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Member Booklet

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April 2010

Membership Loan:

All members pay a fully refundable (without interest) one-time loan of \$70. Members are welcome to pay the loan in 2 installments.

Upon resignation, members are entitled to a full refund of their loan minus any balances outstanding to Karma. These debts can include:

work hours (the cash equivalent per hour is \$10)

unpaid I.O.U.s and any other debts owing to Karma Co-operative.

The loan is repayable to the "loan holder" only. One member per household is designated the loan holder upon signing the membership agreement.

Membership Fees:

All members pay an annual fee. The fees are payable beginning June 1st of each year. There are two components to the membership fees. One component is called the member services fee and the other portion, the building maintenance fee. The building fee may be paid or worked off. In lieu of paying \$18, 2 hours member labour may be worked by working members only. The fees are pro-rated from January to April for all new members joining Karma (as well as any returning previously inactive members). No fees are due if the member is joining in May.

2. Membership Rights

1. Membership Loan and Fees

All members are entitled to shop, work and vote. Voting takes place at the Annual General Meeting. Voting rights may be revoked if fees are not paid in full.

3. Membership Benefits

Payment Methods:

Karma accepts **cash, debit or cheques** as methods of payment. Sorry! No credit cards, please.

We offer two forms of credit to members: postdated cheques & I.O.U.s.

Debit: Karma accepts debit payment although a 25 cent charge applies to transactions under \$10.

We offer cash back on cheque and debit payments.

Cheques: Karma charges 25 cents for any personal cheques and 50 cents for postdated cheques. We only accept cheques postdated for up to 2 weeks in the future. We cannot accept postdated cheques from members with outstanding I.O.U.s.

A \$10 charge applies for NSF cheques.

I.O.U:s Forgot your bank card? Members can take out an I.O.U. instead of paying for their groceries on the day they are shopping. A \$5 charge applies if the I.O.U is not paid on the next day of business. I.O.U.s must be repaid within 2 weeks. Karma may suspend a member's shopping privileges until an overdue IOU is paid. I.O.U.s are not available to members who already have an outstanding I.O.U or postdated cheque.

The maximum amount for I.O.U.s, postdated cheques, or cash back is \$250.00

Special Orders:

Want a product but don't see it on the shelf? Fill out a special order and place it in the special order box, and Karma will try and get it for you.

Please note, if you fill out a special order tag we consider the product bought, so specify if you would like us to contact you prior to purchasing the product. Special order tags are found in or near the members' room.

Staff will call members once their special orders are in the store.

Members can also place **standing special orders** in which they will automatically receive their special order on a regular basis (generally weekly). Members with standing special orders will only be called the first week of their order.

The special order box is checked once a week, on Mondays, so please give as much notice as possible in order to receive your special order in a timely manner. Some special orders are not available immediately, as we do not purchase from all suppliers on a weekly basis.

Product Policy:

Karma has a product policy that guides purchasing. Some of the issues that inform purchasing include environmental, ethical, nutritional and economic considerations. The food issues committee researches products and the staff take guidance from the food issues committee. To review the product policy go to Karma's website at www.karmacoop.org.

If you have suggestions for products for Karma's shelves, do not hesitate to talk to staff. There is a request list in the office.

4. Working or Non-working?

Working members contribute two hours of work per month (or 24h per year) in exchange for paying the shelf prices on all products. Non-working members pay a 10% surcharge on top of the shelf prices on all products, or a monthly flat fee of \$20. The surcharge or flat fee is intended to cover the cost of the lost labour. All members with the same household number must have the same work status.

Both working and non-working members are entitled to all membership benefits. If you want a different status from someone you live with, you need your own Karma household number.

Switching from working to non-working

Any member may switch from working to non-working and vice versa. However, all household members must be either working or non-working. Members may not switch their status within three months of the last change. When switching from working to non-working, members must either work or pay off any owed work hours before being switched. Any outstanding owed hours will also be deducted from members' loans in the event they decide to resign from Karma.

If you would like to switch your status contact the membership secretary at : memberrecords@karmacoop.org or leave her a note in the office.

5. Non-Working Membership

Non-working members pay a 10% surcharge on all products or a flat fee of \$20 per member per calendar month. Members may choose each month if they wish to pay the surcharge or the flat fee. Each member in the household pays a \$20 flat fee so that if there are two members with the same household number they would owe \$40 per calendar month. Both members of a household must pay the flat fee or the surcharge. Members are welcome to prepay their flat fees.

6. Working Membership

The most efficient way to fulfill your work obligation is to join a work team. Most of the work teams focus on one of four jobs in the store: cash, set up, clean up, and cheese cutting.

Coordinators schedule members on their team for a particular shift or can contact members each month with shifts available.

Any time you spend training for a shift counts as work credit. To receive work credit, simply sign in to the "sign-in" book once you've completed your shift. Should you forget to sign in one day, simply sign in the next day you're in the store.

Work Teams and Coordinators

All in-store shifts require one training session. You can sign up for set up, cash, and clean up training sessions in the members' room or contact the member labour coordinator at mlc@karmacoop.org. Cheese cutting training is organized by the cheese cutting coordinator.

Set up:

Contact: setupcoord@karmacoop.org

Set up starts approximately two hours before the store opens.

Cash:

Weekdays: Mon. to Thurs. 11am-3pm & Fri. 11am-5pm

Contact: wkdaycashcoord@karmacoop.org

Weeknights: Mon. to Thurs. 3pm-9pm(7pm on Mon.)

Contact: wknightcashcoord@karmacoop.org

Weekends: Friday 5pm to 7pm and all day Saturday & Sunday

Contact: wkendcashcoord@karmacoop.org

Clean up:

Weeknights: Monday to Thursday

Contact: wknightcleanupcoord@karmacoop.org

Weekends: Friday to Sunday

Contact: greg.miller.mlc@gmail.com

Cheese cutting:

Contact: Burns Wattie @ 647-222-4446

Cheese cutting occurs on Tuesdays, Fridays or Saturdays.

More ways to book your in-store shift:

Work Shift Board: Shifts that are vacant for the upcoming week or thereabouts are posted on the WORK SHIFT board by the front door. Members take the chit off the board and inform the staff on duty they are taking a shift. As well, members need to call the appropriate coordinator to tell them they are taking a certain shift.

Last minute shifts: Members are welcome to call the store in search of shifts, especially if they are seeking shifts in the coming week. Call the store at 416-534-1470.

Cancellations:

Please notify your coordinator a week in advance if you are canceling a shift. In an emergency, when notice is short (less than 48hrs), please notify both your coordinator and the store.

Your work shift and your member card:

All members are responsible for scheduling their own hours and ensuring their hours are up to date and properly recorded. All information is recorded on members' work cards, found at the cash, and members are welcome to look at their card at any time. Should there be any discrepancies, please feel free to talk to staff.

7. Committees and Other Work

Karma is run by a **Board of Directors**, which is elected by the membership at the **Annual General Meeting**. Members are welcome to serve on the Board as their member labour contribution. Members can also join a committee.

Committees are supervised by the Board of Directors.

It is advisable to become acquainted with the store and its policies and procedures before joining a committee. Board members and committee members receive four hours automatic credit. However, the chair of each committee is responsible for each member's registration for auto credit with staff.

Do you have a certain skill and would like to share it with Karma? Let us know if your schedule does not allow for in-store labour or committee work and you have a skill you'd like to contribute.

Committees

Chronicle (newsletter): chronicleeditor@karmacoop.org

Events Committee: events@karmacoop.org
Finance Committee: finance@karmacoop.org
Food Issues Committee: foodissues@karmacoop.org
Orientation Committee: orientation@karmacoop.org
Physical Planning Committee: building@karmacoop.org
Supervisory Committee: president@karmacoop.org
Web Committee: web@karmacoop.org
Outreach Committee: board@karmacoop.org

Want to talk to someone on the Board of Directors?
Contact the Board at board@karmacoop.org

8. How Does Karma Keep Track of Work Hours?

Members are responsible for ensuring their hours are recorded accurately in the sign-in book. Members' work hours are reconciled at the beginning of each month. The hours worked are balanced with hours owed. A monthly balance is written on each member's card. Should there be a concern about the balance on your card, please contact the staff or membership secretary.

Falling Behind in Your Hours?

Should you fall behind in your monthly work commitment you have several options. Firstly, you can work more than two hours in one month to catch up. The second option is to pay off your hours at a rate of \$10/hr.

Temporary Surcharge

Working members who fall behind by four hours or more pay a temporary 10% surcharge. They are not charged for work hours during the months they pay the surcharge.

Two-person households pay a temporary surcharge after they fall behind by eight hours.

If you are paying a temporary surcharge you need to make up all of your owed hours before the surcharge is removed.

Exception: Work a shift one day, do not pay the surcharge on your groceries on that particular day.

Spring Clearing:

On June 1st of each year, members are informed of any work hours owed for the previous fiscal year. Members who do not reach a zero balance at some point in the following fiscal year will have their cards pulled and moved to the office. The member's ability to shop at Karma may be revoked until the debt is paid.

9. Work Exemptions

Work exemptions are available to working and non-working members. **Work exemptions apply only if notice is given prior to the time of the exemption.**

Parental Leave: Available to anyone upon the birth or adoption of a child. One year of maternity leave is available per household.

Medical Disability: Available to anyone with a medical condition that prevents them from working.

Leave of Absence: Available to anyone who is not going to be shopping for one or several calendar months.

Senior Exemption: Available to any member 65 yrs or over.

Out of town membership: Any members residing outside the G.T.A, owe 1/2 hour for each calendar month the household shops, with no work requirement in the months of no shopping. There is no adjustment to the surcharge for non-working out-of-town members.

10. Gift Certificates

Karma sells gift certificates year-round. If you are interested in getting a friend to join or know another member that would appreciate the present, we'll provide you with a gift certificate for any dollar amount. Non-members can use them for a trial shop.

11. Bags & Containers

Karma does not supply a regular stock of free shopping bags. However, members do bring in used bags for all members' use as well as used containers. Karma also sells new plastic produce bags and small paper bags for 5¢ each and new plastic containers for 38¢. If you're contributing used bags and containers, please wash and dry them first.

12. Staff Information

Bookkeeper: Attends to all day-to-day bookkeeping.

General Manager and Assistant General Manager:

Oversees running of the store, and some short- and long-term planning, as well as supervising all other staff.

Contact: manager@karmacoop.org

Grocery & Bulk Buyers

Purchases most of the store's products including all grocery products, bulk, meat, dairy, cleaners & snacks.

grocery@karmacoop.org / bulk@karmacoop.org

Health and Beauty Buyer:

Purchases all health and beauty products and supplements.

haba@karmacoop.org

Member Labour Coordinator:

Coordinates all member labour (excluding committees and Board work), schedules cash trainings and supervises work team coordinators.

Contact: 416-534-1470 or mlc@karmacoop.org

Membership Secretary:

Oversees reconciliation of hours, fee payments and all administrative duties for all members.

Contact: memberrecords@karmacoop.org

Produce Buyer: Purchases all produce for Karma.

Contact: produce@karmacoop.org

All staff are also happy to answer any questions you may have while shopping or working!

Take a look at the staff picture board to find out who is fulfilling which roles. The picture board can be found by the front entrance.

13. Parking:

Karma does not provide parking for shoppers. We ask that you use street parking if you drive a car. Our "parking spaces" are meant for loading only.

14. Orientation Information:

Karma conducts orientations approximately four times per month. Know someone who is interested in joining? Contact: orientation@karmacoop.org.

15. Store Hours and Contacts:

Monday: 11am to 7pm

Tuesday to Friday: 11am to 9pm

Saturday: 10am to 6pm

Sunday: 11am to 5pm

Karma is closed all statutory holidays and for bi-annual inventories in May and November.

Store Phone Number: 416-534-1470

Karma Co-operative Website: www.karmacoop.org

General inquiries: store@karmacoop.org

16. Karma's Mission Statement:

Our aim is to:

Create a community of actively participating members;

Foster a healthy connection to the food we eat, the people who grow it, and the other organizations who share our beliefs;

Co-operatively educate ourselves on environmental issues;

Exercise political and economic control over our food

By operating a viable co-operative food store.