

The Chronicle

This Month

Recipes

Member Profile - Peter Blanchard

Pesticide use in Cuba

AGM Information



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PRODUCE MANAGER

Michael Armstrong

GROCERY MANAGER

James van Bolhuis

HEALTH AND BEAUTY MANAGER

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MEMBER LABOUR CO-ORDINATOR

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Sheila Bannerjee

Michel Sauve

CLERK/MANAGER

Paul Dixon

CLERKS

NAOMI FRANCE

ERIC ARNER

JAE STEELE

Ian Munroe

Mission Statement

Our aim is to:

1. create a community of actively participating members;
2. foster a healthy connection to the food we eat, the people who grow it, and the other organizations who share our beliefs;
3. co-operatively educate ourselves on environmental issues;
4. exercise political and economic control over our food;

by operating a viable co-operative food store.

Karma Co-op *NEW* Hours of Operation

MONDAY11-7

FRIDAY10-9

TUESDAY11-9

SATURDAY10-6

WEDNESDAY . . .11-9

SUNDAY11-5

THURSDAY11-9

KARMA WILL BE CLOSED ON: MONDAY SEPTEMBER 1ST

MONDAY OCTOBER 13TH

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Submissions
Submissions are collected from the red box. Upcoming editorial deadlines are posted on the bulletin board and the box. All envelopes, articles and disks must be clearly marked with the author's name. Submissions may also be sent by e-mail, to chronicle@karmacoop.org. Send your submission within the main body of the message. Please do not send attachments. The Chronicle will publish any Karma related material, subject to editorial policy guidelines. Letters to the editor must contain the writer's full name and telephone number, although names will be withheld at time of publication upon request. All published articles are eligible for work credits (letters to the editor and announcements are not).
www.karmacoop.org

Manager's Report

There have been times in the past few months when I have wondered what I have gotten myself into. I have never really taken much interest in finances. I had always left the worrying about bottom lines to the people who cared, and that wasn't me. My, how quickly things can change.

Over the past few months, I have had to learn a lot about the bottom line, and all the lines that come above it, lines like revenue and expenses. We have completed our year-end inventory, and will soon be having our year-end audit. I have been working with Karma's treasurer, Charlie Lior, to complete Karma's budget for the fiscal year that began on June first.

The most important thing that I have learned so far is that at Karma small changes have a big impact. In the fiscal year of June 2002 to May 2003, Karma members spent 2.8% less (at Karma) than they did in the year prior. As a percentage that seems like not much to worry about, however, that percentage translates into a loss in sales totaling \$41 000.

But the news isn't all bad. It appears that we may have managed to squeak by this year. Reductions in shrink (money lost due to product spoilage, pricing and checkout errors) appear to have played a significant roll in offsetting the effect of the decrease in sales. The \$17 000 net loss that we had feared this year appears to have been averted. We will not know for certain until our accountant provides us with the audited financial statements.

What we do know for certain is that Karma will not be able to squeak by with the same poor sales this year. If sales continue to drop, difficult decisions will have to be made. No one wants to see reductions in staff or store hours. We have a great community and a wonderful store. Keeping this co-op operating requires the investment of its members.

Now, I'm not trying to put the entire onus on the shopping membership. If you have been spending less at Karma, there is probably a good reason. I want to know what those good reasons are.

The member survey being conducted in the month of September will provide insight into the reasons for the decline in sales. The information gathered will help Karma plan for future improvements, whether that be building new shelves to hold expanded product lines, more frequent community events, or changes to the store hours. Please take the time to fill out this survey. This is your opportunity to tell us what you need to make it easier for you to do more of your shopping at Karma.

I look forward to hearing from all of you.

Letter to the editor

By: John Viktorin

Karma is in crisis and based on what was published in the last *Chronicle*, I am losing confidence in Karma's board and its ability to deal with Karma's current challenges.

Sales have been down for an extended period, and we have been steadily diminishing our cash reserves by dipping into our surplus to keep Karma afloat. I have no problem with this in theory or in practice since that is what a surplus can be used for. My concern is with the board's actions during this time of crisis.

At a time when Karma needs leadership, we get divisive actions such as the apparently pre-decided and outwardly punitive increase in the non-working member surcharge from 8% to 12%. Where we need practical solutions, we get absurdist demand-sided dreams – please just spend \$15 more per month at Karma. Yeah, I'll just buy things I don't need or want and stockpile them in my basement.

There are more realistic ways of addressing Karma's financial crisis. Practical solutions include those initiated by our far-sighted store manager Sarah Fairley. These include cleaning up the store, updating tables and displays, adding keys to the cash registers to better track sales, and fixing ugly, unwelcoming and outdated signage. The board should be working on more of these practical solutions to make Karma a valuable destination, not another chore on the list.

Instead, the board's actions to date amount to requesting a survey to plumb the depths of member dissatisfaction – an excellent step – only to diminish its value by allowing its initiation to be put off until after the summer, six months after thinking-up this idea. Who knows when we will see an actual survey or see actual survey results.

Next the board suggests, through its various committees, that we spend more at Karma. *Mandating* more purchasing does not work. The demand-side of purchasing decisions cannot be mandated. Communist Eastern Europe proved this when government-produced goods just did not sell. Even when people have no other choice, they refuse to buy more things they don't want. Imagine the purchasing response in Toronto in 2003 when our purchasing options are many.

Then the board's finance team claims surprise at the continued low sales, and suddenly has to "re-write" the budget. The finance team should not be surprised by continued low sales, especially after almost a year of low sales. Finance should have in place a mechanism to warn of impending trouble in income or sales before we actually start losing money by using statistics and charting trends – these tools are readily available.

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Caring too much, caring too little: Finding the courage to change yourself and your world



By: Peter Blanchard

When it comes to social and environmental issues, some people seem to do all the caring and others none at all.

On the one hand, there are dedicated activists who devote their lives to important causes, often at great self-sacrifice. On the other hand, there are gas-guzzling, pesticide-spraying mainstreamers, who often seem oblivious to issues that threaten their health and survival as much as everyone else's health and survival.

But once you let yourself care, once you dare to hope, it's hard to stop. Once you have the courage to care, how do you turn it off? Where do you draw the line? Hope can be a very demanding taskmaster.

It's easier to find some excuse to give up or avoid getting started in the first place. It seems much easier to settle into a career or lifestyle that doesn't demand thought, let alone action, about the really big questions.

Cynicism and apathy are psychological defences, but inside even the most cynical are deep wells of hope and concern, carefully suppressed. The cynic knows subconsciously that once he turns the tap on, it will be a torrent - hard to control and very hard to ever turn off again. Without enough inspiration, courage, or self-esteem, it's safer not to care, hope or act.

Many of us play a dangerous game of brinkmanship. We're waiting for somebody else to set the example, create a new standard, take the first step. Others are much more fatalistic and seem to be waiting for a catastrophic event such as a world war or worse, so they can feel justified in their irresponsibility and escapism. Fatalism is a sad, self-fulfilling prophecy - lost hope that leads to a hopeless world.

I've cared about the state of the world for as long as I can remember. But it took me almost 40 years to have the courage to act in more than token ways. Then I took the leap and for four years have put everything I am into what I care about the most.

It's been the most challenging and rewarding time of my life. I feel truly alive, part of something important and much closer to my full potential than at any time before. It hasn't been easy and I may or may not be able to keep it up indefinitely, but it's been worth every moment.

In these troubled times, each of us needs to do whatever we can to help find better, more sustainable ways to live. Grassroots change must precede economic and political change.

So turn the tap on! Dare to care. Do what you are called to do, but have compassion for those who are less caring or hopeful than yourself. Try to inspire people and give courage to yourself and others. And take yourself seriously enough to find the support you need - social, spiritual, financial - to continue pursuing your highest hopes and dreams.

Member Profile: Peter Blanchard

By: Lis Soderberg

This profile is the first in an occasional series profiling interesting and inspiring people in the Karma Co-op membership.

Peter Blanchard, founder and coordinator of www.PlanetFriendly.net, which includes the People- and Planet-Friendly events calendar and the GoodWork job site, says that although he has been concerned about the environment since he can remember, his childhood was not particularly eco-aware, nor was his post-secondary education where he graduated with a business degree. After subsequently coming to the conclusion that business school creates *corporate drones*, he then worked as a DJ, music programmer and computer trainer, among other things.

None of this work held any long-term meaning for him, so in 1998 he began to travel as a volunteer, visiting *intentional communities* - an umbrella term used for a wide variety of alternative and shared living arrangements, from co-ops to communes - and working odd jobs in between.

When he returned to Toronto in 2000, he started the PlanetFriendly e-mail newsletter, originally as a resource for people interested in *intentional communities*. "Then I kept hearing about all these other neat things people were doing," he says, "so I started adding them."

His first Web site "just told everyone there was a newsletter," he laughs. It was a humble beginning. Today, the meticulously maintained Web site provides a comprehensive list of events, resources and jobs for people interested in peace, environment, sustainable living, food, community, communication, democracy and human rights. Looking at it, you might guess - correctly - that he has foregone untold hours of sleep in its upkeep.

"When I first started, I spent a lot of time working alone on the computer, and I was living alone, which is a bad combination. A friend of mine commented at the time, 'Man, that's one demanding baby.' It was ironic - I was working on a project that was bringing people together, yet I was isolated."

During his time at university, Blanchard recalls that most environmentalists felt despair rather than hopefulness. Individual actions were inclined to be merely task-oriented, and there was little social or emotional support for activist types.

Peter Blanchard is looking for volunteers and advisors for a variety of roles - creative, interpersonal and technical. Contact him at people@PlanetFriendly.net or go to www.PlanetFriendly.net/help/ for some ideas. If you wish to donate funds to the project, you can do so at www.PlanetFriendly.net.

"The whole approach of PlanetFriendly, although it's on the Web, is to bring people together. We need social change, and social change is not going to come from individuals acting alone," Blanchard says.

He started with some small savings, living frugally in order to manage without outside employment so as to keep his time free for constant additions, improvements and refinements. The PlanetFriendly e-newsletter now has 6,000 subscribers. The www.goodwork.org site, which is a more recent initiative, has 2,000 subscribers. The www.PlanetFriendly.net site gets 15,000 hits per month. Blanchard receives donations from some of the recipients of his newsletters, but not enough of them; he has now gone into debt for the project.

"The next challenge is going to be pulling back a little and working on funding while maintaining my sanity," he says. "I'm going to try to do the PlanetFriendly newsletter monthly instead of weekly. If I can find a volunteer, then I might be able to go back to a weekly format."

Pending time, money and extra hands, Blanchard's plans for the site include a community bulletin board and discussion forum. He is currently exploring a few funding options, but does not consider corporate backing one of them.

"I send out newsletters to subscribers about twice a year for fundraising, and I definitely get the bulk of my donations then," he says. But he doesn't want to make a regular or more pointed appeal because he feels many people would unsubscribe rather than pay for something they have become accustomed to getting for free.

"I've been trying all along to figure out how to make this financially self-sustaining, and it's a real problem with something like this," Blanchard says. "People are willing to pay for objects, but when it comes to saving the world..."

"Our entire society takes information for granted. I keep hearing 'information should be free.' That cultural bias is why I believe we are slaves of the mainstream media. Current sources of information are free because they're full of corporate advertising, and that, consciously or unconsciously, causes an enormous bias in our perspective of the world," Blanchard believes.

"So far I've been trying to do this all by myself. I've had only one ongoing volunteer, Sarah, who has been helping with the GoodWork list for over a year. The challenge now is to get more people involved, to share both the work and the rewards," Blanchard says.

"This is the most meaningful work I've ever done. And the product of the work is worthwhile, especially since nobody else is doing it. I often wonder why there are no huge environmental organisations, who actually have funding, providing similar services."

Funding or not, Blanchard is doing it, and his vision and dedication are making ripples that just might end up causing waves of positive change.

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1-2-3-4 Karma Members must shop more! 5-6-7-8 We've set the AGM date.

The agenda of the July 21 Karma board of directors meeting included the general manager's and committee reports, the creation of a committee contact list, and the creation of the Annual General Meeting Committee.

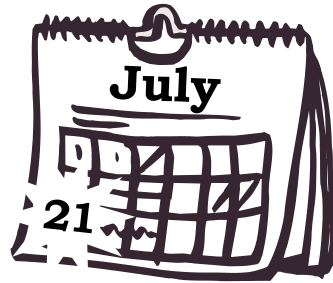
The highlight of the meeting was the presentation of financial statements by Charlie Liors, treasurer, and our subsequent discussion of the critical financial issues facing the Co-operative. To our happy amazement, unaudited statements indicated a year-to-date profit of \$2260.59! Our store inventory estimates appear to have been inaccurate, and it was this that resulted in a year-to-date deficit shown in previous statements. We used a shrink rate at 4.5%, and this appears to have been too high. While it is good news that we are not in a deficit position, we are still in difficulty due to lower sales and fixed operating costs such as utilities and staffing.

In order to steer us towards healthier financial horizons, we are:

- Looking at reducing staffing costs, preferably through attrition and by making positive changes in the organization of staffing
- Asking staff and members to realize a sales increase of 5%
- Looking at the store's overall mark up rates. A 1% increase in the mark up will only cost each member \$1 for every \$100 spent, but it would have a big impact on the store's viability.

Let's face it, often it takes a crisis to bring about a healthy consideration of reality and a touch of newness. On the renewal front, the Orientation Committee is considering new forms, and Karma's new Web site is scheduled to be launched at the end of August. The Promotions Committee has been very active, attending the Christie-Ossington Neighbourhood fair, and planning a bread making event supported by T-shirt sales. We are also moving through an Action Plan from the Ad Hoc Committee to renew member labour at Karma...please stay tuned for well-thought-out and hip-to-the-new-millennium changes.

Finally, we have booked St. Alban's Boys and Girls Club, around the corner from Karma and wheel chair accessible to boot, for our AGM Monday, October 20, 2003. Please mark that in your calendars!!!



Who Are These 1000 Karma Members? What do they Buy? and Why do they Shop at Karma?

By: Jennifer Macdonald

Attention Karma members! Watch out for our upcoming member services and shopping survey coming to you this September. In early September, you will find hard copies in the store and an e-address for the on-line version attached to your member cards.

Karma presently has limited means to track its sales and trends in membership purchasing patterns. Sales at Karma have decreased this year. With the lack of ability to compare changes in membership and member shopping patterns from year to year, we have devised a survey that will be implemented on a more regular basis, hopefully annually or at least bi-annually.

Our general manager, Sarah Fairly, board member, Aysa September and member, Jen Macdonald are working together as the ad hoc Survey Committee to establish a regular data collection scheme for Karma to collect demographic information on its members and their shopping patterns. The committee has consulted other surveys developed by food co-operatives found on the CGIN (Co-operative Grocers Information Network) and several other surveys that have been carried out at Karma, in particular an organizational review performed by consultants, Linda Sargent and Dean Darnell, hired by Karma in 1995.

Collecting demographic data on the membership will help us understand what changes take place amongst the members and their shopping needs in order to:

1. Make accurate short and long-term business plans to maintain the store as a viable co-operative;
2. Focus on the improvements that would be most valuable to the membership; and
3. Know which improvements will make it easier for members to do a greater proportion of their shopping at Karma.

Please take a moment to complete the survey in September!

Give the Cows a Break - eat Quinoa

By: Jae Steele

This article was adapted from an article I wrote a few months back for Arthur, Trent University's Student and Community Newspaper



No hidden agenda here, I'll come out with it right away: I'm vegan. I've been vegan on and off (but mostly on) for the past two and a half years. It's rare that I crave dairy anymore, and I can safely say I don't miss eggs or meat one bit. That being said, I know that many people do not subscribe to this particular diet and I'm conscious to avoid being righteous about my decision around others. So you eat dairy, eggs, meat or maybe even wear leather pants - lots of stuff out there can be healthy in moderation.

Much to my excitement, I have recently discovered quinoa (pronounced keen-wah). It was in *Vegan on a Shoestring*, the cookbook put out by the Montréal based People's Potato Project Collective. I read that this ancient Mexican grain has more protein than any other grain. Plus, it contains more calcium than cow's milk, as well as generous amounts of iron, B vitamins and vitamin E. Horray! There are days when I nod sympathetically when people tell me that they tried to be vegan or vegetarian, but they just couldn't go without the energy that cheese or eggs or meat gave them. Then there are days when I wish we were all more educated about more of the wonderful foods in the world that really do nourish our bodies. Corporations, like the folks who make "enriched" white bread and individually wrapped plastic-like "cheese" slices, profit off of our not knowing. Could it be that eating quinoa would bring us closer to overthrowing the capitalist system?!

So then let's all do it, okay? We'll nip over to that bulk aisle across from the non-dairy milk here at Karma, and grab a bag or two. We'll rush home and measure out a couple of cups before rinsing it under cold water - this is something that's got to be done in order to remove the bitter resin. Then, we'll throw it into a pot with some water (I use about 1 3/4 cups of water for every cup of grain) and cook it in a covered pot on a gentle boil. It'll be ready in 20 to 30 minutes. (That's faster than rice.) Oooo, and it's pretty to look at too.

My Favourite Meal

By: Jae Steele

This meal is so beautifully simple - I would eat this all the time if I could!

My new favourite meal consists of steamed kale, broccoli, and/or swiss chard on a bed of quinoa, with generous sprinklings of nutritional yeast and raw unpolished sesame seeds, tamari and flax oil and a crushed clove of raw garlic.

If I have some extra energy, I'll sauté some mushrooms in a bit of oil and tamari and toss that in, too.

Protein-packed Quinoa

- 1 cake firm tofu, crumbled
- 3 - 4 tbs. tamari soy sauce
- 2 tbs. oil
- 2 medium onions, finely chopped
- 3 cloves garlic, minced
- 2-3 carrots, peeled and grated
- rosemary, thyme, basil, sage, salt, pepper - to taste (be generous)
- 3/4 cup tahini
- 4 cups quinoa, cooked
- 3/4 cup ground raw pumpkin or sunflower seeds (optional)

1. Toss the tofu in a bowl and drizzle tamari over top. Allow to sit and marinate.
2. Heat the oil in a skillet (medium heat). Add onions and sauté until translucent.
3. Add the garlic, carrots, tofu (including the unabsorbed tamari), tahini and herbs. Cook for about 10 minutes, until thoroughly heated.
4. Throw in the quinoa and the raw seeds. Mix well, and continue to cook until everything is well heated, stirring occasionally. You may want to add a dash of vegetable broth or water if the whole thing is looking kind of dry or if it's sticking to the bottom of the pan.
5. Serve hot and enjoy all that protein you're soaking up.



A look at the Quinoa plant

Eat up, Cuban Style

Here's a Cuban inspired recipe culled from *Cooking the Whole Foods Way* by Christina Pirello, the culinary maestra of natural foods cooking.

The name of this recipe translates to mean "drunken beans" because they are simmered in beer for a long time. Combined with crisp sauteed tempeh and a side of vegetables, this dish goes well with crunchy tortilla chips.

Frijoles Borrachos

- 1 tbsp olive oil
- 2 or 3 cloves of garlic, minced
- 1 onion, diced
- 1 hot chile, seeded, finely minced
- 4 ounces tempeh, crumbled
- 1 cup of dried pinto beans, soaked 4 hours
- 1 (1-inch) piece kombu
- 1 (12 oz.) bottle dark beer
- 1 cup spring or filtered water
- generous pinch of oregano
- generous pinch of cumin
- soy sauce
- 3 or 4 green onions, minced

Heat oil in a heavy pot over medium heat. Add garlic and onion and cook, stirring, 2 to 3 minutes. Add chile and tempeh and cook until tempeh is golden brown and crispy. Add beans and push kombu to the bottom of the pot. Slowly add beer, water and herbs. Boil uncovered, 10 minutes. Reduce heat, cover, and simmer over low heat until beans are very tender, 1 1/2 to 2 hours. Season lightly with soy sauce and simmer 10 minutes. The beans should be very creamy. Gently stir in green onions and transfer to a bowl. Serve warm with tortilla chips.



Castro Topples Pesticide in Cuba

By: Renee Kjartan

Reprinted from www.foodfirst.org

Organic farming -- often considered an insignificant part of the food supply -- can feed an entire country concludes a report by the Oakland, CA-based Institute for Food and Development Policy/Food First, a group advocating sustainable farming.

In Cuba, many of the foods people eat every day are grown without synthetic fertilizers and toxic pesticides, the report, *Cultivating Havana: Urban Agriculture and Food Security in the Years of Crisis*, found.

Cuba's organic food movement developed in response to a crisis. Before the revolution that threw out dictator Fulgencio Batista in 1959, and to some extent during the years of Soviet support for Cuba, the island followed a typical pattern of colonial food production: It produced luxury export crops while importing food for its own people. In 1990 over 50% of Cuba's food came from imports. "In the Caribbean, food insecurity is a direct result of centuries of colonialism that prioritized the production of sugar and other cash crops for export, neglecting food crops for domestic consumption," the report says. In spite of efforts by the revolutionary government to correct this situation, Cuba continued in this mold until the breakup of the Soviet Union in 1989.

The withdrawal of Soviet aid meant that 1,300,000 tons of chemical fertilizers, 17,000 tons of herbicides, and 10,000 tons of pesticides, could no longer be imported, according to the report.

One of Cuba's responses to the shock was to develop "urban agriculture," intensifying the previously established National Food Program, which aimed at taking thousands of poorly utilized areas, mainly around Havana, and turning them into intensive vegetable gardens. Planting in the city instead of only in the countryside reduced the need for transportation, refrigeration, and other scarce resources.

The plan succeeded beyond anyone's dreams. By 1998 there were over 8000 urban farms and community gardens run by over 30,000 people in and around Havana.

Urban agriculture is now a "major element of the Havana cityscape," the Food First report says, and the model is now being copied throughout the country, with production growing at 250-350% per year. Today, food from the urban farms is grown almost entirely with active organic methods, the report says. Havana has outlawed the use of chemical pesticides in agriculture within city limits.

Martin Bourque, Food First's program director for sustainable agriculture, said the goal of the National Urban Agriculture program is to produce enough fresh fruits and vegetables for everyone, and that some cities have surpassed this. He added that

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farmers are some of the best-paid people in Cuba, and "organic foods are for all Cubans, not just for the rich."

Autoconsumos, or self-provisioning gardens, are found at schools and workplaces, with 376 in Havana today. The produce usually goes to the lunchroom of the host institution, and the rest goes to the workers at low prices.

There are 451 *organoponicos*, raised container beds with a high ratio of compost to soil and intensive planting, in Havana, growing and selling vegetables, herbs, and spices directly to the public.

The rest of the farming is done in *huertos intensivos*, or intensive gardens, city plots planted for maximum yield per area and incorporating organic matter directly into the soil. There is almost no pest problem because of the "incredible biodiversity" of the gardens. "We are reaching biological equilibrium. The pest populations are now kept under control by the constant presence of predators in the ecosystem. I have little need for application of any control substance," the president of one huerto intensivo said.

There are other programs aimed at increasing small-scale urban and suburban production of everything from eggs to rabbits to flowers to medicinal plants to honey, Bourque said. Many rural homes now raise their own staples, such as beans and *viandas* (traditional root and tuber crops), and small-animal raising has also spread dramatically, especially in the suburban and rural areas.

At first, Bourque said, sustainable agriculture was seen as a way to "suffer through" the shock of the Soviet withdrawal. "When they began this effort, most policy-makers could not imagine any significant amount of rice being grown in Cuba without the full green-revolution technical package (e.g. high off-farm inputs). But by 1997 small-scale rice production had reached 140,000 tons, 65% of national production. Today everyone agrees that sustainable agriculture has played a major role in feeding the country and is saving Cuba millions of dollars," that would otherwise go "to the international pesticide cartel," Bourque said.

According to official figures, in 1999 organic urban agriculture produced 65% of Cuba's rice, 46% of the fresh vegetables, 38% of the non-citrus fruits, 13% of the roots, tubers, and plantains, and 6% of the eggs, Bourque said.

He noted that food is "still very expensive in spite of rationing programs designed to make sure everyone has access to the basics, but Cuba has clearly grown itself out of the food crisis of the mid-1990s."

In the last year Food First has taken dozens of farmers, researchers, academics, and activists from around the world to learn from Cuba's organic agricultural experience.

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And then comes the *coup de grace*. Sales at Karma are down and what does the board choose to do? Alienate half of the membership it is supposed to represent by instituting an usurious increase in the non-working member surcharge! And then they applaud the practicality of this confrontational step. Where's the cost-benefit analysis for alienating half of Karma's membership?

Karma's members should challenge themselves to participate more fully in the running of the co-op. That way we could have a board that is more visionary, and one that offers practical, problem-solving solutions in challenging times. I hope that members vote *No* at the next AGM to this surcharge increase.

Job Posting

5 Positions are available on the
2003-2004 Karma Board of Directors

Is this you?

- Willing to share your expertise in accounting, human resources, co-ops or food issues
 - Able to give an average of 4-6 hours a month to Karma
 - Eager for a challenge
 - A team player with some experience in meeting facilitation
 - Interested in helping to shape the future of our co-op
- Adjournment to *Grapefruit Moon* is always on the agenda!

Interested? Want more details?

Contact the board at jointheboard@karmacoop.org
Elections will take place at the Annual General Meeting on
Monday, October 20 at St. Alban's Boys & Girls Club