April / May 2006

A bi-monthly publication for members of the Olympia Food Co-op and its surrounding communities

Waste Reduction at the Co-op

by Gary Galbreath, Staff Member

March was National Waste Awareness Month, and the Staff members want to honor our members who already contribute to the reduction of waste. You are the ones who bring your own cloth shopping bags, coffee mugs and tea cups, eating utensils, or maybe you carry your groceries home in one of the plentiful boxes generated by your Co-op. Maybe you’re not even aware you contribute by these simple actions; believe me, you most certainly do.

Has it ever occurred to you how many plastic and paper bags, soup or salad containers, coffee cups, plastic lids and wooden stirrers, plastic or wheat forks, spoons, knives and straws you go through at your Co-op? The average cost of a plastic or small paper bag is $0.02; $0.12 paper bags are $0.03; large paper bags with handles are $1.11 and non-handle ones are $0.87 each. At the Westside, we order 7–8 cases a week. As far as plastic bags, go, at the Eastside, we order 2–3 cases per month of the flat bags used in produce and bulk that are manually ripped. We order 4–5 cases per month of the pull and pack bags (the ones with tabs) used in the produce department. A case is comprised of 4 rolls of bags, with each roll having around 750 bags on it. At the Westside, we order 3–4 cases of both types of plastic bags. Lastly, the Eastside Co-op’s average monthly bill for all of those soup containers with lids, salad boxes, and to-go utensils is $553.98.

That’s just the financial impact on your store. Here are some scary facts about the impact on your environment. Did you know plastic bags are made from oil? That’s petroleum, a non-renewable resource, which is shipped here on oil tankers or transported by fuel-guzzling trucks that contribute to global warming emissions. Then, more toxic chemical ingredients seep into our world in the manufacturing process. About 100,000 whales, seals, turtles, and other marine animals are killed by plastic bags each year! They mistake them for food and either choke or have their digestive systems blocked, resulting in agonizing death. The same fate awaits land animals, domestic and wild, foraging for food. Plastic bags take up to 1,000 years to break down in a landfill. Roadside litter breaks down into tiny bits contaminating our soil and water; those colorful inks are toxic, too.

Well over a billion single-use plastic bags are given out for free each day; over 1 billion are thrown away each year. Some of you may think paper is a more environmentally thoughtful choice; think again. In 1999, 14 million trees were cut to produce the 10 billion paper bags we used as consumers. Paper bags come from one of two places: Canada, where 50% of the timber is old-growth forest, or southeastern United States, where the timber companies are replacing native woodlands with monocultural trees at an alarming rate. The manufacture of paper bags requires virgin timber and more fresh water than any other industry. The processing stage creates numerous polluting by-products in our waterways and produces greenhouse gases. (Ever wonder why Tacoma smells so bad? It’s the paper processing plants.) In fact, a study by the Fil and Bay Federation, paper bag production requires more energy concludes that generates more solid waste, creates...
Finance Report

How Did We Do Last Year?

by Kitty Koppelman, Staff Member

Sales Growth

Since the Co-op’s primary activity is selling things, the biggest financial news of 2005 was probably sales growth. Sales grew at a much higher rate than we expected. Sales growth is projected as a percentage increase above the previous year. When we planned the budget for 2005, we estimated that sales would increase at a rate of 6% at the Westside and 10% at the Eastside. What really happened was that the Westside’s sales grew 10% and the Eastside grew a whopping 17% beyond the previous year. Altogether, the Co-op’s sales grew more than 5% above what we planned for. This translates into longer lines, busier aisles, and lots more shoppers and merchandise moving through the stores!

Margin

Also known as gross revenue, margin is the difference between what we pay for stuff and what we sell it for. In 2005, we budgeted for an estimated average gross margin of 29%. That means that after all discounts, spills, broken bottles, and other incidentals, we expected to pay 71% for each dollar’s worth of goods that we sold. This would leave us with 29%, or 29% margin. In 2005, we didn’t quite make that goal, but we were close. Overall, the Co-op made 28.48% in margin for 2005. The half of a percentage point we didn’t achieve in margin was easily compensated for through our skyrocketed expenses, so even though things didn’t shake down exactly as planned, our overall revenue ended up comfortably in the black.

Expenses

What do we do with that 29¢? We spend it! The expense budgets represent what we expect it will cost the Co-op to operate for the year. The complete budget is much more detailed than what is listed here; so we’ve categorized and abridged it to make it easier to read and digest. The bookkeepers are happy to share the full details with anyone who is interested in more information. Contact info is at the end of this article.

Community and Marketing expenses include things like ads that we buy, donations we make, the cost of producing the newsletter, and board- and volunteer-related expenses. These budgets were slightly overspent, mostly due to extra donations, including a large one that we made early in 2005 for tsunami relief. Staffing expenses include all staff-related costs—wages, taxes, training, and benefits. Staff wages came in slightly higher than budget because increased sales required additional staffing hours. Overall, staffing expenses came in well under budget. This was mostly due to our new self-funded insurance plan, for which we budgeted more than we actually spent.

Operations expenses include all other overhead we pay to keep the stores open—utilities, store supplies, insurance, maintenance, repair expenses, and the like. These budgets are very sensitive to sales. For example, if we have more sales transactions than budgeted for, we use more plastic and paper bags. These come out of the Store Supplies budget. Since sales were 5% higher, it follows that Store Supplies are 5% overspent as well. Also, we made some improvements in late 2005 that weren’t in the budget, but are included in this expense report—such as the new front doors and shopping carts at the Eastside and the Westside bulk department remold.

Depreciation and interest expenses represent the “on-paper” cost of these items. Depreciation is the method of showing the declining value of the Co-op’s assets over time. For example, the Co-op pays $5,000 for a refrigerator. Rather than showing this huge expense all at once, we depreciate it over the expected life of the refrigerator. If we estimate the refrigerator to last ten years, the depreciation expense for that item would be $500 per year. We keep schedules for all of the Co-op’s assets, including the buildings and the equipment, and each year we use those schedules to budget for the upcoming year’s total depreciation expense. We do basically the same thing for our interest expense. Since we know what the upcoming year’s loan payments will be, we can budget for this exactly. The loan principal portion is not represented in the budget, but rather on the Balance Sheet.

The Bottom Line

When we planned the 2005 budget, we expected to show a profit of around $21,400 for the year. Strong sales, near-budgeted margin, and moderate expenses all contributed to a great bottom line in 2005. We are in the process of officially closing out the year-end books, which includes making all of our income tax adjustments. Stay tuned for the final numbers! Direct your financial questions to me or any of the bookkeepers (Corey, Grace, or Harry) at 357-1106.

2005 Year-end Budget Report

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<th>Actual</th>
<th>Budgeted</th>
<th>Over/Under</th>
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<td>Staffing Expenses</td>
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<td>Net Income</td>
<td>$ 93,809</td>
<td>$ 21,156</td>
<td>$ 72,653</td>
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Co-op News
Editor & Advertising Coordinator Jennifer Shafe
Staff Liaison / Coordinator Kitty Koppelman
Graphic Artist Aimee Roberts
Photographers David Nowitz, Patrick Rabe
Newsletter Committee Jennifer Shafe, Joanne McGaughan, Kitty Koppelman, Aimee Roberts
Westside Store 921 N. Judkins - Olympia, WA 98502
(360) 754-7666 Open every day, 9am - 8pm
Eastside Store 3111 Pacific Ave SE - Olympia, WA 98503 (360) 956-3870 Open every day, 9am - 9pm
Both Co-ops are open every day of the year (except New Year's Day, January 1st, for inventory).

The purpose of the Olympia Food Co-op is to contribute to the health and well being of people by providing wholesome foods and other goods and services, accessible to all through a locally-oriented, collectively managed, not-for-profit cooperative organization that relies on consensus decision making. We strive to make human effects on the earth and its inhabitants positive and renewing and to encourage economic and social justice. Our goals are to:
- Provide information about food
- Make good food accessible to more people
- Support efforts to increase democratic process
- Support efforts to foster a socially and economically equitable society
- Provide information about collective process and consensus decision making
- Support local production
- See how the Co-op impacts the health of the business
- Assist in the development of local community resources.

Opinions expressed in the Co-op News are those of the authors and do not necessarily reflect the views of the Co-op Staff, Board of Directors, Co-op Advertisers or anyone else. Co-op members are welcome to respond.

The Co-op News is published on a bi-monthly basis and comes out in February, April, June, August, October and December. Please contact the editor, Jennifer Shafe, at 360-789-2133 or at olycoopnews@yahoo.com to discuss your article idea or advertising inquiry. You may also leave messages in the newsletter box at either Co-op or mail them to either store, Attention: Co-op News.

Acceptance of advertising does not indicate endorsement by the Co-op of the product or service offered.

http://www.olympiafood.coop
Lilly Love
by Polly Hawyer  Staff Member

You may recognize Lilly Love as one of many dependable volunteer cashiers at the Olympia Food Co-op’s Eastside store. I arrive at the store on a chilly sunny Tuesday morning to meet Lilly for our interview. In her flashy pants, fleece sweater, and backpack we take our conversation to the break room. I start by asking Lilly about her life up until now: where she’s lived, her family, how long she’s been here, and what brought her to Olympia. Lilly was born in Dantz, Germany on January 11, 1932. She tells me about after the war and how her family, after losing everything, was sponsored to move to the United States. One by one, her siblings and parents moved to southern California. She was determined to stay. “I am German. I will stay in Germany,” until one day after a flight with her boyfriend, she decided to come to the States, just to visit, and she “forgot to go back.” That was in 1958. Shortly after her arrival, she met her husband and started a family in Los Angeles, CA.

We speed ahead to what landed her in the United States, just to visit, and she “forgot to go back.” That was in 1958. Shortly after her arrival, she met her husband and started a family in Los Angeles, CA.

I asked Lilly her favorite thing about cashiering at the Co-op. She loves having contact with the customers. “When they come through the line, you ask them, ‘how do you use this?’ and they are very willing to share. I get many recipes.”

My final question for Lilly is “Is Love really the key to share.” She replies, “Yes, when I divorced my husband I said, ‘I’m going to keep the furniture.’”

Facts about Lilly Love
Age: 84
Years she’s been volunteering: 9
Favorite fall foods: Carrots from her garden, kale
Favorite summer foods: Watermelon from her Rising River CSA
Number of times arrested: 1, on Easter Sunday, 1992, protesting at the Priest Point Park CSA

Volunteer Events • April-May 2006

Be a hands-on member in your store! Volunteer as a cashier, stocker, cleaner and more. Volunteers earn working member credit, a discount that can be applied towards Co-op purchases. Attend a Volunteer Intro Tour (V.I.T.) and tour the store and learn about volunteer opportunities at the Co-op. If you are interested in this volunteering please attend this ninety-minute orientation.

Cleaning Parties happen periodically at each store. They’re a great way to volunteer three hours of time and get to know your Co-op. Help us get the stores looking spic & span by scrubbing, wiping, washing, and polishing after the stores are closed. Snacks will be provided for all cleaning parties, and you are encouraged to bring music to listen to.

Working Member Appreciation BBQ at Priest Point Park Saturday, May 20th 1–4pm!

Co-op Board of Directors Report
by John Nason  Board Member

Spring is finally here, and the Co-op seems to be flourishing. We have hired six new Staff members in the past few months, and already new faces are becoming familiar. This latest hiring represents an important step for the Co-op. These are the first Staff hired through the newly improved, streamlined hiring process. The Standing Hiring Committee along with the Hiring Team now accepts applications all year round. They review applications as they come in and recommend interviews at the end of each month. If an applicant has a successful interview, she or he becomes a finalist. When Staff recognizes the need to hire, they can then conduct second interviews of all the finalists on file and are ready to hire immediately.

The new system worked very well, and we had a great pool of applicants to choose from. Thanks to all involved in the hiring process for doing such a thorough and thoughtful job. According to those who hired the new Staff members, the new Staff members are a “wonderful group.” They are “focused, engaged, and positive.”

The Co-op continues to thrive financially. Last year we did turn a profit, which means a few things at the Co-op: bonuses for staff donations to other non-profits in the community, and more money in savings. At our December Board meeting, we decided to donate to the following organizations: The Gleaners Coalition, Left Foot Organics, Works in Progress, GRUB, UCAN, Bread & Roses, Stonewall Youth, Olympia Movement for Justice and Peace, Thurston County Food Bank, Books to Prisoners, YWCA Other Bank, Fertile Ground, Free Geek, the Labor Center atTESC, WROIC, Proyecto CIELO, Tho

For more information about volunteering at the Co-op, please contact Polly or Eunsil at the Eastside store, (360) 956-9700 or Tatiana or Ben at the Westside store, (360) 754-7666. Or stop by either store to get more information, fill out a volunteer application, or sign up for an upcoming event.

14th Annual Letter Carriers Food Drive

This event is coordinated by the National Association of Letter Carriers. Please consider donating non-perishable food items on Saturday, May 13 for distribution to the Thurston County Food Bank in Olympia, the Sacred Heart Food Pantry in Lacey, and the Salvation Army of Shelton. Please place a food donation by your mailbox on Saturday, May 13. Your letter carrier will pick it up and deliver it to the nearest food bank. Help us help our community.
Sink Volcanoes & other Cleaning Fun by Virginia Lange, Staff

I hate cleaning. I would rather change diapers than run a load of dishes. My first job was housekeeping for my family. I hated the job so much that I gave it up to dig ditches. If there was a way to avoid cleaning, I found it. It was probably a little extreme when I used a single cup and a bowl for two months as my only dishes and made my bed so tightly that I only had to make it once a week.

Cleaning dories for money taught me that heavy chemicals could solve most cleaning situations. However, when working in a printing lab, I picked up allergies to those heavy chemicals. Later, with a couple of kids and a baking habit, cleaning became unavoidable. I began shopping at the Co-op, looking for alternatives to commercial chemicals and hard work.

I figure the Earth can also use a break from the chemicals that make me sick. As a Grocery Co-Manager, I help choose the cleaner we sell at the Westside Co-op. A few years ago, cleaning products were all about citrus. Now we have many products for a variety of uses and many that are alternatives for people with varying (chemical and fragrance) sensitivities. It’s fun to try out new products; wait until you smell the ginger-scented soap!

A few of my tips:
- Before cleaning, I protect my hands with a coating of olive oil. It doesn’t interact with the cleaning products, and I can pretend I’m cooking instead.
- Get a big rolling mop bucket and string mop head if you can. The bathtub and an old T-shirt also work well. If you use soap, rinse the floor, as soap residue attracts dirt. The cleaning products you use will also clean out the tub drain. Add any of these to your mop water. Remember to mop with the grain and dry your floor with a towel to avoid damaging the floor. I put a towel under each foot and turn up the stereo.
- A cup white vinegar (sold in bulk at the Co-op) with a splash of lemon or lime juice
- 1/2 cup of any of the Dr. Bronner’s SSuD, Bio-Kleen or Bio-Pac Soaps. Remember to rinse the floor.
- Scrub crusty messes with the All Purpose Cleaner or a baking soda and water paste.

Vinyl Floors
Use the same bucket arrangement you did for wood floor.
- 1 cup white vinegar in water
- 1 cup Country Save All Purpose Cleaner in water
- Bio-Kleen Toilet Scrub is the most amazing floor cleaner! It seems to suck the grime out of the floor. Use it straight on filthy areas and let it sit for 20 minutes before rinsing. Very slippery until rinsed.
- Baking soda and water paste works well on greasy areas
- Sponge and water paste
- Carpet
- Sprinkle baking soda on carpet to absorb odors and grease before vacuuming.
- Disposable earth and boxx kilo less in carpet. You can get the stronger disposable earth at a garden supply store.

Surfaces
- Use straight vinegar for disinfecting. I prefer the smell of bulk cider vinegar to white.
- Scrub the surface with a baking soda and water paste. Rinse with vinegar-laden rag.
- Country Save All Purpose Cleaner used straight will dissolve melted chocolate and magic marker off a wall.
- Citra-Solv spray cleaner works well for those not allergic.

Mold
- 1/2 cup of vinegar added to mildewed laundry rinse cycle
- Straight vinegar works better than bleach in most cases.
- I used straight Bar-Out on mold in the back of my car, and it worked quite well.

Wood Floors
- 1/2 cup white vinegar added to floor
- 1 cup white vinegar in water
- 1 cup Country Save All Purpose Cleaner in water
- Bio-Kleen Toilet Scrub is the most amazing floor cleaner! It seems to suck the grime out of the floor. Use it straight on filthy areas and let it sit for 20 minutes before rinsing. Very slippery until rinsed.
- Baking soda and water paste works well on greasy areas
- Carpet
- Sprinkle baking soda on carpet to absorb odors and grease before vacuuming.
- Disposable earth and boxx kilo less in carpet. You can get the stronger disposable earth at a garden supply store.

Greens by Erin Majors, Staff Member

Greens are some of the most delicious, versatile, and nutritious vegetables we sell in the produce department. There are many varieties of greens that can be eaten raw or used in cooking. The Co-op carries a wide variety. We also carry greens such as Arugula, Mustard Greens, Mizuna, Nettles, Sorrel, and Watercress when they are available. Greens are loaded with nutrients, and most are high in vitamins A, vitamin C, folic acid, calcium, potassium, iron, and fiber. Each type of green has its own unique flavor and texture profile. Our best sellers are described below.

Kale or Collards: 4-10 minutes Chard or Beet Greens: 5-7 minutes, start with stalks Spinach: 2-4 minutes

Sauté
Greens are delicious sautéed in olive oil with garlic, red pepper flakes, and chopped nuts. Kale and Collards sauté faster when first steamed lightly.

Braise
Bring water or broth to a simmer (about 1/2 cup of water for every pound of greens). Add greens and simmer until tender. If there is extra liquid left over, remove the lid and increase the heat in the last few minutes to cook it off.

Soup / Grains / Egg Dishes / Casseroles
Greens are a great addition to soups and casseroles. In soups, add them at the end so they don’t overcook.

My favorite recipe with greens is quick, easy, cheap, and delicious sautéed in olive oil. It doesn’t interact with the cleaning products, and I can pretend I’m cooking instead.

Potato and Greens Soup
3 cups diced potatoes (~1lb) 1 clove garlic cut in half 4 cups water 2 cups sliced dark leafy greens 1 tsp salt 1 cup diced stale whole grain bread 2 tbsp olive oil pepper Combine potatoes, garlic, and water in a soup pot and bring to a boil. Cover and simmer until potatoes are not quite tender, 10 to 15 minutes. Add greens and salt, cover and cook until tender.

Remove from heat, add bread, cover, and let stand off the heat for 10 minutes. Stir in oil, season with lots of fresh pepper, and serve.

Serves 4

Note: if you plan to reheat the soup, do not add the bread cubes until you are ready to eat it, otherwise it turns into porridge.

American Whole Foods
by Nikki & David Goldbeck
Bio-Kleen is another Northwest company. Both their liquid and powders reduce their plastic footprint where they plant with solar power, recycle, and use non-toxic art supplies.

Ecover is great for very chemically sensitive people. They also run their plant with solar power, recycle, and reduce their plastic footprint where possible.

Bio-Kleen is another Northwest company. Both their liquid and powders are good economical choices.

Again, I use diluted vinegar. The purpose is to use it with all natural cleaning resources.

Don’t use hydrogen peroxide to clean your hands. It is not effective and can cause harm.

Some natural cleaning resources are:

- Electricity
- Heat
- Water
- Sunlight
- Ozone
- Baking soda
- White vinegar
- Lemon juice
- Castile soap
- Lemon oil
- Tea tree oil
- Essential oils

Remember the vinegar for damp floors, and tubs.

Katina Francis

A cookies and tea's job

Co-op for about three months, Rafael brings fresh energy to the Puget Sound. Rafael was born and raised in San Diego, where he has also spent his adult life up until now. He was raised by Mexican parents and grew up speaking both Spanish and English. He grew up in a working class neighborhood but attended public school in a wealthy suburb. This dynamic informed him as he began his working life.

After high school, Rafael started out attending community college but found it wasn’t the right fit for him. From there he started working for Landmark Theaters as well as sometimes being employed in other jobs simultaneously. One job was at an arts supply store; another was doing maintenance, painting, and building among other things at Centro Cultural de la Raza, a cultural center for Chicanos. He observed a transition in leadership at Centro and saw the Center begin to cater to a more economically diverse community. Rafael was excited about this and was looking to find people to play with. He especially enjoys playing with others who are playful, passionate, and interested in education and supporting other co-ops in using a collective structure.

Winning a change from San Diego, which he referred to as “taking it all in,” which is quite understandable. As far as the future of the Co-op goes, he would like to see the Co-op do more outreach, especially focusing on educating and supporting other co-ops in using a collective structure.

At the Co-op, Rafael is doing a host of other things including reading, playing Scrabble, flying kites, watching movies, playing sports, hanging with his cats (Max, Arrow, and Apple Jelly), and playing music. He plays guitar, bass, and drums and hopes to find people to play with. He especially enjoys playing with others who are playful, passionate, and interested in education and sponsoring other co-ops in using a collective structure.

As far as the future of the Co-op goes, he would like to see the Co-op do more outreach, especially focusing on educating and supporting other co-ops in using a collective structure.
The Co-op’s Growth Response Oversight Committee (GROC) has rolled up its sleeves and is at work analyzing current and future growth issues. Look for features on the GROC’s work in future newsletters, as well as an upcoming survey to help determine membership preferences regarding growth. At this early stage, though, we want to invite the membership to send in any questions they have about the GROC’s work and processes and Co-op growth issues in general. We will try to answer all questions both directly, if contact information is provided, as well as through the newsletter. We are also working on opening up our work to the membership through the use of electronic file sharing. Lastly, our meetings are open to the public. If you have any questions, please email them to olyfoodcoop@juno.com or call Harry at the Co-op business office at 357-1106, who will relay the Co-op business office to you.

How do we break habits and protect our environment? How can we better manage our waste? Buy products that require little or no packaging. Remember our reusable shopping bags and containers for bulk products. Perhaps we should create a punchcard system wherein each time you bring your own bags, containers, and take-out deli utensils and containers, or re-use the boxes at the store, you receive a punch. For each card filed you could get a Co-op dollar! Do we need an extra tax at the register, or should we just outright ban one-time use plastic or even paper bags? That seems so extreme; hopefully not what it will take. What’s your take on take-out? Can we consent to control our consumption? This society is all about choices. How will you choose? The Co-op wants to hear your ideas on this waste management and supplies issue. Find suggestion forms at either store location.

We no longer sell Blue Sky Soda

From the Co-op’s Product Selection Guidelines: “The Co-op will not carry products whose retail packaging is deemed exploitive or oppressive.”

The Co-op has decided to stop carrying Blue Sky Sodas. Blue Sky has changed their packaging to include graphic depictions of ancient symbols and designs which are considered sacred to Native People. The Co-op recognizes that Native People continue to suffer a history of genocide and oppression, and we believe that Blue Sky’s commercialization and depiction of these graphics serves to ignore that history and perpetuates the exploitation and oppression of Native cultures. For more information about this issue, please visit the Co-op’s website: www.olympiafood.coop

Greening the Co-op

by Leon Smith, Ecological Planning Committee Member

What is the best way for us to address these problems? How can we be a force for positive change? Through coordinated ecological action! As our society must transform, we can lead the way in our own lives. This is not about becoming LESS BAD. Reducing the harm is not enough. We need to be ecologically healthy. As we sow the seeds of true sustainability, future generations can reap the harvest when the time comes.

This community effort must flow from a shared vision. What does a 100 percent sustainable Co-op look like? What kind of buildings? Landscape? Energy? Transportation? We want your help generating this vision! This shared vision of ecological success can guide an ongoing process of ecological improvement at the Co-op. We will develop a road map to sustainability and have shared language to address problems and criteria for judging our progress. It is a goal of the Ecological Planning Committee to facilitate this process.

How green are we now? We can always do better! One goal of the Committee is to perform an honest assessment of the Co-op’s current sustainability level. We have the unique privilege and opportunity to lead the way in an ecological transformation. The business model of ecological destruction is going the way of the dinosaurs. Let’s see if we can help it get there quicker! If you are interested in our work, contact Marie at the Eastside store at 256-2870.

Nothing down the drain!

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Seven days a week

You want store-bought bread?
- No artificial colors, preservatives, or added flavors.
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Blue Heron Bakery

The Co-op is always accepting employment applications for Staff collective positions.

Applications and information are available at the stores, or can be downloaded from the Co-op's website: www.olympiafood.coop

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Vehicle Buying Tips

by Doty Catlin, TULIP Staff

Tulip Credit Union has a mission to improve financial literacy among our membership and in our community. The confident purchase of a vehicle is an area in which we continue to see people struggle. Here are some tips to help your confidence as you confront this task.

First consider: how much do you want to spend? Most auto financing terms range from 12 to 60 months, and interest rates depend on your credit rating. The amount of your monthly payment depends on how much you borrow, how long you take to repay the loan, and your interest rate. At TULIP we can help you determine the payment and terms that best fit your budget.

What kind of car are you looking for? Consider your driving habits, vehicle usage, and as mentioned above—your budget. The newspaper is a good place to get an idea of the average market price of the vehicles you like. Look up the Blue Book values of the vehicles you are interested in, as well. Use the internet, www.nada.com is a great resource. The folks at TULIP can also assist you in obtaining a “book value” on vehicles.

Get a pre-approved loan! Once you know what you’d like to spend on a car come in and apply for a pre-approved auto loan at TULIP. A pre-approved loan is helpful when negotiating the purchase price of a vehicle with a dealer or seller. And you don’t have to worry about high-pressure financing!

Get an insurance quote. When you finance a car, you are required to carry full coverage insurance, comprehensive, and collision for the entire life of your loan. Before you decide on a vehicle, be sure to get a quote from your insurance company for the vehicle you are considering. Factor insurance into your monthly budget; insurance can get pricey, so be aware of the cost before purchasing the vehicle.

Will you be buying from a dealer or a private party seller? There are differences between these purchases. The dealer will most likely offer you financing, so if you haven’t arranged financing before buying, be sure you completely understand the terms before signing anything! Remember, your credit union is your advocate, and we will help ensure you are making the right move. When you finance with a dealer or financial institution, they usually complete all title paperwork and may include sales tax in the total financed cost. If you have a pre-approved loan, the dealer will provide you and your financial institution with a purchase order that outlines the terms of the sale. When buying from a private individual, you are responsible for paying the tax and license fees when you register the vehicle in your name.

GAP insurance and extended warranties are now available at TULIP! GAP insurance insures you for the difference between what is owed on a vehicle, and what an insurance company says the car is worth at the time of an accident or theft. This is helpful when buying a new car as the value depreciates quickly once it’s off the lot. GAP insurance helps to cover the amount you would still owe to a financing company. Protect your investment; ask TULIP about the benefits of GAP insurance and an extended warranty! These products are available at dealerships as well, but prices are typically twice as much or more than the same product at TULIP.

Buying a car can be stressful and frustrating because of the numerous pitfalls that are potentially involved in making an investment of this size. Remember that TULIP—your credit union—can help you every step of the way and hopefully make your vehicle purchase a much more positive experience!

TULIP Cooperative Credit Union is located inside the Eastside Co-op. TULIP is open Monday – Saturday, 11 am – 4 pm, and until 8 pm on Wednesdays. To contact TULIP, call 570-2292.
**Working Member Appreciation BBQ**
Saturday, May 20th, 1-4pm, Priest Point Park

**Earth Day Issue**
Cleaning and Greening at the Co-op

**Kids Corner**

**What is it?**
Deadline: May 1st, 2006

Name ____________________

Age ____________________

Guess ____________________

Where do you want to pick up your gift certificate?
☐ Eastside ☐ Westside

If you’re 10 or under, guess one of the greens in this photo. Fill out the form and put it in the “What is it?” box in the Co-op office. Enter once per newsletter. Guess correctly, and you’ll win a $1.00 gift certificate to spend at the Co-op! The answer to last issue’s “What is it?” was: **Dried Cranberries**

**Watch this space**

We are considering stopping the “What is it?” feature due to low participation. We could use the space for other Co-op News needs, but also like having something for kids. Do you have any ideas? Would you like to write or facilitate this feature? Contact Jennifer at olycoopnews@yahoo.com, or leave a note for her at either store (a Staff person can put it in the newsletter box).