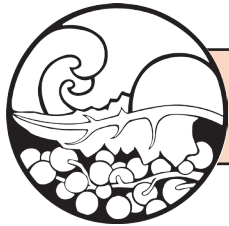


2012 is the International Year of Cooperatives!

OTHER AVE-NEWS

Other Avenues Food Store Cooperative
3930 Judah Street, San Francisco, CA 94122
415.661.7475 www.otheravenues.coop



NEWSLETTER *Summer 2012*



Parklets Here, Parklets There... by Molly Breen

Parklets everywhere! Other Avenues is delighted to announce that our application to build a parklet in front of the store has been approved by the City of San Francisco. The road (or should we say bike path and pedestrian walkway) to building this parklet has been long and winding, and we are still only partway to our destination. But we couldn't have gotten this far without you, our customers, friends and community, so we want to take some time to tell you more about the process—how we got here, what we're up to now, and where we're going.

Other Avenues' path to the parklet began several years ago, when the Great Streets project approached worker-owner Kendon about the idea. Our neighbor, Sea Breeze Café, applied for a parklet during the same period, so the city encouraged us to apply jointly. Our preliminary design for a parklet straddling the property

line of the two businesses was approved in early in 2012, at which point the public comment period began.

Three important things had to happen during this public comment period. First, as a community-based business, we wanted to know what our community thought of the idea. A parklet should be an invitation to gather, relax and shoot the breeze. It shouldn't be an imposition. If the community didn't want to enjoy it, we wouldn't want to build it. Secondly, we had to come to consensus as a cooperative with 23 worker-owners on whether to build the parklet. Lastly, because there was an objection filed against the parklet, the planning department required a hearing.

Customers may remember a garish pink comment box sitting next to the second register for six weeks this spring. During this time our cashiers and floor workers

talked to customers about the parklet and encouraged them to leave comments, both positive and negative, about the idea. Because we knew we might also need signatures of support for the hearing, we included a signature sheet.

The response from the community was a resounding “Build it!” Nearly 400 people signed their names in support of the parklet. Of 76 total written responses, we received 54 comments in favor and 19 opposed (along with a number of charming, if not strictly relevant, disquisitions on the DPW and city governance). We also received suggestions to build a skate park, urban farm and petting zoo in the parklet space.

Even with all this support, we took the comments of those opposed very seriously. Their main concern was the loss of parking spaces on the block, and the burden this would pose to weekly shoppers who drive to the store. The parklet committee reached out to every commenter who left contact information. These conversations didn’t always end in agreement, but they were courteous, thoughtful exchanges that helped us fully examine the risks and drawbacks of the project as well as the benefits. We are grateful to everyone who commented for their input and will do our best, as business owners and community members, to make this change to the landscape of our



A rough draft of our parklet

block a happy one for cyclists, walkers, skateboarders and drivers.

The concern over parking was shared by a number of our worker-owners, as were questions of cost, liability and upkeep. As many of you know, Other Avenues is a worker-owned coop that makes all of its decisions by consensus. When a proposal is put up for a vote in a coop, worker-owners have three options: they may express reservations, a mild form of dissent; they may stand aside, meaning they have more serious reservations and will neither vote in favor of the proposal nor try to stop it; or they may block the proposal from moving forward.

Over the course of many weeks and many spirited conversations, worker-owners who firmly believed they would block the proposal began to reconsider. By the time the public comment period ended and the parklet committee made its formal proposal to build the parklet, the group had reached 100% consensus. This felt like a true victory—not for the parklet committee, but for all of us as cooperative business owners.

Inspired by the power of consensus building, brandishing a manila folder stuffed with letters of support from vendors, neighbors and long-time shoppers, we strode into the hearing before the planning department. We presented our case

and, after weeks of email checking and nail-biting, won approval. Our liaison at the department let us know that all those signatures and letters of support were essential to our success. Thank you.

But what, after all, is so great about a parklet? And why do we even need one, when our neighbors Trouble Coffee and Outerlands have parklets one short block away?

According to one worker-owner, Kim, whose thesis for her Masters in urban planning focused on transit-oriented development, parklets encourage pedestrian life and public transit use, draw people out of their houses into public space and make more efficient use of common land. With a parklet, 20 people can share the space normally taken up by one or two cars. On the model of the small plazas of Europe, parklets contribute to vibrant street life and encourage drop-ins and repeat shopping at local businesses.

The clustered parklets on Judah Street represent the wave of the future. A July 9 article in *The San Francisco Chronicle* notes “Planners now are pondering how

to change parklets from isolated spaces—urbane nooks and crannies, so to speak—into something more systematic. Several could be concentrated on a single block, for instance, or half a dozen could map a path through a neighborhood.” The article also highlights what we hope will be a key element of our parklet—“The importance of having local residents bring a space to life” through creative input and help with building and fundraising.

Where do we stand now with all of this? We are hammering out plans with Sea Breeze, seeking bids from designers and gearing up for a season of fundraising. When ready,

the final plans for the design will be reviewed by the planning department, the MTA and the DPW. Barring the unexpected, the DPW will issue a permit and we’ll be set to build.

We are going to build it so you can come: come lounge in the sun, bundle up in the fog, wait for the N-Judah, eat your take-out food, get your dog a drink, put your feet up, feed your kid, kid your friends, and be a community.

“With a parklet, 20 people can share the space normally taken up by one or two cars.”

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The True Cost of Credit

by Tina Rodia

As the International Year of Cooperatives enters the summer season, we continue to try to shed light on how our cooperative works. In past newsletters we have written about the wholesale cost of the food we sell, and how that translates, through industry standard markups, to the prices you, our customers, pay for your food. In the spirit of further explaining the true costs of running a sustainable cooperative business, we now explain the costs behind *how* you pay for your food.

Last October, a significant amendment passed to the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010. The amendment, called the Durbin Amendment for Illinois Senator Dick Durbin, was perhaps not the most newsworthy amendment to pass Congress, but the repercussions of this bill led to some noteworthy events.

When Bank of America proposed to charge a \$5 monthly fee to debit cardholders, bank customers responded with a national Bank Transfer Day, closing their accounts and switching to credit unions across the country. But the reasons Bank of America proposed (and eventually rescinded) these surcharges lie in the financial flow between consumers and merchants, what choices we as consumers and merchants can make, and where we lack fiscal choices with the money we have to spend in order to keep our business running.

Now in effect, the Durbin Amendment reduces the interchange (or “swipe”) fees that every debit card incurs upon use. The

Federal Reserve now limits the fees that merchants pay for debit card transactions to no more than 21 cents, plus .05% of the transaction total, plus an additional 1 cent for fraud prevention standards. The fees merchants pay for credit card transactions, however, remain unchanged at nearly 2% of each transaction price plus the flat per-swipe fees. In order for banks to make up for the shortfall of these new debit restrictions, banks will either increase the fees their cardholders pay (which is what Bank of America tried to do last fall), or offer more “rewards” on the credit cards they issue, to encourage shoppers to use credit cards instead.



Who pays for convenience?

As merchants, our perspective at Other Avenues is arguably much different than that of our customers regarding fees, which is why we want to be transparent about just how much we are spending on charge fees and what that means for our shoppers. Other Avenues pays an average of \$5000 per month (around \$60,000 each year!) on credit and debit card transaction fees. This combines the flat rate per swipe, percentage of purchases, plus the many fees we have to pay to our credit card processing company in order to accept and process credit and debit cards. Many of our customers are aware that “debit is cheaper” when they offer us a choice of cards, and we greatly appreciate that. But many customers are not aware that not only are credit card fees higher for merchants, but the many different types of credit cards in the credit card mix each have varying fees. The cards that have the highest fees for merchants are those that offer rewards,

points and miles to the cardholder. While banks offer these perks to their cardholders, in actuality it is the merchant that is held fiscally responsible for the points, rewards and miles that the credit cards “offer.” In addition, when a credit card customer disputes a charge with their credit card company, the merchant that sold the goods in question is held fiscally responsible, and a chargeback is issued to the merchant. In effect, the fraud protection that credit card companies offer their cardholders is paid for by merchants.

In addition to capping the debit interchange fees, the Durbin Amendment put into law the ability for merchants to enforce a purchase minimum for debit card use (capped at \$10). Currently, Other Avenues requests a \$5 minimum purchase for card use. We feel this is fair given the amount of fees each transaction generates, and hope that our customers will understand why we request that they meet this minimum.

At Other Avenues, we are so committed to our community (you are part of our mission statement!) that we do not want to alienate any shopper over the issues of personal finance. We want to stress that we truly understand that many of our shoppers pay with credit cards because they simply have no choice, and also that many shoppers pay with debit cards because they simply do not have loads of cash in their wallet. Most workers pay with cards when ringing up their monthly tabs (considering how much we spend on food, beer, wine, and vitamins we *shouldn't* be carrying that much cash in our wallets!). We simply want our shoppers

to be happy to shop here, and to continue to shop here. We will continue to happily ring up your purchases and give you the option to pay however you prefer to pay. Our goal is to keep you as a customer, regardless of your method of payment. But we cannot ignore the huge factor in our monthly expenses that are our swipe fees. Like health care costs, mortgage, interest and loans, interchange and processing fees drain our account heavily. But unlike health care, mortgage, interest and loans, most shoppers are unaware of these costs. Because many of our shoppers like to make informed decisions about the food and goods they buy here, we thought it might be helpful to have the information to make informed decisions about how you spend your money here.

“The cards that have the highest fees for merchants are those that offer rewards, points, or miles.”

**Postscript: As this newsletter was “going to print,” Visa and Mastercard agreed to a \$6 billion settlement in several class-action and individual lawsuits from merchants who previously were prohibited from imposing surcharges to customers paying with these cards. While this may be considered a victory for*

merchants who face staggering fees from Visa and Mastercard charges, the settlement does not address the very issue of the fees merchants are charged, but rather allows merchants the freedom to pass some of the fiscal burden onto their customers, if they choose to do so. Since Visa and Mastercard succeed in incentivizing credit card use over debit cards by offering points, miles or a percentage of cash per purchase to its cardholders, it is a tough choice for consumers to forego. If you encounter a merchant who does levy a surcharge for using your Visa or Mastercard, it is important to understand that they are trying to ease a fiscal burden that is overwhelming and, unfortunately, growing.

SAVORY PIE FOR SUMMER LUNCH OR PICNICS

by Shanta Sacharoff

Summer weather in the Bay Area is unpredictable. For several days we don't see the sun at all, then we enjoy sunshine for a week. It is difficult to plan picnics and cookouts unless you are prepared for a change of plans. Here is my all-time favorite savory pie recipe that works for indoor or outdoor parties. It can be served hot or at room temperature.

It also makes a great entrée for a potluck dinner, and can be made to satisfy those who avoid eating gluten or dairy. Many gluten-free packaged meals are pricey, so I invented this recipe to use up leftover rice, which works well as a gluten-free crust.



Summer Squash Pie with Rice Crust and Asparagus Lattice

Ingredients

For the crust:

2 cups cooked and cooled brown rice
¾ cup unbleached white flour, or Bob's
Red Mill all-purpose gluten-free flour
¼ cup butter cut into small pieces
(or ¼ cup butter substitute or olive oil)
½ teaspoon salt

For the filling:

4 tablespoons of olive oil
½ cup finely chopped onion
½ cup thinly sliced red or orange bell pepper
2 cups each zucchini, gold bar or sunburst
squash, thinly sliced
1½ cups shredded jack, cheddar or Swiss
cheese (or vegan shredded cheese)
3 eggs (or ¾ cup of silken tofu whisked with 3
tablespoons soymilk)
¾ cup milk (or soy milk)
1 teaspoon salt
Freshly ground black pepper
1 tablespoon finely chopped mixed herbs such
as oregano, thyme and rosemary

First preheat the oven to 350 degrees. Then make the pie crust. Place all ingredients in a food processor or a mixing bowl and blend them briefly (the crust does not have to conform to a ball). Oil the surface and bottom of a pie plate. Evenly distribute the rice crust mixture by patting it on the bottom and up the sides of the pie plate. Wrap the pie plate in a clean plastic or cloth bag and chill it in the freezer for thirty minutes, or refrigerate for one hour while preparing the filling.

Heat one tablespoon of olive oil in a skillet and sauté the onions for a few minutes until they are limp. Set them aside in a bowl. Add the bell pepper to the same pan and cook for a few minutes until they are roasted, but not overcooked. Set the peppers aside. Steam the asparagus in a vegetable steamer briefly, until they are cooked but still firm. Set them aside in a separate platter

Add another tablespoon of olive oil to the skillet and place the zucchini in a single layer. Cook for a few minutes on both sides until they begin to brown but are still firm. Set them aside in a platter. Add a few more teaspoons of oil to the skillet and cook the yellow summer squash, then add them to the zucchini slices.

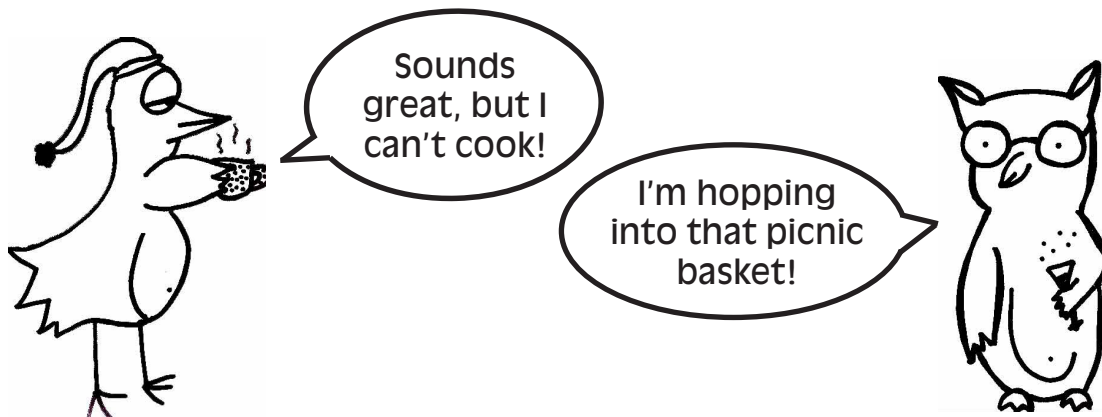
Remove the pie crust from the refrigerator and unwrap. Place in the oven and cook

for 20 minutes until it is thoroughly hot. Remove from the oven and set it aside.

Next whisk the eggs and milk (or silken tofu with soy milk). Add the salt, pepper and mixed herbs. To assemble the pie, sprinkle the crust with a few tablespoons of cheese, then onion. Arrange half of the squash next, and sprinkle with one-half cup cheese. Lay out the rest of the squash and pepper slices. Spread the remaining cheese on top, reserving a few tablespoons for later. Pour the milk and egg mixture on top and place the pie in the oven.



Cook for thirty minutes, then raise the heat to 400 degrees. Cook for another 20 minutes, then remove the pie. Arrange the asparagus on top, crisscrossing the stalks decoratively. Sprinkle the last bit of cheese and grill the top for a few minutes, being careful not to burn it. Serve hot, or pack in a picnic basket after it cools.



Cooperative Associations Visit Washington D.C. by Ryan Bieber

As a worker-owned cooperative, we take a lot of pride in our business model. In contrast to the traditional, top-down structure of running a business, worker-owned coops are a wonderful way to encourage pride in ownership and to empower workers. In this age of uncertain employment, we are even more convinced of the benefits and stability cooperatives can offer.

Recently, members of the Network of Bay Area Worker Cooperatives (NoBAWC) had a rare opportunity to speak directly about the benefits of cooperative work and worker-ownership to representatives from the Executive Branch. Dave Karoly, a NoBAWC representative, attended an event in Washington D.C. organized by the National Cooperative Business Association (NCBA). The event featured members of the Obama administration with varying degrees of association with cooperatives.

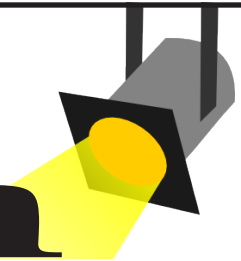
Mr. Karoly shared his feedback from the event with NoBAWC members. He felt that while

this was a fantastic opportunity to be heard, it became clear to him during the presentations that encouraging cooperative enterprises was not on a list of priorities for this administration. Encouraging specifically *worker-owned* businesses was even further off the radar. In addition, the NCBA is an organization of much larger agricultural and industrial buying conglomerates, a model that has little to do with the direct democracy of worker-owned cooperatives.

There were some positive outcomes from the experience. Mr. Karoly met with members of the NCBA who were more receptive to ideas specifically supporting worker-owned cooperatives. There were also some grants made available to small businesses through the USDA that may apply to Other Avenues because of our direct relationships with small farmers. While there may not be direct consequences from the trip, it is reassuring to know that we had our very own lobbyist in D.C., even if only for a few hours. Take that Monsanto!

Department Spotlight:

OA's Own



It's hard for us not to brag about our smallest, but possibly most endearing, department. An Other Avenues original, OA's Own offers us the opportunity to do what we love best—play with our food! An array of in house-made raw and vegan specialties, created and improved upon by generations of Other Avenues workers, OA's Own staples include our famous salsa, our impossibly delicious tahuna, our delicate white bean hummus, and two varieties of bulk muesli. Rotating sweet treats include delectable date and coconut donut holes, decadent

chocolate avocado pudding, and (coming soon) totally raw salted caramel brownies. Recently we've been experimenting with fermentation, and we've found our homestyle sauerkraut to be a real crowd pleaser. We're in the process of formulating recipes that include Caribbean pikliz, nacho "cheez," kim chee and kéfir de fruits. Keep checking the shelves, and bring a healthy appetite and an open mind. You never know what new and exciting flavors we might concoct overnight in our top secret OA's Own headquarters (a.k.a. "The Kitchen").

N. Gluckstern

As a worker-owned cooperative, we at Other Avenues feel especially connected to our fellow worker-owned cooperatives like Arizmendi Bakery, Rainbow Grocery and Box Dog Bikes. But this month we're highlighting a completely different branch of the cooperative lifestyle, that of cohousing. A form of modern homesteading that combines the best aspects of single-home ownership and communal living, cohousing is on the rise across the U.S., with one of the greatest concentrations of cohousing communities just across the Bay Bridge in Oakland and Berkeley.

Architects by trade, cohousing veterans Kathryn McCamant and Charles Durrett not only live in cohousing, but specialize in designing and building new cohousing communities, many of them in the Bay Area. Their book, *Creating Cohousing*, walks the reader through the basics of cohousing and then takes them to visit a variety of cohousing communities in Europe and North America. The book ends with a section on creating a cohousing community from scratch, good advice considering the low turnover in many established cohousing associations. Once folks settle into an inclusive,

multi-generational, affordable and neighborly environment for an extended period of time, it seems that many never wish to leave. A few hours with *Creating Cohousing* gives some good insight as to why.

It's important to note, as the authors are quick to point out, that cohousing can take many forms. But one of the primary principles of creating cohousing is member democracy and consensus-based decision-making, just like a worker-owned cooperative. Shared resources is another—with varying degrees of sharing and resources. Common areas, guest rooms, gardens, even tools, books, vehicles and (as in Nevada City) ski equipment might constitute community property, or at least community available.

Shared equity is often a facet of cohousing, in which each participating family or single homesteader “buys” their share of the property, and also contributes to the costs of maintaining the whole (often in the form of a monthly flat fee equivalent to paying rent or mortgage). The maintenance and clerical duties are also often shared, as well as unique chores such as cooking community meals. Cohousing may be found in



large, communal houses, apartments buildings, condos, New York City brownstones, even clusters of single-family dwellings consciously designed around each other, with plenty of common areas for all the residents to utilize and socialize in.

Especially intriguing are the chapters on European and American cohousing developments. As part of the introductory material on each community, there is bare-bones architectural data: where the development is located, how many units it contains, even the names of the architects (not surprisingly, the authors appear several times in this particular category).

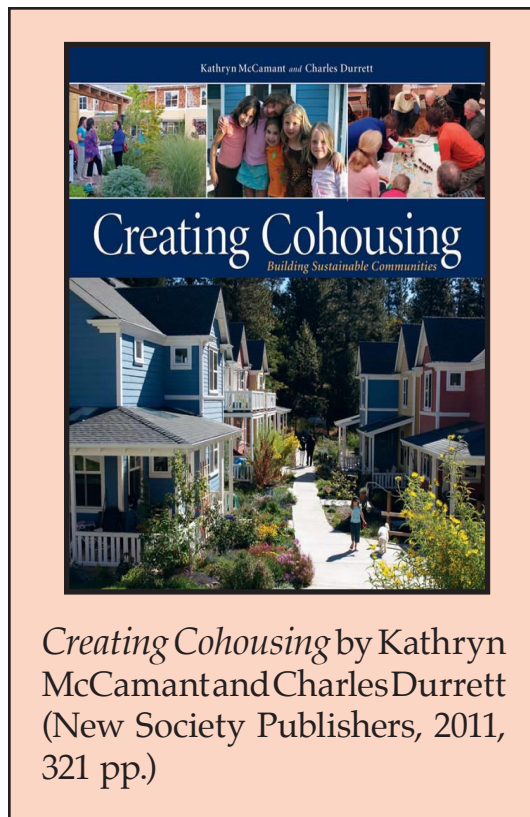
Basic blueprints of the design and layout are also included, plus numerous photographs that help to further illustrate the benefits of a well-maintained micro-society, inside and out. In-depth analysis of each cohousing development's decision-making process and breakdown of responsibilities for each occupant give a realistic picture of the various

commitment levels prospective cohousers can expect to encounter.

Though the book does take pains to include some mention of potential rifts or conflicts that might arise in

cohousing communities, it's fairly clear that the authors are interested in inspiring people towards cohousing, not frightening them away from it. If, after reading the book, you find yourself daydreaming about the idyllic cohousing life, you might wish to check out some of the Bay Area's cohousing options on your own. Two great resources are the East Bay Cohousing meet-up group (www.ebcoho.org), and the Bay Area Community Land Trust

(<http://bayareactl.org>), which hosts walking tours of coops and cohousing communities, and helps interested parties of same to convert their existing (or future) housing into a resident-controlled model. The East Bay also just hosted the National Cohousing Conference, bringing more awareness of the movement, and of coops in general, to our own backyard. Happy reading!



Department Highlights

Dairy: Fage Greek yogurt; Eatwell Farm pastured eggs; St. Benoit milk in glass quarts

Vitamins: For followers of Dr. Oz, OA has simplified your Oz supplement searches by stocking most Oz-endorsed products in our Dr. Oz “cube” on the sale shelves

Housewares: “Stylish and swanky” watermelon knives, silicone dish towel grippers and silicone bakeware for the kitchen gadget enthusiast; check out our lovely selection of succulents from Lone Pine Gardens

Bread: Gluten-free treats from Mariposa bakery are here! Try SF-made Batter Bakery pastries delivered fresh daily, for traditional flour, eggs and butter pastries; look for Dulcinea Bakeshop vegan pastries in August, also baked in SF!

Coffee: Rooster coffee grinders, with an adjustable grind setting for a variety of coffee makers, look fantastic, and help make the freshest cup of coffee at home

Grab ‘n Go: Gaylord Indian entrees for a quick, spicy and delicious meal on the go

Beer/Wine: Festina Peche beer from Dogfish Head, a slightly sour beer brewed with peach juice; Milou Chardonnay from the south of France, a balance of white peach and pineapple tempered with a zesty acidity

Herbs: Perfect for iced tea, lemon ginger hibiscus tea from Frontier Herbs

Chocolate: Obsessive Confection Disorder’s vegan caramels are back, in unique flavors including balsamic vinegar + heirloom tomato and lavender

Body Care: Jeffrey James just may be the only skincare line created by a former football player, with delicate scents, fantastic glass and recycled packaging, simple and pure ingredients, and clinically tested results; try B&T’s Florasone for poison oak relief

Gifts: FluffyCo is a new favorite line of t-shirts and whimsical home decorations, for shoppers seeking simple or DIY-inspired knick-knacks

Bulk: Our favorite packaged peanut butter, Once Again, now available in bulk; try new quinoa noodles and breakfast crisps

Grocery: SF beekeepers Bay Area Bee Company and Alla’s Stern Grove honey offer the most local honey; Emmy’s pickled veggies and fruit preserves are addictive and delectable

Beverages: Q Tonic is unlike any tonic water you’ve ever tasted, and is refreshing and delectable on its own or as a tippie; GUS (Grown-up Soda) has a refreshing low sugar content thanks to agave syrup

Cheese: Organic Bent River Camembert and Cabra Blanca, a floral and supple goat tomme; Garden Variety Sheep cheeses—organic, local and certified humane



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WHO WE ARE

Other Avenues is a worker-owned cooperative, currently run by twenty-three worker members to mutually serve the business and the Sunset community. Other Avenues is open seven days a week, 9:00 a.m.-9:00 p.m., 363 days a year. We are closed on Martin Luther King, Jr. Day, and on May 1st, International Worker's Day.