

**Text only:**

# Member Booklet

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May 2010

A brief history of Karma Co-op

Karma opened for business in February, 1972, in a basement-level rented space on Dupont near Spadina. Successful in that location, it bought the current building behind Palmerston Avenue in 1978 and moved there early in 1979. The current space had significant renovations in 1979 and 2008. Karma has always been a member-owned, democratically-controlled co-operative with an emphasis on healthy food and household products, run by a mixture of member labour and paid staff.

## 1. Membership Loan and Fees

### Membership Loan:

Each individual Karma member pays a fully refundable (without interest) one-time loan of \$70. Members are welcome to pay the loan in 2 installments. When a household has more than one member, the loans are consolidated into a single, larger loan, repayable to the "loan holder" only. One member per household is designated the loan holder upon signing the membership agreement.

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

- work hours (the cash equivalent per hour is \$10)
  - unpaid I.O.U.s or bad cheques
  - unpaid annual fees (under some circumstances)
- and any other debts owing to Karma Co-operative.

### Membership Fees:

All members pay an annual fee. There are two \$18 components to the membership fee, for a total of \$36 per year, plus HST. One component is called the Member Services fee, collected in June, and the other portion is called the Building Maintenance fee, collected in November or December. The Member Services fee is pro-rated from January to April for all new members joining Karma (as well as for any returning previously inactive members); no fee is due if the member joins in May. The Building Maintenance fee is never pro-rated, but it is not collected from any member resigning before the month in which its collection begins.

## 2. Membership Rights

All members are entitled to shop, work and vote. Voting takes place at the Annual General Meeting and any other general meetings. Voting rights will be suspended 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 by the end of 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.

Shopping for non-member groups:

Your Karma membership entitles you to purchase goods for yourself and your household, including special events like large parties. If you'd like to use your membership to buy a large order for a non-household group such as an outing club or day-care centre, you should ring that shop through as a separate order and pay the 10% surcharge that non-working members pay. Other members of the group are welcome to help you do the shopping, but only as your helpers, not on their own.

### 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](http://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.

### **Member communications**

All members receive notice of general meetings by their choice of email or postal mail, or they can pick up the printed notices at the store.

The Karma Chronicle is a quarterly newsletter containing information about Board and committee activities, changes

to store operations, new products, our suppliers, and other organizations with goals similar to ours. It is available in the store, by email, or on our web site.

We maintain an optional email list for members who would like more frequent updates; the most important information, such as changes to store policy, is also posted on the Board's corkboard at the west end of the main shopping area. If you would like to update, add, or remove your email address from this list, contact the Web Committee at: [web@karmacoop.org](mailto:web@karmacoop.org)

We also have a bulletin board where members can post notices about community events, classes, etc. Staff will not try to control what's posted there unless it gets in the way of Karma equipment.

Members are welcome to attend most Board meetings as non-participating observers. The meeting schedule is posted at the store. Members who wish the Board to consider special requests or issues should write to the Secretary, [board@karmacoop.org](mailto:board@karmacoop.org). The Board will then determine whether to put the item onto the next meeting agenda or to consider the request by some other means. The Board does not consider member requests brought to its meetings with no advance notice.

## **4. Working or Non-working?**

Working members contribute two hours of work per month (or 24 hours 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, except in the case of an emergency. 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](mailto: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. Neither a flat fee nor a surcharge is due in any month when the household does no shopping.

## **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 except clean-up require one training session. You can sign up for set up, and cash training sessions in the members' room or contact the member labour coordinator at [mlc@karmacoop.org](mailto:mlc@karmacoop.org). Cheese cutting training is organized by the cheese cutting coordinator.

If you are emailing a work team coordinator, please also include your phone number and the best times to reach you by that method.

#### **Set up:**

Contact: [setupcoord@karmacoop.org](mailto: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: mlc@karmacoop.org

### **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, though the actual work commitment is generally greater, especially for Board members. 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  
**Building Committee:** building@karmacoop.org  
**Web Committee:** web@karmacoop.org  
**Community Development Committee:** board@karmacoop.org

Want to write 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 missing work hours for 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 or a \$5 flat fee 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, but that trial shop will be subject to the usual trial shop surcharge.

## 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.  
Contact: [bookkeeper@karmacoop.org](mailto:bookkeeper@karmacoop.org)

**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](mailto: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](mailto:grocery@karmacoop.org) / [bulk@karmacoop.org](mailto:bulk@karmacoop.org)

**Health and Beauty Buyer:**

Purchases all health and beauty products and supplements.  
[haba@karmacoop.org](mailto: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](mailto:mlc@karmacoop.org)

**Membership Secretary:**

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

Contact: [memberrecords@karmacoop.org](mailto:memberrecords@karmacoop.org)

**Produce Buyer:** Purchases all produce for Karma.

Contact: [produce@karmacoop.org](mailto: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.

All of our paid staff except for our Managers, Bookkeeper, and Membership Secretary are members of CUPE Local 1281.

## 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:

Prospective Karma members attend a one-hour orientation session before joining; these sessions are held almost every week. Prospective members are also welcome to do a trial shop before joining, paying a 15% surcharge over the prices marked on the goods. If you or someone you know would like more information about joining, contact: [orientation@karmacoop.org](mailto:orientation@karmacoop.org) or ask at the store office.

## **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 around the end of May and either October or November.

Store Phone Number: 416-534-1470

Karma Co-operative Website: [www.karmacoop.org](http://www.karmacoop.org)

General inquiries: [store@karmacoop.org](mailto: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.