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THE COOPERATIVE WORK OF FRIEDRICH WILHELM RAIFFEISEN AND ITS CHRISTIAN ROOTS

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The idea of cooperative self-help is strongly associated with the person and work of Friedrich Wilhelm Raiffeisen (1818-1888). The loan societies founded by him, especially for the rural situation in response to the need for credit amongst the farmers and also as a means to organise the purchase and marketing of rural commodities, are probably the most successful form of cooperative self-help, notably in the countryside. In more than 100 countries, half a billion individuals are nowadays organised in some 900,000 cooperatives.

The background of Raiffeisen cooperatives

The background of Raiffeisen's social-reform efforts was the last famine in Central Europe in the winter of 1846/47. Raiffeisen, then mayor of a rural community in the Westerwald (Weyerbusch), owing to his obviously charismatic personality succeeded in obtaining the support of still wealthy citizens for his project of paying existing cash into a fund used for the purchase of grain to be given as a loan to those suffering from the famine. He later built a community bakery; the bread

produced was distributed amongst the needy against a promissory note.

Raiffeisen's project was successful. When the famine was over, the poor paid back the aid received in cash. The "bread society" founded for the purpose of organising the aid became the incubator of Raiffeisen's cooperative idea, but was not yet a cooperative in the true meaning of the word, since only the wealthy and not the borrowers joined as members.

The same applies to the institutions he founded next, such as an "aid society" planned to provide farmers with low-interest loans and render them independent of usurious practices that were widespread at the time, and a charitable society combining the lending business with a community library, care for ex-prisoners and a charity for abandoned children. The concept of the last association, in particular, is proof of the fact that Raiffeisen was not primarily guided by monetary motives.

From the start, his efforts were connected with a conservative-romantic ideal of the State which was strongly marked by his



Christian convictions; accordingly, the revolutionary events of 1848, for example, were perceived as purely negative. With his early societies or associations, Raiffeisen - inspired by the traditional system of estates and religiously motivated – referred to the notion of the “good pater familias” who looks after his family.

In this, he reflected an image of society that had become out-dated even during his life, and was a matter of the past since von Stein had introduced his reforms in Prussia. The so-called liberation of peasants had not only freed the rural population from the bonds of feudal serfdom, but released them into a socially extremely uncertain future since the lord of the manor, or of the land, was no longer obliged to look after them, as had been the case in the past.

By appealing to their Christian duties – one of the terms most often used by Raiffeisen - he motivated the wealthy to continue bearing social responsibility, even when conditions in society had changed. He later summarised the beginnings of his movement by stating: “No power in this world, no earthly advantages would have motivated them [the wealthy, M.K.] to engage in such a venture which appeared extraordinarily daring at the time. It was only with the appeal to their Christian duties that they were willing to do so”.

From the start, Raiffeisen looked for support for his associations from the clergy

irrespective of their denomination, although he himself was a Protestant. Through a multitude of personal contacts he was also informed about efforts made by the emerging institution of the “inner mission”; in fact, as a Prussian mayor he implemented its programme adequately - as proved by the activities of the charitable society mentioned above.

It was only in the early 1860s, when the wealthy were increasingly withdrawing from charitable activities, that Raiffeisen reluctantly changed the structure of his associations of mutual self-help and restricted them to the lending business only.

The special features of Raiffeisen cooperatives

At this point, we may regard them as cooperatives in the proper sense of the word. Raiffeisen developed a set of criteria and applied them to his associations; despite organisational flexibility in all other respects, he upheld these criteria for good. They can be described as follows:

Area of operation of Raiffeisen associations

In contrast to his earlier convictions, Raiffeisen later emphatically supported the demand that the boundaries of his associations coincide with those of the local parish. Unlike in the past, the activities of his associations were thus no longer



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determined by local government boundaries (the mayors, offices were frequently responsible for several parishes), but by the spiritual centre, ie the parish with its village church.

By referring to the parish as the oldest existing organisational unit, Raiffeisen intended to exploit one of its outstanding features, ie the fact that its individual members knew each other relatively well.

Given the fact that everyone knew everyone else in the parish, it should be possible to “re-awaken and retain the sense of community” which was so important for the loan societies, with parish members “forming something akin to an extended family”, whose members helped each other and at the same time kept a check on each other’s moral credit-worthiness by means of social control, so to speak.

The fact that the village pastor played an important part in this context was, of course, taken for granted, as can be seen from later developments (see below).

Prior to that, in 1854, Raiffeisen had planned to attach so-called “savings and loans societies” to the mayor’s offices and to unite them into a “main association” at the district level. These plans (later realised with the model of “district savings banks”) failed at the time because of lack of interest on the part of the government.

Membership

While only the wealthy could join his early associations – as already mentioned - Raiffeisen now offered membership to the poorer, largely borrowing, sections of the population as well, while retaining the wealthy members. In fact, their deposits were expected to be the financial backbone of the associations.

Raiffeisen thus accurately implemented the plans set out by Wichern with regard to associations in his famous memorandum.

Wichern, too, was not primarily interested in simply setting up a self-help organisation for the needy, but in forming a “Christian association of individuals from various occupations and financial statuses, a new and free union between those who have plenty or at least more, and those who own little. ... The existence of such an association and mutual support would mean the end to avarice and fear amongst the one side, and envy and rage amongst the other”.

Spiritual similarities between Wichern and Raiffeisen become apparent here. Raiffeisen’s ideal of a society marked by traditional estates is also evident in his response to the fear that poorer cooperative members might soon dominate the associations and thus take control of the financial resources of wealthy members. Raiffeisen rejected this and noted that so far



“the moneyless class has always shown a proper sense of tact in choosing wealthy inhabitants to represent them as persons of trust in the public administration”. At the same time, Raiffeisen explicitly pointed out to the affluent members the prophylactic effect of their work in that it repressed the impoverished people’s desire for revolutionary change. By drawing their attention to the fact that the wealthy looked after their well-being, ie that of the poor, their only conclusion could be that “love calls for love in return”.

However, he warned against limiting positions in the associations to people with money since this would “in many instances exclude the most useful elements of the rural population (clergy, civil servants etc.) from the administration”. It was the clergy’s involvement that he thought was particularly important since they were “the door to the heart of their parishioners, as it were. When they realise that the pastor is also interested in their physical well-being, they will be much more responsive to his spiritual admonitions and teachings”.

Solidarity-based liability

Despite all hostile opposition, Raiffeisen unwaveringly stuck to the institution of unlimited solidarity-based liability of all members for possible debts of their association throughout his entire life. Initially, this meant that an individual member was liable for all amounts owed by

the association if a creditor sued him for payment, for example. Under the Cooperative Act of 1868, possible debts were eventually shared by all members of the association. In spite of, or perhaps because of the deterring effect of this very principle on the members, not a single association went bankrupt during Raiffeisen’s lifetime.

Risky business was entirely out of the question under the circumstances. In addition, Raiffeisen thought that, given the small area of operation of his associations, unlimited solidarity-based liability was necessary for the purpose of raising the necessary equity. This principle of Raiffeisen loan societies was summed up in a slogan which has almost become synonymous with the Raiffeisen movement, ie “one for all – all for one”.

This is simply another way of expressing original Christian solidarity in the biblical sense of “had all things common” according to the Acts 2,44. Raiffeisen himself explicitly referred to this fact.

Equity, shares, and dividends

In addition to unlimited liability, the idea of indivisible endowed funds was a core element of Raiffeisen loan societies, as was the associated rejection of shares and dividends. Following a parliamentary interpellation of the cooperative leader Schulze-Delitzsch in the *Reichstag*, they



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were merely introduced symbolically as small amounts. This is why all three aspects are examined together in this section.

Paragraph 35 of the regular statutes, which were eventually published by Raiffeisen, included the following provisions:

“Profits determined according to § 26 shall be put aside as equity of the association after deduction of any dividend that might be distributed (§ 29). This equity capital shall primarily cover any risks of non-payment or loss on the part of the association. When a volume has been reached that enables the association to operate on the basis of its own resources, the general meeting is entitled to decide how to spend the accumulated interest, and also any profits made subsequently, for charitable purposes in the area of operation of the association”.

Raiffeisen developed a far-reaching programme for the use of earnings from this fund:

„The profits subsequently generated each year would furnish abundant resources with which to set up institutions for improving the general welfare of the population, such as infant care hostels, advanced training schools for school-leavers, hospitals and sick houses, and asylums for the needy, old and infirm etc.”.

The question of how Raiffeisen came to know of these endowment or reserve funds has often been a subject of speculation. In my view, Raiffeisen himself explains their

origin by referring to so-called rural “commons”, which were even then in the process of disappearing, ie forest and grazing land owned by the community on which village members in distress could survive.

Raiffeisen explicitly mentioned the beneficent effect of such common land in times of hardship, or in individual cases of distress, in connection with endowment funds: the indivisible capital of the association was the financial “commons” of the association, as it were, enabling all needy persons to survive in times of hardship. In his view, it therefore was preferable to a small dividend paid annually to all members. While dividends varying according to deposits would “only fill with envy” the less prosperous members and introduce “the desire to speculate and egotism in the associations”, the endowment fund would promote “a profound sense of community”.

As regards the concrete financing of this fund, Raiffeisen probably had in mind again the example of church endowment funds. In the past, they were an important factor in providing care for the poor. Their endowed capital was also indivisible, and it was only the interest or other earnings that could be distributed as alms among the poor. This is yet another proof of Raiffeisen’s profoundly Christian attitude towards his associations which were not just loan procurement organisations, but associations “working for



the betterment of their members' moral and material situation", pursuant to § 2 of his regular statutes.

The response to Raiffeisen cooperatives in Protestantism

In the following decades, the Raiffeisen idea of cooperatives spread across the whole of Europe. In 1916, 11,000 Raiffeisen cooperatives existed in Czarist Russia, for example.

Initially, however, the Protestant response to Raiffeisen's idea was more or less restricted locally and depended on personal contacts. Yet, as mentioned before, Raiffeisen realised ideas of the "inner mission" in setting up his associations: as early as 1849 Wichern had, in fact, recommended in his programmatic memorandum the establishment of "associations for the needy".

Initially, Wichern's plans remained theoretical in nature. It was Victor Aimé Huber who introduced the idea of cooperative self-help to Protestants. However, Huber's attempt to win over the "inner mission", notably Wichern, to strong support of the cooperative concept failed during the entire decade of the 1850s.

This only changed in 1862 after the cooperative system had been discussed at a special-subject conference during the Brandenburg church convention. Wichern

now lent greater support to the promotion of associations as well and noted: "In one word, this is another part of the diaconic mission of the church and its solution". The fact that the church was expected somehow to assume the function of a patron for the emerging cooperatives appeared important, not least as a way of fending off any democratic or communist impulse that might emanate from them. The fears expressed in Bismarck's words about the cooperatives as "the war chest for democracy" appeared to have been shared by Wichern.

Against this background, Wichern also attempted to get into contact with Raiffeisen in 1863. Surprisingly, the latter did not want his projects published in the "Fliegende Blätter". This was in contradiction to views about the clergy's practical involvement expressed by Raiffeisen on other occasions. In fact, nothing was published about the Raiffeisen loan societies at the time.

We can only speculate on the reasons for Raiffeisen's restraint: note needs to be taken of the fact that his "welfare society" was obviously in a critical situation as early as 1863. This led to a restructuring of the associations in 1864, as mentioned. Moreover, Raiffeisen had come to know the work of Schulze-Delitzsch in 1862, and for a while tried to restructure the loan society system on the basis of the Schulze model by introducing the subscription of shares, for example. It was perhaps due to the imperfect



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state of his projects at the time that Raiffeisen decided against a publication. But it looks as if Wichern and Raiffeisen never met personally even at a later date.

In 1863, Wichern and Huber broke up. After Huber had left, the “inner mission” stopped being interested in the cooperative system. Later, the disagreement between Wichern and Schulze-Delitzsch over the Prussian prison reform also contributed to the limited attention given to the cooperative idea owing to their personal animosities; as a result, Martin Gerhardt, Wichern biographer and historian of the “inner mission”, later noted critically: “the Central Committee missed this opportunity to help shape the Christian cooperative idea”.

It is doubtful whether Huber himself had been informed about Raiffeisen's efforts. O'Shanahan makes that assertion without giving the source of his information. This is why we should probably rather agree with Ingwer Paulsen who denies that Huber was aware of Raiffeisen's endeavours. Yet according to Paulsen, Huber and Raiffeisen were kindred spirits: “Huber would have found in the Raiffeisen cooperatives the very things that he missed in Schulze's case – a determined Christian spirit and the attempt to look after the welfare of cooperative members beyond the purely economic business”.

It was only at the end of the 1880s, and more so in the 1890s, that the work of

Raiffeisen received greater attention from the Protestant community. When several studies, carried out by the Association for Social Policy, highlighted the problems in the countryside, including the threat posed to the farming communities by usury, the public, including the Protestants, became aware of the distress among the rural population.

While previously pastors had fought against the deplorable situation in their parishes individually, it was now considered to be the responsibility of the entire political system and the entire church. This crisis, which was related to a comprehensive process of modernising and rationalising German agriculture in favour of agrarian capitalism, profoundly changed the social fabric in the rural areas; the ensuing peasants' migration to the towns and cities was its most serious problem.

And finally, mention also needs to be made of the marked shift of attention amongst Protestants towards the social and economic problems in society from 1890 onwards.

The notion of a social Empire propagated by Wilhelm II for only a short period, the corresponding decree of 1890 issued by the Evangelical Church Council (EOK) and the foundation of the Evangelical-Social Congress created the impression that the parish pastors' Christian-social commitment was not only permitted but desired and necessary. As a result, the combination of



previously individualised tendencies in the response to the Raiffeisen idea increased the effect, even beyond the change of course by the EOK in 1895.

By 1888, the Raiffeisen idea was strongly propagated in the Protestant community by the Central Committee for the Inner Mission, in particular. At the Inner Mission Congress in Posen (today's Poznan) in 1895, the following resolution was adopted about Raiffeisen loan societies at a special-subject conference:

“We welcome the Raiffeisen loan societies, organised according to Friedrich Wilhelm Raiffeisen, as a genuinely Christian endeavour in which practical social reform is pursued actively and truthfully in the Christian spirit. These associations are Christian in origin (the dedicated Christian personality of ‚Father Raiffeisen‘ and the Christian-ethical principles incorporated in the regular statutes of the associations), they provide Christian work of charity (solidarity-based liability interpreted on the basis of Christian principles, parish-based structure, unpaid management, prudent and purposeful lending to promote the borrower's Christian ethics, fund-raising for the joint endowment fund) and pursue Christian objectives (revitalising a Christian sense of community, imposing spiritual discipline, preventing decay and impoverishment, supporting the people's welfare). ... The work of Raiffeisen has

found a home in the multi-layered fabric of the inner mission.”

Raiffeisen's views about a cooperative system influenced by the Christian faith – conflicting responses

Raiffeisen's decidedly Christian motivation was a subject for debate, and also controversial discussion, in the cooperative system as well. Yet the primary focus was not on the fundamental conflict between Raiffeisen's conservative model of society and the liberal attitude of other cooperative leaders, including Hermann Schulze-Delitzsch (1808-1883), for example; in the history of cooperatives the fiercest controversy has been summed up under the term “system conflict”, ie the controversy over Raiffeisen loan societies versus advance disbursement societies under the Schulze-Delitzsch system which was going on for several years.

Even though the Christian-inspired character of Raiffeisen associations was never explicitly mentioned in this argument, which had serious repercussions for the history of the cooperative movement, it seems in my view justified to look at it from that angle: Hermann Schulze-Delitzsch is the second major figure in German cooperative history in addition to Raiffeisen.

Similar to Raiffeisen, his experiences with organised relief work during the famine of



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1846/47 had been positive, notably with bakeries for the poor like in Raiffeisen's case; it was therefore on his initiative that the first advance disbursement societies were set up in the years 1849/50 to meet the borrowing needs of the craftsmen, in particular.

The foundation of advance disbursement societies progressed speedily; while Raiffeisen was still looking for an appropriate form to organise his associations, the Schulze-Delitzsch type of societies had already become established organisations. For a while, Raiffeisen considered reorganising his associations according to the Schulze-Delitzsch model, but later abandoned this idea, primarily for technical reasons (loan maturities and similar matters).

When the Raiffeisen loan societies had also grown to a considerable size, supporters of Schulze-Delitzsch launched a fierce campaign. The result was a schism in the cooperative movement which lasted for almost a hundred years. It was only in 1972 that Raiffeisenbanks (successors of the loan societies) and Volksbanks (based on the Schulze-Delitzsch model) came together under one roof.

Although the Christian element of the loan societies was not a subject for debate, as already mentioned, it evidently did play a role. This has been suggested by Erich-Lothar Seelmann-Eggebert, a historian

specialising on cooperative history, who comments on the fact from an economic perspective in the "marginal notes" (Randbemerkungen). The philosophical points of departure of Raiffeisen and Schulze-Delitzsch were indeed very different.

While Raiffeisen already welcomed the clergy's involvement in the first edition of his book on loan societies and made specific reference to goals of his work that were inspired by the Christian faith, nothing of the kind can be found in the case of Schulze-Delitzsch.

Given his liberal approach to self-help with no conditions attached, Schulze-Delitzsch, a member of the *Reichstag*, believed that the Christian influence was alien to, and inappropriate for cooperative activities and that the clergy's involvement, in particular, might result in increased church influence in the associations.

He therefore found it unacceptable that "the church, mindful of its traditional charitable mission of sheltering the poor and the oppressed, becomes involved". He must have been even more convinced of this in view of Raiffeisen's conservative-restorative inclination to strengthen the Christian faith by means of his associations.

The Christian element in cooperative activities was later explicitly referred to in the argument between Raiffeisen and



Weidenhammer, his deputy. Dr. Rudolf Weidenhammer, chosen as Raiffeisen's successor in the cooperative movement, left the Raiffeisen organisation for the following reasons: "While I believe that the spirit of brotherly Christian love can and will be awakened and maintained through the work of cooperatives, I consider it extremely detrimental to our cause if, conversely, we appeal to Christian neighbourly love for the purpose of revitalising the cooperatives, ...".

Other rural cooperatives founded subsequently with Weidenhammer, s involvement therefore "would like to emphasise and make known that we no longer maintain any relationship of whatever kind with Mr. Raiffeisen after he has continuously, and increasingly, attempted to shape his cooperatives along religious-political lines ...". In the publication of his new association, Weidenhammer continued to argue polemically against Raiffeisen by complaining that the latter "ostentatiously follows church-oriented religious tendencies in his cooperatives", and in so doing, impeded efforts to unify the cooperative system by stirring up "discord amongst cooperatives for personal reasons and vanity's sake".

Raiffeisen and the Christian-inspired aspect of cooperative activities

From what has been said it is clear that the Christian faith was the key driving force

behind Raiffeisen's social-reform activities. This also becomes evident in his writings: they provide a good insight into how he assessed the importance of his associations, and also the Christian element reflected in them. Statements on record from Raiffeisen become more frequent from the 1880s onwards when the agricultural cooperative review (*Landwirtschaftliches Genossenschaftsblatt*) and new issues of his book on the loan societies were published; a clear picture of how Raiffeisen himself assessed the importance of his associations is thus taking shape.

In contrast to what he said in the first edition of his book "Die Darlehnskassenvereine" of 1866, the function of the associations is now presented more clearly and put into an overall societal context. However, he had evidently shifted emphasis in how he interpreted societal conditions. While in 1866, shortage of credit and usury were phenomena to be fought in order to halt the increasing loss of faith that ensued among individuals, Raiffeisen now thought that, conversely, the critical state of society was "largely the result of the de-christianisation of our time".

In other words, Raiffeisen believed "that it is high time for a change of course of the *Zeitgeist*, which is going in the wrong direction, and for the pursuit of other goals". In his view, this could only be achieved if all strata of society returned to the Christian faith because "the social question has been



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resolved by Christ a long time ago. It is simply a matter of organised charity for the lowest, the needy, the weaker members of society. ... Love inspires love in return, gratitude and recognition on one side, the willingness to sacrifice and joyfulness on the other; it creates a benevolent relationship between the poor and the wealthy, reconciles opposites and ensures everyone's kind cooperation in overcoming current suffering and hardship".

The love he has in mind is "definitely the Christian love of one's fellow beings, rooted in God's love and Christian duty". And Christian duty is first and foremost care for the ,least of these'. " ,What you have done unto the least of these, you have done unto me. ' This saying of the Saviour describes the very foundation of the loan societies and their entire organisation".

This is why this work calls for individuals "who are aware that they must give account thereof in the day of judgment and that their future in eternity depends on what they have done in this world".

Raiffeisen's other plans

Even though the loan societies had grown into considerable organisations in the meantime despite hostile opposition and Raiffeisen had defended the Christian character of his associations, he continued to struggle with the spiritual orientation of his work in the search for a more binding

Christian commitment in cooperative organisations.

To this end, Raiffeisen came up with the idea of founding a trading company similar to the businesses run by the Moravian Brotherhood in Neuwied. In analogy to these firms, he did not intend to distribute the profits, but in this case spend them on the work of the associations.

The money was supposed to go into running expenditure, salaries of the staff and a pension fund he planned to set up for them at the same time. In addition to the economic aspects, his reason for founding this business was quite a different one: in his search for suitable cooperative staff who worked not for the pay nor the honour, but was inspired by Christian charity in support of the socially disadvantaged, he also planned to "set up a society – perhaps under the name of ,societas caritatis' or charitable society – for the purpose of ... promoting the necessary institutions which would help alleviate the deprivation of the needy and improve the social conditions of the less well-off class in society".

Again, Raiffeisen had in mind a concrete example, namely that of a Catholic society providing nursing care for the sick. Like in a spiritual brotherhood, its members were expected to take a vow of celibacy, give up private property and pledge unconditional obedience to their superior. They were free to leave any time. The conditions for those



who wished to join included adherence to a Christian denomination and proven acts of charity prior to entry. Raiffeisen hoped that this might “put slight pressure on the central financial body (Centralkasse) and the presiding committee (top-level association)”, enabling him to appoint “staff with the right ethics” to the administrative bodies.

Both institutions were thus clearly planned to fulfil economic functions and simultaneously select the right members of staff by recruiting individuals for the cooperative management who guaranteed that the work would be continued in the Christian spirit of its founder.

However, Raiffeisen was not able to realise his plans and founded a trading company instead with which to implement at least some of his goals.

Raiffeisen upheld his charitable intentions in so far as the statutes provided that the profits of the firm be used to build up capital reserves and “promote appropriate institutions to help alleviate the hardship of the needy and improve social conditions”.

Specific mention was made of the foundation of, and support for loan societies. Similarly, he explicitly referred to the spiritual orientation of the firm by noting: “The participating staff must therefore live like the apostles. They must work for the suffering humanity and, if

necessary, still earn their own living. ... The business activities of the firm are of secondary importance.

The intention is to create a special foundation, a strong community, in which the good spirit is cherished and strengthened amongst the employees and, by gradually and continuously recruiting new like-minded people, is passed on and maintained for the future.”

The further development of Raiffeisen cooperatives

The loan societies, which later called themselves Raiffeisen cooperatives, continued on the road towards rational business operations already criticised by their founder, and cast off the spiritual, communitarian aspects of the cooperative in the process.

The criteria developed by Raiffeisen (limited size, honorary work of management, unlimited solidarity-based liability) proved no longer practical for the purpose of remaining competitive in credit banking.

However, the goals pursued by the endowment funds are currently revived to some extent in the form of ‘social sponsoring’ and so-called ethical funds. Given the spread of globalisation and the triumph of neoliberalism, the so-called third sector will regain importance, ie private



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initiative, smaller organisational entities and solidarity-based relationships of manageable size. In this context, the cooperative idea

will be rediscovered and Raiffeisen's original ideas will once again attract greater attention as a result.

Also published by Dr. Dr. Michael Klein on the same subject:

Leben, Werk und Nachwirkung des Genossenschaftsgründers Friedrich Wilhelm Raiffeisen. Dargestellt im Zusammenhang mit dem deutschen sozialen Protestantismus, Cologne, 2nd edition 1999.

Bankier der Barmherzigkeit – Friedrich Wilhelm Raiffeisen. Das Leben des Genossenschaftsgründers in Texten und Bildern, Neukirchen-Vluyn 1999, special edition 2008

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