, the and disposal. recycling and As a result. waste of our scarce resources will be minimized. excellent model for appropriate distribution The resources. comparison with a method of super-market is more comprehensive; here is pseudo-chain: production on risky speculation, adjustment, pseudo rich assortment of merchandises, deterioration of quality, plenty of decayed part, goods mass disposal, i.e. vicious circle of the left unsold and wasteful life style.

## Protest against a wasteful economy

The producers' incentives to produce in the advanced purchase ioint and collective are the fulfillment needs based on the advancement (contract) of consumers. place is no for speculation or profit-making. From the point of view of producers, the range required are specified. Therefore publicity need not to give or commercial advertisement for sales promotion, to stimulate demands. After all, this is a system to produce things needed occasion demands.

Therefore this is a protest with a clear alternative against the wasteful economic system the in industrialized society the of chain of investment. production, stock, distribution and disposal driven in excessive speed.

(\*) This system of planned production and consumption of daily necessities by members as end users is totally different from the centrally planned (directed) economy which caused the collapse of the communist countries.

This model is very significant for the decentralized, democratic and autonomous economic system.

# Planning and stabilization of livelihood

The advanced payment is a measure to obtain the necessary values, quality and quantities based on true "needs" life at a fair price according to a self-determined way of life. If the foods are an example of the necessities life. soundness minimum the safety and is a requirement, which has no relationship to "natural" or "or foods at rather higher prices. So the planning of our living is a step towards autonomy in life.

planned benefits of For each member, the necessities in life at stabilized quality and fair price through the advanced co-operative purchase can for daily consumption. And security and assurance the security of life means a base for the healthy activities. A healthy life is the mother of a society.

# Autonomy in life

Japan is now heading towards a free market economy with a highly consumption—oriented society. The corporations can manipulate with invisible hands, penetrate our living world, even enter our hearts, control our living habitats and systematise our consumption based on capitalistic logics. An example as such tricks is the frequent change of models of durable consumer goods.

co-operative purchase is a way to deny capitalistic system of consumption. It is not only buying the goods but the movement also provides an alternative lifestyle to change the consumption pattern.

## Gain the values in use

The value of commodities in a market economy is for exchange. The goods are not necessarily made to fulfill the true needs of consumers.

What is truly needed by the consumers is originally the value in use. We are calling "the necessities in life" the goods made for the fulfillment of the value in use, distinguishing the commodities which are the pursuit of the value for exchange. The benefits of necessities in life through joint and collective purchase means a way to gain democratization of economy through participating

in the free market economy. This helps in the realization of right for consumers' self-determined economy.

# Necessary conditions for necessities in life and producers

Without fulfillment of the consumers' needs, and without social justice and value, the necessities in life do not have the value in existence. Here are the principal conditions:—

- \* Value in use
- \* Reasonable price with a guarantee that the producers can continue to produce
- \* Information disclosure at all levels, from materials, production process, distribution to disposal
- \* Having social values, safety for the body and soundness for the environment
- \* Reciprocity, mutual understanding and solidarity between producers and consumers
- \* Pursue self-sufficiency
- \* Respect for the natural cycle of the scarce resources, not to exploit them which could worsen the crisis of world famine and resource depletion

Here are the principal conditions for our producers :-

- \* Strong will to resolve the problems based on a cooperation with consumers
- \* Information disclosure
- \* Provide conditions and capacity to produce
- \* Provide social development to cooperate with other producers
- \* No investment in unjust and harmful corporations
- \* Manage production and disposal process to protect the global resources and natural environment

# Necessities in life made by the people who need them

The merchandise is made by the capital, while in a social

economy the necessities in life are made The quality of the goods is decided by the consumers. people who use them. The quality can be pursued through the discussions in "Han", research and study by members staff. joint research and development producers and consumers and debates in various kind Unnecessary elements such society committees. as increase over-packaging and additives in foods to the value for exchange can be removed. Only the value in use is pursued according to the simple needs.

The monthly order of each member acts as a "vote-in-con fidence" with regards to the quality of the goods. Every 3 years a thorough study on the list of goods is carried out by "organizingmovement of needs for necessities in life(\*)".

in "Han", this will be (\*) Based on the discussion by the whole organization, that is, by participation of all members, in order to review of necessities all aspects, list from decide and to develop a new list of products. decent needs and pseudo-needs are re-Here the organized.

# Proposition of an alternative towards a new socio-economy

The movement of co-operative purchasing is to propose a socially acceptable way of consumption and to protest against a decadent society. At the same time, this is a movement which provides a new socio-economy with an alternative lifestyle.

There incentives are many for the community participate in Seikatsu Club. Many are residents from high consumption society who join the Seikatsu Club merely to seek easily safe commodities at lower prices.

But through the various kind of economic practice with a social consciousness, they will be transformed into a Seikatsu-sha and a global citizen. They will have a cognitive and practical power towards an autonomous life and community self-reliance. They will be responsible for the global society. Not only will they criticise the

commodities but will also be able to think about the problems and help to resolve them in an industrialized society.

Our economic practice may be just a small purchasing power but in this movement we have many active members (families) taking one "omnibus" from a right livelihood to a new co-operative socio-economy.

#### For more detailed information, contact:

Seikatsu Club Consumers' Co-operative

3-13-13 Miyasaka, Setagaya, Tokyo - 156, Japan

Tel (+81-3)34.25.01.11 Fax (+81-3)34.20.14.50