

Silver City Food Co-op

Garbanzo Gazette

It's MAD!

Volume 21

❖ Your Monthly Newsletter ❖

June 2021

Co-op Hours:

Mon. - Sat.
9 am - 7 pm

Sunday
11 am - 5 pm

575•388•2343
520 N. Bullard St.



EVERYBODY WELCOME

LOOK INSIDE!

• *highlights* •



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**YOU
ARE
WHAT
YOU
EAT**

Diversity, inclusion, and equity have always been core values of mine. During my stint in the corporate grocery world, one of the things I really appreciated was the focus on diversity and inclusion not just as a value, but as a true operating principle. Tangible steps were taken to ensure that the organization reflected the diversity of the community that it served. It's not complicated actually, to hire consistently from the population that applies, treat everyone fairly and with equal opportunity, and ensure that all peoples and cultures are respected. Regardless of race, gender, religion, sexual orientation, gender identity, disability, age or any other factor. Co-ops have historically been actually quite homogenous, and only recently focused on what they can do to increase diversity, in staffing and membership. Co-ops are behind the curve here and frankly this would not have been tolerated in the "corporate" world. It is my experience in Co-ops that some hiring approaches focus on finding what they thought would be a Co-op cultural "fit". This presumptiveness can lead

to continually refreshing the ranks with the same "type" of employee. That culture filter can also filter out diversity. What is a Co-op culture? To me Co-op principles of democracy, and concern for community mean the Co-op is open, welcoming, and gracious to all. We hire from the community, and filter for a positive, customer service focused attitude. Recent letters to the board from former employees cited "hiring non-Coop people". Another vocal, well-known former employee walked through the store and made racist and sexist remarks to former co-workers about the hiring practices. These comments were more at home in the 19th century deep South than a 21st Century cooperative business. These biased and antiquated attitudes no longer reside in the Co-op, and that is a good thing. Looking forward, it has been refreshing recently, to hear directly from well known leaders in the community, who have cited the great treatment they have received in the store, and their appreciation of our open minded approach to being inclusive of all.

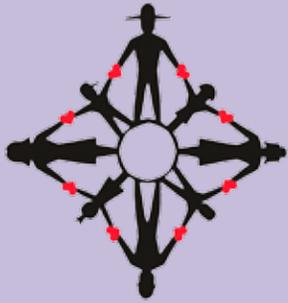
*by Kevin Waters
General Manager*

2020 Annual Report Inside!

1783 member/owners strong and counting . . .

Silver City Food Co-op

established 1974



www.silvercityfoodcoop.coop
575.388.2343

Store Hours

Mon-Sat 9am-7pm
Sunday 11am-5pm

Vision Statement

Promoting the inherently healthy relationship between food, community, and nature.

Seven Cooperative Principles

- Voluntary and open membership
 - Democratic member control
- Member economic participation
- Autonomy and independence
- Education, training and information
 - Cooperation among co-ops
 - Concern for community

Kevin Waters

General Manager

The Garbanzo Gazette

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Submissions are welcomed!

Submit letters, articles, or items of interest to:

judith@silvercityfoodcoop.coop

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Valuing Local Produce in the High Desert

A continued exploration of the interdependence of our local food system and our local economy.

*an editorial
by Mike Madigan*

The Farmers' Market is in full swing again. Saturday mornings are bustling with activity, as local farmers and growers bring their week's bounty to town. Laughing children, and even an occasional unmasked smile can be found filling the parking lot at 907 N. Bullard St. on any given Saturday morning. Is there a lovelier time than the fullness of spring?

At its most robust, local produce occupies 20-25% of the Co-op's vegetable wet rack. Outside of the traditional growing season, in less productive times of the year, this share drops deep into the single digits. Is it realistic to think that anything can be done to make our community better able to sustain itself by growing more food?

Growing food might just be the most honest work a person can do and it's usually done with very little financial incentive. Even our most productive and popular growers get by on a pretty meager income. A conversation with a local grower a couple of years ago always stands out to me. When I asked what they were going to be growing next year, they told me that they were not going to be growing anything. They were hanging it up. They couldn't make ends meet by growing food for our community. Ooof. It really gets me thinking whether we're truly valuing our local growers and paying them what they're worth. I wonder if paying our local growers more money leads to providing more local produce to our community.

I spoke with Meggie Dexter from Frisco Farm a few weeks ago. Kyle Skaggs and Meggie Dexter have owned and operated Frisco Farm in Pleasanton for several years and are a major supplier of local produce in our region.

Meggie spoke of all the reasons for supporting local agriculture that come up in this sort of conversation from time to time. She talked about the increased level of nutrition and overall quality that comes from supporting a small, local farm over huge mechanized farms who have to truck hundreds and thousands of miles to deliver produce; about the reduced environmental degradation that comes as a result of supporting local. She spoke about the larger percentage of costs that go into running a small farm, and the importance of investing in our local food infrastructure. She talked about making our region more food secure. She talked about the jobs created from their work and how the majority of their profit goes right back into the Co-op.

These reasons probably aren't new to supporters of food co-ops. We are, after all, the proverbial choir and progress towards a more sustainable world is part of what we do. That progress is not free. Our work extends past moral obligations for environment and society, and perhaps it's time for the Co-op to take a hard look at how we are valuing local produce and doing the best we can to make sure that our premium vendors are those who grow locally.

"We have degrees. We could be making a lot more money, but we would rather supply something more to our community," Meggie said, "We choose to be poor because we believe in what we're doing."

Our local growers are an incredibly valuable asset to our community, and as a cooperative community we can all do a better job of making sure that gets recognized financially.

Silver City Recycles



305 S. Bullard St. at the corner of Sonora Street

**Recycling drop-off time for June:
Saturday, the 26th, 10-12 noon**

For more information:
Visit the Co-op's website www.silvercityfoodcoop.coop
to read *The Joy of Local Recycling* • Garbanzo Gazette • February 2021 • page 8
in the Garbanzo Gazette archives

Member Appreciation Days

MAD

is happening again in

June and July

• **Two Trips** •
Your Choice

\$ 10 % OFF • Stock Up and Save \$



Silver City Food Co-op Staff

Judith Kenney
outreach/GG

Dougan Hales
produce/bulk

Kate Stansberger
supplement buyer

Jake Sipko
produce manager

Carol Ann Young
GG/office

Becky Carr
dairy buyer

Jess DeMoss
POS manager

Misha Engel
frozen buyer

Marguerite Bellringer
finance manager

Kim Barton
POS

Doug Smith
grocery buyer

Tinisha Rodriguez
HABA buyer/POS

Mike Madigan
am

Marchelle Smith
deli

Joy Kilpatrick
receiver

Judy Kenneally
deli

Christine Dalmedo
produce/grocery

Tuan Tran
wherever needed

Clorissa Holguin
wherever needed

Eric Brown
wherever needed

Vynce Bourné
bulk buyer

Kevin Waters
gm

Carolyn Smith
deli manager

Lauren Christensen
wherever needed

Willem Jepson-Browne
wherever needed

Kassandra Sedillos
wherever needed

Andrea Sandoval
wherever needed

Eva Ortega
wherever needed

Isabella Mata
wherever needed

Elisabeth Gonzales
wherever needed



CO-OP Community



Thank You Co-op Volunteers!

Many thanks to these member volunteers for their April service.

Jane Papin • Sue Ann Childers
Tim Garner • Tammi Pittman
Rick Stansberger



Renew your membership and reap the rewards!

MAD four times a year!
Members Only Specials!
Discounts on Special Orders!
You'll be supporting our local & regional food shed & you'll help to build a resilient local economy.
You Own It!



Give a gift card to a friend!

Give the gift of health, nourishment and taste.



Round Up Donation Program

The Silver City Food Co-op invites you to "Round Up." This means as a customer you can round up the balance of your total purchase to the nearest dollar, thereby donating that amount to a local non-profit. Donation recipients change every month. Information can be obtained at the cash registers when you check out. Many thanks to our cashiers who make this program work so that we can all give to our community.

Round Up for June

PFLAG

PFLAG will provide educational programs for local medical professionals, teaching them about the unique needs of LGBTQ persons in our community and those who visit here.



April Round Up \$1252.00

Silver City Farmers' Market

Silver City Farmers' Market is grateful to the Co-op and Co-op shoppers for supporting local food and community through the Round-Up program. Funds raised through The Round-Up donations will continue to support the Farmers' Market to administer the SNAP/Double Up Food Bucks program helping to make healthy local food available to people of all income levels. Round-Up funding is also used to support our local musicians by supporting live music at The Saturday Farmers' Market. Silver City Farmers' Market invites Coop shoppers to enjoy both the Saturday Downtown Market at the corner of Pope and College Ave and Wednesday Market in The Ace Hardware Parking lot from 9 am to 12pm weekly.



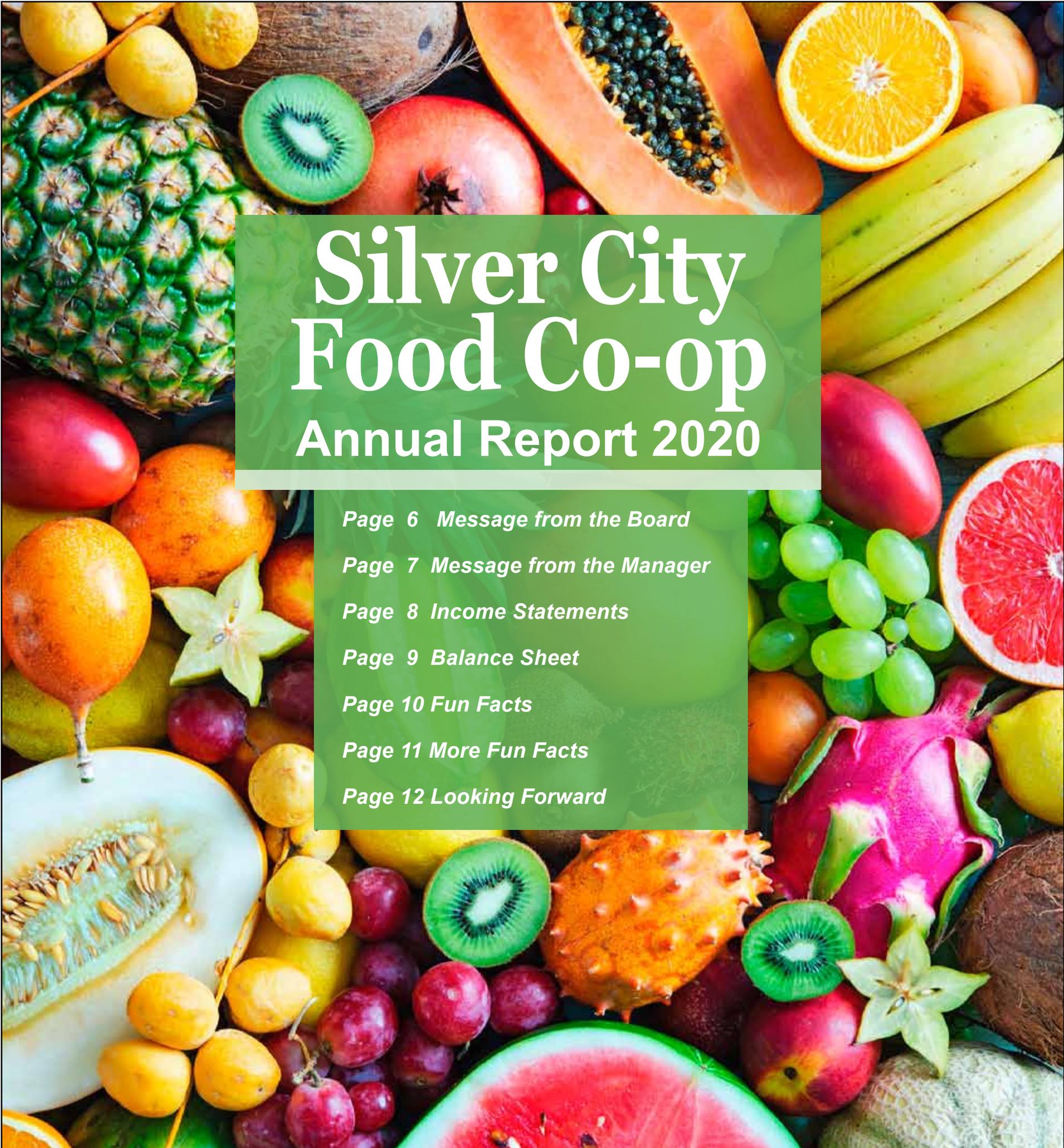
Round Up for July

Expanding Your Horizons

expanding your horizons

Expanding Your Horizons is an organization committed to motivating girls to pursue education and careers in Science, Technology, Engineering and Math ("STEM"), will conduct EYH remotely (for CO-VID precaution), creating take-home boxes for several hundred 5th-8th grade girls with materials and instructions for three science activities. Round Up funds will be used to purchase the materials for the boxed activities





Silver City Food Co-op Annual Report 2020

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Message from the Board of Directors

Dear Silver City Food Co-op Members-Owners,

A tradition at our yearly General Membership Meeting is a look back over the challenges and triumphs of the previous year. While the General Membership Meeting has been delayed until later this year, the Annual Report is being provided to the membership now.

What a Year---2020!

At the end of 2019 and beginning of 2020, the SCFC Board conducted a successful national search for a General Manager by creating a search committee composed of Board Directors, general membership, and staff representatives. Our General Manager, Kevin Waters, arrived just in time. He had just moved to Silver City and started with us when Covid hit; a unique challenge without precedent. With his steady guidance, and the extraordinary efforts of our loyal staff, we not only survived, but thrived during that wild year.

Our Co-op staff has worked hard and courageously to maintain operations during the pandemic. When merely being out in public was considered dangerous, our staff provided essential services every time they came to work in our grocery store. They kept our store clean, safe, and well-stocked. We all took precautions, and as a result, the Co-op remained as safe as possible during a global pandemic. Because of this devotion and hard work, we have remained strong. Our sales in 2020 were record-breaking. Our Co-op continues to be sustainable and secure and is thriving like never before. We see a bright future for our forthcoming relocation and expansion. Our General Manager's excellent leadership, our conscientious and capable staff, an engaged Board of Directors, and our loyal membership worked together to weather the storm, and to make our successful future possible.

Our Board of Directors worked as an effective team this year as we strived to make the board, in its role of oversight, align with best practices in co-operative governance. These new policies and revised bylaws updated and streamlined board practices, successfully restoring basic Policy Governance. Policy Governance is the framework that authorizes the elected Board to hire a general manager, monitor store

operations through the use of key performance indicators, and set strategic, long-range goals for our Cooperative. It supplies a tested, understandable, and workable structure to maintain consistency and stability over time. Over the past year, the Board has also continued to oversee the plans for the store's expansion, evaluated business plans and has seen progress toward financing the new construction. The Board has completed its due diligence and fiduciary responsibility for this phase, and we are confident in the viability of the expansion and move to Pope Street.

The SCFC Board is represented by a unique group of dedicated individuals with a wide range of experience, who represent our communities' values. Policy Governance is an effective tool; however, it requires involved directors to practice it. Like many of you, the Board has not been able to meet in person since March 2020. We have conducted our business remotely via video conferences, email, and phone calls. This has indeed been a challenging year and we look forward to the very real possibility that we will be able to hold our annual General Membership Meeting late this summer in person.

The success of our Cooperative depends upon a committed membership, dedicated and competent staff, and engaged volunteers, and this year has proven that we have accomplished exactly that.

With deep gratitude to Kevin, the crew, and our members, the Co-op Board proudly presents to you our annual report.

Sincerely,

Silver City Food Co-op Board of Directors

Shanti Ceane, President

Julianna Flynn, Vice President

Scott Zager, Treasurer

Emma McKinley, Secretary

Kristin Lundgren, Member

Tuan Tran, Member

Susan Golightly, Member

Message from the Manager



Seriously? As I prepare to take a look back at the year that was 2020, masks are coming off, streets are filling back up with people, live in person events are being scheduled. Not identical, but similar to my first month on the job. Did the intervening 11 months really happen? Was it all a dream? Unfortunately, no, there will be no waking up and having a do over on 2020. Some of it may have had me waking up screaming with night sweats, however, there was also stuff that dreams are made of in 2020. Events may have tested us, but these trials have made the Co-op stronger, more resilient, and more prepared for the future.

To start with, WE KEPT THE CO-OP SAFE. While it isn't over, at this point any employee or shopper that wanted one has had access to a vaccine. That was the goal. WE MADE IT! It didn't happen by accident. The Co-op was exceptional as a leader in the community for safety and response to the virus. Our rapid roll out of safety precautions, including capacity limits, sanitation protocols, physical barriers, masking, and staff wellness protocols was ahead of the curve, and a preview for what you would see elsewhere. Though not done quite as well as the Co-op! The feedback from members and other shoppers was overwhelmingly positive, calling the Co-op an "oasis". I will never forget last summer, an infectious disease doctor travelling through multiple states at the time, stopped at the Co-op. They stated we had the best set up and follow through they had seen in retail on their travels. The physical safety precautions became routine, but the employee wellness protocols were part of what made 2020 a special kind of challenge. We were highly attentive and focused in making sure that employees with risk factors such as symptoms or potential exposure were managed in a way that kept the entire Co-op organization safe. Maintaining health privacy meant anxiety and angst for some employees, who preferred to know the details of every personal situation, or absence from the schedule. Maintaining strict privacy protocols unfortunately resulted in continuous gossip, rumor, and innuendo, that even spilled out into the public. False rumors of employees travelling to COVID hot spots, positive tests, ill co-habitants, would result in angst and stress careening throughout the store on a weekly basis. While I won't miss that, it did help me learn about systemic opportunities in the Co-op for positive, direct communication, and how that will be a focus for future growth. Add to that the operational challenges of multiple employees being rapidly taken off the schedule due to safety protocols, week in and week out. Bottom line, not one Co-op employee was ever in the store in a COVID positive state. Period. The Co-op reported one employee to the New Mexico Rapid Response Team with a positive diagnosis. However due to our intent focus on keeping the group safe, that solitary employee never set foot in the Co-op in a positive state. At one point early on, an employee petition was circulated, attempting to close the Co-op, and make it curbside pick up only. Cooler heads prevailed, and we kept the doors open. An intense focus on safety allowed us to keep the community fed with clean, organic food during a time when it was more important than ever. Co-ops that did attempt to completely change their model to curbside/delivery were crushed financially, and either temporarily shut down, or re-opened as a retail storefront within a month. The time in between was devastating financially. Credit goes to our employees and customers for being diligent in maintaining that safe environment. There were some hiccups along the way, but really everyone was on board for safety.

We also weathered the supply chain crisis that hit acutely in April 2020, and maintains still to this day. During the panic days, there was a week or two when we literally got nothing delivered. While it is getting better gradually, it is a year in, and we are still nowhere close to normal out of stock levels from our largest distributor. Our staff have managed to adapt and provide the most capacity, and variety that they can in a hugely challenging environment. This is an area that is painful to experience, but certainly has adaptation, growth and resiliency as key attributes for those that are doing their best to thrive.

With so much disruption, the Co-op hunkered down and focused on the core responsibilities of keeping people fed. Our member discount percentage skyrocketed to almost 3%. This is compared to Co-ops as a whole, where the member discount average is 0.7%. However many of these Co-ops practice an approach that results in regular profit results, with patronages refunds. Volunteer hours were dramatically reduced, Marketing and Outreach was minimized, and board meetings went online. For a new General Manager, not an ideal environment to start in by any stretch, but those are areas we can now look to expand.

Coming in as a new manager, a pandemic environment is also a challenging one for employees. The Office for National Statistics reported that through lockdown there was a marked increase in employees feeling anxious, with the proportion of employees self-diagnosing with depression doubling. That being said, we still managed to conduct an employee survey that will be used to improve processes and approaches for management and employees. We also distributed over \$30,000 in employee "resiliency payouts" in 2020, somewhat less than \$1000 per employee average. Pretty cool, considering Target managed to give their employees \$500 bonuses in 2020, and they have nearly 2,000 stores! That \$30,000 figure is also more than double the entire Co-op's Net Operating Profit in 2019.

While COVID is the lens through which we must view 2020, to get the full 1950s 3 D experience, we have to look through the blue lens and not just the red one. The Co-op had by far its most successful year financially. The nature of societal lockdown flipped the grocery industry on its head, and nationwide in Co-ops, average basket size went through the roof, and customer count went through the floor. Our Co-op was no different. How did this play out in our Co-op overall? We turned in a 10% sales increase for the year. By maintaining a sensible approach to cost management, the Co-op turned in a net operating profit of 3.0% or 125k. Due to the uncertainty of the pandemic conditions, in April 2020 the Co-op applied for a PPP loan, with the expectation we would use it if needed, if not pay it back. The idea of loan forgiveness was also a possibility, and in the end, that is what happened. In December, we added another 181k to our bottom line. For a Co-op that is looking to relocate and expand, this could not have come at a better time. This is why I love to work at a Co-op. The work, and growth and improvements we make always flow back to the members, employees or the organization itself. Our strong year this year is the catalyst for a future Co-op that will be an improvement for members, employees and Silver City.

Kevin Waters
General Manager



The Co-op by the Numbers

Income Statements

Bullard St. Facility

Company Total

	2019	2020		2019	2020
NET SALES	3,796,736	4,200,503	NET SALES	3,796,736	4,200,503
COST OF SALES	(2,408,763)	(2,668,638)	COST OF SALES	(2,408,763)	(2,668,638)
GROSS PROFIT	1,387,973	1,531,865	GROSS PROFIT	1,387,973	1,531,865
OPERATING EXPENSES	(1,351,820)	(1,394,335)	OPERATING EXPENSES	(1,368,581)	(1,410,150)
INCOME (LOSS) FROM OPERATIONS	36,153	137,529	INCOME (LOSS) FROM OPERATIONS	19,392	121,715
OTHER INCOME			OTHER INCOME		
Other expenses, net	14,488	202,210	Other expenses, net	(427)	(48)
Interest expense	(58)	0	Interest expense	(14,678)	(14,410)
Interest income	0	0	Interest income	232	131
Patronage dividend income	0	0	Patronage dividend income	6,150	11,850
Loss on disposition of property & equipment	0	0	Loss on disposition of property & equipment	(1,869)	-
Micellaneous income	0	0	Micellaneous income	9,105	196,276
OTHER INCOME, NET	14,430	202,210	OTHER INCOME, NET	(1,487)	193,799
INCOME (LOSS) BEFORE INCOME TAXES	50,583	339,739	INCOME (LOSS) BEFORE INCOME TAXES	17,905	315,514
INCOME TAX EXPENSE	5,465	22,814	INCOME TAX EXPENSE	(4,603)	(18,529)
NET INCOME (LOSS)	45,118	316,925	NET INCOME (LOSS)	13,302	296,985

The People behind the Numbers

Our Co-op has turned in a remarkable year financially, and none of it is possible without the efforts of our amazing staff. For some, they have been contributing to the Co-op for many years! Thanks to all SCFC employees.

Judith 20 years	Misha 10 years	Judy 4 years	Lauren 10 months
Dougan 16 years	Marguerite 8 years	Christine 4 years	Willem 10 months
Kate 15 years	Kim 8 years	Clorissa 2 years	Kassandra 10 months
Jake 15 years	Tinisha 6 years	Eric 2 years	Andrea 6 months
Carol 13 years	Marchelle 6 years	Tuan 2 years	Eva 3 months
Becky 13 years	Mike M. 6 years	Vynce 1 year	Isabella 1 month
Doug 12 years	Joy 5 years	Carolyn 1 year	Elizabeth 1 month
Jess 11 years			



Balance Sheet

Balance Sheet Equation is Assets = Liabilities + Equity

•**Assets:** These are things that the company owns, such as buildings, furniture, machinery, inventory, and cash in the bank. On a balance sheet, assets are usually listed in order of liquidity—that is, how quickly they can be converted to cash. Assets in excess of liabilities is generally a good sign in a company because it indicates growth.

•**Liabilities:** This represents what a firm owes, including outstanding loans, accrued wages owed, and bills payable to suppliers and other vendors. Liabilities are generally ordered by their due date on the balance sheet. Liabilities in excess of assets give cause to more closely examine a firm's capacity to repay its debts.

•**Equity:** This represents the amount of equity the owner or owners have in the company, which amounts to the net worth of a firm after it sells off its assets and pays all its liabilities. It's often labeled as shareholders' or stockholders' equity.



Assets

Current Assets:

Cash	218,030	564,080
Accounts Receivable	3,523	1,427
Inventory	237,631	218,592
Prepaid expenses and other current assets	20,780	28,478

TOTAL CURRENT ASSETS

479,964	812,577
---------	---------

Property and Equipment:

Land	183,264	183,264
Construction in progress	21,022	49,089
Building & improvements	780,688	780,688
Furniture & equipment	245,615	257,261
Software	4,365	4,365
	1,234,954	1,274,667
Accumulated depreciation	(707,254)	(745,715)

NET PROPERTY & EQUIPMENT

527,700	528,952
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Other Assets:

Investment in cooperatives	65,263	69,229
Deposits with other cooperatives	14,623	11,599

TOTAL OTHER ASSETS

79,886	80,828
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TOTAL ASSETS

1,087,550	1,422,357
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Liabilities & Members' Equity

Current Liabilities:

Accounts payable	148,093	147,121
Accrued payroll and related items	55,399	60,349
Deferred revenue	12,383	13,001
Federal income taxes payable	712	5,278
State income taxes payable	1,071	1,261
Accrued liabilities	4,341	3,994
Note payable, current portion	6,631	4,140

TOTAL CURRENT LIABILITIES

228,630	235,144
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Long-Term Liabilities:

Note payable, net of current portion	210,778	206,678
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TOTAL LONG-TERM LIABILITIES

210,778	206,678
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Members' Equity:

648,142	980,535
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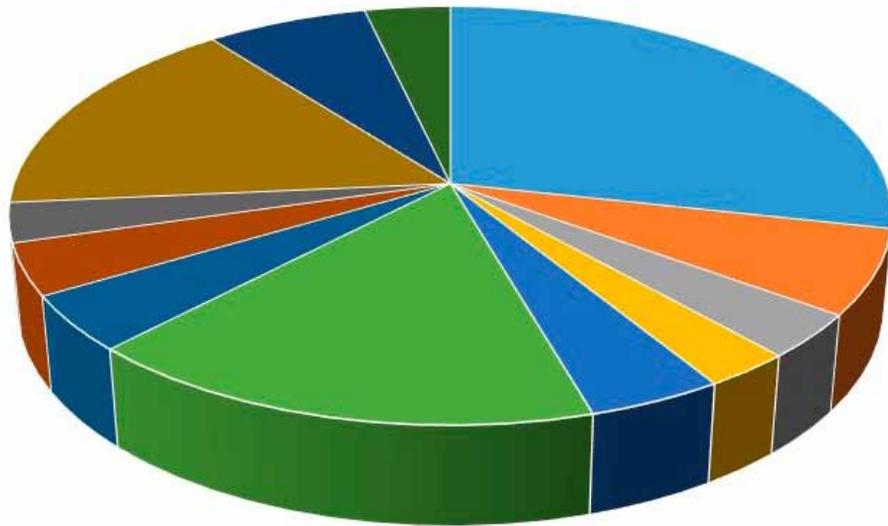
TOTAL LIABILITIES AND MEMBERS' EQUITY

1,087,550	1,422,357
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Co-op Fun Facts • 2020

Silver City Co-op Sales by Department • 2020



- Grocery ■ Supplements ■ Meat ■ Deli
- Refridge ■ Produce ■ Frozen ■ Cheese
- Bread ■ Bulk ■ Dairy ■ HABA

81%
Sales to
Member/Owners

Gift Card Sales

2016 = \$60,381
2017 = \$61,791
2018 = \$51,846
2019 = \$53,540
2020 = \$55,634

EBT Sales

2016 = \$218,262
2017 = \$190,982
2018 = \$180,657
2019 = \$192,523
2020 = \$317,391

Bulk Container Reward

10,088 transactions
\$504.40

Lbs. of
Bulk Rolled Oats Sold
4,500 lbs.

Lbs. of

Bananas Sold

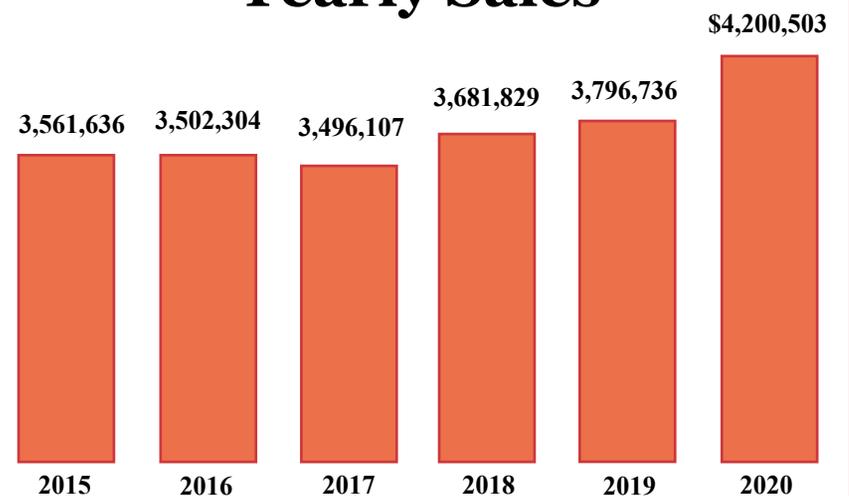
24,318 lbs.

Sales of

Local Products

\$365,834

Yearly Sales





Top Selling Item by Department • 2020

Produce

Bananas \$23,434

Grocery

C₂0 Coconut Water \$6,294

Bulk

Almond Butter \$17,860

Frozen

Cascadian Blueberries \$5,797

Dairy

Farmer's Eggs Cage Free \$17,238

Refrigerated

Thousand Hills Grass Fed \$8,858

Bread

Alvarado Sprouted Multi \$12,863

Supplements

Barlean's CBD Hemp Oil \$3,646

HABA

My Skin Bar Soap \$4,190

Meat

Mary's Chicken Breasts \$8,395

Cheese

Organic Valley Sharp Cheddar \$5,457

General Merch

We Moon Calendar \$1,776



\$27,566

Co-op Staff Bonuses
2020



\$13,302

Full-Year
Net-Operating Profit
2019

How Our Money Was Spent



Coupons Scanned

2016 = 7,387
2017 = 5,849
2018 = 5,431
2019 = 4,208
2020 = 4,597

Pounds of

Local Carrots Sold
2,254 lbs.

Round Up 2020

January	Gila/Mimbres Community Radio	\$1502.00
February	The Bike Works	1203.22
March	Literacy Link	1061.44
April	Silver City Farmers' Market	919.43
May	SNAP Spay/Neuter Awareness Program	1026.00
June	Mimbres Regional Arts Council	994.00
July	Quetzalcoatl	790.00
August	Mimbres Valley Health Action League	683.00
September	Lotus Center	849.30
October	Avocates for Snake Preservation	894.00
November	Southwest Adolescent Group	901.78
December	SC Community Theater	995.00

Five Biggest Spenders • 2020

Member #1	\$17,495.00
Member #2	\$16,182.00
Member #3	\$16,053.00
Member #4	\$15,243.00
Member #5	\$14,710.00



Eureka! We Fund It!!

New Mexico Finance Authority Approves Funding for Co-op Move to Pope Street

With great elation and expectation, I am proud to announce to the Silver City Co-op members that the new store project has been approved for funding by the New Mexico Finance Authority. As most of you know by now, a year ago, we took a fresh look and approach to the proposal of building out the former Lifequest Building at College and Pope streets. Updated forecasts, planning, designs, and proposals were considered by management and the board. The new direction was approved by the board, and the proposal has been reviewed with various financial institutions. The opportunity to partner with the New Mexico Finance Authority will be beneficial for the Co-op.

The New Mexico Finance Authority (NMFA) was created by the New Mexico Legislature in 1992 to finance infrastructure projects for the state's counties, cities, and certain departments of state government. The objective was to provide low-cost financing for borrowers, particularly those in disadvantaged communities, who might not otherwise be able to access the tax-exempt bond market on a cost-effective basis.

NMFA has become a reliable source of financing for a broad range of projects and offers different financing programs for communities and businesses to improve the quality of life in New Mexico. With a mission-driven philosophy, low interest rates, and no loan fees, NMFA helps its clients successfully

finance the projects that make their communities stronger, safer, and more prosperous. NMFA believes in and follows its mission of "Advancing New Mexico by financing impactful, well-planned projects" and its vision to be "New Mexico's partner in building economic prosperity and stronger communities."

The NMFA finance vehicle that made sense for our size project was their New Market Tax Credit/Small Loan Pool. The Pope Street project was submitted for approval by the private lending committee, the economic development committee, and the NMFA Board of Directors, made up of New Mexico state government officials. Our project needed to meet the dual requirements of economic viability and benefit to the community. We have cleared all of the hurdles and were approved for funding on 4/29.

This is a day to celebrate, and a day when a lot of work begins. I believe the result will be a store that will ensure the long term viability of the Co-op, and continue the legacy of clean, organic, local, and sustainable food for the community. I also envision the new space as a hub that will deepen the level of diversity and inclusion within and around the Co-op, and provide the basis for increased outreach and education. These will be the follow-on benefits from the creation of a fabulous place for our members/owners to shop.

*by Kevin Waters
General Manager
May, 2020*

Jake's June Produce Picks

Sweet Facts About Cherries



We've been eating them for a LONG time. Archaeologists have discovered fossilized cherry pits in prehistoric caves throughout Europe and Asia. Cherries were known to have been cultivated by the Assyrian king, Sargon II, in the 8th century BCE and he was probably not the first.



Roman soldiers ate cherries as part of their rations, and as they traveled, the seeds they discarded became the trees that proliferated throughout the empire. There was a saying that to find the old Roman roads, all one had to do was follow the wild cherry trees.



The world record for cherry-pit spitting is 93 feet! Brian Krause, a member of the Krause family cherry pit spitting dynasty, set the record at an annual contest in Eau Claire, Michigan in 2004. That same day, Krause spat a pit more than 100 feet in the freestyle completion, which allows for a running start!



The cherries that are most commonly eaten in North America today arrived with Europeans in the 1600s. However, native varieties were already growing here, two of the more common being the Black Cherry and Chokecherry. These indigenous plants were a necessity to native peoples living here. They ate them in a number of ways, making use of their bountiful nutrition. Chokecherries were widely consumed on the Great Plains, especially as a critical ingredient in pemmican. Black cherries, growing in North America, were traditionally used to make the American version of Cherry Bounce, a widely popular 18th and 19th century cordial that was made by crushing black cherries together with sugar and alcohol of choice, ranging from rum and brandy in New England, to bourbon in Louisiana.



Cherries are members of the rose family, Rosaceae, a medium-sized family of flowering plants, which includes herbs, shrubs and trees. Prunus is a genus of Rosaceae, encompassing the fruits plums, cherries, peaches, nectarines, apricots and almonds.



Bing Cherries are named for an orchard foreman named Ah Bing, who worked together with cherry farmer, Seth Lewelling, to develop the dark red varietal in the late 1800s near Milwaukie, Oregon.



Turkey is the world's leading producer of cherries. It's appropriate, really, given the country's fertile climate and the fact that cherries originated in Asia Minor, which includes modern-day Turkey.



Life is just a bowl of cherries - summer 2021!

In Season: Apricots!

Delicate and adorable, apricots are small, velvet-skinned stone fruits belonging to the same plant family as peaches, plums, almonds, and cherries. They are not an overly juicy fruit, but have a lovely sweet and tart flavor. Apricots are a good source of vitamin A, beta-carotene and vitamin C and, in their dried form, are an excellent source of iron.

Historically, apricots have a reputation of being an aphrodisiac. In Shakespeare's *A Midsummer Night's Dream*, Titania directs her fairies to feed Puck apricots as part of a love potion used to ignite passion between them. In Australia, Aboriginals made an aphrodisiac tea by steeping apricot kernels, which are also edible and have a bitter amaretto flavor.

The apricot traces its roots back to China. But, botanically, it is known as *Prunus armeniaca*, a reference to Armenia from where the ancient Greeks believed it originated. It did, indeed, flourish in the Middle East and still does today. Although apricots grow worldwide, Turkey is the world's top producer of apricots, followed by Iran, Uzbekistan, Italy, and Algeria.

Anti-Inflammatory Cherry Spinach Smoothie

This healthy smoothie is not only delicious, it also boosts your daily dose of anti-inflammatory foods. Starting with a base of creamy gut-friendly kefir, it includes cherries, spinach, and heart-healthy fats in avocado, nut butter and chia seeds. Fresh ginger adds pizzazz. If you crave a true cherry zing, make it with fresh fruit. Using a cherry pitter is highly recommended. It will make all your cherry cooking experiences a lot more pleasant and less messy. If you want this recipe to be silky-smooth, whiz it all together in a high-speed blender.

Ingredients:

- 1 cup plain low-fat kefir*
- 1 cup fresh or frozen cherries
- 1½ cup baby spinach leaves (feel free to substitute with another leafy green here or omit)
- ¼ cup mashed ripe avocado
- 1 tablespoon almond or other nut butter of your choice
- 1 (1/2 inch) piece of peeled ginger
- 1 teaspoon chia seeds*

**If you need to avoid dairy, substitute here with an alternative milk or yogurt.*

**hemp and ground flax seeds are also great.*

Instructions:

Place kefir in a blender. Add cherries, spinach, avocado, almond butter, ginger and chia seeds. Puree until smooth. Pour into a glass and enjoy!

Michael Pollan: Three Simple Rules for Eating

by Eve Adamson



Is Michael Pollan America's sweetheart? People love to talk about his pithy pronouncements on how we should eat. At least where I live, he's the subject of many a conversation at parties, in bars, in restaurants, in book groups. People mention him with reverence. He's like a 21st-century E.F. Hutton. When Michael Pollan speaks...people listen. When he gives lectures, it's standing room only. Food and diet book writers quote him constantly, and some even admit that he's their celebrity crush.

I've seen him speak, and while he's articulate and intelligent, he's no George Clooney. I wasn't weak in the knees or anything. I suspect his wide appeal is probably an indication of how confused everybody is about food, and how much we love it when people make it very clear to us what we should and shouldn't eat.

Then again, if this is true, why is it that, once we know how to eat, we don't do it? One of Michael Pollan's most famous quotes is a simple one, but it tells you everything you ever need to know about eating. Practicing it would render weight-loss diets irrelevant, positively impact the environment, champion local food producers, and bring the processed food industry to its knees. You've probably heard it before. You may have even quoted it to your friends. It's just this:

"Eat food. Not too much. Mostly plants."

So simple, so clean, so memorable...and so hard to do! But why? What's so difficult about embracing these three uncomplicated concepts, when they could have such a positive effect on personal and global health? Let's break it down. Maybe we can find some answers.

Eat food.

When Michael Pollan says, "Eat food," what he means is, "Eat real food," as in food that is unprocessed and doesn't come from a factory. It sounds so simple, and yet, when you look at the snack you're about to eat, it can be difficult to decide whether or not Michael Pollan (should he suddenly burst into your kitchen) would sign off on it as food.

Is Greek yogurt mixed with bran cereal and raisins food? Although the components of this snack come in packages and could be considered processed, of course, it's food. Arguably, an organic apple and a handful of raw walnuts might be more "real." But in our current, complicated world, "food" exists on a spectrum, from just-out-of-the-garden to "is-that-actually-edible?" If you're too strict with yourself about, say, packaging or processing, you probably won't stick to your resolve when hunger hits and your fresh produce has rotted in your crisper and all you can find to eat is something that comes in a package.

So what to do? Eat the foods you want to eat that are, in general, closest to the way you might encounter them at their source. Instead of always making the best choice, just make the better choice. Greek yogurt looks a lot more like milk than bright orange chips look like an ear of corn. I think Michael Pollan would agree.

Not too much.

Wouldn't it be funny if everybody decided to practice these three words and just stop eating too much? The diet industry would collapse! (Wait, that wouldn't be funny. I write diet books for a living, so I'd be out of a job!) Unfortunately eating "not too much" is a lot harder than it sounds.

We're biochemically primed to eat, and to enjoy it. While this biochemistry undoubtedly led us to a more balanced diet when we were hunters and gatherers, it doesn't necessarily lead us to great eating in today's world. When we eat too many simple carbohydrates, we get a blood sugar spike, and then an insulin spike and a blood sugar crash, and the result is that we're hungry again, even though we just ate. Many processed foods kick-start this reaction, making moderation and portion control goals seem insurmountable. So what's an aspiring Pollan fan to do?



Two things. First, eat some protein with every meal and snack, especially if you're also eating starchy or sugary foods like bread, pasta, or fruit. This won't necessarily stop you from overeating ever again, but it will help slow the blood sugar roller coaster, dulling that frantic "gotta eat more" feeling. With breakfast, add an egg, some tofu, yogurt, or some protein powder (in a smoothie or your oatmeal). Add nuts, cheese, or a little bit of meat to your snacks. The same goes for lunch and dinner. Beans, lentils, peas, lean meats, low-fat dairy products... you don't have to overdo it (but make sure it's always there).

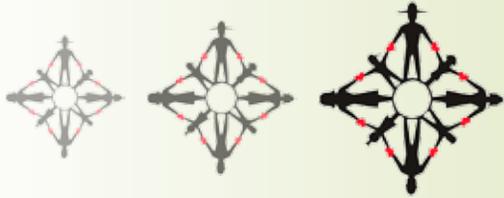
Second, switch most or all of your grain foods to whole grains. Whole grain breads, pastas, cereals, and snack foods contain more fiber and nutrients, so you'll be satisfied with less. Protein + wholegrain = eating "not too much," without feeling deprived. We can do that, right?

Mostly plants.

Don't worry. Michael Pollan doesn't want you to live on lettuce alone. He knows how much you love him, and he wants you to be happy. All he's saying with his "mostly plants" advice is that we can benefit from eating more plant foods, aka vegetables and fruits and whole grains—you know, food (see item #1).

While some people take this all the way and eat only plants, (and that's great too), Michael Pollan's just saying that a plant-based diet is the best diet. Plant foods are the richest, most bountiful sources of vitamins and minerals as well as fiber. They contain hundreds of thousands of phytochemicals, and many of these contain disease-fighting properties that a laboratory can't duplicate. Just about anybody can add more plants to their plate. Add a fruit to breakfast, a leafy green and one other vegetable to lunch, and a leafy green and three other vegetables to dinner. Plus, whatever else you want to eat, because it's your dinner, and you should enjoy it.

So why not jump in? Just do a little better than you did yesterday. It's not so hard when you recognize that you don't have to be perfect. Michael Pollan doesn't expect you to be perfect, and he's not judging you. He can't even see you. I promise. Just try to eat as much real food as you can, and try not to eat too much of it, and try to eat mostly plants. It's easier than you think and the more you do it, the easier it gets.



From Your Board . . .

GMM Conundrums and Call for Committee Members

As we watch New Mexico counties' Covid-19 risk levels fade from red to green, hope and anticipation brew in each of us for a world where we can safely gather together once again. With Grant County's test positivity rate declining and our vaccination numbers rising, it is becoming increasingly likely that in the next few months we may begin to see outdoor, masked events with extensive sanitary precautions in place to protect our community. This is our hope, and it is with this in mind that the board has decided to postpone the General Membership Meeting until gathering in person is a possibility. While a new date has not been set in stone quite yet, keep your eyes peeled for an invitation to participate in an outdoors, masked, and distanced event. Until then, make sure to set aside time to bring your questions, comments, concerns, and musings to the board during our dedicated member-owner comment time within our monthly board meeting on the 4th Wednesday of the month at 5:30pm. We sincerely apologize for any inconvenience or confusion that this rescheduling may have caused, and look forward to seeing your smiling (albeit masked) faces when it is safe and prudent to do so. We extend our ardent gratitude to all of our staff and member-owners for their flexibility, dedication, and optimism throughout this process.

Do you want to get more involved with the Co-op board, but are not quite sure where to start? While opportunities are available through our Board Member In Training (BIT) program, such a commitment may still be a bit

intimidating for some. If this is the case, perhaps consider joining one of our committees as a member-owner!

If reaching out to the co-op community and encouraging co-op membership is right up your alley, then the Member Connect Committee might be a good fit for you. This committee is tasked with planning the General Membership Meetings, so if you have strong feelings about this awesome annual event, make your voice heard on the MC Committee!

Are you a whiz with numbers with an attention to detail? Then the Finance Committee just might be a good fit for you! This committee sets the fiscal direction of the co-op and has many opportunities to speak your piece on many of the food co-ops most pressing issues.

Deeply committed to the democratic process? Invested in bringing new bold and bright minds into service on the co-op's Board of Directors? Our newly established Elections Committee might just be the place for you! A more streamlined iteration of the Recruitment and Development Committee of the past, this team is entrusted with the deeply important task of facilitating the board election process. You can help set the tone of this process and the board itself by participating on this committee!

To find out how to get involved as a committee member, email the board at our email address, board.scfc@gmail.com



Recruiting Board Members in Training

THREE MONTH TERM: If you would like a little taste of board work before buying the whole hog, becoming a B.I.T. is probably a good idea.

DESCRIPTION: Commit to attend 3 consecutive board meetings. (They are held the fourth Wednesday of every month at the Pope Street building, from 5:30 to 7:30 pm).

CONTACT: Julianna Flynn
board.scfc@gmail.com
 Recruitment, Orientation, and Development Chair
Or, any board member

WE LOOK FORWARD TO HEARING FROM YOU!

Board Meeting Schedule

The SCFC Board of Directors meets the fourth Wednesday of each month on Zoom. Please email the Board for more information.

Ten minutes is set aside at the beginning of every board meeting for member comments. The time will be divided evenly among those members who would like to speak. If ten minutes is insufficient, a special meeting may be called on another day. If a member wants more time, they can contact the president and ask to be added to the agenda. Please make this request at least one week before the meeting.

Shanti Ceane/President
Board Term: 2018-2021

Julianna Flynn/Vice President
Board Term: 2019-2022

Scott Zager/Treasurer
Board Term: 2019-2022

Emma McKinley/Secretary
Board Term: 2020-2023

Kristin Lundgren/Member
Board Term: 2019-2021

Gwen Lacy/Member
Board Term: 2019-2022

Tuan Tran/Member
Board Term: 2020-2023

Susan Golightly/Member
Board Term: 2020-2021

Our new email address:
board.scfc@gmail.com

Board of Directors



June

Members Only Specials

June 2 - June 29

20% OFF! listed prices



Madhava
Coconut Sugar
16 oz
reg \$7.69



Jasper Hill Farm
Synergy
6.5 oz
reg \$6.99



Badger
Headache Soother
.6 oz
reg \$6.69



Kuli Kuli
Daily Greens
2.5 oz
reg \$3.99



Paqui
Nacho Cheese
7 oz
reg \$4.89



Trace Minerals
Trace Mineral Capsules
90 ct
reg \$19.99



Paqui
Cool
Salsa Verde Chips
7 oz
reg \$4.89



Kuli Kuli
Moringa
Veg Powder, 7.4 oz
reg \$19.99



Papa Cristo's
Spanakopites
8 oz
reg \$8.29



Badger
Healing Balm
2 oz
reg \$6.69



Kuli Kuli
Moringa
Veg Powder, 4 oz
reg \$1.99



ithaca
Buffalo Ranch Hummus
10 oz
reg \$5.49



ithaca
Lemon Dill Hummus
17 oz
reg \$6.29

Co-op Deals
flyers
available
on our website
www.silvercityfoodcoop.coop
and at the front of the store

