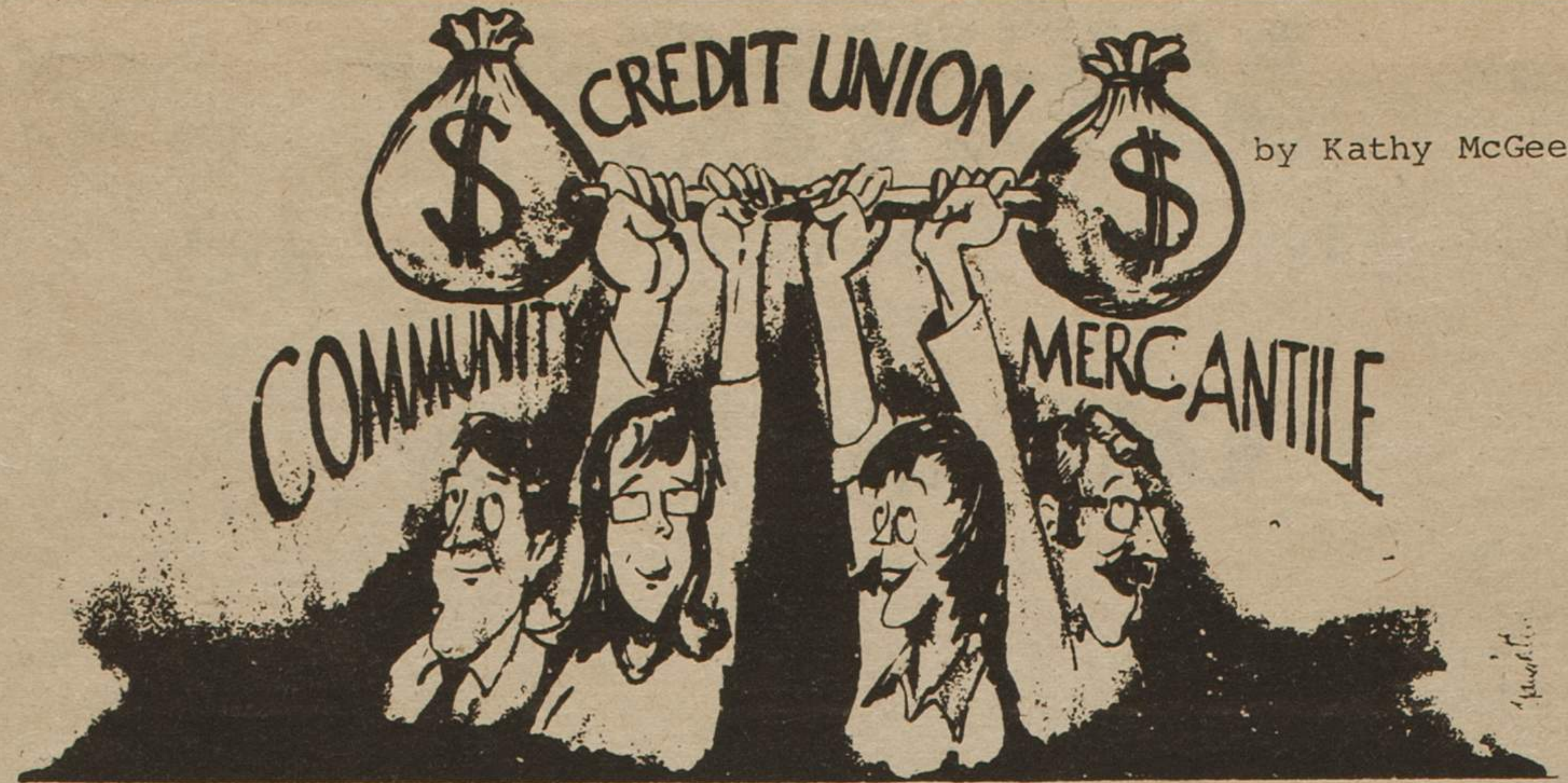


Since its beginnings several years ago, the Community Mercantile Credit Union has evolved philosophically as well as financially. For the most part, credit unions exist to provide savings accounts and loans for their members. Relatively few credit unions look beyond these immediate goals to larger ones related to the role credit unions could play in the development and support of local communities and community services. At the CMCU, we feel that community service is a major part of our responsibility to our members.

People join credit unions for many different reasons, but a common one seems to be frustration and anger with banks and savings and loan associations. These institutions have developed a life of their own governed by abstract economic principles that don't appear to have much to do with everyday human concerns. Most of us don't understand or



by Kathy McGee

trust banks and suspect that they are not as important as they want people to think, but we don't know how to untangle ourselves. To begin untangling ourselves, we need to understand how money and credit work in our society.

At the credit union, we're working to educate ourselves about this in two ways. First, we're becoming active in the credit union movement by taking part in lobbying and legislative campaigns to promote credit unions in Kansas and the country. Second, we're attending workshops for credit union operation and management and we're taking part in the classes offered by The New School for Democratic Management, based in San Francisco.

We're planning local workshops in these areas for our members and the community at large. We're also encouraging our membership

to be as active as possible in the credit union. Since a major difference between banks and credit unions is that credit unions are owned by their members, all members can vote their choice for issues and officers.

In the past year and a half, the credit union has helped finance a number of small business ventures. Several food co-ops dealt with the credit union for necessary capital for improvements. Kansas organic farmers have sought us out for equipment loans. A couple of restaurants, tofu and miso shops, a T-shirt business, and some musicians are benefiting from our loan program also. We're committed to making more loans of this sort, particularly to worker-owned businesses which provide important products or services in our community. The businesses provide not only needed services, they also give the people who operate

them a stake in, and a strong sense of control over their own lives and the future of the community in which they live.

Another area in which we hope to become more involved is home ownership and home improvement loans. We do not now have the capital or the expertise to do home mortgages, but we will be offering this service within the next year and a half. We can assist people with down payments and home improvements. In fact we offer special interest rates to promote usage of alternative sources of energy in homes and shops, energy and resource conservation, and innovative and non-standard designs for homes and shops.

If you have other ideas or would like more details on our services, we hope you'll stop by the credit union and talk to us. We welcome your comments and criticisms, and we hope you'll help out in whatever way you can.

Credit Union	Hours
Mon.	9-1 2-6
Tues.	9-1 2-6
Wed.	9-1 2-6
Thur.	9-1 2-6
Fri.	9-1 2-6
Sat.	10-4 (at Coop)

This summer ...

The Sister Kettle Cafe will once again host the special Credit Union meeting. Monday, June 5th is the calendar date for the evening potluck, following in the tradition of last fall's Thanksgiving meeting. A movie and special features will spice the business issues. Mark the date!

Everyone is worried about food additives. It seems there is nothing you can buy that doesn't have some chemical concoction added to it; color, thickeners, preservatives, salt. BUT not all additives are harmful to you and it is helpful to know which ones are safe just as it is helpful to know the most dangerous ones which have proven to be carcinogenic or otherwise dangerous to your health but are still found in the foods we buy.

The additive that is highest on everyone's list to ban is sodium nitrite. Many tests have shown that nitrites can form into potent cancer-causing chemicals called nitrosamines. Sodium nitrate breaks down into sodium nitrite and should also be avoided. The American Cancer Society is planning a campaign to urge people to cut out cancer-causing foods from their diet just as they now urge people to quit smoking. One of their first targets is said to be the ham and bacon nitrite-preserved food group. I hate to give up bacon and corned beef because this also means no

Food Talk

By Laurie Schwarm

wilted spinach, no german potato salad and no reuben sandwiches but until manufacturers come up with an alternative to preserve these meats (there are several safer methods), it seems we have no choice.

The next most serious offender is the group of artificial colors. Four food colorings have been outlawed by the government since 1966 and it seems only a matter of time and testing before the others follow suit. Artificial colors have been found to cause cancer and also hyperactivity in some children. They should also be avoided because they are generally found in foods of low nutritional value such as candy, cookies, or soda pop.

Other dangerous additives are BHT, BVO, saccharin and sugar (sucrose) syrups. All these have been linked to some health problem and safer alternatives are available. Or in the case of sugars, none should have been added in the first place.

On the bright side however, the following additives are safe. Alginate and carageenan are derived from seaweeds and are used to thicken foods. Propylene glycol alginate is a chemically modified seaweed product which is also safe and is used for the same purpose.

Calcium propionate is used to prevent mold growth on breads. The calcium is actually good for you

and the propionate has appeared to be safe in all tests.

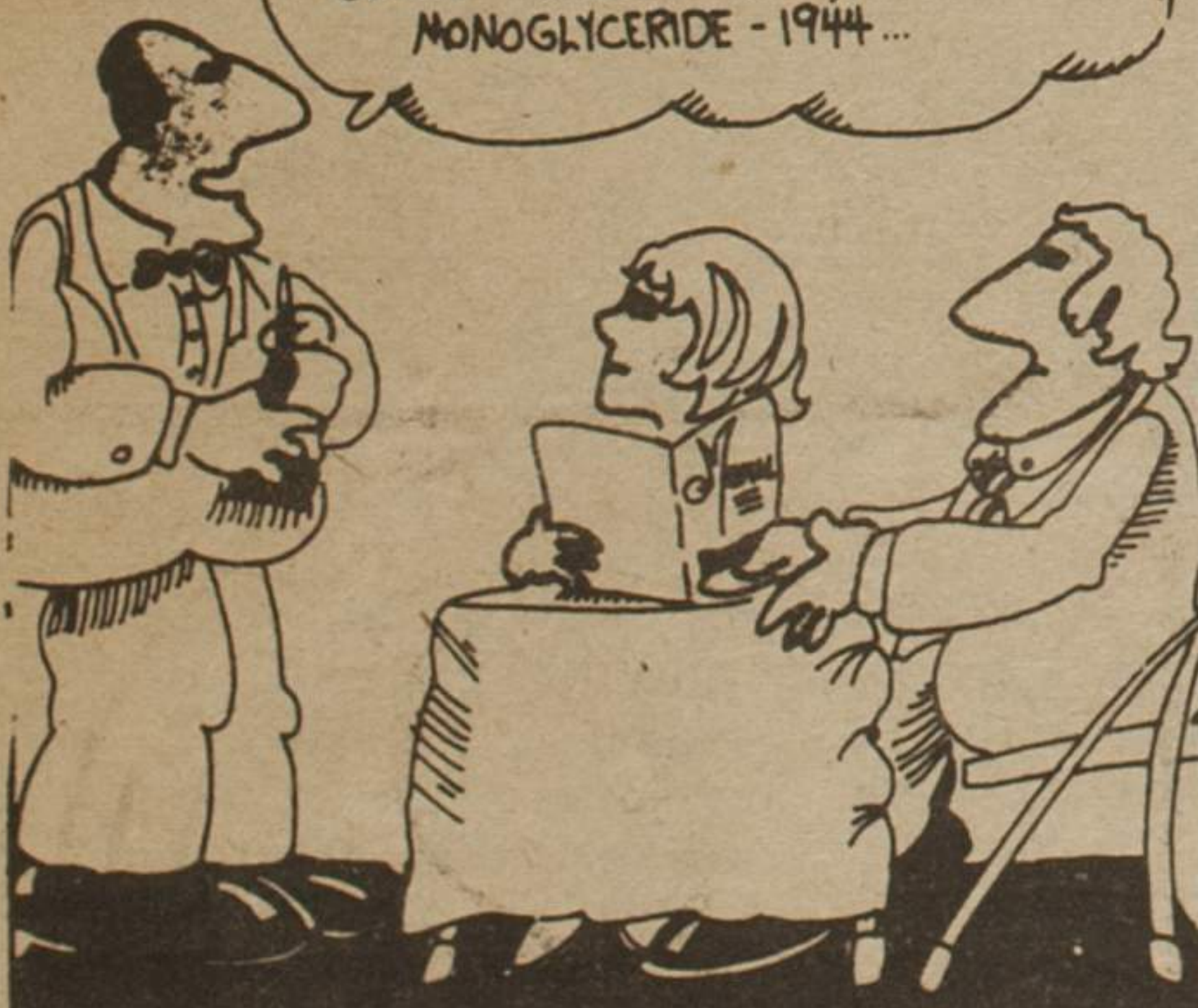
Mono- and diglycerides are used to keep oils and solids from separating and to keep bread soft. They are safe although most foods that use them are high in refined flour, sugar, and fats.

Sodium Benzoate has been used for over 70 years with no ill effects to prevent the growth of bacteria in acidic foods like fruit juices and pickles.

Gum arabic and tragacanth are natural gums derived from bushes, trees, or seaweeds and haven't been tested much but are probably safe. They are used to emulsify foods and to thicken them.

More detailed information about food additives can be obtained by writing to the Center for Science in the Public Interest. This group is a consumer oriented organization interested in nutrition and health. They have, among other publications, a poster entitled Chemical Cuisine listing food additives. You may receive it by sending \$1.75 to the Center for Science in the Public Interest at 1755 S Street N.W., Washington, D.C. 20009.

MAY I RECOMMEND THE SODIUM PROPIONATE, THE PROPYLENE GLYCOL MONOESTERATE WITH A NICE MONOGLYCERIDE - 1944...



HEADQUARTERS

DRUG OR PERSONAL CRISIS?

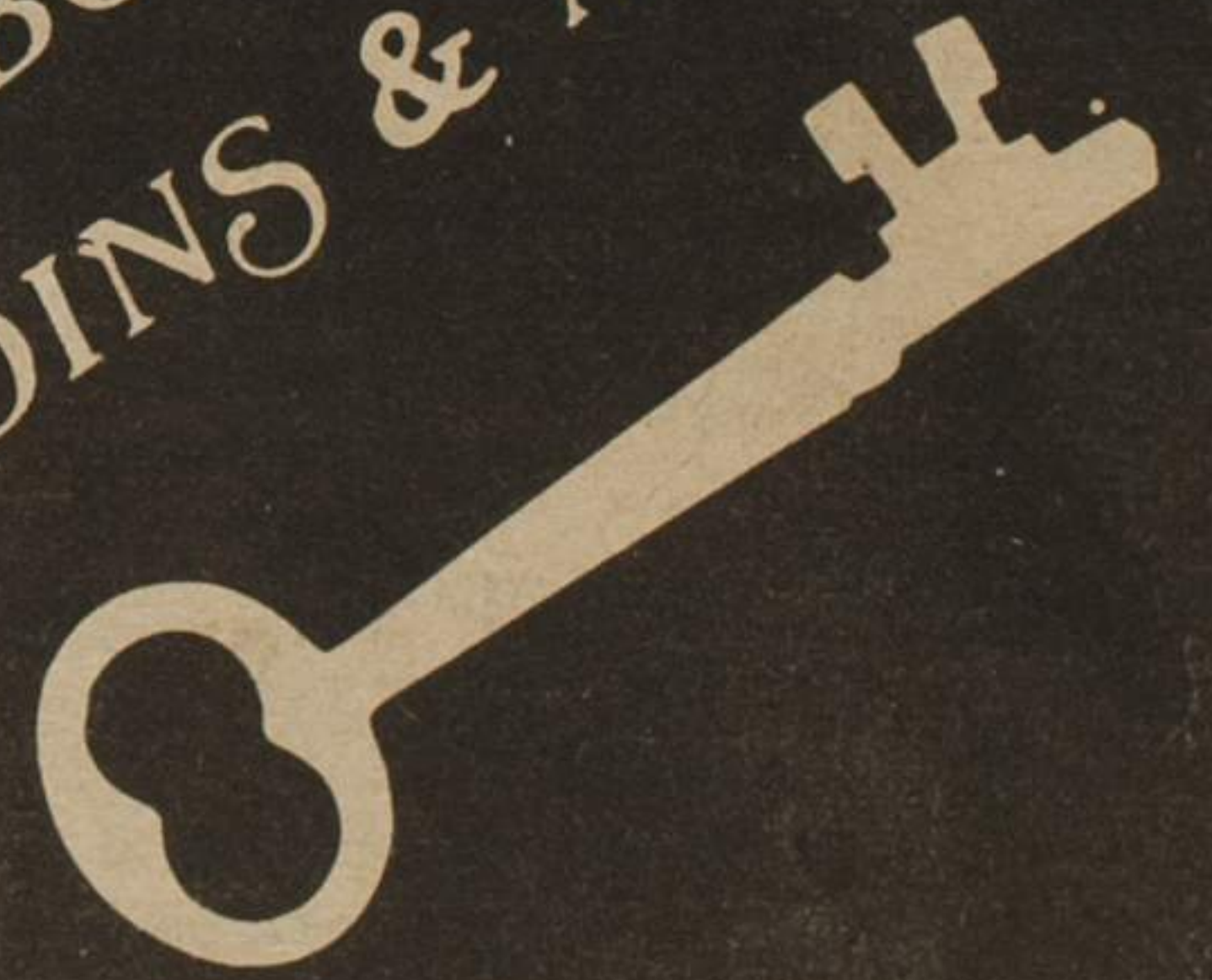
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