



WHOLE FOODS
CO·OP



BREAKING

GROUND

SINCE 1970

completely fresh

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ENDS POLICY

As established by the Board of Directors to assist the General Manager in the decision-making process—the following values reflect our vision:

“In Duluth there is a thriving consumer-owned cooperative that supports, invests and partners to create a healthy community including, but not limited to, a healthy regional food system.”

—WFC ENDS Statement

BREAKING GROUND!

For whom:

1 The Community

- a. Local = Twin Ports
- b. **LOCAL** = The 15-county region of Northeastern Minnesota and Northwestern Wisconsin known as **The Superior Compact**
- c. The **REGIONAL** food system (300-mile radius)
- d. Cooperatives

At what cost:

- 1 This is a values cost rather than an economic cost/expense of doing business.
- 2 Investing in progress on **ENDS** cannot take away from pragmatic needs of the Co-op/cannot be to the detriment of efficient operations of the Co-op.
- 3 No negative effect on our core business; for example, would an **ENDS** expenditure divert suppliers or customers from the Co-op?
- 4 Cooperative Principles and Co-op Bylaws require allocation of resources to achieve progress on **ENDS** be derived from the percentage of profit from non-owner purchases; for example, if 30% of purchases are by non-owners, then up to 30% of net income is eligible for **ENDS** allocation and/or education and/or capital reserves.

BREAKING GROUND!

ENDS PROGRESS REPORT

In Fiscal Year/FY 2014
(July 1, 2013–June 30, 2014),
management reported the
following progress on **ENDS**:

- Cash and in-kind contributions to the following **ENDS**-related non-profits = \$30,237/FY 2014 (\$28,045/FY 2013):
- Carlton County Land Stewards/UMD Sustainable Ag Project
- CHOICE, unlimited/Hike for Health
- CHUM Food Shelf
- CHUM/Memorial Fund for Steve O'Neil
- Community Action Duluth/Seeds of Success
- Cooperative Development Fund/scholarships to Consumer Cooperative Management Association Conference
- Cooperative Development Fund/relief efforts for cooperatives in the Philippines
- Crisis Nursery/Lutheran Social Services
- Duluth Local Initiatives Support Corporation/LISC
- Duluth Plant a Lot Community Garden Program
- First Witness Child Advocacy Center
- Good Food Network
- Growing Farms
- Hill Fest 2013
- Lake Superior Sustainable Farming Association
- Midwest Organic & Sustainable Education Services/MOSES





- Myers Wilkins Community School Collaborative/Peace Garden
- North American Students of Cooperation/NASCO
- One Roof Community Housing
- Safe & Walkable Hillside Coalition
- Second Harvest Northern Lakes Food Bank
- \$3/off a Yellow Cab ride home from WFC with a minimum \$30 purchase: \$174/FY 2014 (\$198/FY 2013)
- Match each \$0.05 bag credit donated by customers; current recipient of donated bag credit is Second Harvest Northern Lakes Food Bank (\$5,030.10 in FY 2014)
- Payment of wages and salaries to employees = \$2,606,355/120 employees/FY 2014 (\$2,224,645/110 employees/FY 2013)

2014 ANNUAL REPORT

WFC-U ATTENDANCE

- Following is a chart of public class attendance in WFC's classroom:

Year	Owners	Non-Owners	Total
2007	167	65	232
2008	257	75	332
2009	180	74	254
2010	362	113	475
2011	376	82	458
2012	398	75	473
2013	329	52	381
2014 to date	178	32	210
Totals	2,247	568	2,815

2,815 STUDENTS!

LOCAL & REGIONAL

- Sales of **LOCAL** (within The Superior Compact area) & **REGIONAL** (within a 300-mile radius) products (note: **LOCAL** numbers are not included in **REGIONAL** numbers).

LOCAL

FY	LOCAL \$ of sales	LOCAL % of sales
2013	\$661,661	4.69%
2014	\$654,831	4.17%

REGIONAL

FY	REGIONAL \$ of sales	REGIONAL % of sales
2013	\$1,541,966	10.92%
2014	\$1,617,708	10.29%

FY (Fiscal Year) 2013 = 7/1/2012–6/30/2013

FY (Fiscal Year) 2014 = 7/1/2013–6/30/2014



2014 ANNUAL REPORT

BRANCHING OUT

- The Board and the Management Team met in August 2013 and agreed on a Shared Vision for creating a healthy community: More LOCAL and More CO-OP Difference!



STRATEGIC PLAN REPORT

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Progress on 2013 Strategic Plan to acquire, develop, equip, staff and operate a second store that will support additional purchases of **LOCAL** and **REGIONAL** products and provide healthy food choices and nutrition education in another area of our community:

- **Somehow**, we packed about two years of Site Search and Securing, Internal Readiness, Commitment and Planning and Design and Financing work into the last 14 months!

SHARED VISION

► More LOCAL

- Access to Healthy Food
- Jobs
- Support for Growers/Producers
- Everyone Welcome

► More CO-OP Difference

- Consumer-Owned
- Concern for Environment
- Economic Participation
- Concern for Community
- Education/Training/Information



WHOLE FOODS CO-OP



- **Following up** on the results of the initial (June 2013) market assessment study, management worked with a local realtor to determine availability/feasibility of properties at or near seven different intersections in the City of Duluth.
- Feasible properties available to purchase were narrowed to two in early January 2014 and a second, site-specific market assessment was conducted on each of those locations.
- Owner Forums on a second location were conducted for Owners in January, February and March 2014.
- The Board approved a purchase offer on 4426 Grand Avenue (*aka WFC's Denfeld Project*) and a Purchase Agreement was signed by all parties on January 31, 2014.
- Once Board approval was secured, environmental studies and a site survey were commissioned on the location.
- Management conducted interviews and chose LHB as architects, Johnson Wilson

Constructors as general contractor, and the National Cooperative Grocers Association Development Cooperative as Store Planner for the Denfeld Project.

- A staff Design Team was formed to focus on development of the Denfeld location and has been meeting regularly with teams from LHB, Johnson Wilson Constructors and NCGA-DC, as well as WFC's attorney, to ensure Purchase Agreement contingencies are met and to keep the project on track for a late spring 2015 opening date.
- Closing on the land purchase occurred on August 7, 2014; the site design and building plan were approved by the Planning Commission on August 12; then blueprints will be developed and a building permit will be pulled to begin site development in September.
- The **Owner Financing Program** was launched in late March 2014; Owner Financing meetings were held with Owners in April and May of 2014

and there were three mailings to Minnesota-resident Owners related to these investment opportunities.

- The **Owner Loan Program** will remain available until WFC Denfeld opens; the **Class C** equity option will remain available until the \$2,000,000 goal is reached or until March 2016 whichever occurs first. Owner financing received in excess of project requirements will be used to reduce debt.
- Conventional financing for site development, building construction, equipment and inventory, as well as refinancing WFC's current mortgage, was approved by **Members Cooperative Credit Union** in July 2014 subject to appraisal of the site development and building plans. **WFC**

STRATEGIC PLAN REPORT

continued...

- **Meanwhile at Hillside,** management continued to maximize sales potential and maintain profitable operations; capital improvements included the addition of a natural gas-powered backup generator and the exterior of the store got a fresh face front and back as well as new signs.
- Re-branding the store continued inside with new signs, flooring, wall coverings, counters, fixtures, LED lights and updating brochures, the newsletter and the website with the new logo and a fresh, new color palette.
- The Hillside store feels more open and accessible, two of the most frequent

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BREAKING GROUND!



requests for improvement from the June 2013 Owner Survey, and all materials used respected the requirements of our LEED (*Leadership in Energy and Environmental Design*) certification from the US Green Building Council.

- A Store Manager position was added to the staff structure at the Hillside store in September 2013; management contracted for a staff satisfaction survey in early 2014 and then worked with an organizational consultant to develop a staff structure for Hillside that would support growth and succession planning at that site and help us prepare for staff who are interested in taking on responsibilities to apply for positions at Hillside or Denfeld.
- Pay structure changes (*effective in August 2014*) were not across-the-board but entry wages in each pay range were adjusted up and the no-experience-required entry wage is now \$10.00/hour. **WFC**



WHOLE FOODS CO-OP



INCOME STATEMENT FY 2014 FY 2013

SALES	15,685,127	14,122,712
<i>less cost of goods sold</i>	<i>-9,779,868</i>	<i>-8,839,56</i>
NET SALES	5,905,259	5,283,143
OPERATING EXPENSES	<i>-4,807,564</i>	<i>-4,160,204</i>
GAIN FROM OPERATIONS	1,097,695	1,122,939
OTHER INCOME/EXPENSE	<i>-93,278</i>	<i>-153,327</i>
NET INCOME	1,004,417	969,612
<i>prior to tax/rebate adjustments</i>		

**OVER
\$15 Million
IN SALES!**

BALANCE SHEET

FY 2014 FY 2013

prior to tax/rebate adjustments

*6/30/2014
362 days open*

*6/30/2013
362 days open*

ASSETS

Current Assets	2,021,046	1,432,125
Property/Building/Equipment	5,214,982	4,874,982
Other Assets	168,649	171,625
TOTAL ASSETS	7,404,677	6,478,732

LIABILITIES

Current Liabilities	1,207,569	1,131,712
Long-Term Liabilities	2,245,262	2,295,726
TOTAL LIABILITIES	3,452,831	3,427,438

EQUITY

Owner Equity	2,701,443	1,963,482
Donations	17,755	15,395
Retained Earnings	1,232,648	1,072,417
TOTAL EQUITY	3,951,846	3,051,294

TOTAL LIABILITIES & EQUITY

7,404,677 6,478,732

BOARD REPORT

by Chris Edwardson, WFC Board President



Tempus fugit—“time flies.” Where did this last year go? To say the Board and Management (*especially Management*) were “busy,” is an understatement. Decisions related to expansion required fast action, but were made with appropriate deliberation by the Board. We were able to do this with calm because we had done the necessary study over the past three years that prepared us for action.

We also took the time to gather Owner input at forums in January, February, and March that helped shape the decisions we made related to site and financing. When our real estate agent found a potential site for sale (*in an area preferred by our Owners*) and our consultants confirmed its suitability, the Board approved Management’s request to negotiate the purchase. Once the critical site decision was made, the Board moved on to the financing part of the process.

Again based on Owner input and our prior Board work (*including Owner-approved changes in our Articles of Incorporation in 2012*), we instituted the **Class C** stock program and an **Owner Loan Program**. The Board also participated at three Owner financing information sessions in April and May. It was really great to hear all the positive feedback and to interact with very committed Owners. By the way, the **Class C** stock and loan opportunity will be available into 2015 and I encourage you to look into these opportunities.

A few other items of note in the last year:

- Jennifer Cummings resigned from the Board and MaryAnn Bernard was appointed to replace her. MaryAnn jumped in with both feet, attending a training seminar for new co-op Board members before her first meeting. She has been an asset to the Board.
- Two members of the Board attended a **Cooperative Café** session in Rochester, MN, in March.
- Our Board supported and participated with the **Twin Cities Food Co-op Board Group** on board training opportunities.
- Four members of the Board attended the **Consumer Cooperative Management Association/CCMA Conference** in Madison in June. This conference included an excellent Board training track.

Several members of the Board who attended the **CCMA Conference** are part of our Recruitment Committee. They attended sessions that dealt with the Board recruitment process because your Board is committed to Board perpetuation.

BREAKING GROUND!

The Recruitment Committee has worked tirelessly to encourage Owners to run for open Board seats (*four seats this year*) and we were on track to have a contested election. Unfortunately, we did not have a contested election in 2014 as several potential candidates couldn't commit the time and Board member John Westlund decided not to run for a second term. We will continue to fine tune the recruitment process and work diligently to have more candidates in the future. Part of this fine-tuning is likely to include changes to the Board application process.

And while I am on the topic of the Board, I want to thank John Westlund, David Helf, and Heather Murphy for their dedication, work ethic and genuine belief in WFC, the cooperative principles and the cooperative business model. It is Board members like these that make your cooperative successful.

Success! Once again, WFC had a great year thanks to our loyal Owners. I will leave the bragging to our amazing General Manager, Sharon Murphy. Be sure to read her report.

Our financial success over the past few years has resulted in a Patronage Rebate to owners for five consecutive years. What will happen this year? While the final decision is still to be made, I believe we will again be approving a Patronage Rebate. If that happens, details will be presented at the Annual Meeting.

Finally, as I wrote last year, it is easy to be on the Board at a time when the operation is running smoothly, but we are never complacent. The Board works hard to ensure we meet our fiduciary responsibilities and focus on our **ENDS**: In Duluth there is a thriving consumer-owned cooperative that supports, invests and partners to create a healthy community including, but not limited to, a healthy regional food system.

We will, for the third time, hold the Annual Meeting at the DECC. I hope you will be able to attend but, even if you cannot attend, I encourage you to freely contact the Board with feedback about your Co-op.

We would not see our continued Owner growth without the outstanding and dedicated staff who make our shopping experience great. Thanks to all of you who work and train diligently so that you know the products and can guide our Owners. Our great customer service is one of the things that sets us apart from other grocery businesses.

In closing, thank-you Owners for your support. And thanks to all who make **Whole Foods Co-op** the success that it is and will continue to be in the future. **WFC**

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**THANK
YOU!**



good  company

REUSE!



REDUCE!

REDEEM!

TIME TO RESET THE REUSE/REDUCE/REDEEM PROGRAM!

Since June of 2006, WFC has offered customers a five-cent credit on each transaction when they provided their own bag to pack up their groceries = the RRR Program. In January 2013, WFC began matching customer contributions (*5¢ per donated punch*) and added that amount to the monthly contribution to **Second Harvest Northern Lakes Food Bank**. The total contributions from customers and the match from WFC have added up to almost \$20,000 for **Second Harvest** since the beginning of the RRR Program.

At this year's Annual Meeting (*Friday, October 17, 2014, 5:00 PM in the Harbor Side Room at the DECC*), we will ask Owners to vote for the 2015 RRR recipient from a list of four food-related, local non-profits [501(c)(3)], including **Second Harvest**, as well as to recommend "others" to be included in the voting for 2016 recipients.

And, beginning on January 1, 2015, RRR punch-cards are going away. The five-cent credit on each transaction when customers provide a bag to pack up their groceries will be recorded electronically at the checkout. WFC will continue to match each five-cent credit and donate the total amount to the recipient chosen by Owners voting at the Annual Meeting.

Any fully-punched or "married" cards redeemed through December 31, 2014, will be honored for a \$1/card customer credit. Any full-punched or "married" cards redeemed on or after January 1, 2015, will be donated to the RRR recipient.

And thank you for BYOB
(*bringing your own bag!*) **WFC**

BREAKING GROUND!

MANAGEMENT REPORT

by Sharon Murphy, General Manager
& WFC Owner



In the past few months, I've attended community meetings and events in Central, East and West neighborhoods as well as meetings for Owners at the Hillside store and I've absorbed wave after wave of positive energy in support of the decision to open a second location at 4426 Grand Avenue.



On July 31, I watched hundreds of people who lined the Spirit Valley Days parade route respond with excitement and appreciation to WFC's Grocery Cart Drill Team's representation of how our Co-op will bring more healthy food, more jobs and, yes, more FUN to their neighborhood in 2015!

For the staff at the Hillside store, this has been another outstanding year of exceeding our goals while taking on the challenges of a major Hillside remodeling project, working with consultants on internal readiness projects, implementing a successful **Owner Financing Program** and designing and planning for a second location. Our employees have demonstrated extraordinary dedication and commitment to the success of all our projects though, I'm sure, they might have appreciated this work not all happening in one year ...

GOALS ACHIEVED

11.35%
GROWTH!

FY 2014 GOALS ACHIEVED

	Goal	Actual
New Owners	800	896
Net New Equity	\$60,000	\$80,786
Sales Growth	9.50%	11.35%
Profitability	5.60%	6.40%
<i>before taxes/rebate</i>		

\$80,786 NEW EQUITY!

896 NEW OWNERS!

6.4%
PROFIT!

Below I've included a section I wrote for the 2013 Annual Report that I've referred to several times over the last year when I needed to refocus (*also known as keeping my head from exploding*):

Who benefits and at what cost if there is more than one food co-op in Duluth?

This is how the cooperative business model works:

- **YOU own WFC**—not some distant corporation that only wants to profit from you.
- **YOU control WFC**—You elect people you know to provide guidance, oversight and leadership on your behalf.
- **YOU benefit**—Co-ops exist to serve their Owners' needs. Let us know what you need and recognize that we have to balance your needs with those of thousands of other Owners. The economic benefits of cooperative ownership are returned to Owners, reinvested in the Co-op or used to provide services to Owners.

- **Our COMMUNITY benefits**—WFC keeps capital in this community and in the cooperative community. From the Food Co-op Impact Study conducted by the National Cooperative Grocers Association in 2012:
<http://strongertogether.coop/food-coops/food-co-op-impact-study/>
- For every \$1 spent in a food co-op, \$0.38 is reinvested in the local economy compared to \$0.24 by conventional grocers.
- While conventional grocers work with an average of 65 local farmers and food producers, food co-ops work with an average of 157.
- Co-op employees earn an average of \$1/hour more than conventional grocery workers when bonuses are taken into account.

Being community owned is the part of who we are that cannot be co-opted as competitors have done with natural, organic, green, free-range and even **LOCAL**.

With ownership comes responsibility. I hope you will join us at the Annual Owners Meeting on October 17, 2014, to:

- Learn about the Board's decisions on a dividend for investors in Class C equity and on a patronage rebate for FY 2014.
- Hear about the results of the Board election and of the Owner vote on the non-profit recipient for the unclaimed balance of 2014 abandoned equity.
- Participate in the decision on the non-profit recipient for donations from the RRR (*Reuse/Reduce/Redeem*) Program and
- Take a virtual tour of the Denfeld site.

As Owners, you need to watch out for this Co-op—support it, promote it and use it. Expect it to be awesome! As long as you take care of it, it will always be yours.

With deep appreciation to the Board of Directors for their support and investment in their own training and education and to the WFC staff who make it all happen, thank you for another amazing year of hard work and positive progress on creating a healthy community. **WFC**

local  color

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WHOLE FOODS CO-OP

WHOLE FOODS
COMMUNITY CO-OP, INC.

MINUTES OF ANNUAL OWNERS MEETING

October 26, 2013

As reviewed by Board of Directors on November 25, 2013

WFC's 2013 Annual Owner's Meeting was held in the Harbor Side Room at the Duluth Entertainment & Convention Center (DECC), 350 Harbor Drive, Duluth, MN 55802. This meeting was attended by 171 Owners and their guests (total 233). A plated dinner was served.



BREAKING GROUND!

Welcome & Introductions:

The Business Meeting began at 6:30 PM. Board President Chris Edwardson welcomed Owners and guests, previewed the agenda for tonight's meeting and introduced Board members.

Proof of Notice & Quorum:

General Manager Sharon Murphy presented proof of timely mailing of the notice of this meeting and advised more than a quorum Owners were present. The quorum requirement is 100 Owners.

Approval of Meeting Minutes:

Owner Wayne Pulford moved to waive reading of the Minutes of the 2012 Annual Owners Meeting as submitted in the 2013 Annual Report. Owner Howard Maki seconded that motion. Motion carried.

Owner Margie Nelson moved to approve the Minutes of the 2012 Annual Owners Meeting as submitted in the 2013 Annual Report. Owner Geiger Yount seconded that motion. Motion carried.

Board Report

by President Chris Edwardson

Chris noted that no Board terms expired in 2013 and there was no 2013 Board election. There will be three seats open at the next Board election in September 2014. Owners interested in serving on the Board are asked to attend at least two Board meetings and complete the Board application packet by July 31, 2014.

As was done prior to the Co-op's move to its current location in 2005, the Board will host a series of Owner participation sessions beginning in January 2014 to provide information on second site development and for owners to express concerns and share ideas. Information on where, when and how to participate will be included in the Winter 2013 Garbanzo Gazette and posted at www.wholefoods.coop.

As a result of voting at tonight's meeting, the recipient of the balance of 2013 unclaimed abandoned equity is Kids Café at The Damiano Center.

OWNER'S MEETING MINUTES

— continued...

Following research and discussion, management recommended and the Board approved ending the Owner IOU benefit subject to a six-month Owner comment period that will end March 1, 2014, and subject to having a new or extended sustainable benefit that will be of value to all Owners.

Chris reviewed WFC's financial performance in FY 2013 noting that our sales growth was higher than anticipated and expenses were less than anticipated resulting in a significant operating profit. In consideration of our accountant's analysis of FY 2013 financial operations, the Board approved a patronage rebate in the amount of \$762,695. Eighty percent (80%) of this rebate will be retained as equity and 20% (\$152,540) will be distributed to Owners prior to December 31, 2013, in proportion to their purchases during FY 2013. This year all rebate checks—no matter how small—will be distributed along with an offer of \$5 off when tendered at WFC toward a minimum \$50 purchases by December 31, 2013.

Management Report

by General Manager Sharon Murphy

Sharon asked WFC employees, past and present, to stand and be recognized.

Noting that tonight, October 26, 2013, is the one-year anniversary of re-opening the Co-op's customer parking lot after the flood in June 2012, Sharon shared a graph showing the decline in number of transactions per day that started just after the flood, bottomed out in October 2012 at 1,193/day, and slowly but steadily has increased to over 1,400/day in September 2013.

Sharon reviewed the Strategic Plan goals achieved since the 2012 Annual Owners meeting including:

- Continued sales growth
- Profitability above expectations
- Expanded training and development opportunities for staff and for Board members
- Reduction of long-term debt by over \$750,000
- Development, with the Board, of a **Shared Vision for Creating a Healthy Community** (*Shared Vision graphics are included in the 2013 Annual Report to Owners*)

- Establishment of a Time Line and Accountability chart regarding decisions to be made in the process to open a second site (*this graphic was on display at tonight's meeting*)
- Implemented changes in staff structure and addition of new positions to support succession, staff development and an evolution to multi-store operations
- Distributed to eligible staff over \$80,000 in storewide performance bonus payments and, for the third year in a row, received across-the-board wage increases and increases in the minimum and maximum of each pay range, as well as annual pay increases of 4%; the entry level starting wage is now \$9.25/hour
- Developed options for a new WFC logo (*Owners at this meeting had an opportunity to vote on the top three logo choices*)
- Coordinated 2013 Consumer Surveys (*total of 1,555 responses, 87% from Owners, 11% from shoppers and 2% from non-shoppers*)
- Contracted for a professional site development survey that resulted in recommendations of a good potential for success at seven intersections within Duluth city limits.

The CO+MMITMENT GAME

After a lively sketch by the General Manager and Board members broadly outlining the areas of Duluth recommended in the site survey and providing an opportunity to Owners and guests at this meeting to discuss and then vote on EAST, WEST or NORTH Duluth as a preferred site for the second location, Board Secretary Heather Murphy noted that the Board's next steps in the site selection process include directing the General Manager to work with realtors, developers and expansion consultants from the cooperative business sector to assess each of the seven recommended locations on:

- Compliance with our location criteria (e.g., *size, accessibility, parking, delivery access, access to public transportation, visibility*)
- Time line for availability/zoning challenges
- Estimated development costs

Heather also advised that, due to the confidential nature of real estate negotiations, it will not be possible to keep Owners apprised of every decision along the way. Ten years ago in our search for the current location, we learned the cost of committing publicly to one area or one specific site.

We had less negotiating power and endured frequent stall tactics by property owners. The Board and management will provide information as feasible and will continue to offer opportunities for Owner input in the planning and fundraising process. The result of votes in The CO+MMITMENT GAME as well as highlights from the recent consumer surveys will be shared on our web site and in the next issue of the Garbanzo Gazette.

Remarks for the Good & Welfare of Our Co-op

Following appreciations to staff, Board members and the DECC for coordination, visuals and logistics of this meeting, Owners embraced the microphone in the center of the room and shared their comments including, but not limited to:

- Important to have sustainable wages for staff
- Wherever the second site goes, have more storage for LOCAL produce and bring in more LOCAL produce
- Special thanks from a WFC Owner who is also a Board member at The Damiano Center for the contribution of unclaimed

abandoned equity to the Kids Café

- More elaborate meat department at second location
- WFC should collaborate with schools to create vegetable gardens—help kids learn how to grow food
- Carry more kinds of local meat, (e.g., *venison*)
- A challenge to get out the word that you can eat affordably by shopping at WFC
- Publicize more that all Owners can come to the Annual Meeting
- Do more to retain staff

The meeting concluded with distribution of a slew of door prizes and a reminder about the Co-op's Annual Halloween Party in the Dungeon of Doom on Thursday, October 31, 2013, from 4:00–7:00 PM.

Respectfully submitted,

Board Secretary Heather Murphy
& General Manager Sharon Murphy **WFC**



Confirmation of prepayment includes a DECC parking pass for free parking at this event. Owners will be reimbursed at meeting registration (one gift card per Owner number). Registration and payment accepted online at www.wholefoods.coop/annualmeeting, at the Customer Service Counter or by calling 218.728.0884 press "1" (have credit or debit card ready).