

The Harvest Beet

FALL 2020

est. 1979

NATURAL
HARVEST

FOOD CO-OP

*Locally owned,
organically grown.*

Board Member Contact Info

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Your quarterly source of information for healthy living!

General Manager's Report: Owner Discount & Patronage Rebates

Anja Parenteau, General Manager & NHFC Owner

Co-ops have a unique way of sharing profits, the Patronage Rebate. If the Co-op made a profit for the year, then the Board of Directors gets to decide how much money needs to be retained for future projects and how much of the money gets distributed back to the owners. This also allows the Co-op to pay less in taxes, since the amount of profit gets reduced by the amount of Patronage Rebate that gets declared. What I love about the Patronage Rebate is that it is truly equitable, the more you shopped means the more you get back!

Our Co-op, like most, has this language in our Articles and Bylaws, but due to the difficulties of manually keeping track of owner purchases, we were not able to tackle a Patronage Rebate until fiscal year 2014. Many of you still remember the 2% discount for owners for every purchase, which was the Co-ops way to pay Patronage Dividend before 2014. Many of you also still fondly remember the 10% discount day(s) that we implemented as a marketing tool to increase business – which worked on the discount day(s) like a charm, but also led to slow sales days right after. Since our move to the new building, we paid out a 5% discount owner perk monthly, capped at \$60 per year.

Due to the need for managing Co-op finances more responsibly during the pandemic and beyond, we are updating our owner perks to ensure a healthy financial position long into the future of our Co-op. Proactively making these changes will allow for the Co-op to continue growing in a way that will allow for it to meet the needs of our community for many years to come.

The monthly owner discount is being replaced with a coupon-based reward system.

The 5% discount (which was capped at \$5 per month) basically functioned as a rebate to owners, but this rebate was being paid out before knowing whether or not the Co-op was making a profit for the year, and it left very little opportunity to budget how much was being paid out.

Back in August, we sent out our first owner perk coupon to show appreciation for your continued patronage; the plan will be to send these out on a quarterly basis.



As Co-op finances allow us to do so, we will continue offering these coupons as we work towards profitability and the return of patronage rebates.

Patronage rebates were paid out in 2015, 2016 and 2017 because the Co-op was profitable. The move to the new building meant that we were going to work towards profitability for the coming years, which is a normal course of business after an expansion. By tightening the belt on discounts, our Co-op will be on track to a more financially sound way of sharing profits sooner. This will be done through the patronage rebate and it will put the Co-op in a much stronger position financially. Thank you for understanding!

In Cooperation,

— Anja

NHFC Board Report: Looking Ahead to 2021 – Board Members Needed!

Pauli Rancourt, Board President & NHFC Owner

Change is constant – it is one thing that we can count on in life, and the Board of Directors is no exception. Each year, three board positions are up for re-election. This year has been challenging and the Board has worked very hard to stay on task with our goals for the year while in the midst of a pandemic. Strategic planning has never been more important for such a time as this! Over the next few months, we will be recruiting quality candidates to ensure that the Co-op will be in good hands into 2021 and beyond. To begin this process, please read the **TOP TWO FAQs** potential candidates ask...and the answers to them!

QUESTION #1: *What does a board member DO and what are the time commitments?*

ANSWER: *Duties and time commitments are listed below. This is a FULL DISCLOSURE!
No surprises to follow!*

DUTIES	TIME COMMITMENT	SUPPORTING INFORMATION
Attend/participate in monthly meetings, focusing on policy & governance, strategic planning/ goal setting in a teamwork environment	2 hrs. per month, sometimes less, rarely more	Meeting usually held on 3rd or 4th Tuesdays of the month, depending on members' schedules and availability
Meeting Prep Time - Read meeting materials in advance of the monthly meeting, jot down questions/comments	1/2 hr. per month	Materials are sent out one week in advance of meeting
Serve on a sub-committee, meet as needed	1 hr. per month during busy season 1/4 hr. per month in non-busy season	GM EVALUATION: Board monitor reports, GM evaluation and contract renewals EDUCATION: Plan Annual Meeting, Board Orientation, Yearly Board Retreat/Training PERPETUATION: Board member recruitment, member/owner engagement
Participate in consulting sessions by phone if scheduled, not required but highly beneficial	1 hr. per month	A professional Board consultant, experienced in Co-op management and board membership, provides up to 1 hour per month of consultant time, as requested. Meetings are scheduled as board members deem it desirable, on topics chosen by the board.
Volunteer with 1 or 2 special store events (such as Customer Appreciation, Owner Appreciation, Anniversary, etc.) per year	6 hrs. per year	One or two members are encouraged to volunteer at each event – no need for all members to attend all events!
Attend Board Orientation	4 hrs. per year	All Board and GM are encouraged to attend this yearly event, as this is where new members meet existing members and a new team is formed!
Attend Board Retreat/Training	6 hrs. per year	Yearly Fall Retreat provides training with a professional consultant. This is team building/training with the GM and is a valuable learning opportunity
Communicate about and address other matters as they occur	1/2 hr. per month	Things pop up from time to time; weekly checking of email keeps board members apprised of any “in-between meetings” issues. Sometimes matters can be addressed via email instead of being placed on a meeting agenda.
TOTAL	4-5 hrs. per month +16 hrs. per year	For regular board work For yearly events, combined

QUESTION #2: *What skills and/or experience does a Board candidate need?*

ANSWER: *The ability to learn and work as a team member are necessary “skills”.
No Board experience necessary!*

That said, there are some special areas that the current Board is lacking in, so if you have any of the following attributes, your current Board of Directors would welcome your experience!

SPECIALIZED SKILLS/KNOWLEDGE —

Accounting/Financial Oversight • Investment/Banking • Legal • Marketing
Human Resources • Technology/IT • Community Knowledge/Awareness

OTHER ATTRIBUTES

Over Age 50 (Let's call it “Experienced in Life”)

CONNECTIONS

Media • Social Services • Education • Philanthropy

If you are on Facebook, stay tuned for more information on Board of Directors recruitment. We will also be posting recruitment information to the website. And always, please feel free to contact us directly with questions you may have about serving on the Board at board@naturalharvest.coop. Looking ahead to continued growth,

— Pauli Rancourt

“A focused Board concentrates on strategy/oversight and governance practices, to avoid getting lost in the forest.”

— Pearl Zhu, *Digitizing Boardroom:
The Multifaceted Aspects of Digital Ready Boards*

October is Co-op Month!

Celebrated by cooperatives nationwide during the month of October, National Co-op Month is an annual opportunity to raise awareness of a trusted, proven way to do business and build communities.

In celebration of Co-op Month, we will be offering weekly opportunities to register for raffle prizes. Be sure stop by the Co-op regularly for chances to win!

WHAT IS A CO-OP? A cooperative is an autonomous association of persons united

voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

CO-OP VALUES — Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

Tell the World You Own It!

By Co+op – Welcome to the Table

You may be surprised by all the types of co-ops around you. From groceries to health care, co-ops are a vital part of everyday life for people all over the globe. Consider the cup of coffee you enjoyed at breakfast. It was likely purchased from a coffee grower co-op in Africa or Central America. Or the light fixture you're standing under might be powered with electricity from a co-op owned by people in your community.

A co-op is a business model that allows a group of people to combine their resources to meet their common needs. Grocery co-ops are one such kind of co-op. They are the true pioneers of the natural and organic food industry and they're deeply committed to providing delicious, high quality, healthy food; supporting local, sustainable agriculture; and strengthening their communities.

Cooperatives, including grocery co-ops, are much more than brick and mortar stores. Cooperatives are built on the idea that local owners, not far-away investors, gain the benefits of business success. Simply put, cooperation is for everyone.

Many co-ops start small, with a primary focus on providing goods and services to their member-owners. But that doesn't mean you have to be a member-owner at all co-ops.

Nearly all grocery co-ops, for example, welcome members and non-members alike.

The co-op way of doing business is to be open, fair, and democratic. That's not just marketing speak, either. These concepts are based on a set of seven guidelines called the International Cooperative Principles that serve as the standards for how we operate.

Food co-ops demonstrate their commitment to these principles every day, by promoting a safe and sustainable food system and partnering with individuals and organizations to improve our neighborhoods. After all is said and done, when the co-op makes money, members determine how profits get used. No big box retailer is going to give local shoppers that much decision-making power. These values and principles are common to all co-ops, whether they are in business to offer electricity, insurance, or groceries.

Cooperation is such a powerful positive force that 2012 was designated the International Year of Cooperatives by the United Nations in recognition of the influence of cooperatives worldwide. Thousands of co-ops from all over the world joined together to say loud and proud how local ownership is making life better.

The Seven Co-op Principles

The cooperative principles are guidelines by which cooperatives put their values into practice.

VOLUNTARY & OPEN MEMBERSHIP

Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political, or religious discrimination.

DEMOCRATIC MEMBER CONTROL

Cooperatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary cooperatives members have equal voting rights (one member, one vote), and cooperatives at other levels are also organized in a democratic manner.

MEMBER ECONOMIC PARTICIPATION

Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any of the following purposes: developing their cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

AUTONOMY & INDEPENDENCE

Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

EDUCATION, TRAINING & INFORMATION

Cooperatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their cooperatives. They inform the general public – particularly young people and opinion leaders – about the nature and benefits of cooperation.

COOPERATION AMONG COOPERATIVES

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional, and international structures.

CONCERN FOR COMMUNITY

Cooperatives work for the sustainable development of their communities, through policies approved by their members



“Change Within Reach” Round-up Report

We would like to extend a huge “THANK YOU” to everyone that continues to donate to the program. Your nickels and dimes are helping make our Iron Range Community stronger.

As shopper trends have adapted to COVID-19 we have seen a decline in the monthly donation amount due to shoppers taking less trips to the Co-op. Our local non-profit organizations play important roles that address the needs of our community and they need our help to ensure their programs stay funded during this unprecedented time.

Even though you are visiting the Co-op less frequently you can still help bring the monthly total back up by donating more when possible. Any amount can be added to the round-up, just let the cashier know how much you would like to add.

Thank you for your consideration and continued support of the round-up program!



A LOOK BACK

In May we collected over \$880 for the **Bess Metsa Garden**; in June, over \$890 was donated to the **Summer Work Outreach Project**; in July, more than \$1,300 was given to **Habitat for Humanity**; and in August, over \$1,200 was raised for the **Sand Lake Shuffle**.

LOOKING AHEAD

The September recipient is **Mesabi Symphony Orchestra**. Your round up donations will help them to continue their mission of keeping classical music alive and thriving on the Iron Range.



October donations will be collected for the **NHFC Micro Grant Fund**. Your donations will be used to directly support local farmers by providing microgrant funding to assist with expanding their operations. These micro-grants are intended to help achieve the production of high-quality, sustainably grown food and increase overall access to local, healthy food for all our community members.



Your November donations will support the **Veterans on the Lake Resort**. The funds collected will help to preserve, protect, and improve the infrastructure needed to provide a year-round reduced barrier recreational experience for veterans, the disabled, as well as the general public.



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If your 501(c)3 or 501(c)4 non-profit organization would like to participate in the round-up program, please visit our website for more information.
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A warm welcome to our newest Natural Harvest Owners!

Kathleen Christopherson • (Saint Paul, MN)
Bill Parker • (Saint Paul, MN)
Sandy Radovich • (Hibbing, MN)
Lory Fedo • (Side Lake, MN)
Ruth Katz & David Radtke • (Babbitt, MN)
Amy Kania • (Chisholm, MN)
Elizabeth Hjort • (Hibbing, MN)
Jim Brown & Mel Sullivan • (Biwabik, MN)
Lynda Klimek • (Mountain Iron, MN)
Bruce & Paula Braaten • (Minnesota City, MN)
James Smolich • (Aurora, MN)
Greg Lavato • (Virginia, MN)
James & Lynn Von Sien • (Coleraine, MN)

Karen Graham • (Ely, MN)
Brandi Biegel • (Virginia, MN)
Dan & Shirley Conaway • (Orr, MN)
Alexia Springer • (Ely, MN)
Teresa Christie • (Virginia, MN)
Steven Belland • (Hoyt Lakes, MN)
Harrison Olson • (Eveleth, MN)
Elsa Kendall • (Moose Lake, MN)
Tom & Jana Vucetich • (Hibbing, MN)
Sarah Santelli • (Minneapolis, MN)
Bill Damberg • (Excelsior, MN)
Pamela Webster & Peter Davis • (Ely, MN)

Local Producer Spotlight

Spirit Creek Farm

CORNUCOPIA, WI
Established 2007

OWNERS: Andrew and Jennifer Sargent
PRODUCTS OFFERED AT YOUR CO-OP:
Kim Chi & Sauerkraut

OUR STORY: We make small batch fermented vegetable products from organic vegetables grown in Minnesota and Wisconsin. Our products are a cornucopia of live cultured vegetables bubbling with probiotics and lactobacilli to support digestion, health and offer superior flavor.

We live in a solar powered home and run our farm and business on 70 acres on the South Shore of Lake Superior. Spirit Creek runs through the forested back 40 acres and the remaining 30 acres was farmed over 20+ years ago. We live and work here with our 3 children and other companions: dogs, cats, chickens, ducks and the wildlife who skirt the forest border or trot through the fields at dusk and dawn. In 2006, Andrew was inspired by the book *Salt: A World History*. After a season of growing our own cabbage and pounding kraut, we decided to start making lacto-fermented food for retail sale.

We spent the winter of 2007 building a certified kitchen and researching, preparing and pre-ordering vegetables (from other local organic farmers) so we would be prepared to bring our products to market in the late summer and fall of 2007. We continue to learn more every day about fermentation and running a farm, and are working to grow our business in a sustainable manner.

Spirit Creek Farm is committed to local, sustainable, organic farming. Nearly all of the ingredients in our fermented vegetables are from organic growers in the upper-Midwest; primarily northern Wisconsin region. Due to how cost prohibitive organic certification is for small-scale farmers, many of our growers are not certified but abide by or exceed organic growing practices.

Our pledge to you is to produce a healthy, local, safe and chemical free product!

— Andrew & Jennifer Sargent
<http://www.spiritcreekfarm.com/>



discover local

SPIRIT CREEK FARM

Cornucopia, WI

EST. 2007

Fermented Organic Vegetables



One Pan Autumn Chicken Dinner

From: www.cookingclassy.com

Yields: 5 servings
Prep Time: 20 minutes
Total Time: 50 minutes

Ingredients:

5 (6 - 7 oz.) bone-in, skin-on chicken thighs
 4 Tbsp. olive oil, divided
 1-1/2 Tbsp. red wine vinegar
 3 cloves garlic, minced (1 Tbsp.)
 1 Tbsp. each minced fresh thyme, sage and rosemary
 Salt and freshly ground black pepper
 1 large sweet potato (about 16 oz) (1 leave unpeeled),
 chopped into 3/4-inch cubes
 1 lb. Brussels sprouts, sliced into halves
 2 medium fuji apples, cored and sliced into half moons about 3/4-inch thick
 2 shallot bulbs, peeled and sliced about 1/4-inch thick
 4 slices hickory smoked bacon, chopped into 1-inch pieces
 2 Tbsp. chopped parsley, for garnish (optional)

DIRECTIONS:

Preheat oven to 450° F. Pour 2 Tbsp. olive oil, red wine vinegar, garlic and herbs into a gallon size resealable bag. Add chicken, season with salt and pepper, then seal bag and massage mixture over chicken while working to evenly distribute herbs. Set aside and let rest while chopping veggies. Place sweet potato, Brussels sprouts, apples and shallot on an 18- by 13-inch rimmed baking sheet. Drizzle with remaining 2 Tbsp. olive oil then toss to evenly coat, season with salt and pepper to taste. Spread into an even layer. Set chicken thighs over veggie/apple layer. Separate any pieces of bacon that may be stuck together, then sprinkle bacon over veggie apple mixture. Roast in preheated oven until chicken and veggies are golden brown, about 30-35 minutes (chicken should register 165° in center). Broil during last few minutes for a more golden brown crispy skin on chicken if desired.

SERVING SUGGESTION:

Garnish with parsley if desired and serve warm.



Stuffed Acorn Squash

From: www.acouplecooks.com

Yields: 4 servings
Prep Time: 20 minutes
Total Time: 60 minutes

Ingredients:

1 cup white basmati rice	1 tsp. dried thyme
1/2 tsp. dried sage	1 tsp. dried oregano
1/2 tsp. kosher salt, divided, plus more for sprinkling	Fresh ground black pepper
2 small acorn squash	3 Tbsp. unsalted butter (or substitute olive oil or coconut oil for vegan)
1 small yellow onion	3/4 cup raw pecan pieces
2 cloves garlic	Feta or goat cheese crumbles, optional
2 stalks celery	
1 Tbsp. olive oil, plus more for drizzling	

DIRECTIONS:

Pre-heat oven to 450°F. Cook the rice: Add rice and 2 cups water to a saucepan and bring to a boil. Once boiling, cover and reduce to a simmer. Simmer until tender and all the liquid is absorbed, about 15 to 20 minutes. Remove from heat and allow to steam with the cover on for 5 minutes. Stir in the dried sage and 1/4 teaspoon kosher salt. Roast the squash: Meanwhile, chop each of the acorn squash in half and then into quarters. (You can also leave it in halves if you prefer that look.) Using a spoon, scrape out the seeds. Line a baking sheet with parchment paper, place the squash on the sheet and drizzle with olive oil on the cut sides, then sprinkle with kosher salt and pepper. Turn cut side down on the sheet and roast until tender, about 40 minutes. Meanwhile, prep the veggies for the stuffing: Dice the onion and celery. Mince the garlic. Toast the pecans: In a dry skillet over low heat, toast the pecans for about 3 minutes, stirring occasionally, until fragrant. Make the stuffing: Heat the olive oil in a skillet over medium heat. Sauté the onion and celery 5 to 7 minutes until tender and translucent. Add the garlic, thyme, and oregano, and sauté for an additional 2 minutes until fragrant. When the rice is cooked, stir it into the skillet. Stir in 1/4 teaspoon kosher salt, the fresh ground black pepper, butter, and pecans.

SERVING SUGGESTION:

Spoon the stuffing over the squash quarters and serve immediately.



One-Pot Vegan Pumpkin Chili

From: [www.makingthymeforhealth](http://www.makingthymeforhealth.com)

Yields: 4-6 servings
Prep Time: 10 minutes
Total Time: 30 minutes

Ingredients:

2 Tbsp. extra virgin olive oil
 1 onion, finely chopped
 1 tsp. salt
 1 green pepper, cored and finely chopped
 3 cloves garlic, minced
 2 Tbsp. tomato paste
 1 Tbsp. chili powder
 1 Tbsp. cumin
 1 tsp. smoked paprika
 1 tsp. oregano
 1 (15 oz.) can pumpkin puree
 1 (15 oz.) can pinto beans, drained
 1 (15 oz.) can black beans, drained
 1 (15 oz.) can diced tomatoes with their juices
 1 cup frozen corn kernels
 1/2 cup vegetable broth
 Avocado, sour cream, cilantro and green onion for topping

DIRECTIONS:

In a large deep pot, warm the olive oil over medium heat. Add the onion with 1 teaspoon salt and cook for about 3 minutes, until translucent. Add the pepper and garlic then continue to cook for 2 more minutes. Next, add the spices and tomato paste. Stir together and cook for 2 minutes. Add the pumpkin puree, diced tomatoes, drained beans, corn and vegetable broth. Bring to a low boil and cook for about 10 minutes, until heated through. Add salt to taste, if desired.

SERVING SUGGESTION:

Serve warm with your favorite toppings and enjoy!



Best Keto Pumpkin Cheesecake

From: www.delish.com

Yields: 16 servings
Prep Time: 10 minutes
Total Time: 7 hours 30 minutes

Ingredients:

CRUST:

1-1/2 cups almond flour
 1/4 cup coconut flour
 2 Tbsp. granulated Swerve
 1/2 tsp. cinnamon
 1/4 tsp. kosher salt
 7 Tbsp. melted butter

FILLING:

4 (8 oz.) blocks cream cheese, softened
 1/2 cup brown sugar Swerve
 1 cup pumpkin purée
 3 large eggs
 1 tsp. pure vanilla extract
 1 tsp. cinnamon
 1/2 tsp. ground ginger
 1/4 tsp. kosher salt
 Whipped cream, for garnish
 Chopped toasted pecans, for garnish

DIRECTIONS:

Preheat oven to 350° F. In a medium bowl, combine almond flour, coconut flour, Swerve, cinnamon and salt. Add melted butter and mix until well combined. Press crust into an 8" springform pan in an even layer a little up the sides. Bake until lightly golden, 10 to 15 minutes.

Reduce oven to 325° F. In a large bowl, beat cream cheese and Swerve together until light and fluffy. Add pumpkin purée and beat until no lumps remain. Add eggs, one at a time, and beat until well combined. Add vanilla, cinnamon, ginger and salt. Pour batter on top of crust and smooth top with an offset spatula.

Wrap bottom of pan in aluminum foil and place in a large roasting pan. Pour in enough boiling water to come up halfway in the baking pan.

Bake until center of cheesecake only slightly jiggles, about 1 hour. Turn off heat, prop open oven door, and let cheesecake cool in oven, 1 hour.

Remove foil and refrigerate cheesecake until completely chilled, at least 5 hours and up to overnight.

SERVING SUGGESTION:

Serve with a dollop of whipped cream and toasted pecans.

Owner Appreciation Days!

To show appreciation to our Co-op owners we have arranged Owner Appreciation Days.

Normally, we would be hosting a one-day celebration where we fill the store with local vendors and food samples, but under the current circumstances, we are taking a different approach.

Each owner household will receive a one time 10% off

*Thanks
for
Shopping
Co-op!*

discount (max discount \$10, not valid on Co-op Basics items) to be used anytime between Monday, October 19 and Saturday, October 24. The discount will be applied at the register.

To get your discount please tell the cashier you want to use it.

Thank you for your continued support and patronage!

TRICK
TREAT

Stop by the Co-op on Halloween for treats! Costumed customers of all ages will receive treats at the register. As always, you can count on your Co-op to provide treats that are free of artificial flavors and colors. We will also have allergy friendly and organic options available. Just say the words, "Trick or Treat" and our cashiers will be happy to delight you with yummy Halloween treats. We look forward to seeing your costumes!

\$4
*Community
Dinner
Update*

Community Dinner nights have been growing in popularity in many co-ops across the country, as well as here at Natural Harvest. The event was built on the good will of bringing families and community members closer together over a delicious meal and it has been wonderful to see growth in the number of meals we honorably serve the community.

Each month we review sales data from the event and generally celebrate the growth in number of meals served. However, now that we must factor in the "new normal" our data must be interpreted differently. With that being said, we have concluded it will be best to temporarily discontinue the monthly \$4 Dinner Nights to prevent crowding inside the store.

Thank you all for supporting these events over the past year. We look forward to starting them back up again in the future.

~ ON SILVER LAKE ~
OPEN MON - FRI: 7 AM - 8 PM
WEEKENDS: 9 AM - 8 PM
732 N. 4th St. • Virginia, MN 55792
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FAX: 218-741-6153
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WEB: www.naturalharvest.coop
Visit us online! Like us on Facebook, and follow us on Instagram @NaturalHarvestCoop!

*Locally owned,
organically grown.*

NATURAL
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FOOD CO-OP
est. 1979

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

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