



January 2004

# Views from Bluff Country

## Sharing Our Wealth

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### Board Meeting

January 6th

7 p.m. at BCC

*"We need more light*

*about each other.*

*Light creates*

*understanding.*

*Understanding*

*creates love.*

*Love creates*

*patience. And*

*patience creates*

*unity."*

Malcolm X

I've been rather focused on money of late - the Co-op's that is. I've taken on the task of contacting members who lent money to the Co-op to confirm loan payment schedules.

With the last couple of newsletters, and the presentation at the GMM in October, we have reported on the progress of our plans to pay off our debts from the move. Many of you have probably been wondering how in the world are we going to get this debt off our backs. With only about a dozen lenders yet to respond, we are relieved to let you know that members have renegotiated almost \$120,000 of our year 2005 obligations.

It's been interesting to hear where our members' personal lives are at this point. Many life changes are happening ranging from a new baby, kids going to college, lenders going back to college, new house purchase, moving out of the area, and, unfortunately, even the loss of a loved one. For those of you who were unable to extend your loans, we want you to know that we already appreciate what you've been able to do for the Co-op community and we understand your personal needs to continue the loan as originally scheduled. And for those whose personal needs were less pressing, thanks for being willing to accommodate the Co-op's needs within your own financial plans. It was gratifying to hear some of you say, "how about indefinitely?" or

"does 2010 sound good for the Co-op?", or my favorite, "whatever works out best for the Co-op - the money's just for my kids when I'm dead" (we hope that's a long time off!!!).

After assessing most of our lenders' needs, we were able to decide the best place to spend the Blooming Prairie share dollars that we had set aside for debt payments. We paid off \$23,776 in loans early, saving \$1792 in interest. The loans selected for early payment were all loans that could not be extended, and all at 5% to 5.5% interest, which is at the upper end of the range we originally signed on for.

Even with all of this good news, the loan committee has more work to do to make this plan fully functional. In order to meet our obligations to those members that need to remain on the original schedule, we will be looking for new loans to fill the gap, that will be paid back in the year 2009 or later. This will spread out our payments per year into a manageable amount, without jeopardizing our ability to run the store in a tip-top fashion.

So, if you haven't been a lender in the past, but are able to step up to bat at this time, please give me or Bob Copeland a call. As usual, the Co-op's members will make this happen - it only takes a little coordination of effort. And of course, all of our members' continued patronage is valued as well.

*Continued on Next Page*

# *Your Money Is Your Life*

This article seemed timely for inspiring New Year's Resolutions. I hope it offers food for thought.

*Larisa*

Money is not profane. If a tree is sacred and a baby is sacred and if even baby shit is sacred - if everything is sacred - money certainly must be as well. It is part of the stuff of life.

Money is among our most sacred things because it is actually a representation of life force itself. The key to understanding this is to take a step back and ask: What is money really? How do I get it? How do I use it? A particularly insightful question to ask is, "How much do I make?" Your answer will most likely be something like "I make \$10 per hour" or "I make \$45,000 per year." And what that answer would clearly show is that you exchange time itself for money - the time remaining in your life. While it would be going too far to say that money actually is life force, it certainly represents it and is a primary means by which we exchange our life's energy with that of other people. It is often how we exchange our life's energy for the energy of the earth itself. How can money not be a key spiritual aspect of our lives?

When we receive money from our jobs - from exchanging our precious and finite time and energy for it - we don't hoard it. We use some of that money for our survival needs and some for special treats. Maybe we save some or invest in a business or in education. When we spend money, we give it to other people in exchange for their using their precious time and energy to serve us. We pay people to bake us bread, build us homes, teach us, pave our roads, design our Web sites, and make us chocolate bars.

When we incur debt, we literally owe parts of our lives: time that we have not yet lived that must be given up to repay that debt. "Wage slave" takes on a whole new meaning. What is paying for a home, or a car loan, or a student loan, or a credit card but literal indentured servitude? How much of hating our job is due to knowing in our bones that we are slaves unable to escape our masters?

How much money (time, that is) does it take you to live the lifestyle you are living? Many expenses don't serve us, like that light bulb

that is still turned on in the next room where no one is. Right now. How much less would it take to live if you cut out most of the waste? How much would it take to meet your needs if you wanted to spend every possible moment working on the truly important things in your life?

We all know how "voting with dollars" affects the environment and society. When we purchase gasoline, we contribute to air pollution. When we purchase a hamburger, we are eating higher on the food chain than is sustainable. But what about how "voting with dollars" affects our own lives? When we spend money on something that is good for us, that helps us grow, and that contributes to our community, we are affirming life. We are focusing our life energy on adding to our lives and growth. What about when we waste our money? It does not add to our lives to spend money on electricity for a light bulb nobody is using. In fact, it hurts us twice: once when we spent our time working for the money that we wasted, and again with the negative social and environmental consequences that come from energy overconsumption. Every expense we incur is paid for by a bit of our lives. Time lost at work, commuting, and job training is time that we never get back, time we cannot devote to what really matters.

Imagine that a rich relative left you an inheritance. There is enough money that you never have to work again if you keep your expenses low by sharing an apartment with roommates, using the bus instead of owning a car, cooking your meals at home, and so on. What would you do with your time? Would you work at all? Learn to play the piano? Criss-cross the country attending antiwar demonstrations? Be a full-time parent? Where do your passions lie? Why aren't you following those passions right now? Why aren't you living that life? Is your path in life more important than living a lifestyle that obscures it? Can you make some changes to your lifestyle to rebuild your life around your passions? Will you?

by Psy

Reprinted from July-August 2003 Utne Reader, excerpted from Reclaiming Quarterly Spring 2003. The Utne Reader is available at BCC.

## ***Support Habitat for Humanity on Sunday, January 25th***

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Who are we? Habitat for Humanity-Winona County is an ecumenical Christian ministry with the goal of eliminating poverty housing. Unwilling to ignore the fact that many Winona County residents live without adequate shelter, Habitat challenges individuals, churches, schools, and businesses to join together in order to change these conditions. Through Habitat for Humanity, thirteen homes have been constructed in Winona County with numbers approaching 100,000 worldwide. This has provided safe, decent, affordable shelter to more than 400,000 people in more than 2,000 communities.

How does it work? Through volunteer labor and donations of money and materials, Habitat builds and rehabilitates simple, decent houses with the help of the future homeowner families. Habitat houses are sold to these families at no profit and are financed with affordable, no-interest loans. The homeowners' monthly mortgage payments are used to build still more Habitat houses. Habitat is not a give-away program. In addition to a down payment and the monthly mortgage payments, homeowners invest hundreds of hours of their own labor, or "sweat equity," into building their Habitat house and the houses of others.

What does a Habitat house cost? Throughout the world, the cost of houses varies. In some developing countries, a house can cost as little as \$700. The average Winona County Habitat home costs \$70,000. Habitat houses are affordable for low-income families because there is no profit included in the sale price and no interest charged on the 30-year mortgage.

How is a family selected? Families in need of decent shelter apply to the local Habitat office. The Family Selection Committee chooses homeowners based on their level of need, their willingness to become partners in the program and their ability to repay the no-interest loan. We follow a nondiscriminatory policy for family selection. Neither race, religion nor definition of a family are factors in choosing the families who purchase Habitat homes.

How does Habitat work with the government? Habitat for Humanity is not a governmental agency, nor does it accept government funds for the construction of houses.

However, Habitat considers all levels of government important partners in its mission to eliminate poverty housing. We encourage governments to do what they can to help. Habitat welcomes partnerships with governments to help "set the stage" for the construction of houses - funding and gifts might include land, houses for rehabilitation, or infrastructure for streets and utilities.

You can support Habitat's local efforts by shopping at BCC on Sunday, January 25th when 1% of all sales will be donated to them. You can also provide financial support by shopping at Habitat ReStore - Winona County's new source for a variety of home remodeling materials.

The Habitat ReStore is a building materials center for new, overstocked, discontinued or slightly damaged items as well as donated used materials and equipment. Doors, plumbing fixtures, hardware and even vinyl siding are for sale to the general public at a fraction of their original price, with proceeds going to Habitat.

Steve Baker, store manager says "The Habitat ReStore really has three missions: divert sellable building materials from area landfills, raise money to build simple, decent, affordable Habitat housing, and give residents of all incomes the opportunity to improve their own homes. I'm thrilled that the people of Winona had the vision and commitment to make this happen."

The Habitat ReStore is located at 77 Laird Street at Second Street, downtown Winona. The store is open Wednesday through Saturday. Phone (507) 474-6075.

For more info: Habitat for Humanity-Winona County P.O. Box 1183 Winona, MN 55987, (507) 457-0003 [info@habitatwinona.org](mailto:info@habitatwinona.org) [www.habitatwinona.org](http://www.habitatwinona.org)

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# January Specials

<b>BULK</b>	Size	Regular Price	Save	<b>Sale</b>
Nature's Path <b>Flax Plus or Ginger Zing Granola</b>	#	2.89	15%	<b>\$2.45</b>
Nature's Path <b>Soy Plus Granola</b>	#	3.25	15%	<b>\$2.75</b>
Fantastic Foods <b>Instant Refried Beans</b>	#	3.75	15%	<b>\$3.15</b>
Woodstock Farms <b>Campfire Trail Mix</b>	#	5.15	15%	<b>\$4.35</b>
New England Naturals <b>Organic Harvest Trail Mix</b>	#	5.39	10%	<b>\$4.85</b>
Cafe Fair Organic <b>French Roast Coffee</b>	#	7.39	\$1	<b>\$6.39</b>

<b>REFRIGERATED</b>	Size	Regular Price	Save	<b>Sale</b>
Soya Kaas Lactose & Cholesterol-Free <b>Soy Cheese</b>	12 oz.	5.35	15%	<b>\$4.55</b>
Jalapeno Mexi-kaas				
Rice Dream <b>Rice Beverage</b>	1/2 gal.	3.09	15%	<b>\$2.65</b>
Original & Vanilla Enriched				
LightLife Foods <b>Smart Deli Bologna &amp; Turkey</b>	6 oz.	2.99	15%	<b>\$2.55</b>
Wheat & Soy-based Sliced "Meat"				
Wildwood <b>Baked Tofu</b>	6 oz.	3.89	15%	<b>\$3.29</b>
Pineapple Teriyaki Cutlets, Smoked Mild Szechuan				
Brown Cow Organic <b>Whole Milk Yogurt</b>	8 oz.	1.19	15%	<b>\$.99</b>
Maple, Peach, Raspberry, Strawberry, Vanilla				
Cascade Fresh <b>Non-Fat Yogurt</b>	6 oz.	.89	15%	<b>\$.75</b>
Rainier Raspberry, Yakima Peach, San Juan Strawberry, Willamette Boysenberry, All Fruit Juice Sweetened				
Stonyfield Farm <b>Yogurt Multi-Pack</b>	6/4 oz.	3.75	15%	<b>\$3.19</b>
Rockin Raspberry, Strawberry, Vanilla				

<b>FROZEN</b>	Size	Regular Price	Save	<b>Sale</b>
La Tortilla Factory <b>Yellow Corn Tortillas</b>	12 oz.	1.69	15%	<b>\$1.45</b>
Cedarlane <b>Enchilada Pie</b>	11 oz.	3.49	10%	<b>\$3.15</b>
With Black Beans & Salsa				
Ethnic Gourmet <b>Assorted Entrees</b>	12 oz.	4.29	15%	<b>\$3.65</b>
Vegetable Korma, Palak Paneer, Eggplant Bhartha, Dal Bahaar				
Tesoro's <b>Skillet-Style Entrees</b>	10 oz.	3.99	15%	<b>\$3.39</b>
Chiang Mai, Chipotle de Azteca				
A.C. Larocco <b>Pizza!</b>		7.35	15%	<b>\$6.25</b>
Cheese & Garlic, Garden Veggie, Tomato & Feta				
Amy's Kitchen <b>Pizza!</b>		6.99	10%	<b>\$6.29</b>
Tomato & Broccoli Pesto, Veggie Combo				
Garden Burger <b>Veggie Burgers</b>	4 ct.	4.49-4.55	15%	<b>\$3.79-</b> <b>\$3.85</b>
Original, Savory Portabello				
Quorn <b>Turkey-Style Roast</b>	16 oz.	6.55	15%	<b>\$5.55</b>
Alexia Foods <b>Potatoes</b>	16 oz.	2.45	15%	<b>\$2.09</b>
Rosemary & Garlic Oven Fries, Sun-Dried Tomatoes & Pesto Oven Fries, Risssole Potatoes with Herbs				

<b>BAKERY</b>	Size	Regular Price	Save	<b>Sale</b>
Enjoy Life <b>Bagels</b>	17.6 oz.	4.99	15%	<b>\$4.25</b>
Gluten & Wheat-Free, Original				
Food for Life <b>Sprouted No-Carb Bread</b>	16 oz.	4.19	10%	<b>\$3.75</b>
French Meadow Bakery <b>Spelt Bread</b>	24 oz.	4.15	15%	<b>\$3.49</b>
Dairy-Free, Yeast-Free				

**It's Not Just for the Holidays!**  
 Hoiland Mill Turkey Farm of Rushford is now offering whole, smoked Turkeys available upon request for \$3.69/#.  
 Also, Now & Zen Vegetarian UnTurkey Feasts (3# & 7#) can also be ordered for any occasion.

# January Specials

## GROCERY

	Size	Regular Price	Save	Sale
<b>Knudsen "Just" Juices</b>	32 oz.		15%	<b>\$4.19</b>
Just Concord		4.99		
Just Tart Cherry		5.69		<b>\$4.79</b>
Just Black Cherry		3.59		<b>\$3.05</b>
Just Cranberry		7.99		<b>\$6.79</b>
<b>Westbrae Natural Rice Beverages</b>	32 oz.	1.69	15%	<b>\$1.39</b>
1% Fat, Plain or Vanilla				
<b>Barbara's Bakery Cereals</b>				<b>\$3.45</b>
Crunchy Corn Puffins, Shredded Oats, Vanilla Almond Shredded Oats, Multigrain Shredded Spoonfuls, Shredded Wheat	12-16 oz.	4.09	15%	
<b>Barbara's Bakery Wild Puffs Cereal</b>	10 oz.	4.29	15%	<b>\$3.65</b>
<b>Conorzio Salad Dressings</b>				<b>\$3.25</b>
Balsamic Vinaigrette, Caesar & Roasted Garlic, Honey Mustard, Italian with Parmesan, Mango, Raspberry & Balsamic, Strawberry & Balsamic	12 oz.	3.85	15%	

## WELLNESS

<b>BCC Soy Protein Powder</b>	16 oz.	12.59	25%	<b>\$9.45</b>
Non-GMO, Vanilla				
<b>BCC Vitamin E 400 I.U.</b>	90 caps	11.25	25%	<b>\$8.45</b>
Mixed Tocopherols				
<b>Barlean's Evening Primrose Oil</b>	60	14.99	35%	<b>\$9.99</b>
1300 mg Gel Caps	120	27.99		<b>\$17.99</b>
<b>Ultra Botanicals Coral Calcium</b>	60 caps	24.99	35%	<b>\$16.25</b>
<b>NOW Energy Diet</b>	90 caps	14.95	20%	<b>\$11.95</b>
Metabolic & Adrenal Support				
<b>Boiron All Single 12 C Remedies</b>	100 pellets	5.95	30%	<b>\$4.15</b>
<b>Boiron Care Kits</b>	3/box	9.99	30%	<b>\$6.99</b>
<b>Heaven Sent Naturals Sea Essentials</b>	32 oz.	34.95	15%	<b>\$29.65</b>
Berry Blend				

## DELI WEEKLY

	Regular Price	Save	Sale
January 2-6 <b>Cous Cous Delight</b>	5.99/#	10%	<b>\$5.39/#</b>
January 7-13 <b>Pinto Pesto Wrap</b>	5.39/#	10%	<b>\$4.85/#</b>
January 14-20 <b>Stuffed Tomatoes</b>	7.29/#	10%	<b>\$6.55/#</b>
January 21-31 <b>Organic Garden Salad</b>	2.39	10%	<b>\$2.15</b>

## BODY CARE

<b>Ultra Botanicals MSM Shampoo &amp; Conditioner</b>	9.69	25%	<b>\$7.25</b>
<b>Emerita ProGest Body Cream</b>	38.09	10%	<b>\$34.25</b>
<b>Jason Liquid Satin Soap</b>	5.95	25%	<b>\$4.19</b>
Chamomile & Comfrey			
<b>Jason Shampoos &amp; Conditioners</b>	6.69	25%	<b>\$4.99</b>
Sea Kelp, Henna Highlights, Biotin, Apricot			
70% Organic Ingredients, No Sodium Laurel Sulfate, No Fragrance Oils			

## HOUSEHOLD

<b>E.F.P. ECOS Laundry Liquid</b>	8.65	15%	<b>\$7.35</b>
with Soy-based Fabric Softener, 50 oz.			
<b>E.F.P. Orange Plus Complete</b>	7.99	15%	<b>\$6.79</b>
Concentrated Orange Solvent Cleaner, 16 oz.			
<b>Blues Buster Full Spectrum Light Bulb</b>	6.35	15%	<b>\$5.39</b>
60, 75, 100 watt			
5000 hour Frosted Incandescent			
<b>7th Generation Ultra Free &amp; Clear Laundry Liquid</b>	13.55	20%	<b>\$10.79</b>
100 oz.			