

The Harvest Beet

SPRING 2016

est. 1979

NATURAL HARVEST

FOOD CO-OP

*Locally owned,
organically grown.*

Your quarterly source of information for healthy living!

INSIDE THIS EDITION:

Board Report: An Exciting Future for Our Co-op 🍷 What's New?
Micro Greens, Macro Flavor 🍷 Notice of Annual Meeting/Ballot
B the Change 🍷 Classes at the Co-op 🍷 More Cheese Please
Get Your Green Thumbs Ready 🍷 What's Cooking & More!

WHAT'S NEW? *More Owner Perks!*

The 218 Taphouse in downtown Virginia (behind The Shop Coffee House) is now open Saturday nights! And as a special perk, Natural Harvest owners receive \$2 off their first beer or wine every Saturday Night for the

'Spring Thing Open Mic Series'...just for showing their NHFC owner's card! The 218 has a great selection of craft beer and now an expanded selection of boutique

wines. And if you have not been to an open mic night at the 218, you're in for a treat! It is open to singers, songwriters, spoken word, stand-up...or any auditory art form. The performances run in 5-15 minute windows and you just need to sign up with the host. The 218 will provide mics/mic stands and sound and is a family friendly venue.

218 TAPHOUSE -

SPRING THING OPEN MIC SERIES

Saturdays, 6pm to Close
235 Chestnut St., Virginia (3rd Ave. Entry)
theshopcoffeehouse.com
218taphouse.com

(What's New, cont. on back cover)



Invest in Your Co-op!

by Anja Parenteau, General Manager

As we move forward with the Owner Loan Campaign, every loan counts! \$500,000 is the goal that we have set to reach with Owner contributions. And I know it seems unreachable when you first think about it, but the beauty of the cooperatively-owned business is that the group effort really does make things happen! In 1979, it was less than 100 families that made the co-op happen. In 1996, it was 400 owners that made the move to Bailey's Lake happen. And I have complete confidence that in 2016, it will be the nearly 2,200 owners who will make the expansion and construction of our new store on Silver Lake happen!

I started to break the \$500,000 goal into small pieces. Out of 2,200 owners, we need less than 10% to participate and back this project: 125 at \$1,000; 40 at \$3,000; 25 at \$5,000 and 10 at \$10,000. That's only 200 owners who could step up...and honestly, owners are already doing so. As of March 7, we already have 17 owners pledging over \$78,500. Go co-op!

Do you think of yourself as an investor? I know I never did, but why not? This is our chance to help a local business grow. We get to see our investment at work right here in

Virginia and on the Iron Range. This is money that stays in this community and helps create more jobs, a bigger market for local products and more opportunities to reach more people with the co-op's mission. And it is not a fee or donation — you earn interest!

Some people, including my husband, have told me that it seems risky since there is no guarantee. And yes, there are no guarantees, but I think the risk is minimal. This co-op has always grown through the many ups and downs of this area. When times are tough people eat out less and cook more at home and that's where the co-op spirit comes in. Not only do we have the bulk foods that make it easy to cook an inexpensive meal, we also have the classes that teach you how to live well on a budget. Looking back to 1979, there has not been one year without sales growth for this co-op and not one year where we didn't sign up new owners.

So now it's up to you, the fellow owners of this co-op, to invest in your business!

In Cooperation — Anja 🍷

PS: I did convince my husband and together we are investing in a healthy future with our co-op!

You're Invited! Annual Owner Meeting

Mark your calendar for Saturday, April 30, 2016! Meet fellow owners, share a great meal and hear about all the exciting things happening at the co-op! Social hour starts at 5:00 PM, dinner will be served at 6 PM. This year's meeting will be held at the Mountain Iron Community Center, located on Highway 169 and will be catered by Natural Harvest. (See the center insert for all the details!)

Board Report: An Exciting Future for Our Co-op

by Britta Bloomquist, Board Secretary



Seven Co-op Principles

StrongerTogether.coop reminds us of the Seven Co-op Principles: Co-ops are based on values not unlike those we subscribe to individually, including self-responsibility, democracy, equality, honesty and social responsibility.

The seven principles are:

- 1) Voluntary and open membership.
- 2) Democratic member control.
- 3) Member economic participation.
- 4) Autonomy and independence.
- 5) Education, training and information.
- 6) Cooperation among cooperatives.
- 7) Concern for community. 🌱

2016 NHFC BOARD MEMBERS CONTACT INFO

BOARD OFFICERS

Co-Chair • Troy Caddy:

Perpetuation Committee -

troy@naturalharvest.coop

Co-Chair • Samantha Papenfuss-Krage:

Education Committee -

samantha@naturalharvest.coop

Vice-Chair • Debbie Pettinelli: Perpetuation

Committee - debbie@naturalharvest.coop

Treasurer • Chris Ismil: GM Evaluation

Committee - chris@naturalharvest.coop

Secretary • Britta Bloomquist: Education

Committee - britta@naturalharvest.coop

BOARD

Leah Briski: Education Committee -

leah@naturalharvest.coop

Sarah Packa: Perpetuation Committee -

sarahpacka@naturalharvest.coop

Jacob Rosandich: GM Evaluation Committee -

jake@naturalharvest.coop

Zachary Yurczyk: GM Evaluation Committee -

zach@naturalharvest.coop

Hello Co-op owners and friends! It has been a busy winter for the Board of Directors and we are excited for what the future holds!

First off, the Annual Owner Meeting has been scheduled for Saturday, April 30, at 5:00 PM, at the Mountain Iron Community Center, located on highway 169. We will enjoy a meal provided by our deli chef Alex Haugen and hear updates from the Board of Directors about the new Natural Harvest Food Co-op store. General Manager Anja Parenteau will also update us on the financials of the co-op, what the co-op accomplished in 2015, and what the plans are for the rest of 2016.

We will also be voting on updates to our bylaws. Every few years, the bylaws need sprucing up with a few edits due to the changing times we live in. We spent the past year reading and rereading the bylaws to see what needed to be updated. We then submitted the changes to a lawyer who specializes in co-ops to make sure they were up to par. A significant change in the bylaws is in regards to the owner equity fee. Currently, a new owner pays \$50 to sign up and then a \$10 renewal fee every year after that. To better align ourselves with other food co-ops, we propose changing the new owner equity fee to \$100 with no renewal fee. All owners who have previously purchased the \$50 ownership fee would be grandfathered into the new system. The Board is also looking at ways to help those in need in our community with becoming an owner. Whether a payment program or the like, we believe that everyone should have the opportunity to be a part of NHFC.

There will be time for Q&A at the Annual Meeting as well, so we hope to see you there! If you plan to attend, please call the store to register or stop-in and sign up at the customer service counter. As always, the Annual Meeting is free of charge, as a thanks to you, our owners!

New Store Update: The Board has been keeping busy with the ongoing talks to build a bigger and better Natural Harvest Food Co-op store, which will make our employees' day-to-day tasks easier, and in turn will create a better shopping experience for our customers.

Being a part of a co-op is so much more than just a place to shop. The co-op is a place where we go to learn, socialize, grow, and help out one another. When I joined the co-op six years ago, I was a college student who wanted to eat better. At the time, I didn't realize all the positive ways NHFC would affect my personal and professional life. I soon found myself at the deli doing homework or meeting up with friends for a latte. That led to getting to know the staff, taking classes, and wanting to be a part of something bigger. From there I landed a job as the Marketing & Owner Services Coordinator and learned the ins-and-outs of the co-op. Now, I serve on the Board of Directors as the secretary and am a part of the development team, finance committee, and

education committee. The co-op feels like part of my family! In fact, I am often at the co-op daily, sometimes multiple times a day.

But you don't have to serve on the board or work at the co-op to make a difference. You can volunteer to fold newsletters, teach a class, or tell your friends and neighbors why you shop at the co-op. Maybe none of these things suit you — maybe you'd rather just stay behind the scenes, but still make a big impact. And we are in need of some behind the scenes help...

While the Board and GM have been busy working on the nitty-gritty details of building a new store, the next big step for the co-op as a whole, is financing. In the mail, you recently received information about helping finance the new store. We need investments from our owners in the form of loans. If you haven't received the information in your mailbox, swing by the store for a brochure on how you can help the co-op by giving a loan to help us build. The sooner we meet our \$500,000 owner loan goal, the sooner we will have shovels in the ground.

Just like our friends and family members purchased logs for the current store 20 years ago, we need your help for the next 20 years and beyond. It is an amazing thing to see the pride in our owner's words of what this co-op means to them. Going to meetings for the expansion project excites me (I am not kidding either)! I am thrilled to see people support their co-op throughout this project. Please consider making an investment in the future of your community and support the Natural Harvest Food Co-op with an owner loan.

I already dream about the new store with a classroom to hold noontime yoga, or employee-parents teaching busy customer-parents how to pack healthy lunches, or sitting on the patio (I love patios, even when it's cold outside!) overlooking the lake enjoying another wonderful meal cooked by Alex, or easily finding a place to park (imagine 75+ parking spots instead of 20), or seeing the community flock to a beautiful new space promoting health and wellness.

As a Board, we want our owner's input on the options related to what our potential new store will look like and what it will offer to the community. We will continue to update owners with notices on our website naturalharvest.coop and on the Natural Harvest Food Co-op Facebook page. If you would like to provide the Board with your feedback and comments, you can do so by using this link: (<https://goo.gl/kQAQk2>) or contact us via the website. As the expansion process continues, the Board will schedule open meetings to discuss the process with owners. We will promote these meetings through our website and Facebook page as well.

This is an exciting time to be an owner of Natural Harvest Food Co-op! Thank you in advance for your support! 🌱

Micro Greens, Macro Flavor

by Ashley Phoenix, Produce Buyer



If you are looking for an extra nutrient boost during these winter months, give microgreens a try! We are excited to have Wild North Organics out of Cook, MN available at the Co-op for customers.

Microgreens are greens that have been grown past the sprouting stage, but before the seedling stage. The flavor of microgreens depends on the vegetable and tends to have a concentrated flavor. Many seeds can be enjoyed as microgreens, including cabbage, chard, kale, arugula, and radish. A difference between sprouts and microgreens is that microgreens are grown in a soil medium so they will absorb minerals from the soil. Also, due to the extra growing time, microgreens will have more nutrients and fiber than sprouts. Nutrients will vary depending on the microgreens: leafy greens are a good source of beta-carotene, iron, and calcium and dark leafy greens (i.e. kale) are high in lutein.

One of the great things about microgreens is that they can be produced indoors, even during our Minnesota winters. Recently, the Co-op started carrying locally produced microgreens by Wild North Organics in Cook, MN. The owners of the company, William and Carrie Sell, moved back to Minnesota and began growing microgreens as a hobby for themselves. Before long, they were producing more microgreens than they could eat. The Sells feel strongly about growing non-GMO organic produce, never using pesticides or herbicides of any kind. They have enjoyed the local produce selection at the Co-op, and are proud to be one of the local producers represented at the Co-op.

Here at the Co-op, we are happy to be able to provide customers with some fresh microgreens as winter continues on, and plan to have them available throughout the year. We hope you stop in and give microgreens from Wild North Organics a try and give yourself a fresh and local nutrient boost! 🌱



New Product Spotlight: Health & Beauty

COCOKIND:

Cocokind is an organic skincare line centered around Virgin Coconut Oil. They use only the most pure ingredients and are dedicated to providing long lasting moisture that is free from chemicals and preservatives. The skin care line includes lip balm, cleansing oil, facial serum, skin butter and matcha face moisturizer.



SEAWEED BATH CO.:

Harvested in Maine, the Seaweed Bath Co. was born to bring the ocean's bounty to your bath. Seaweed is a natural way to nourish skin of all types — whatever skin you're in. They invite you to dive into their wildly natural ocean-inspired line every day. The line includes shampoo, conditioner, power baths, detox bath, cellulite body cream, and a detox cellulite bar soap.



New Products Available at Natural Harvest...

REFRIGERATED

- BUBBIE'S
- Dill Pickles
- DEVON
- Crème Fraiche
- GRAINDROPS
- Organic ProBiotic Drinks, Non-dairy
- NASOYA
- Egg Roll Wraps
- Organic Silken Tofu
- ST. PAUL SWITCHEL
- Haymaker's Punch
- TENDERGRASS FARMS
- Organic Lard
- VERMONT CREAMERY
- Mascarpone
- WALLABY
- Organic Whole Milk Kefir

FROZEN

- ANNIE'S
- Pepperoni Pizza Poppers

GROCERY

- DANG
- Flavored Coconut Chips
- ENDANGERED SPECIES
- Caramel Sea Salt Chocolate Bar
- FIELD DAY ORGANICS
- Instant Oatmeal
- Cannellini & Ranchero Chili Beans
- Canola Oil
- Extra Virgin Olive Oil
- Cookies
- FRUIT BLISS DRIED FRUIT
- Plums, Apricots, Dates, Figs
- FIORDIFRUTTA
- Organic Fruit Spreads - Fig, Pear, Lemon, Cranberry, Lingonberry
- LUNDBERG
- Organic Thin Stackers - Rice Cakes
- OCHO
- Organic Candy Bars

RICK'S PICKS

- Dill & Deli Pickles
- Pickled Green Beans
- Pickled Beets
- RUNA
- Organic Energy Drinks

MEAT

- BEAR CREEK ACRES
- Pork Cutlets
- Country Style Ribs
- FERNDALE MARKET
- Italian Turkey Sausage
- LA QUERCIA BORSELLINO
- Salami
- Prosciutto

BAKERY

- DAVE'S
- Organic Killer Bread - 2 1/2 Whole Grains & Seeds
- CANYON BAKEHOUSE
- Gluten-free Mountain White Bread

TURTLE BAKERY

- Brioche
- WENDEL'S SPECIALTY BREADS
- White Whole Wheat

CHEESE

- CRAVE BROTHERS
- Ciliegine Fresh Mozzarella Cheese
- QUESO CAMPESINO
- Fresco Cheese
- ORGANIC VALLEY
- Cheese Sticks - Cheddar & Pepper Jack
- SARTORI DOLCINA
- Gorgonzola

HEALTH & BEAUTY

- LIFE-FLO
- Arnica Body Oil w/Peppermint
- Bentonite Clay
- Magnesium Bar Soap
- Shampoo & Conditioner

HERITAGE STORE

- Black Castor Oil
- Diatomaceous Earth

DERMA E

- Anti-wrinkle Vitamin A Night Serum

- Anti-wrinkle Vitamin A Eye Cream

- Hydrating Scrub

GIOVANNI

- Coconut Oil Repairing Hot Oil Treatment

NOW

- Castor Oil, Food Grade

- Neem & Tea Tree Oil

- Toothpaste Gel

- Refreshmint Toothpaste Gel

DESERT ESSENCE

- Neem Cinnamint Toothpaste

- Neem Cinnamint Mouthwash, Sugar & Alcohol Free



B the Change

***by Sandy Tardiff,
Grocery Buyer***

Thank you for B-ing the Change by shopping at your local co-op!

Many of the companies carried in this store, such as Alter Eco, Garden of Life, Organic India, The Honest Company, and Dr. Bronner's, are Certified B Corporations. Certified B Corporations are leaders of a global movement of people using business as a force for good™. B Corps create higher quality jobs, and improve the quality of life in their communities. They do this by meeting the highest standards of overall social and environmental performance, transparency and accountability, and aspire to use the power of business to solve social and environmental problems.

To obtain B Corporation certification, companies must complete an assessment that scores their positive impact on governance, communities, workers, and the environment. Supporting documentation is required, and a company must score at least 80 points out of a possible 200 points to become B Corp Certified. There are currently more than 1,500 Certified B Corporations in over 120 industries and 40 countries with one unifying goal – to redefine success in business.

When you choose to purchase products from these companies, you, too, can B the Change! You can support B Corporations throughout the store by following the B the Change signs noting B Corp brands on promotion. Look for the Certified B Corporation seal on products throughout the aisles and support B Corps like Nubian Heritage, EO, Hilary's Eat Well, Dang, King Arthur Flour, and Klean Kanteen. Learn more at: www.bcorporation.net



Change Within Reach



A LOOK BACK

It still astounds me each month we send out the round-up check, what can be accomplished with just a few cents donated here and there. We are a relatively small (although steadily growing) community-owned business and we have been able to raise \$29,200.00 for local charities since launching the Change Within Reach round-up program in April of 2014! The generosity of the co-op community is truly inspiring. All funds donated through the round-up program go directly to the charity...and as you see, it all adds up! In December, January and February, co-op customers chipped in to help Habitat for Humanity, Project Warmth and The Apple Tree Learning Center — totaling over \$3,290.00 as of February 29! Our gratitude goes out to you for helping us help so many great organizations do GREAT things.



LOOKING AHEAD

In March, we are joining other food co-ops throughout Minnesota to raise money for neighborhood food shelves as part of the **Minnesota Food Share March Campaign**. This campaign has been held for 30 years and takes place in March because that is typically when all the holiday donations run out and food shelves are at their most bare. We will be featuring two of the area's food shelves: Hibbing Salvation Army and Quad City Food Shelf. Last year, the **Hibbing Salvation Army** won the Agency Partner of the Year from Second Harvest Food Bank for

distributing 626,855 pounds of food through their food shelf to local families in need. And with the recent lay-offs, they are seeing even more new clients come through their doors. Their soup kitchen serves an average of 60 to 70 people a night and they serve Monday through Friday from 4 to 5 PM. The **Quad City Food Shelf** serves an average of 500 families per month, providing each family with a five day food supply. In January 2016 alone, the food shelf provided families with over 38,200 pounds of food. Joining with other co-ops to restock food shelves offers an opportunity to raise greater awareness of food insecurity across the state while still serving our individual communities here at home.

In April, the focus turns to sustainability in northern Minnesota and the **Iron Range Partnership for Sustainability**. Specifically, April's contributions will go the IRPS's Community Sustainability Initiative which challenges community members to propose sustainability-inspired ideas that can be put into action. Each year at Earth Fest, four \$500 stipends are awarded to groups or individuals to implement real solutions for a thriving and more sustainable future on the Iron Range. Some examples of past funded projects include: establishing a community recycling center in a rural area; growing winter greens to be sold to the public in a local greenhouse; installing a hydraulic ram pump irrigation system for a community garden; and creating community gardens within the city limits. There are hundreds of ideas out there and all it takes is vision. If you would like to submit your idea or find out more, visit the IRPS website at <http://irpsmn.org/community-support/>.

And in May, your spare change will support the **Bess Metsa Garden Fund** that helps pay for garden workers and new plantings. Every year this neighborhood garden space is transformed into a lush oasis that serves as a respite for folks walking around the lakes; provides a pollinator habitat to help improve pollinator health and numbers; and also serves as an open-air learning space for local school kids, giving them the opportunity to discover the important relationship we have to our environment and the food it supplies.

If your 501(c)(3) non-profit organization would like to participate in the round-up program, stop in and pick up an application!

Garden News!

Onion sets, seed potatoes, and shallot sets will be available by the end of April. The greenhouse is scheduled to open in May for all your planting needs!



CLASS IN SESSION

All Classes will be held in the Natural Harvest Deli unless noted.

Class fee: \$13 for Owners; \$15 for the public. A minimum of 6 participants must be pre-registered and paid 48 hours in advance in order to conduct the class.

ENERGETIC HEALING THROUGH BIOFEEDBACK

Tuesday, March 22

5:30 to 7:30 PM

(This is a FREE informational session, but seating is limited to 24.)

ANCIENT HEALING MEETS MODERN TECHNOLOGY. For thousands of years Chinese Medicine has understood that the body is not only a physical entity but an energetic one as well. This vital energy is distributed through pathways known as meridians and their associated organs. Biofeedback is a treatment technique in which people are informed about their health by using signals from their own bodies. We already use "machines" to give us feedback from our body...like using a thermometer or stepping on a scale. With the power of Quantum Technology, you can receive analysis of nutritional deficiencies, allergies, food sensitivities, toxicities, emotional blockages, and much more! Tim Morgan and his wife acquired their EPFX (biofeedback) device over ten years ago and in doing so became part of a worldwide network of fellow practitioners. They received extensive training in biofeedback therapy as well as the use of homeopathic remedies. They studied in Santa Monica, California; Venice, Florida; and Budapest, Hungary and have trained with naturopaths, chiropractors, massage therapists and medical doctors. Sign up for this informational session and see if biofeedback can help you!

SQUEAKY CHEESE

Thursdays, 5:30 to 7:30 PM

March 24 • April 21 • May 19

Diane Childs has been making juustoa, Finnish Squeaky Cheese, since 1981. With over 30 years' experience and 1,000 cheeses under her belt, Diane has not only perfected the process, but shortened it as well — all without compromising the texture or flavor. In this class, you will learn how to make juustoa from skim milk, with Diane walking you through step by step from start to 'Finnish'. Be prepared to take a step back in time and experience the 'squeak' that this cheese is so famous for!

GROW YOUR OWN FOOD

Class 1: Thursday, April 7

5:30 to 7:30 PM

What are some challenges to growing your own organic food in northern Minnesota? Attend this basic gardening class and learn from local growers how best to source seeds, select varieties, when to plant, transplant, and tend to your own food source.

Class 2: Wednesday, May 18

5:30 to 7:30 PM

The second class will be on-site at a local grower's farm to get your hands dirty while getting hands-on experience. Learn how local growers work with their climate to produce food for their families and the community.

INTRO TO HYPNOTHERAPY

Tuesday, April 12

6:00 to 7:30 PM

Theresa Babiracki, certified hypnotherapist and owner of Northland Hypnosis, is offering an educational class and a short group hypnosis session demonstrating the benefits of using the power of your subconscious to improve your life. Whether it's wanting to live a healthier, more active lifestyle; getting rid of a bad habit; or managing anxiety or depression, the subconscious mind can be accessed and reprogrammed to make these changes. By using guided imagery, deep breathing and relaxation techniques, the subconscious mind becomes open to suggestions to improve your life. Come to learn more about your powerful mind!

FREE SALAD...AND MORE!

Tuesday, April 26

5:30 to 7:30 PM

Identify and use the herbs nature planted right in your own backyard and in the woods around you! Allow nature to provide for you. Become familiar with plants (weeds!) and herbs to add to your meals for basic nutrients and for use as an herbal first aid. Stacey Quade, with Energy for Life Connection, will be heading the class, sharing the knowledge she has gained over 14 years as a Certified Healing Touch Practitioner and Herbalist. www.energyforlifeconnection.com

RAISING CHICKENS 101

Class 1: Tuesday, May 10

5:30 to 7:30 PM

Keeping a few chickens has become fashionable — learn what it takes to keep baby chicks healthy and warm, how to care for older laying chickens, and how to raise chickens for meat. We'll talk about various breeds, styles of coop, proper feeding, and the basics of protection from predators.

**Class 2: Farm Visit in late July
(Exact Date, Time & Location TBD)**

PART 1: Visit the farm to check out the on-farm laying flock, chicken coop layouts, and the results of free-range chicken raising. Don't wear your best shoes!

PART 2: The second part of the class is for those who are raising a flock of meat chickens. You will be able to take part in a hands-on (as much as you would like to) demonstration of how to butcher and process a chicken from start to finish, coop to freezer.

HERBS FOR THE MUSCULOSKELETAL SYSTEM

Tuesday, May 24

5:30 to 7:30 PM

Do you suffer from Tendonitis? Muscle strain? Back and Neck Pain? Arthritic joints? Or a broken bone? In this class, you will learn about herbal allies that can help relieve conditions of inflammation, as well as support and heal tissues in the musculoskeletal system. Stacey Quade, with Energy for Life Connection, will be sharing the knowledge she has gained over 14 years as a Certified Healing Touch Practitioner and Herbalist.

A New Face in Bulk

Ambir Vesel, Bulk Buyer

Hi y'all! My name is Ambir and I am the new Bulk Buyer here at Natural Harvest. Some of you may recognize me from working at the register, helping out in produce or just running around the store. I have been with Natural Harvest for almost two years now and on the Iron Range for five. I am originally from Florida, Naples/Marco Island area, and moved up here to be closer to my husband's family. And yes, I am cold!

So, as I settle into my new and exciting position, just know I am here for you all. If you have any ideas or suggestions, if there is a product you loved that is no longer on the shelf, if you can't find something...or just need a special order, please let me know. I am here to accommodate you and do the best job I can. Thank you and I'll see you in BULK!





More Cheese Please!

Looking to break out of a food rut? No matter what kinds of flavors appeal to you — rich and smoky, mild and herbal, intensely nutty or buttery sweet — you'll find a specialty cheese to strike your fancy. It's an easy way to experiment with new tastes. Pick up a bottle of wine or craft beer and add some artisanal bread or crackers and seasonal fruits or veggies. Enjoy solo or invite friends and make it an event. Here's a few recent additions to our cheese lineup to try:

Swiss King Cut Gruyere — Slightly grainy, with a wonderful complexity of flavors — at first fruity, then more earthy and nutty on the finish. A fully rounded Chardonnay goes very well, and of course you can hardly have a fondue without Gruyere.

Crave Brothers Farmstead Ciliegine Fresh Mozzarella Balls — Cherry sized, great for salads and appetizers. Add to pizza or flatbreads, toss in pasta salads, or top grilled veggies. A light Cava, Prosecco or other sparkling wine is the perfect accompaniment.

Clawson Cotswald — A humble English Double Gloucester cheese spiked with onion and chives that evokes the English countryside. Serve melted on toast points with an ESB or brown ale for great weekend afternoon snacks.

Sartori Gorgonzola Dolcina — While Gorgonzola flavors can be assertive, robust, meaty and spicy, this sweet, milk-style variety is silky and smooth due to the extra cream. It's richness pairs well with fresh fruits and honey or a rich, oaky Cabernet Sauvignon.

Commpagnic Triple Cream — The satiny, soft-ripened, edible outer layer offers a complex counterpoint to the wildly rich and silky center. Pairs well with a turkey sandwich on rustic bread, fig spread, apples, pears and candied nuts. The hoppy bitterness of an American IPA is a perfect fit for the rich paste.

Queso Campesino Fresco — The most popular Mexican cheese with a fresh, slightly salty and mild flavor. Complements fruit, salads, egg dishes, grilled vegetables, and beans. Has the ability to offset some of the heat from chilis and spices in Mexican dishes.

Widmer 4-Year Cheddar — Colorful cheddar made in Wisconsin and aged four years to give it its sharp creamy flavor and long delicious finish. Pair with hearty nut and seed crackers. Black tea, particularly Earl Gray with its hint of citrus, is an excellent mate. 🍵

Get Your Green Thumbs Ready

by Ashley Phoenix, Produce Buyer

For many of us, when Spring starts to pop into our thoughts so does gardening. We hope that as you start planning your garden for the year, you stop in at the Co-op to check out our great assortment of garden seeds. We continue to carry High Mowing Seeds, Irish Eyes, Turtle Tree Biodynamic Seeds, Sero Biodynamic Seeds as well as a new company this year, Prairie Road Organic Seed.

Each year we provide our customers with a variety of seeds that can grow in our Zone 3 climate region based on the USDA hardiness climate zone rating system. Except for a few conventional flower varieties, all of our seeds are organic. Conventional seed crops are heavy users of synthetic agricultural chemicals, which have several adverse effects on ecosystems. Home gardeners typically grow organically due to gardening small-scale, and organic seeds are adapted to and thrive in organic conditions.

Irish Eyes Garden

seeds is a small family-owned business in the Kittitas Valley of Washington. Established in 1989, they farm 150 organic acres, specializing in short season varieties. They are dedicated to promoting organic, sustainable, and life-long farming practices as well as being strongly opposed to GMOs. Besides garden seeds, the Co-op also sells their onion sets, garlic sets, seed potatoes, and shallot sets. We will have the onion sets, seed potatoes, and shallot sets available by the end of April, and garlic sets later this year for fall planting.

Located in Vermont, **High Mowing Organic Seeds** harvest organic, non-GMO seeds for gardeners. Starting in 1996 on 5 acres with 28 varieties, the company has grown to 40 acres and over 600 varieties of seed.

New this year, is a seed company from North Dakota, **Prairie Road Organic Seed**. They have been certified organic since 1977 and were named a 2014 Organic Farmers of the Year by the Midwest Organic & Sustainable Education Service (MOSES). Their seeds are organic and open-pollinated, and selected

for vigor and performance in organic production systems. Their seeds are selected to perform well in their gardens and adapt to the northern growing region of the United States.

Two of the companies we sell are biodynamic seed growers. Essentially, biodynamic goes beyond organic, creating a balanced farm ecosystem that promotes health and fertility within itself. The biodynamic farm standard views the farm as a living organism that is self-contained, self-sustaining, and follows the cycles of nature. Within the standard, there are necessary elements including soil fertility management and animal welfare. Biodynamic certification in the U.S. is overseen by Demeter USA, which is the oldest ecological certification organization in the world. Because biodiversity is emphasized, biodynamic operations are required to have a minimum of 10% of farm acreage set aside for a biodiversity preserve.

One of the biodynamic seed companies we carry is **Turtle Tree Biodynamic Seeds**. They

are a non-profit in New York, specializing in biodynamic, open-pollinated seed varieties. All of their seeds are non-GMO, never treated, and grown without chemicals. The business is part of Camphill Village in New York, which is a life-sharing community that includes individuals with developmental disabilities. Individuals at Camphill work alongside craftsmen, homemakers, farmers, and gardeners.

Last year we brought in a new company **Sero Biodynamic Seeds**, a company under the Territorial Seed Company name in Oregon. This company produces organic, biodynamic, non-GMO seeds. Their motivation for starting this branch of the company was to encourage the use of biodynamic seeds in the United States.

We plan to have greenhouse plant offerings available this year, with the usual goal of opening around Mother's Day.

We hope you shop your Co-op for your gardening needs this season and we encourage you to provide us feedback regarding your experiences with our garden offerings. Happy gardening! 🍷



Tried & True

Epsom Salt, the main ingredient being magnesium sulfate, has been used for many years as an antidote to relieve stress and tired aching knotted muscles. The high magnesium content of an Epsom salt bath facilitates the removal of acids through the skin. Listed below are a few time-tested, tried and true uses for this mineral compound wonder:

- Add a tablespoon of Epsom Salt to soil below a tomato plant to boost growth.
- Just a sprinkle of Epsom Salt will help get rid of pesky slugs in your garden or on your patio.
- To use as a facial wash, just add a pinch of Epsom Salts to your usual face cleanser for a skin exfoliating magnesium boost.
- Mix equal parts of dish soap and Epsom Salt and use to scrub tile and grout. Rinse well.
- For body aches, add 2 cups to a warm bath and soak for 20 minutes to help relieve muscle sprains and for a transdermal magnesium boost. Soaking in Epsom Salts is said to relieve headaches as well.
- As a homemade sea salt spray, you can add texture and volume to your hair.
- To make a volumizing hair mask, combine equal parts of conditioner and Epsom Salts and leave on hair for 20 minutes. Rinse well and let air dry.
- For a simple foot soak that offers a relaxing and easy way to up your magnesium intake, just add 1 cup to hot water enough to cover your feet and soak for 20 minutes.
- For a full-body exfoliant, mix ½ cup salts with ½ cup olive oil and scrub skin in the shower for healthy and smooth skin.
- To relieve itchy skin or bug bites, dissolve a tablespoon of salt into ½ cup hot water and let cool. Use a spray bottle and spritz on affected areas or use a wet compress. This can also be used for mild sunburn relief.
- To help children get a peaceful night's sleep, add 1 cup to kid's bedtime bath.

What's Cooking?

by Alex Haugen, Deli Manager



We feature the Wild Rice Burger for our Friday Lunch Special and have had so many requests by customers for the recipe that I thought I would just share it here. It is one of my personal favorite meatless sandwiches, and very versatile. The patties can be prepared, frozen and then thrown on the grill as a great vegetarian treat at your next BBQ. When making these burgers,

it may seem like they will fall apart before you fry them, but they stay together remarkably well due to the cheese.

I hope you try out this recipe, but if you are feeling a little unmotivated, just stop in any Friday during lunch to enjoy one already prepared for you. The Lunch Special is served at 11 AM until it's sold out. Come early! 🍴



Wild Rice Burgers

If you are using uncooked wild rice, cook according to package instructions. Cool completely. (Can make a day ahead and refrigerate).

Heat 1 T. olive oil in a nonstick skillet over medium-low heat and sauté onions, celery and garlic until onion is translucent. Set the skillet aside (no need to wash).

In a large bowl, combine onion-celery-garlic mixture with wild rice, breadcrumbs, cheese, and spices. Cool completely, and then add eggs, stirring to combine.

Divide the mixture into four portions and shape each into 1/2-inch thick patties.

Heat the remaining tablespoon of olive oil in the nonstick skillet over medium heat. Fry patties two to three minutes on each side until crisp and golden.

Serve with your favorite burger toppings. Serves 4.

- 1/2 C. uncooked wild rice
(or 1-1/3 C. cooked wild rice)
- 2 T. olive oil, divided
- 1/3 C. small-diced onion
- 1/3 C. small-diced celery
- 1 clove garlic, minced
- 1/2 C. gluten-free panko breadcrumbs
- 1/4 C. shredded Parmesan cheese
- 1/2 t. kosher salt
- 1/2 t. dried oregano
- 1/2 t. dried thyme
- 1/4 t. paprika
- 1/8 t. cayenne pepper
- 1/16 t. black pepper
- 2 large eggs, beaten
- Burger buns and toppings (optional)

A Warm Welcome to Our Newest Natural Harvest Owners!

Katie & Ben Kaiser (Gilbert)
Julia Witherill (Ely)
Heather Mahoney (Embarrass)
Erica Rickords (Hibbing)
Chris Lanska (Virginia)
Patricia Monacelli (Virginia)
Rachel Thompson (Nett Lake)
Valerie Field (Bemidji)
Donna Rowan (Virginia)
Lanessa Arnhold (Pengilly)
Shani Nelson (Hibbing)
Jon Morris (Savage)
Michelle Tomling & Cassie Demillo (Mt. Iron)
Christine Bussey (Mt. Iron)
Ken & Darlene Wamhoff (Soudan)
Stephanie Ukkola (Virginia)
Malita Spears (Virginia)
Cheryl Zotton (Mt. Iron)
Bonnie Grosshauser (Cook)
Kristine Wagner (Hibbing)
David Chopp (Aurora)
Steve & Lisa Wilson (Virginia)

Mary Samuelson (Eveleth)
Michael Maroste (Eveleth)
Nichole Joanne Krisak (Eveleth)
Monica Marks (Mt. Iron)
Lacy Pluskwik (Virginia)
Jodie Myklebust (Eveleth)
Steve & Barb Podpeskar (Virginia)
Victoria Ranua (Shakopee)
Melanie Raj (Tower)
William Sell (Cook)
Shaun McCabe-Briski (Chisholm)
Richard Ramponi (Britt)
Marcia Norlander (Virginia)
Lauren Twite (Virginia)
Michael Bane (Virginia)
Dawn Ramponi (Eveleth)
Pamela A. Hyatt (Virginia)
Janelle Carlson (Eveleth)
Maureen E. Wolgram (Gilbert)
Debra Mendez (Hibbing)
Darrel Johnson (Duluth)
MaryLou Plantz (Ely)

Michelle Danielson (Mt. Iron)
Jennifer Herzog & John Kauppi (Aurora)
Jennifer Milich (Buhl)
Jacquie Heinonen (Iron)
Nancy Andrews (Virginia)
Cena Pervanance (Chisholm)
Kileen & Thomas Trueblood (Hoyt Lakes)
David Tuominen (Tower)
Jason Chopp (Ely)
Melissa Axelson (Virginia)
Jennifer Carron (Mt. Iron)
Gene & Jane Hicks (Ely)
Emma Peterson (Virginia)
Sharon Seifert (Cook)
Bonnie S. Lavato (Eveleth)
Dean Davich (Hibbing)
Bryan & Marlene Stenlund (Grand Rapids)
Jill Oja (Virginia)
Mitzi Morris (Makinen)
Judith A. Johnson (Hibbing)
Cheryl Michaels (Eveleth)
Shelley Svatos (Iron)

Danielle Zebio (Angora)
Valerie J. Peterson (Int'l Falls)
Melissa Long (Cook)
Sharon Owens (Virginia)
Jade Vaida (Virginia)
Angie Drake (Britt)
William R. Denny (Eveleth)
Jan Brown (Aurora)
Liz Sorlie (Gilbert)
Clint Novak (Virginia)
Elizabeth Altobelli (Virginia)
Marge Ferrell (Gilbert)
Jenna Darbo & Jade Houser (Eveleth)
Kate & Neal Gribble (Eveleth)
Mary Bennett Oppelt (Eveleth)
Cheryl Madrinich (Chisholm)
Sophie Mckim & Erik Wilson (Intl Falls)
Sandra Carlson (Hibbing)
Sharee Johnson & Steve Karklins (Winton)

Come See Us at EarthFest!

For the eighth year since it began, Natural Harvest is taking part in the Iron Range Partnership for Sustainability's annual Earth Fest, participating for the last three years as a Community Sponsor. Our commitment to supporting local growers, local and regional producers as well as Minnesota suppliers is part of what defines us as a locally and independently-owned cooperative. Celebrating local traditions and sustainable living on the Iron Range is what we hope to do every day in our business practices as well as through meaningful community outreach and engagement. Earth Fest celebrates age-old traditions as well as innovation in the field of sustainability. An emphasis is placed on local products, local services, local foods, local entertainment, and our local wilderness. It is a forum for the

community to come together and join a local, grassroots effort to find solutions on how we can live a more sustainable life in our homes and communities, our economy and our environment. Come join the conversation on Saturday, April 23, 2016, 9 AM to 4 PM at the Mt. Iron Community Center, Messiah Lutheran Church & Merritt Elementary, all on Hwy. 169. Admission is \$5 for adults. Folks 18 and younger are FREE! Visit the Natural Harvest booth to say hello, sample some snacks and enter our raffle.

Expect to: Learn about new and existing technological approaches as well as rediscover some of our longstanding local traditions. Tap into the knowledge of leading experts as well as our local indigenous knowledge through exhibits, demonstrations, speakers and vendors.



SATURDAY, APRIL 23, 2016

9 AM to 4 PM at the
Mt. Iron Community Center,
Messiah Lutheran Church &
Merritt Elementary,
all on Hwy. 169

Admission is \$5 for adults
Folks 18 and younger are FREE

(What's New?, cont. from Cover)

The Deli is Mixing It Up

The Deli does not let limited space get in the way of cooking up big flavor! Alex and the entire Deli crew continue to churn out some fantastic lunch specials & soups as well as grab n go deli items...and now they are throwing baked goods into the mix! Check out our ever-expanding selection of fresh baked cookies, brownies and cakes next time you swing in. Made fresh in-house, with the best ingredients in town! Also stop in for Pizza Wednesdays and Wild Rice Burger Fridays!



~ ON BAILEY'S LAKE ~
OPEN MON - FRI: 8 to 8
SAT: 9 to 6 & SUN: 10 to 6
505 N. 3rd St. • Virginia, MN 55792
PHONE: 218-741-4663
FAX: 218-741-6153
E-MAIL: info@naturalharvest.coop
WEB: www.naturalharvest.coop
Visit us online! Like us on Facebook,
Follow us on Twitter @NatHarvestCoop,
Instagram @NaturalHarvestCoop, and Pinterest

*Locally owned,
organically grown.*



RETURN SERVICE REQUESTED

PRST STD
US POSTAGE
PAID
Permit No. 100
Virginia, MN
55792

"The Harvest Beet" is a publication of Natural Harvest Food Co-op. Editor: Patty Torrel

The Harvest Beet
SPRING 2016

Notice of Annual Meeting of Members of Natural Harvest Food Co-op, Inc. Saturday, April 30, 2016

The Annual Meeting of the Members of Natural Harvest Food Co-op, Inc. (the "Co-op") will be held on Saturday, April 30, 2016, at the Mountain Iron Community Center, 8586 Enterprise Drive South, Mountain Iron, Minnesota 55768. The Co-op will have a social hour from 5:00 to 6:00 PM and the business meeting will be called to order at 6:00 PM. The members will consider and be presented with the following agenda items: (1) review fiscal year 2015; (2) vote on the proposed Amended and Restated Articles and Bylaws of the Co-op in the form approved by the Board of Directors; and (3) obtain information and updates on the Co-op's expansion plans.

A copy of the proposed Amended and Restated Articles are included in this newsletter on page(s) 6-8 and are redlined to reflect the proposed additions and revisions to the current Articles. Additionally, a copy of the proposed Amended and Restated Articles and Bylaws is available in full on the Co-op's website (www.naturalharvest.coop) or can be obtained at the Co-op.

Among the changes in the proposed Amended and Restated Bylaws are the following items:

- **Article V: Capital, Authorized Shares** – Change total amount of authorized shares to \$1,200,000. Change the value of Class A stock from \$10.00 to \$60.00.

This change allows Natural Harvest to grow the total membership to 5,000 members. It also allows the Board of Directors to issue more C-stock to increase member equity. This also changes the member equity fee to a total of \$100.00 (One \$60.00 A-share and four \$10.00 B-shares.) All current members would be grandfathered-in as members with their \$50.00 equity share; no additional payment would be required. The Board of Directors is also proposing to eliminate the \$10.00 yearly renewal fee.

- **Bylaws, Article II, Membership, 2.3** – Give the Board authority to determine the amount of investing equity (membership fee).

This change allows the Board to change the membership fee in the future, without a membership vote on a Bylaw change.

- **Bylaws, Article II, Membership, 2.7** – Equity will get returned to the Member, upon voluntary or involuntary termination, at the price paid for such shares.

This change allows the Co-op to return equity back to the member at the price that member paid for their equity shares. Members who paid \$50.00 and want to terminate their membership, will get \$50.00 back. Members who paid \$100.00 (after 6/01/2016) will get \$100.00 back after termination.

Members may vote on the proposed Amended and Restated Articles and Bylaws in one of three ways:

1. Mail your completed Ballot (see ballot on next page) to the Co-op with post mark on or before Monday, April 25, 2016
2. Drop off your completed Ballot in the Ballot Box at the Co-op on or before Friday, April 29, 2016
3. Vote in person at the Annual Meeting held on Saturday, April 30, 2016

In order to minimize time counting votes at the Annual Meeting, the Co-op prefers to receive member votes in advance by mail or in-store. To vote by mail or in-store, please mail or drop off your Ballot to the Co-op's address as follows:

Natural Harvest Food Co-op, Inc.
Attn: General Manager
505 North 3rd Street
Virginia, MN 55792

If approved by the membership, the proposed Amended and Restated Bylaws and the proposed Amended and Restated Articles will go into effect June 1st, 2016.

Member Ballot



**MAIL BALLOT BY MONDAY,
APRIL 25, 2016 OR DROP OFF BY
FRIDAY, APRIL 29, 2016 TO THE
FOLLOWING ADDRESS:**

Natural Harvest Food Co-op, Inc.
Attn: General Manager
505 N. 3rd St.
Virginia, MN 55792

In lieu of voting at the Annual Meeting of the Members of Natural Harvest Food Co-op, Inc. (the "Co-op"), the undersigned Member of the Co-op hereby votes:

1. With respect to the proposed Amended and Restated Articles of the Co-op:
For: _____
Against: _____
Approving the proposed Amended and Restated Articles of the Co-op.
2. With respect to the proposed Amended and Restated Bylaws of the Co-op:
For: _____
Against: _____
Approving the proposed Amended and Restated Bylaws of the Co-op.

This Member Ballot has been executed by the undersigned Member as of the _____ day of _____ 2016.

By: _____
(Member signature)

Member Name: _____ Member Number: _____



**Articles of Incorporation
Natural Harvest Food Cooperative
April 2015**

Articles of Incorporation of Natural Harvest Food Cooperative

Amended and Restated effective as of June 1, 2016

Article I: Name

The name of this ~~cooperative association~~ shall be Natural Harvest Food Cooperative, Inc.

Article II: Purposes

The purpose of the ~~cooperative association~~ shall be to engage in a mercantile and marketing business to supply and furnish to its members and patrons on a cooperative basis such supplies, food, clothing, hardware, household and garden supplies, goods, wares, merchandise and services as they may require. In order to accomplish this goal, the ~~cooperative association~~ shall buy, sell, market, store, warehouse, acquire, transport, distribute, process, produce and otherwise engage in any activity connected with or related to its purposes. The ~~cooperative association~~ shall deal on a cooperative basis and provide such goods and services to its members at the lowest ~~reasonable possible~~ cost, with the least ecological damage, ~~without any profit or financial gain to the association.~~

~~This may be done in a manner that can employ the labor and skill of its members to their best economic, social and cultural advantage.~~
For these purposes ~~the cooperative~~ shall have power to:

- (a) Borrow money from its members and others upon adequate security; to issue bonds, debentures, notes and other obligations and to secure the same by a pledge, mortgage or trust deed on any property of the ~~cooperative association~~; draw, make accept, endorse, guarantee, execute and issue promissory notes, bills of exchange, drafts, warehouse receipts, certificates and other obligations and negotiable or transferable instruments for any purpose deemed necessary to further the objects for which the ~~cooperative association~~ is formed.
- (b) Acquire, purchase, hold, lease, encumber, sell, exchange and convey such real estate, buildings and personal property as the business of the ~~cooperative association~~ may require.
- (c) Purchase, sell, transfer and own capital stock, bonds, and obligations or other corporations.

- (d) Join with other cooperative corporations or ~~cooperatives~~~~associations~~ to form district, state, national or international purchasing, marketing and service organizations; and to purchase, acquire and hold capital stock, notes, bonds, and other obligations of such organizations.
- (e) Do and perform every act and thing necessary and proper to the conduct of its business for the accomplishment of the purposes set forth herein or permitted by the laws of Minnesota applicable to the ~~cooperative~~~~association~~, and to have and exercise all of the powers conferred upon the ~~cooperative~~~~association~~ by the laws of Minnesota under which it was organized, and acts amendatory thereof and supplemental thereto.

Article III: ~~Principal Place of~~ Business

The ~~registered office~~~~principle place~~ of ~~the cooperative~~~~business of said association~~ shall be in the city of Virginia, County of St. Louis, State of Minnesota. Branch offices may be located at other points.

Article IV: Duration

The period of the continuance of this ~~cooperative~~~~association~~ shall be perpetual.

Article V: Capital

Section 1. Authorized Shares. The total amount of authorized capital stock of the ~~cooperative~~~~association~~ shall be ~~One Million Two~~~~Three~~ Hundred Thousand Dollars (\$~~1,200,300~~000.00) and shall be divided into ~~Five~~~~Four~~ Thousand (~~5,000~~4,000) shares of class A stock of the par value of ~~Sixty~~~~Ten~~ Dollars (\$~~60~~+0.00) each, and ~~Thirty~~~~Sixteen~~ Thousand (~~30~~+6,000) shares of Class B Stock of the par value of Ten Dollars (\$10.00) each, and ~~Three Thousand Five Hundred~~ shares (~~3,000~~500.00) shares of Class C Stock at a par value of Two Hundred Dollars (\$200.00) each.

Section 2. Class A Stock – Voting. Class A Stock may be issued for cash to a person, ~~household, cooperative, nonprofit corporation~~ or ~~other corporation~~~~organization~~ to qualify him, her or it as a member of the ~~cooperative~~~~association~~, if one is eligible therefore. Only ~~holders of~~ Class A Stock~~holders~~ shall be deemed to be members of this ~~cooperative~~~~association~~. Only ~~holders of~~ Class A Stock~~holders~~ shall have voting power, and each holder of Class A Stock shall be entitled to only one vote, regardless of the number of shares owned. Voting by proxy shall not be permitted. No dividend will be paid on Class A Stock.

Section 3. Class B Stock – Non-Voting. ~~Non-Voting~~ Class B Stock may be issued ~~only~~ to holders of Class A Stock. ~~It may be issued~~ for cash, ~~or for~~ payment of patronage refunds, or in exchange for outstanding Class A Stock to any person or organization not eligible to be a member of this ~~cooperative~~~~association~~. Class B Stock shall have no voting power and no dividends shall be paid thereon.

Section 4. Class C Stock – Non-Voting. ~~Dividends~~ Class C Stock shall be issued only to ~~holders of~~ Class A Stock~~holders~~. Class C Stock has no voting power. ~~The Board of Directors has the authority to issue Class C stock in multiple series. The Board shall establish the number of shares offered, rate of dividend, redemption terms and such additional terms and conditions as the Board deems appropriate at the time of issuance for each series of Class C stock.~~ Dividends may be paid on Class C Stock at the discretion of the Board of Directors after all expenses have been met and any necessary reserves set aside. Dividends, if declared shall not be cumulative nor exceed eight percent (8%) per annum. In the event of dissolution or liquidation of the ~~cooperative~~~~association~~, there shall be a preference for Class C ~~members~~~~stockholders~~. Class C Stock shall be redeemable at par as provided by the Board of Directors.

Section 5. Issuance of Stock/Paid-in Capital. No share of stock shall be issued for less than its par value, nor until the stock has been paid for in cash or its equivalent as set forth above. Stock shares shall be paid for at such time and in such manner as the Board of Directors shall determine. ~~The cooperative~~~~The association may commence business whenever ten percent (10%) of the authorized capital stock has been subscribed and paid in. The association~~ shall have a prior lien, with the usual right of ordinary liens for enforcement, upon all outstanding stock for any indebtedness due it.

Section 6. Transfer/Redemption of Stock. No Stock shall be sold or transferred, except back to the ~~cooperative~~~~association~~ with the consent and approval of the Board of Directors. Capital stock shall be subject to redemption as provided by law, in the manner as the Bylaws prescribe. The capital stock of this ~~cooperative~~~~association~~ shall be non-assessable.

Section 7. Calling Class B Stock. When the Board of Directors determines it has sufficient working capital, Class B, and/or Class C Stock or any series from these classes of stock may be called for payment at par. Such stock may be called for payment either (a) ~~÷ 1~~ in chronological order with reference to date of issue, in which case all of such stock issued in a given fiscal year shall, as nearly as practicable, be called at the same time; or (b) 2 on the basis of a percentage of all said stock outstanding, in which case the same

percentage of said stock held by each ~~memberholder~~ shall be called at the same time. ~~When calling Class B Stock for payment, without regard to the date of issue. The Board of Directors may create separate revolving funds to redeem Class B and Class C stock as the Board deems proper. In any case, provided always, that~~ the total amount of such Class B Stock remaining outstanding after deduction of the amount called, plus the Class A and Class C stock and the permanent surplus of the ~~cooperativeassociation~~, shall at least equal the total liabilities of the ~~cooperativeassociation~~.

Article VI: Allocations ~~to MembersTo Patrons~~

Section 1. Allocation of Patronage Refunds. All ~~or any part~~ of the annual net income from patronage, including patronage refunds received by the ~~cooperativeassociation~~ from other ~~cooperativescooperative associations~~, available for distribution, which are in excess of dividends on capital stock and additions to reserves, shall belong to members of the ~~cooperativeassociation~~ and shall be allocated to them on the basis of patronage and as provided in the Bylaws. Such distribution shall be made annually.

Section 2. Method of Payment of Patronage Refunds. All or any part of the patronage refund declared by the ~~cooperative association~~ at any time may be paid in Class B Stock, by allocated equity reserve or by the issuance of capital interest certificates, or by any other media determined by the Board of Directors.

Section 3. Payment of Debts Upon Liquidation. In the event of liquidation or dissolution of the ~~cooperativeassociation~~ all debt and liabilities shall be paid first according to their respective priorities: ~~there shall first be given a preference to holders of Class C stock; preference shall then be given to holders of Class B stock; holders of Class A shall have the lowest priority.:~~ Holders of capital stock shall then be paid the par value of their shares in the order of priorities. ~~Holders of capital stock shall then be paid the par value of their shares in the order of priority herein specified.~~ Any remaining assets shall be contributed as the Board of Directors or trustees of the ~~cooperativeassociation~~ shall determine either (a) to ~~a cooperativean association~~ doing business on a cooperative basis or (b) to a non-profit corporation which is exempt from income taxes under Section 501(c)(3) of Internal Revenue code. ~~Section 501 (c)(3) of internal Revenue code.~~

Article VII: ~~Allocations To Patrons~~ ~~Section I.~~ Board of Directors

Section 1. Governance. The government of this ~~cooperativeassociation~~ and the management of its affairs shall be vested in a Board of Directors. The ~~directorsmembers~~ shall be elected by ballot by the ~~membersstockholders~~ from their own number at the annual meeting. The size of the Board of Directors and the terms of its members are described in the Bylaws.

Section 2. Board of Directors Vacancies. Vacancies in the Board of Directors, except in cases of removal by the ~~members stockholders~~, may be filled by the remaining members of the Board, the person or persons so appointed to hold office until the next annual meeting of the ~~membersstockholders~~ and until their successors have been elected and qualified.

Section 3. Directors Not Personally Liable. A Director is not personally liable to the ~~cooperativesassociation~~ or its ~~membersstockholders~~ for monetary damages for breach of fiduciary duty except in the following circumstances: ~~(a) for~~ ~~For~~ breach of a director's duty of loyalty to the ~~cooperativeassociation~~ or its members; ~~(b) for~~ ~~For~~ acts or omissions not in good faith or that involve intentional misconduct or a knowing violation of law; ~~(c) for~~ ~~For~~ a transaction from which the director derived an improper personal benefit; or ~~(d) for~~ ~~For~~ an act or omission occurring prior to the date these amended Articles of Incorporation became effective.

Section 4. Annual Meeting. The annual meeting of the ~~membersstockholders~~ shall be held in the territory served by this ~~cooperativeassociation~~, on such date and time, as the Board of Directors shall select each year.

Article VIII: Officers

The officers of this ~~cooperativeassociation~~ shall be a President, one or more Vice Presidents, a Secretary and a Treasurer elected annually by and from the directors.

Article IX: Dissolution & Amendments

Section 1. Dissolution. This ~~cooperativeassociation~~ may be dissolved in the manner as provided by law.

Section 2. Amendments. These Articles of Incorporation may be amended as provided by law.