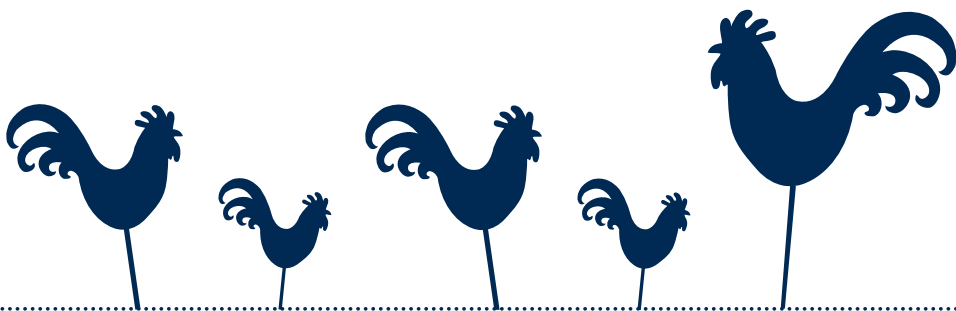


**THREE RIVERS
MARKET**

KNOXVILLE'S COMMUNITY FOOD CO-OP

**2008-2009
ANNUAL REPORT**



GENERAL MANAGER'S REPORT

The time covered by this fiscal year, from July 1, 2008 to June 30, 2009, will go down in history as a time of great change, upheaval, and transformation. Three Rivers Market weathered this period of economic crisis and recession with resilience and flair. Philosophically, the cooperative is guided by a set of values and principles that emphasize fair and honest business practices and concern for our community. Our goal is to be a cooperative center of sustainable commerce that creates and nourishes a healthier environment, healthier people, and a healthier community. Strong support by our members and customers this moved us towards this ideal. It was a very good year.

SALES AND EARNINGS

The global economic crisis hit early in the fiscal year but Three Rivers Market's sales growth was not immediately impacted. Sales increased 21% over the previous year – a gain of almost a million dollars and the strongest year-to-year sales growth in the co-op's 28 year history. However, sales slowed in the 4th quarter as the local economy faltered and with the entry of a competitor into our immediate trade area. We had a net income before patronage refunds of 3.5% of sales, which is extremely healthy and represents strong margin and expense management by our staff. We are keeping a close eye on trends and changing conditions, with a very conservative business plan and projections for little to no growth as the recession deepens.

MEMBERSHIP

We ended the year with 1,881 owners who have contributed \$127,050 towards the equity of their cooperative. The number of owners of Three Rivers Market membership interests increased 34.1% and owner equity increased 37.6%. For the first time, we held our annual membership meeting at the East Tennessee Historical Society in downtown Knoxville. The record crowd was able to view the Museum's new permanent signature exhibit, Voices of The Land: The People of East Tennessee for free while gathering for our traditional and always delicious potluck supper, fellowship, and a short business meeting.

STAFF PROFILE

We could not be successful without our experienced, intelligent, and committed staff. We ended the year with 27 employees, approximately 1/2 full-time at 30 or more hours per week. All of our employees receive Paid Time Off based on length of service, a generous store discount, and holiday pay. Full-time employees have health insurance coverage that includes vision and dental care. We analyze our wage structure each year, comparing wages and benefits to the cost of living in Knoxville, in our efforts to provide meaningful work paying a fair wage.

Three Rivers Market is in Knoxville's Empowerment Zone (EZ) and 12 of our employees also live in the EZ, enabling us

to receive valuable federal income tax credits. Our employees range in age from early 20's to late 40's with 11 kids amongst them.

A NEW LOOK

Work on a new identity for the cooperative began in earnest. Knoxville is filled with very talented graphic designers and the process of selecting someone to work with was both fun and challenging. After many months, we chose Robin Easter Design and began implementing their design work and advice throughout the store. They created a new logo for us, chose identity elements such as colors and fonts, and recreated many of our existing media as they continue to

PHILOSOPHICALLY, THE COOPERATIVE IS GUIDED BY A SET OF VALUES AND PRINCIPLES THAT EMPHASIZE FAIR AND HONEST BUSINESS PRACTICES AND CONCERN FOR OUR COMMUNITY.



develop new things to get our message across accurately, affordably, and effectively.

DEVELOPMENT OF THE COOPERATIVE

Strong cash flow allowed us to continue replacing old, malfunctioning refrigeration equipment to improve current operations and to prepare for expanding those operations. Guided by the May 2008 Market Study, a preferred site and secondary sites for expansion were identified in the new Downtown North Redevelopment Area, all within one mile of the store. We started working with Jennifer Montgomery and Jim Staley of Coldwell Banker Wallace & Wallace Realtors to secure the best site.

Following the creation of the National Cooperative Grocers Association (NCGA) Development Cooperative in September 2008, the national development director, C.E. Pugh, visited Knoxville to review the feasibility of our plans to expand and the suitability of the sites. We were honored to be accepted as one of the first projects in the country to be supported by the long-awaited development arm of the NCGA, a cooperative created and owned by Three Rivers Market and 111 other food co-ops across the United States. These 112 food cooperatives operate 140 storefronts in 32 states and produce combined annual sales of over \$1 billion. The largest cooperative operates nine stores, generating over \$100 million in annual sales, with over 35,000 owners. The smallest cooperative has less than \$1 million in annual sales.

Early in 2009, a development agreement with the NCGA Development Cooperative was entered into to provide expansion planning assistance including scaling the project to the market study and our financial and organizational

GENERAL MANAGER'S REPORT

capacity, financial packaging, equipment selection and sourcing, and third party negotiations including architectural and general contractor services. During construction, project oversight will be provided as well as store opening preparation, including development and implementation of a transition plan for all new store operating and staffing systems, including clear key indicators and monitoring systems post-project completion. Post-opening monitoring and strategies regarding adjustments to operating systems and practices and general oversight will be provide for the first two critical years.

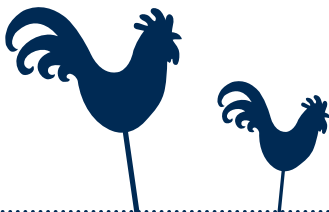
So far, they have assisted us in the development of a site plan, negotiations for the purchase of our preferred site, the creation of pro forma projections, and selection of J.A. Street & Associates of Blountville, TN as the General Contractor. Since 1986, J.A. Street & Associates has constructed and renovated over 111 supermarkets and numerous cold storage facilities in our region. They provided us with an affordable cost estimate and have proven to be very professional and very easy to work with.

Concurrently, I began a review of our bylaws and securities laws with our attorneys in both TN and MN as we developed financing options for the development of the cooperative, including offering member loans and non-patron membership interests. To ensure that Three Rivers Market

is positioned to receive all tax advantages due consumer cooperatives and to manage a member loan program, we engaged Bruce Mayer, with Wegner LLP CPAs and Consultants of Madison, WI, as Three Rivers Market's new accountant. Bruce specializes in providing cooperatives tax return preparation and advisory services including financial and compliance auditing, establishing and improving internal control systems, and tax and financial planning. In addition to being a Certified Public Accountant, he has a MBA and is a Certified Financial Planner.

Negotiations on the preferred site proved challenging. The property is held by two estates. With the help of the City of Knoxville's Director of Redevelopment, Bob Whetsel, and the emergence of one property owner, David Brown, who is also a member and long-time supporter of the cooperative, the process gained momentum late in the year. I am cautiously optimistic, as we approach lenders and other sources of financing in these tough economic times, we will be able to develop our new store soon thanks to the support of our members and our community.

Jacqueline Arthur, General Manager



THREE RIVERS MARKET BOARD REPORT

Our fiscal year started in July 2008, and the Board of Directors (BOD) has had a full agenda each month. As Board members, we work to represent and promote the interests of the Cooperative and its Membership as a whole. This is done by providing financial oversight and by empowering Management to achieve the Cooperative's goals.

As a normal part of our monthly meetings, the BOD discusses reports from fellow Board members and the General

Along with the beginning of the new calendar year, January saw the placement of two newly elected Directors, Amanda Benson and Sarah Bush, the appointment of Tiffany Foster to fill an empty seat, and the beginning of Kim Davis's second three-year term.

At the January 2009 meeting we established our Ends Study and Engagement Committees for the new calendar year. The first study topic addressed the role of the BOD in the

transformation of TRM in location and size. The last study topic for the fiscal year was Small Farming.

DEAR THREE RIVERS MARKET MEMBERS:

Manager (GM) that monitor compliance with the established policies that guide the direction of the Cooperative. These discussions often result in fine-tuning of policies as we strive for continuous improvement. Additionally, we are reviewing all of our governance mechanisms and making any changes necessary for transformation of Three Rivers Market (TRM) to a new location, size and prominence in the community, and spending a significant amount of meeting time conferring with the GM about proposals for new locations.

This fiscal year, we continued our Ends Study and Engagement work, begun in the previous fiscal year. The purpose of this project is to research and refine the elements of our Ends Statement, which articulates the ultimate goals of the Cooperative. Ends Study and Engagement study topics were selected to address concerns that were expressed by store members or Board members that were not specifically addressed in the current Ends Statement.

We began the fiscal year by completing our study of Nutrition, Health, and Food Security that was started in the previous fiscal year. This study provided insights into the dietary needs and perspective of TRM owners and the strengths and shortcomings of food regulations. We completed the calendar year by studying the Cooperative Business Model, the history of cooperatives, and the differences between cooperatives and other forms of business. We subsequently added a section to the Ends Statement that made our operation within the values and principles set forth by the International Cooperative Association's "Statement on the Cooperative Identity" one of the explicit ends of Three Rivers Market.

At the October 2008 meeting, our accountant gave us a detailed report on the financial condition of TRM and accounting processes. This report was considered a review, not a full audit. We receive quarterly financial reports from the GM, but the accountant's report summarized the entire year and provided a quality check on TRM's internal accounting processes. The financial health of TRM and the adequacy of TRM's accounting practices were confirmed for the Board.

The Transformation study began with developing a list of tasks that the Board would need to accomplish as part of the TRM transformation. Outcomes of the study topic included several changes to outdated policies, an examination of our bylaws, and some focused discussion of the Ends Statement from the perspective of the possibilities created by the bigger store.

The Small-Scale Farming Committee began their reports to the Board in June. They addressed what small farms are and how they fit into the American food production system; what it means to be a farmer in our area; and the struggle small farmers face to be successful. The committee also explored the existing relationships between small farms and TRM, and TRM's role in encouraging and nurturing local and small scale producers. The Board's discussion into this topic continued into the new fiscal year.

In January we also formed an election committee to review our process for electing Directors, and this committee has worked hard ever since. They began by comparing our existing election process to those used by other co-ops around the country, and examining the pertinent requirements in our policies and bylaws and in the law under which we are incorporated. Through this work, TRM has improved the documentation of its election process by the creation of an Election Code and implemented some significant changes to the election process for consistency and transparency.

AS BOARD MEMBERS, WE WORK TO REPRESENT AND PROMOTE THE INTERESTS OF THE COOPERATIVE AND ITS MEMBERSHIP AS A WHOLE.



In March 2009 the three new Directors traveled to Asheville for the Cooperative Board Leadership 101 Training, which is offered through Cooperative Development Services (CDS). This training is offered to all TRM Directors to facilitate their understanding of cooperatives, Policy Governance and fiscal processes. The new Directors returned eager to apply their new knowledge and ready to be effective and productive

THREE RIVERS MARKET BOARD REPORT

Board Members. All of our Directors have participated in this training and have the opportunity to enroll in a refresher course if needed.

With guidance from our CDS consultant, we began a new process for negotiating the General Manager's contract at the beginning of the fiscal year. After legal review and much discussion, the new contract was signed in March. The new process aims to develop a contract that is fairer for both the TRM and the GM, and is better at defending the legal rights of both parties should a dispute occur.

During the April meeting we approved changes to our Bylaws that clarified the classification of members and the terminology used to describe the status of members. We also made changes that clarified the patronage dividend process.

Prior to the May 2009 meeting, the Board attended our annual retreat which provided an opportunity to step back from routine tasks and explore the big picture of cooperative board functions and goals. This year we convened at Pie Daddy Farms in Strawberry Plains with potluck dishes in hand and a long day's work ahead of us. Our facilitator, Mark Goehring of CDS, led us through many discussion sessions, small group plenary tasks, and brainstorming on ways to improve and supplement our work throughout the year.

Later in May at our monthly meeting, we discussed how to best implement our work from the Retreat and focused on Director Ambassadorship and how we can act as effective representatives of the cooperative that we serve. As a part of this discussion we addressed the importance of Board Members being able to address questions frequently asked by Members and patrons. To this end, as a continuing agenda item, the Board examines a particular frequently asked question each month to ensure Board Members are able to answer them adequately and with one voice.

In June, we welcomed Homer Griffith, Three Rivers Market's own Education Services Manager, to fill the remaining portion of Sabrina DeVault's term. Sabrina is missed and served the co-op with dedication and personal flair.

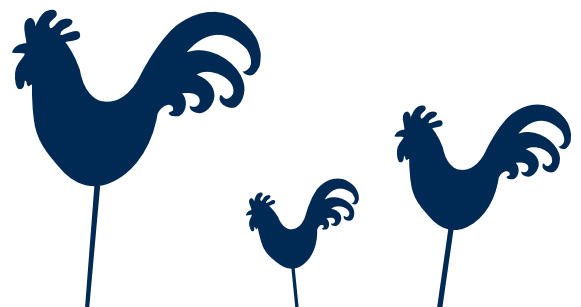
We on the Board would like to thank our General Manager and her staff for all the support and hard work they provide. We are truly fortunate to have this talent and dedication. We would also like to thank Sabrina and Homer for the time served and we wish them both well in their future roles.

COOPERATIVELY-

Jim Hagerman, Chair
Kim Davis, Vice Chair
Wes Goddard, Secretary
Amanda Benson
Sarah Bush
Barbara Chandler
Matt Foster
Tiffany Foster
Homer Griffith

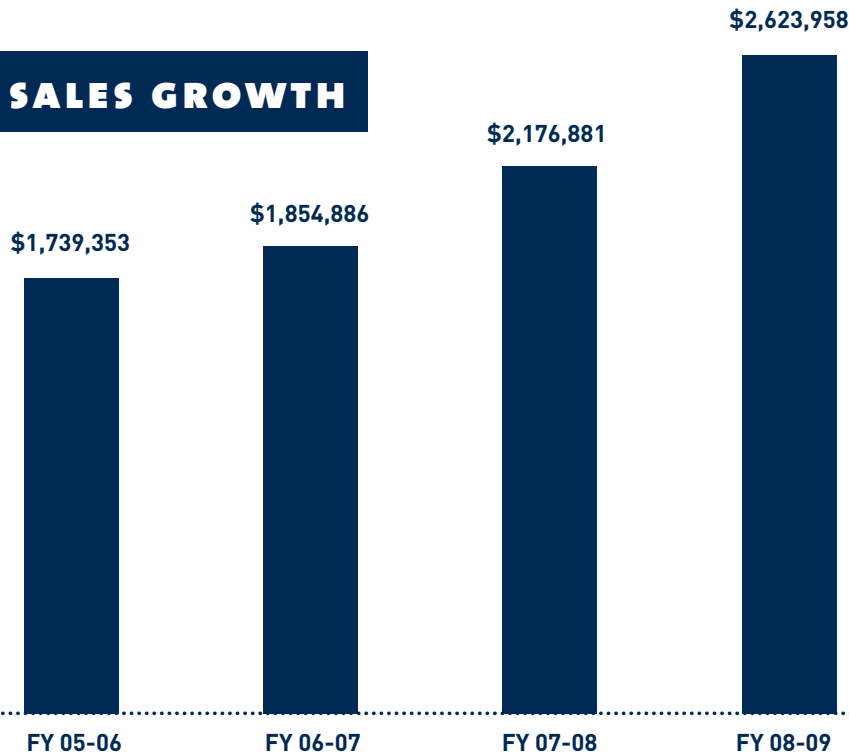
COOPERATIVE PRINCIPLES

Voluntary and Open Membership
Democratic Member Control
Member Economic Participation
Autonomy and Independence
Education, Training and Information
Cooperation Among Cooperatives
Concern for Community



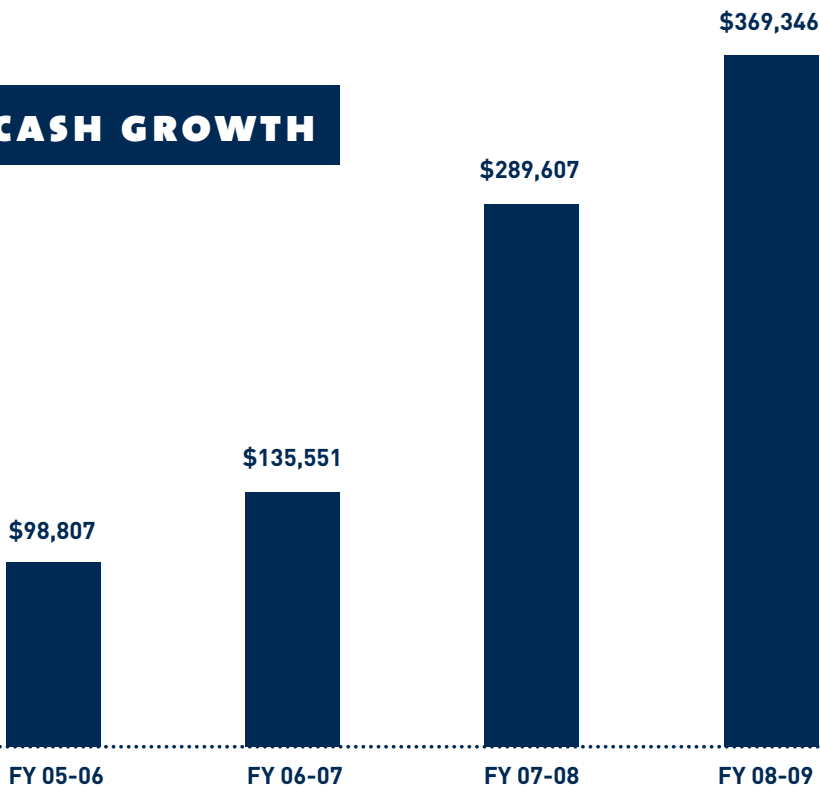
FINANCIAL REPORT

SALES GROWTH



Three Rivers Market has enjoyed strong sales growth for many years. Sales have increased from \$1,739,353 in 2005–2006 to \$2,623,958 in 2008–2009. This represents a 51% increase during the past four fiscal years, the first full years operating as Three Rivers Market.

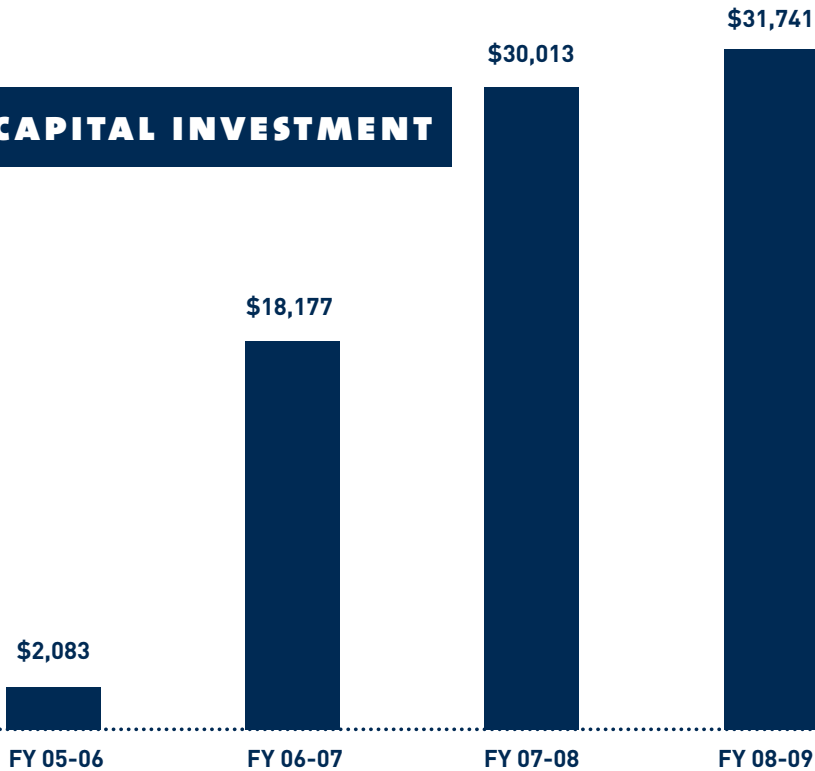
CASH GROWTH



Three Rivers Market has been building its cash for several years to further develop the cooperative. Cash has grown from \$98,807 in 2005–2006 to \$369,346 in 2008–2009. This represents a 274% increase during the past four fiscal years, the first full years operating as Three Rivers Market.

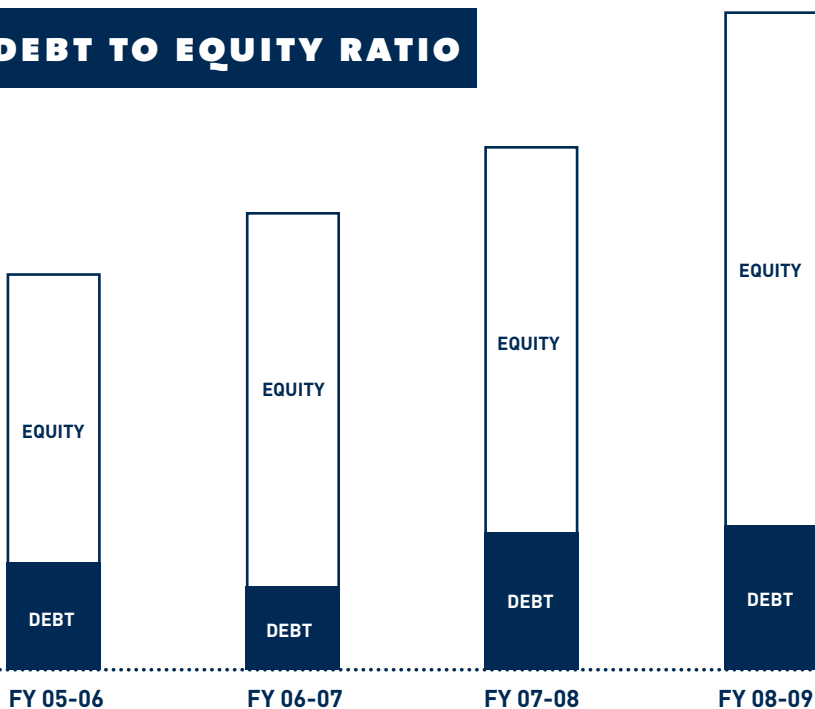
FINANCIAL REPORT

CAPITAL INVESTMENT



The co-op has reinvested a total of \$82,015 over the past four years to replace old and worn equipment, add new equipment, and provide additional services to co-op members.

DEBT TO EQUITY RATIO



The co-op's low debt-to-equity ratio indicates a history of conservative financing, a good financial position for expansion.

The Debt to Equity Ratio for the fiscal year ending in June 30 is as follows:

- FY 05-06 .36
- FY 06-07 .21
- FY 07-08 .34
- FY 08-09 .27

PATRONAGE REFUND

A Fair Share Patron Member is a Patron Member who owns at least eight (8) Patron Membership Interests. One of the most important financial rights of being a Fair Share Member is having the opportunity to share in the cooperative's net income in the form of a patronage refund. The board of directors can elect to retain all of the net income to improve the cooperative, or distribute some, or all, of the net income generated by Fair Share Members by declaring a patronage refund.

Your patronage refund is calculated as a percentage of your annual purchases at Three Rivers Market. To ensure that your purchases are recorded, present your member card each time you visit the store. In those years when a refund is given, the amount you receive will be calculated from the total purchases in this account. If you don't have your member card with you when you shop, just ask your cashier to look up your member number at the beginning of the transaction.

Unless your purchases at Three Rivers Market are a business expense, your patronage refund is not considered taxable income.

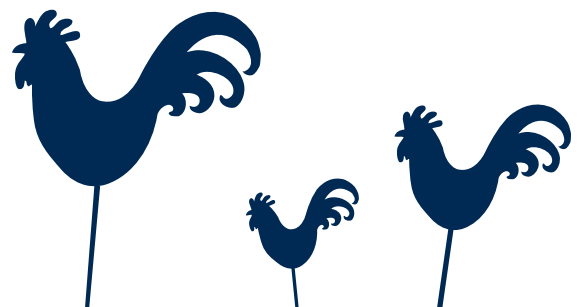
This year, just under 14% of the total sales at Three Rivers Market were made by Fair Share Members. The net income from these sales, \$10,845, is the amount the board of directors is allowed by law to allocate. If any allocation is made, at least 20% must be in cash. The rest can be allocated as additional equity in the cooperative. This year, the board allocated the full \$10,845 in cash as a store gift card.

Here is an example of how that would work on the individual level:

At the end of the fiscal year, one Fair Share Member had made purchases at Three Rivers Market totaling \$5,181.47. That equals 1.4255% of the total purchases made by all of the Fair Share Members and means his patronage refund was 1.4255% of \$10,845 or \$154.60.

THE PATRONAGE DISTRIBUTION HISTORY OF THREE RIVERS MARKET

Fiscal Year End	Total Net Income Eligible for Allocation	Total Patronage Refund Allocated	Cash Portions	Cash Percentage
6/30/05	\$1,476	\$1,476	\$1,476	100.00%
6/30/06	\$7,045	\$7,045	\$7,045	100.00%
6/30/07	\$8,022	\$8,022	\$8,022	100.00%
6/30/08	\$13,026	\$13,026	\$13,026	100.00%
6/30/09	\$10,845	\$10,845	\$10,845	100.00%



THREE RIVERS MARKET IN THE COMMUNITY

In this fiscal year Three Rivers Market maintained its long tradition of commitment to our community. This commitment to community reflects the cooperative values important to our Members: self-help, self-responsibility, democracy, equality, equity, and solidarity. These values guide the cooperative to positively impact our community through our practices and involvement with local business partners, allocations to Members, and contributions to community organizations.

LOCAL PARTNERS

Three Rivers Market seeks to strengthen our community by building strong relationships with local business partners. Our commitment to providing local products to our customers is more than a mere preference; we actively seek out local producers and vendors and promote their items in a number of ways, marking all local items and currently offering our members a 10% discount on local products.

By preferring local products and offering incentive to our members to purchase them, Three Rivers Market helps to keep your dollars in the local revenue stream. This strengthens the local economy, supports local farmers and entrepreneurs, and maintains the richness of diversity that local businesses offer and national chain stores cannot.

This commitment to our community is one we renew and build on each year. This year, local items represented over 12% of goods purchased for sale. Sales of local goods rose over 20% over the previous year.

In addition to our commitment to local items, we assist local businesses in other ways. We provide products at wholesale prices for small local businesses, giving them the freedom to grow enough to handle their own orders from distributors. In seeking to maintain high quality standards for produce, we have introduced Certified Naturally Grown* as a minimum requirement for local farm products. To help small farmers meet these requirements, we have offered to submit the appropriate forms for farmers and also make a donation to cover the first year's fees associated with the program.

ALLOCATIONS TO MEMBERS

In this fiscal year, Three Rivers Market has offered its members two kinds of discounts: the 10% local discount mentioned above and the 10% volume discount (cases and shipping units of bulk commodities). Member discounts during the last fiscal year totaled \$18,262.

Three Rivers Market has offered its Fair Share Members a Patronage Refund every year since 2005. The amount distributed in Patronage Refunds is determined by the Board of Directors and since 2005 over \$40,000 in Patronage Refunds has been distributed.

CONTRIBUTIONS

Three Rivers Market partners with organizations that help create and nourish a healthier environment, a healthier community, and healthier people. To this end the Cooperative makes financial and product contributions to assist these organizations in the work they do. This year those contributions totaled \$2,505.65.

Three Rivers Market also partners with Second Harvest, which provides food to church pantries, soup kitchens, shelters, and programs for disadvantaged children. This year the Cooperative donated over 4.5 tons of unsalable food to Second Harvest.

Aside from food donations and monetary contributions, Three Rivers Market also makes weekly donations of compost (mostly from produce preparation and culling) to local farms.

OUR NEIGHBORHOOD AND THE ENVIRONMENT

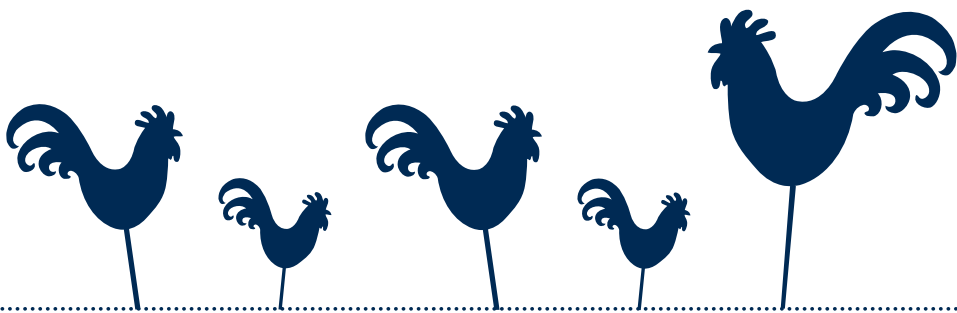
This year we worked with other businesses, non-profit organizations, and residents to form the Downtown North Association (DNA). DNA is a non-profit organization which seeks to promote culture, arts, business, and community in our Downtown North neighborhood.

As part of our commitment to a healthier environment, Three Rivers Market established a goal to reduce its plastic bag usage by about a third. In Fiscal Year 07-08, we handed out one bag every .738 transactions and for this year our goal was to give out a plastic bag for every .5 transactions, or one every other transaction. With the help of our Members and patrons, we exceeded this goal easily. This year we gave out a bag for every .224 transactions, or one for every four or five transactions. That's a reduction of over 69%.

Three Rivers Market participates in the KAT Shop & Ride program and offers a free one-way bus pass to any customer with a purchase of \$10 or more. This year we distributed over 300 bus passes as part of this program.

In our commitment to environmental practices, we continue to recycle all paper, plastic, glass, aluminum, non-aluminum metals, and cardboard accumulated in operations. As mentioned above, food waste is composted and donated to local farms. Three Rivers Market also subscribes to 33 blocks of Green Energy monthly from KUB, this year totaling \$1,584.00.

**for more information on Certified Naturally Grown (CNG), visit their web site <http://www.naturallygrown.org/>*



THREE RIVERS MARKET MEMBERS

Three Rivers Market would like to thank our 1,881 Members, of whom 242 are Fair Share Members (as of June 30, 2009). Thank you also to the 150 owners not listed here, whose memberships have lapsed but who have contributed equity to our Cooperative.

FAIR SHARE MEMBERS

Christina Achilles	Devon Campbell	Joann Felsing	Sharon Johnson
Megan Adair	Denise Campbell	Sydney Ferrigno	Charles B Jones, Jr.
Mary Adams	Paul Campbell	George Fieser	Heidi Kemp
Trish Adams	Mark Campen	Charles Finney	Ajeet Khalsa
Mary Alford	Terry Cannon	Brad Fisher	Indya Kincannon
J. Davis Allan	Maggie Carini	Nancy Fitzpatrick	Barbara King
Anthony Allen	Brenda Carlson	Ken Flanery	Mark Kiser
Lauren Almquist	Scott Carpenter	Mary Floyd	Carl Klein
Kelli Anderson	Josh Casada	Matt Foster	Jit Koh
Jacqueline Arthur	Heather Casteel	Todd Freeberg	Toby Koosman
Jenny Arthur	Barbara Chandler	Jane French	Bill Kornrich
John Askew	Sean Claire	Emerson Fuller	Janet Kropp
Ann Barber-Snyder	Steve Clark	Maria Gall	David Lamale
Jack Barlow	Barry Cole	Sally Gervin	Ann Lamb
Sharyn Beach	John Coleman	Wesley Goddard	James Lester
Carol Bell	Bill Collins	Desarae Goldsby	Martha Lionberger
Karen Beratta	Ellie Colquitt	Denver Graninger	Jon Livengood
Linda Billman	Kenneth Cooke	Karen C. Gray	Steven Lloyd
Thelma Bivens	Mac Cooper	Homer Griffith	Robert Loest
Gabrielle Blake	Jennifer Corum	Ingrid Gurney	Peggy Loflin
Christine Boake	Crista Cuccaro	Rosalind Hackett	Anne Loy
Jason Boardman	Rebecca Davidson	Thomas Haddox	Sue Maddox
Sally Bodenheimer	Betty Davis	James Hagerman	Mary Kathleen Manning
John Bohnenstiel	Kim Davis	Monique Hanrath	Jennifer Marrs
Cynthia Bonacasa	Trish Davis	Sharif Harb	Cat Marshall
Andrew Bowers	Bob Deck	Mykael Harmon	Karen Mathes
William Boys	Randall DeFord	Jaime Harris	Marcie McBee
David Brown	Robert Dickson	John Harris- CAC/Beardsley Farm	Mike McDougall
David E Brown	Ray Druschel	Richard Henighan	Ken McFarland
Marcia Brown	William Dunklin	Robert Hinde	Michele McGinnis
Jaya Bruch	M. Elizabeth Eason	R.E. Huffman	Bill McGowan
Mary Bryan	Robin Easter	Laurel Humphreys	Jason McLean
Laura Bryant	Robert Eklund	Richard Hutchens	Elizabeth (Marty) McWhirter
Chris Buckner	Mark Evans	Portia Hutchinson	Victoria Medaglia
Ben Burris	Jeffery Ezell	Cathryn Irwin	Annette Mendola
Jennifer Caldwell	Kristen Faerber	Kimberly Jackson	Michael Merritt
	Joe Feeman	Paul Jacobs	Rebeca Meyer

THREE RIVERS MARKET MEMBERS

Pam Millwood	Kristen Roberts	Ed White	Delonda Anderson
Roz Miltenberger	Teresa Rose	Hilary Williams	Elizabeth Anderson
Gerry Moll	Patra Rule	Julie Ann Winkelstein	G.W. Anderson
Erich Montalvo	Lucy Scanlon	Todd Witcher	Gina Anderson
Marilyn M. Moon	Jerry Schohl	Birdie Wolfe	Laura Jo Anderson
Jack Moore	Alice Schoo-Jerger	Keith Woodland	Misty Anderson
Jenny Moore	Kelley Segars	Sibyl Wray	Cynthia Andresen
Milly Morrow	Sarah Sexton	Mary Jacque Wynn	Jayne Andrews
Michelle Moyers	Colleen Shannon	Lisa Wyzorowski	Rosalind Andrews
Sherry Murphy	Deborah Sharp	Kristen Yartz	Sandra L. Andrews
Wendell S. Murrin	James Clerk Shaw	Jerri Yates	Zoe-Elizabeth Andrews
Mignon Naegeli	Veronica Siehl	Thea Yoder	Frank Andrews
Wolf Naegeli	Daniel Simberloff	Karlyn Zandstra	Jayne Andrews
Jonathan Napier	Faye Smith	THREE RIVERS MARKET MEMBERS	Nancy Andrews
Eric Nelson	Carrie Somerfield	Jennifer Aaron	Maria Andriopoulos
Doris Norton	Jeff Spencer	Terri Abbott	Fran Ansley
Debbie O'Dell	Charlotte Stanton	Ellie Abernethy	Stoyan Antonov
Mary Oliver	Jason Stark	Debbie Abrams-Cohen	Stephen Apking
Nancy Olsen	Kelly Steele	Eddy Acosta	Julianne Applegate
Gregory Ostermayr	Doris Stewart	Loraine Adamo	Jennifer Arepalli
Dan Parshall	Dori Stiefel	Britta Adams	Amy Arnold
Theresa Pepin	Katherine Stokes	Amelia Adams Donahoo	Randy Arnold
Janina Perez	Rachel Swinney	Danielle Ahern	Sandee Arozqueta
Denise Phillips	Leslie Terry	Dawn Albert	Nate Arthur
Candra Phillips	Telinda C. Thomas	Elizabeth Albertson	Michael Atchley
Milton Pieper	Frances Thompson	Nick Algee	Janet Atwill
Jesse Poore	Malcolm Tobias	Marie Allen	Laura Atwood
Betsy Postow	Rachel B. Travis	Megan Allen	Shannon Auge
Lynn Prados	James Ullrich	Phyllis Allison	Emily Austin
Lois Presser	Victoria Ursitti	Tom A. Allison	Yawah Awolowo
Art Rall	Mahasti Vafaie	Lawrence Almand	Will Azada
Marilyn Rasmusson	Ellen Veazey	Sandra Alsup	Carla K. Babyak
Brad Rayson	Anne Victoria	Katherine Ambroziak	Mary Bailey
Randall Reagan	Linda Wade	Allison Anders	Tabatha Bailey
Willa Reister	Betty Wasserman	Daniel Anderson	Gina Baker
Jack Rentfro	Andrew Watkins	Lynda Anderson	Sara Baker
Diane Reynolds	Brian Watson	Roger Anderson	Joseph Baker
Ted Richards	Jinx Watson	Stephanie Anderson	Susan Baker
Allyn Richardson	Lige Weill	Carlos Anderson	Carey Balch
Edward Richardson	Jenny Weisent	Cary Anderson	Seva Ball
Nancy Rickenbach	Zachary Weisfeld		Cheryl Ball

THREE RIVERS MARKET MEMBERS

Kristen Ballard	Mary Lee Bergeron	Jerry Bone	Jason Brown
Arienne Balsom	Anita Bergeson	Brian Bonnyman	Monroe Brown
Lindsay Banda	Mark Berkheimer	Beth Booker	James Browne
Stephanie Bank	Tre Donn Berney	Sandra Boone	James Bryant
Janet Barber	Patricia A. Berrier	Ryan Boos	Andrew Bryenton
Bridget Barbour	Chad Berry	Bernice Borg	Alison Buchan
Janice Barnett	Rachel Best	Gary Borges	Jon Buchanan
Ellen Barrentine	Jonathan Bethard	Brent Borreson	Simon Buchkovich
Emily Barry	Beverly Bickford-Binder	Johnathan Borsodi	Kathy Buckingham
Stephanie Barthold	Amy Billone	Gabriella Boudreau	Shelly Buckley-Durst
Carly Baskette	Diane K. Bird	Susan Bourdeau	Janet Buckner
Matthew Bassett	Jewel Birdwell	Sarah Bourque	Laura Buenning
Andreas Bastias	Ann Birdwell	Emily Boves	Jennifer Buffett
Sheryldine Bates	Julie Birdwell	Fred Bowman	John Bull
Charles A. Batey	Brenda Black	Joy Boyd	Jason Bulluck
Linda Battani	Traci Black	Stephanie Boyd	Betty Bumgarner
Ginger Baxter	Jenny Black	Vanderbilt Brabson	Shona Burger
James Baysinger	Andrew Blackburn	Samuel Brabston	Don Burggraf
Greta Beach	Elam Blackman	Samuel A. Brabston	Carole Burkett
Elizabeth Bean	Emily Blackwell	David Brace	Sarah A. Burkhart
Modena Beasley	Stephen Blackwell	Louise Braden	Rachel Burnett
Ann Beaver	Barbara Blair	Keith Bradley	Anita Burns
Anna Becker	Edward Blakeman	Donna Brakebill	Erin Burns
Emily Beckett	Marcus Blakemore	Lauren Bray	Devon Burr
Greta Beeler	Matt Blanshei	James A. Breed	Jane Burris
Preston Beeler	Ryan Bliss	Melissa Brenneman	Shirley Burton
Valerie Beenken	Ryan Bliss	Jess Brewton-Turnbough	Deborah Bush
Jerry Beets	Ted Bloomfield	Robert Brilliant	Sarah Bush
Martha Begalla	Janet Bockman	Joel Brink	George Butler
Julie Belcher	Erin Bodine	Flavia Brizio	George Butler
Lauren Bell	Anna Bogle	Brian Brock	Erin Byers
Annie Bell	Jennifer Bohlken	Amy L. Brooks	Sherry Byington
Clyde Bell	Annalee Bohon	Cameron Brooks	Cheryl Bynum
Corrine Bell	Stephanie Bohon	Anthony Brown	Kathryn Byrd
Tom Bell	John Bohstedt	Greg Brown	Jan Cagle
Pauline Bellah	Marie Boisvert	Karin Brown	Rachel Cagley
Bix Bender	Nicole Bold	Tamarra Brown	Elizabeth Cahill
Steve Benne	Matthew Boles	Thad Brown	Ryan Cahill
Susan Bennett	Joy Bolin	Aaron Brown	Parham Cain
Ann Bennett	Anita Boling	Claire Brown	Cindy Callaway
Amanda Benson	Laura Bolton	Donna Uma Aisha Brown	Frank Callo

THREE RIVERS MARKET MEMBERS

Sharon Camblin	Christos Christopolous	Maurizio Conti	Clare Datillo
Angelyn Campbell	Hollis Church	Marcy Conway	Alisa Daugherty
Katherine Campbell	Austin Church	Rachel Cook	Doug Davenport
Kimberly Campbell	Andrew Ciscel	Carolyn Cooper	Noa Davidai
Rea Campbell	Steve Citty	Mike Copeland	Deborah Davidson
Wendy Campbell	Lauren Nicole Claiborne	Dawn Coppock	Anna Davies
Lori M. Campbell	Patti Claire	Martha Coppock	Karen Davis
Marianne Canada	Maria Clark	Kris Corbitt	Christopher Davis
Mark Cannon	Byron Clark	Casey Cordy	Heather Davis
Peggy Cantrell	James Clark	Ivy Core	Julia Davis
John Capps	Jennifer Clark	Carolyn G. Corley	Justin Davis
Michelle Carbone	Annie Clark-Rankin	Jewell Cornett	Lyndsay Dawson
Jan Cardin	Steve Gordon Clay	Ed Cortez	Sondra Dayton
Cheryl Cardwell	Gerald Clayton	Linda Costner	Gidget Deal
Zachary Carey	Lily Clearwater	William Cota	Rusty Deal
Genevieve Hall Carico	Meredith Clebsch	Teoma Court	Sandra Dean
Sabrina Carlson	Tom Cleland	Kelli Covington	Donna Dearman
Angelina Carpenter	Stephon Clements	Jesse Cox	Nicole DeBurton
Julie Carpenter	Barry Cleveland	Jeremy Cox	Jennifer Decker
Connie Carson	Philip Clift	Louise Cox	Madeline DeCotes
Barbara Carter	Kathy Cloutier	Vicki Crabtree	Marcus Dedrick
Emily Carter	SuAnne Cobb	Melissa Crabtree	Betsy Deeter
Richard Carter	Rebecca Cobb	John W. Crafton	David Defries
Warren Carter	Rita Cochran	Darcy Craig	Lynne Degitz
Andrea Cartwright	Sandra Coffey	Victoria Creed	Lisa Delozier
William Cartwright	Jan Coffey	Amanda Creighton	Mildred Dennis
Kelly Caruso	Carla Coker	Diette Crockett	Deborah Dennis
Portia Carver	Gabriel Cole	Kelley Croisdale	Diana DePugh
Ashlea Catalana	Greg Cole	Amelia Crotwell	Jennie Derby
Janice Cate	Jessica Cole	Jane Crowe	Tammy DeRidder
Adam Cate	Jackie Cole-Contreras	Pat Crumley	Roxy Desantis-Nunally
Gopi Hania Cennerazzo	Michael Coleman	Brittney Crump	Matt DesJean
Neven Cernobori	Joel Collett	Colleen Cruze	Sabrina Devault
Jami Chapman	Jennifer Collins	Matt Cummings	Hedi deVente
Kenneth Cheatham	Matt Compton	Denny Cweik	Susie Dew
Vickie Chiocca	Anna Compton	Jamie Dahl	Tracy Dewhirst
Khann Chov	Catherine Conine	Linda Dalton	Joyce Dickerman
Ann Christensen	Charity Conkin	David Dalton	Connie Dickey
Mark Christiansen	Alice Conlin	Jenny L. Daniel	Winston Dickey
Sean Christman	Bess Connally	Rilla Daniel	Linda Dicus
Jill Christmas	Michael Conner	Clint Darrah	Sean Dietz

THREE RIVERS MARKET MEMBERS

Tim Dimick	Ben Epperson	Glenn Fleming	Paul Gellert
JD Dimick	Hollie Ernest	James Fleming	Daria Gere
Sandra Dimick	Sasha Ernst	Rob Flowers	Christina Geros
Beth Disney	Debbie Essif	R. Michael Floyd	Nicole Gibian
Erin Dixon	Davenne Essif	Mark Fly	C M Gibson
Kimberly Anne Dmytro	Jan G. Estelle	Karen Flynn	Gordon Gibson
Mary Dobson	Ben Estes	Shanendora Flynn	Michael Gilichrist
Myk Dodd	Pam Eubanks	Sonya Foard	Karen Gilman
Heather Dodge	Elizabeth A. Evans	Maria Foley	Sidney Gilreath
Mary E. Donovan	Gaye Evans	Dorothy Foltz-Gray	Sarah Gimbel
Donna Dopwell	Melissa Everett	Tiffany Foster	Anthony Giordano
Scott Dorrycott	Adam Ewing	Debbie Foster	Todd Gladson
Sheri Doubrey	Stephanie Exintadekas	Grace Foster	Peggy Glenn
Peggy Douglas	Pam Fass	Mamosa Foster	Penny Gobrecht
Ann Dowd	Nancy Faul	Melinda Foster	Andrew Godwin
Donna Doyle	Larry Fauver	Hillary Fouts	Mindy Goldberg
Matthew Dragon	Pamela Favors	Cynthia Fox	JaNell Golden
Gil Draper	Joan Fedrigo	Dana Fox	Ana Goncalves
Linda Ducamp	Katherine Fegley	Ben Fox-McCord	Marcelle Good
Johnathan Dudley	Eithne Feild	Bonnie Frame-Moffet	Carol Ann Goodding
Mary Dufala	Diana Feile	Rebecca Franklin	Francis Goode
Bethany K. Dumas	Brent Feito	Chad Frazier	Conrad M. Goodwin
Charles Dumond	Alice Feldman	David Frederick	Jessica Gosney
Karissa Dunbar	Emmi Felker-Quinn	Doug Freeman	Tia Graham
Gerd Duscher	Robin Ferguson	Vicki Freeman	Katie Allison Granju
Michael Dye	Kathleen Festa	Robert Freestate	Annie Gray
Kennith Dyer	Sherry Fetzter	Joyce Freytag	Jim Gray
David Eakes	Joe Fiala	Becca Fritzler	Karen Gray
Lorraine Eberts	Chris Field	Sharon Fronczak	Nan Gray
Andrew Edds	Eithne Field	Judith Fulfer	Jessica Greene
Caroline Edgmon	James Fields	Joan Fuller	Tami Greene
Brad Edington	David Finkelstein	Patricia Fulton	Holly Greene
Amber Edrington	Rebecca Fischer	Mutsuko Furukawa	Melissa Greene
Phillis Eldridge	Elaine Ann Fisher	Pam Galyon	Patrick Greene
Ramez Elgammal	Ellen Fisher	Phil Gardial	Regina Greene
Amy Elias	Laurie Fisher	Susan Garlington	Nina Gregg
Shane Elliot	Robert Fisher	Alice Garrison	Betty Grieger
Shannon Elliott	Angeline Fitzpatrick	Matthew Garron	Betty Grieger
Emily Ellis	Mary Flanders	Kerri Garvey	Bob Grimac
Janice Emge	Roger Fleenor	Kathryn Gawne	Sara Griscom
Ellen Epley	Susan Flegle	Debbie Gayk	Lawrence Grob

THREE RIVERS MARKET MEMBERS

Susan Groenke	John Harris	Nelda Hill	Lisa Huff
Bobbi Grogan	Heather Harrison	Jeannie Hinds	Mary Hughes
Martha Grogan	Carolyn Hartlein	Scott Hinkle	Susan Jane Humble
Ed Groody	Jim Hartsell	Jennifer Hinson	Jenny Humphreys
Louis Gross	Denise Harvey	Ann Hinton-Allen	Donna Humphries
Jennifer Grossbard	Otis Haschemeyer	James Hitchcock	Ruth Hungerford
Terry Grove	Leslie Hatten	Andrew Hock	Patrick Hunt
Daniel Gump	Amy Hawkins	Emily Hockman	Meg Hunter
Steph Gunnoe	Christine Hawks	Bradley Hodge	Nora Sue Hutchinson
Ursula Gyurik	Anita Hayden	Gina Hodge	Kristi Hutchinson
Katie Habgood	Wayles Haynes	Diantha Hodges	Laura Hutchison
Sister Anne Hablas	Michael Haynes	Cielo Hodson	Lee Hutchison
Leigh A. Hackney	Stephanie R. Hays	Margaret Hoff	Heather Hutton
Sabrina Haddow	Ty Heath	Corrine Hoff	Dian Igou
Laurel Hagaman	Dustin Heffner	Angela Hoffman	Berny Ilgner
Maria Hagan	Aaron Hege	Joshua Hogan	Isa Infante
Jim Hagey	Brandi Hegerty	Sandra Holland	Teresa Ingle
Marianne Haglin	Rose Heinemann	Bonnie Holmes	Douglas Ingram
Kathy Hall	Tracie Hellwinkel	Karen Holt	Lisa Irwin
Erin Hall	Suilynn Helm	Mark Homer	Doris Ivie
Ron Hall	Linda Helm	Lila Honaker	Lydia Jackson
Peg Hambright	Sarah Hembree	Thomas Hood	Mebane Jackson
Karen D. Hamilton	Betty Henault	Stephen Hopkins	Evan James
Diane Hamilton	Steve Hendricks	Blaine Hopkins	Emily Janowick
Dorothea Hammer	Amelia Hendrix	Anita Horn	Bill Jarvis
Ruth Anne Hanahan	Julian Hendrix	Rachel Horton	Jeremy Jay
Becky Hancock	Sara Hendrix	Don Horton	Brenda Jaynes
Kathleen D. Hancock	Paul Henne	Kevin Hosey	Deb Jeanseau
Sandie Hancock	Nancy Henry	Chuck Hoskins	Ann Jefferson
JoAnn Hanko	Tonya Diane Hensley	Marlene Houser	Barry Jenkins
Jana Hannah	Shelia Hensley	Vicki Howard	Alan Jenkins
Ava Hanson	Laura Henson	Amy Howard	Lisa Jenkins
Amira HaQQ	Liz Herbes	Kathryn Howard	Donald Jenks
Jim Harb	Ryan Hermann	Rob Howard	Christine Jessel
Sandra Harbison	Eunice Hernandez-Hudson	Laura Howes	Delight Jobe
Faye Hardin	Robert Hess	Renee Hoyos	Kara Johansen
Gary Hardin	Karl Hess	Amy Hubbard	Bill Johns
John Hardwig	Robert Hess	Tricia Hubbs	Erik Johnson
Peggy Hardwig	Donna Hickok	Angel Hudgins	Jamie Johnson
Kim Harris	Carrie Higdon	Patrick Hudson	Kelly M. Johnson
Ronald Harris	Mark Hill	Patricia Hudson	Bruce Johnson

THREE RIVERS MARKET MEMBERS

Chris Johnson	Pamela Keeton	Carolyn Kohler	Krista Lee
Dick Johnson	Erica Keil	Katherine Kong	Yvonne Lee
Kathy Johnson	Robert Keim	Deb Korlin	Gabrielle LeFlore
Kelly Johnson	Ellen Keim	Janis Kostas	Andrew LeGrand
Kristine Johnson	Mary Jane Keim	Rachel Kraft	Mark Lemay
Lisa Johnson	Ted Keiser	Nan Krichinsky	Amy Lemmon
Pamela Johnson	Ellen Kellogg	Henry Krogh	Leah Lemoine
Shirley Johnson	Jana Kelly	Shelly Krummen	Danny Leonard
Will Johnson	Nancy D. Kelly	Bonita Kuki	Tony Lester
Yellowbear Johnson	Kendra Kelly	Natalie Kurylo	Shelagh Leutwiler
Helen Johnston	Karen Kemmler	Alan LaBudde	Dianne Levy
Kate Johnston	Tina Kempton	Elodie Lafont	Sara Ray Lewis
CarrieJo A. Jones	Barbara Kennard	Nina Laginess	Kathy Lindquist
Jennifer Jones	James Kennedy	Ann Lamacchia	Carolyn Linge
Matthew Jones	Rose Kennedy	Nanette Landen	David Linge
Ray Jones	Melissa Kenowles	Carleton Lane	Daniel Lipe
Richard Jones	Carol Kerr	Casey Langford	Jake Livesay
Sherby Jones	Bob Kessler	Melissa Langford	Carla Livesay
William Jones	Guru Bani Khalsa	Julia Lankton	Scott Livingston
Sarah Joyce	Siri-Datar Khalsa-Zemel	Tammy Lanning	Denise Lloyd
Jens Juhl	Ann Kidd	Kareen Larson	Bill Lockett
Tommie Julian	William L. Kidd	Cynthia Latham	Trevor Lofton
Lauren Justice	Jack L. Kile	Holly Laughner	Joanne Logan
Chimena Kabasenche	Sarah Killam	Chris Lavier	Alexis Lombard
Gregor Kalas	David Kimsey	Susan Lawhorn	Veronica Long
Jeanette Kaman	Molly Kincaid	Anna Lawrence	Sarah Long
Tanya Kanczuzewski	Tracy King	Mandi Lawson	Kenneth Lonseth
Sarah Kane	Patrick King	Jason Lawson	Julie Loudin-Rich
Thierno Kane	Ken Kinser	Austin Lea	Lydia Love
Mary Ellen Kangas	Jessica Kinsinger	Fern Lea	Ellen Lovett
Dale Kangas	Alison Kirby	Sandra Leach	Sarah Lowe
Stama Kaousias	Rachel Kirk	Jennifer Leagan	Gail Lowery
Ryan Kapler	Katie Kirkpatrick	Meredith Leahy	Macon Lowman
Kristin Karlinski	Jackie Kittrell	Lynne LeCren	Darlene Loy
Erin Karschnik	Rhonda Kline	Justin Leduc	Kati Loy
Melissa Kasik	Chris Klock	David Lee	Shaun Lucas
Margaret Kauchak	Wendi Knight	Yvonne Lee	Felicia Lumpkin
Jill Kauffman	Anne Knighton	Benjamin Lee	Gavin Luter
Dave Kaz	Jaime Knoebel	Daniel Lee	Benjamin Luttrell
Lorna Keathley	Stephanie Kodish	David Lee	Eric Lybech
Andy Keeler	Cathy Kodra	JD Lee	Matt Lyle

THREE RIVERS MARKET MEMBERS

Rodney W. Lynch	John Mayer	Matt Messer	Anna Montgomery
Gary Lynn	Melanie Mayes	Bobbie Messina	Jennifer Montgomery
Amanda Lyon	Ione McAteer	Janet Gretchen Metzger	John Montgomery
Trisha Lyons	Wendy McCaig	Elizabeth Meyer	Wesley Moore
Monica MacCarroll	Diane McCarn	Jessica Meyer	Abbie Moore
Megan MacNamara	Meredith McCarroll	Nancy Meyer	Robin Moore
David Madison	Carl McCarter	David Mikos	Shirley M. Moore
William Mahaffey	Tom McClain	Pat Miller	Tom Moorehead
John Mahaffy	Amber McClane	Travis Miller	Hemi Morell
Seth Mahern	Molly McClellan	Elise Miller	Matt Morelock
Kris Mahoney	Lydia McClure	Emily Miller	Michael Moreno
Nicole Maillouy	Cora McCold	Jeanette Miller	Sage Morgan
Sara Malley	Karen McConkey	Matt Miller	Hugh Morgan
Amy Mallicoat	Kristen McConneffl	Monika Miller	Sarah Mort
Alyssa Maloney	Diana McCoy	Sara Miller	Jerry Morton
Jessie Manley	Rachel McCulloch	Traci Miller	Rebecca Morton
Nicholas L. Mann	Kate McCullough	David Mills	Julia Morton
Sharon Manning	Michele McCurry	Alicia Mills	Christina Moscarello
Cathy Maples	Jane McElroy	Edward Mills	Meg Moss
Sarah Marcel	Brenda McGee	Pamela Milner	Robert Moss
Lee Marchalonis	Phillip G. McGeehon	Judith Milner	Sarah Moss
Russell Marek	Melanie McGhee	Allyn Milojevich	Ronda Mostella
Linda Marion	Kathy McGinnis-Craft	Nicole Milsap	John Mott
Suzanne Marley	Lauren McGrath	Brent Minchey	Nancy Mott
Sibyl Marshall	Maria Mcguire	Gloria Minnicks	Cynthia Moxley
David Martin	Aaron McIntosh	Scott Minor	Brad Moxley
Sara Martin	Brian McKinney	Lindy Minton	Diana Moyer
Sylvia Martin	J. Michael McKinney	Nancy Minturn	Tyler Mucklow
Chris Martin	Melanie McKinney	Ken Mitchell	Christen Mullane
Jessica Martin	Eric McLean	Michelle Mitchell	Erin Mullenex
Barbara Martocci	Sandra McLean	Kris Mix	David Mundt
Ginna Mashburn	Lissa McLeod	Randy Modglin	Michael Murphy
Douglas Mashek	Meleah McMahan	Amanda Mohney	Polly Murphy
Bettie Mason	Juliet McVay	Brett Mohr	Angie Murray
Dee Mason	Philip McWilliams	James Molchan	Barbara Murray
Greig Massey	Julie Meadows	Heidi Mollers-Irick	Eve Mynatt
Peggy Mathews	Tony Michelle B. Mealor	Terry Molnar	Chuck Nail
Sylvie Mathot	Claudia Melear	Joan Monaco	Barbara Nance
Linda Matvy	Patience Melnik	Trudy Monaco	Aimee Napier
Rachel Matvy	Bart Melton	Donna Moncur	Earl Nash
Kathleen Mavournin	Lisa Messer	James Mongold	Sabine Nebenfuehr

THREE RIVERS MARKET MEMBERS

Phyllis Neff	Brian Ownby	Marcus Phelps	Lydia Pulsipher
Cycily Neff	Dan Ownby	David Phillips	Linda Purifyd
Judith Neff	Ashley Pace	James Phillips	Laura Lynn Purvis
Laura Nelson	Shane Pack	Jason Phillips	John Pyle
Robin Nelson	Jaclyn Packer	John Phillips	Cathy Quist
Julia Nelson	Mary Ann Page	Jeremy Pickell	Ryan Ragsdale
Ron Nesbitt	Sheri Palko	Barbara Pierce	Terri Ramsay
James Newby	Michael Pantajoa	Marinn Pierce	Bobby Ramsey
Kay Newton	Jenny Paris	Steve Pierce	Alicia Randisi-Hooker
Bill Nickle	Viveca Park	Nicloe Pike	Meredith Rappaport
Carol Nickle	Doug Parker	Kim Pilarski-Brand	Abdul-Hakeem Rasheed
John Nipper	Keith Parker	Diane Pinkard	Jonathan Rast
Lauren Nixon	Marian Sue Parker	Caitlin Pinkleton	Latisha Raulston
Frank Noblin	June Parker	Kevin Pipes	Claudia Rawn
Lurley Noe	Jacqueline Parks	Brian Pittman	Andie Ray
Ken Nordquist	Jason Parks	Nancy Platt	Angeles Raymundo
Laura Norris	Kathleen Parks	Kristina Pleiss	Erin Read
Susan North	Meg Parrish	Jon Paul Plumlee	Dawn Reagan
Nancy Norton	Neil Parrish	Dirk Pohlmann	Chris Reardon
Robert Novak	Laura Parrott	Lucie C. Polk	Allison Reddington
Leona Nunnally	Sandra Parsons	Neeley Polka	Michael Redmon
Joshua Oakley	Anne Passino	Dawn Pollard	Dana Redus
Mary Oakley	Emily Patrick	Jannan Poppen	Heather Reel
Frances Oates	Kaitlyn Patterson	Michael Porter	Mary Reid
Charles O'Connor	Melissa Patterson	Amy Porter	Stanley Reinholz
Jason O'Donoughue	Carolyn Patton	Stephen Pottorff	Carl E. Reitz
Brigid Oesterling	Paula Pavelka	Jill Powell	Gail Renner
Nick Ogle	Jonathan Payne	Jack Powers	Nancy Rennie
Phyllis Ogle	Marvin Payne	Michael Powers	Craig Reschke
Rena Ogle	Charlotte Pence	Tracy Powers	Jae Resendes
Marlene O'Hanlon	Marilyn Pendleton	Jallah Prall	Jennifer Resig
Deborah Oleshansky	David W. Penegar	Virginia Prater	Kay Reynolds
Stacey Oliver	Katie Percy	Melissa Preston	Michael William Reynolds
Martha Olson	Jan Perkins	Carmel Price	Josh Reynolds
Keith O'Neal	Marshall Peterson	Jay Price	Micah Reynolds
Donna O'Rouke	Laura Petit	Erin Pritchard	William Rhodes
Jim Orr	Michael Petrone	Menesa Pritchett	Eve Richards
Janet Osborn	Carey Ellen Pettigrew	Nita Privette	Michael Richardson
David Ostermeier	Kimberly Pettigrew	Michael Prochaska	Gerilyn Richardson
Elizabeth Owen	Jay Pfaffman	Katie Prochaska	Keith Richardson
Jolene Owen	Alix Pfennigwerth	Allison Pulsipher	Lauren Rider

THREE RIVERS MARKET MEMBERS

Katie Ries	Pat Russell	Joann Sexton	Haley Smith
Kennie Riffey	Michel Rutherford	Juanita Sexton	Kari Smith
Kennie Riffey	Tara Sackett	Wendy Shamblin	Lauren R. Smith
Kelly Riggs	Margaret Sallee	Jon Brady Sharp	Michelle Smith
Ronald Rimer	Patrick Salter	Jon Shefner	Wendy Smith
Jessica Riordan	Erin C. Salter	Mary Shelton	Cheryl Smith
Mary Jane Ritter	Lesley Salyer	Mindy Shelton	Diane Smith
Lori Ritter	Kabir Sandhu	Christine Shepardson	Dustin Smith
Kimberly Rivera	Ruth Sapp	April Shepherd	Elizabeth Hill Smith
Mary Robbins	Mehrdad Saravi	Margaret Sherman	Gary Smith
Julie Roberts	Chris Sass	Alan Shipley	Lewis Smith
Barbara I. Roberts	Christine Satterfield	Marcus Shirley	Linda D. Smith
Marielle Robertson	Ana Sava	Mark Shirley	Patrick V. Smith
Susie Robertson	Kevin Saylor	Leigh Shoemaker	Rolanda Smith
Dustin Robinson	Kari Saylor Smith	Charles Shoffner	Susan Smith
William Robinson	Gary Scales	Karen Sholes	Zachary Smith
Dan Robinson	Michelle Schaur	Gary Shores	Deedra Smrz
Rebecca Robinson	Jeff Scheafnocker	Fay Shrock	P.J. Snodgrass
Madeline Rogero	Peter Scheffler	Cathy Shuck	Dee Snyder
Robert Rogers	Scott Schimmel	Megan Shuford	Anthony Sobota
Cindy Rogers	Rachel Schlafer-Parton	Cheryl Shultz	Connie Solomon
Eve Rogers	Andrew Schmidt	Robin Sigmon	Marsha Sonnier
Lindsay Hope Rogers	Johnny Schmidt	Matt Silvey	Leah Soro
Suzanne Rogers	Georgi Schmitt	Rebecca Simmons	Renata Soto
Mary Rogge	Marilyn Schnell	Susan Simmons	Braxton Sowell
Marian Roman	Daniel Schuh	Becky Simmons	James Spall
Janet Romans	Allyn P. Schwartz	Michelle Simmons	Joyce Spangler
Dorothy Romines	Greg Schwartz	John Simpson	Katharine Sprecher
Daniel Roop	Jen Schweitzer	Barbara C. Simpson	W.H. Ellis Spurgeon
Carry Rose	Kelly M. Scott	Marcie Singleton	Caesar Stair IV
Cynthia Rosenberry	Daniel Scott	Laura Sircy	Linda Stamback
Susan Ross	Kelvin Scott	Robert H. Sisson	Cheryl Stamps
Martha Rosson	Jessica Seacrest	Andy Skadberg	Marsha Standridge
Corinne Rovetti	Jennifer Searle	Rush Skinnell	Elaine Stanley
Adam Rowe	Karen Seaton	Elizabeth Slagle	Lauren Steier
Harold Rowland	Sarah Lynn Seaton	Cynthia Slaughter	Bonnie Steinberg
Judy Roy	Earl Seay	Misten Slempp	Tom Steiner
Carol Jane Rule	John Secrest	Kristy Sloan	Richard Steinle
Roy Rummel	Richard Secrist	Pam Small	Andrew Steinman
Denise Rush	Pamela Sedgwick	Ann Smelser	Rhoda Stephens
Joshua Russell	Cornelia Sellers	Beth Smith	Ross Stephens

THREE RIVERS MARKET MEMBERS

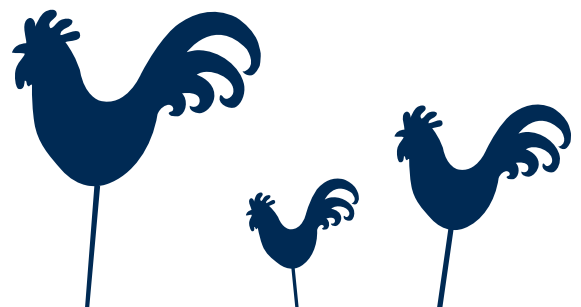
Camillia Stephens	Isis Tafari	Anika Toro	Georgiana Vines
Ginger Stevens	Bill Talley	Renate Toth	Alexandra Virtanen
John Stevens	Jeff Talman	Sandra Tracy	Fritz Voss
Heather Stewart	Cindy Tanner	Beth Tran	Steve Wachter
Tish Stewart	Robert Tanner	Sharon Treadwell	Marcia Wadsworth
Beth Stewart	Betsy Tant	Jeanne Tredup	Brian Wagner
Joan Stewart	Kathy Tarr	Don Tritt	Jesse Wagner
Johanna Stiebert	Reeda Tate	Sandra Tritt	Leslie Wagner
Ann Stierli	Wendy Taylor	Louisa Trott	Victoria Walker
Jeanne Stiles	Amanda Taylor	David Trout	Gladycy Walker
Oscar Stiles	Barbara L. Taylor	Lisa Trout	Laura Jane Walker
Laura Still	LaRena Taylor	Richard Trowbridge	Margaret Walker
Themis Stone	Laura Taylor	James David Truan	Sandie Walker
Catie Stone	Sandra Taylor	Carole Truelove	Wanda Walker
Steven Stone	Christine Teasdale	Rachele Tucker	Wendy Walker
Ann Strange	Rosanna Templin	Israel J. Tulbure	Sharon Wall
Avi Straus	Ryan Templin	Polly Ailor Tullock	Sam Wallace
Ed Strickland	Becky Terry	Jean Tumihardja	Kevin Walsh
Pam Strickland	Karen Tessendorf	Anita Turley	Cheryl Walton
Susan Strickler	Angela Thacker	Holly R.Turner	Mary Ward
Alan Stringfield	Carol Thomas	Anna Tursich	Jennifer Ward
Cheryl Strong	Deborah Thomas	Carol Tyler	Amy Warner
Glenda Struss-Keyes	Juston Thomas	Jamie Tyler	Noelle Warwick
Mikal Stuelpnghel	Charles Thomas	Joshua Ashby Tyler	Shelley Wascom
Ian Sudderth	Lisa Thomas	Chris Underwood	Eddie Wassman
Caroline Sudlow	Olivia Thomas	Seth Urbanowitz	Dave Waters
Juli Sudman	David Thomasson	Beth Uselton	Camille Watson
Noel Sугue	Emily Thompson	Jonathan Ustin	Katie Watson
Debra Sullivan	Joe Thompson	Jane Vancil	Peggy Watson
Michael Sullivan	Wimberly Thompson	Amanda Vandegriff	Susan Watson Arbital
Elizabeth Summers	Jennifer A. Thompson	Erin Vanderkleed	Andrea Weaver
Eric Sundstrom	Murray Thompson	Jessie VanderLaan	Mary C. Weaver
Michael Swanger	Donna Thrush	Andrea Vanginst	Daniel Webb
Thomas Swann	Drew Thurman	Nancy Vanwinkle	Sarah Weber
Brian Sward	Paul Thurmond	Carol Varnell	Susan Weigel
Lee Ann Swarm	Kelli Tidwell	Sue Vaughan	Madeleine Weil
Meghan Swartz	Tony Tingle	Michael Vaughn	Jessica Weintraub
Vicki Swartz	Stephanie Tipton	David Velarde	Lindsay Weiss
Tara Swick	Charlott Tolley	Angela Velazquez	Stephanie Welch
Sarah Sykes	David Tompkins	Lou Vesser	Susan Wells
Lois Symington	Milton J. Tookes	Monika Vincent	Krista Wenner

THREE RIVERS MARKET MEMBERS

Vicki Wessel
Bernadette West
Linda West Schumann
Brenna Whaley
Ann Wheeler
Caitlin Wheeler
Adam Whipple
Caroline White
Jason White
Mary Whiteflower
Carole Whitehead
Alison Whitehouse
Shara Whitford
Melanie Whittaker
Becky Whitted
Thomas Whittlesey
Tracey Wiggins
Amanda Wiles
Shawn Wiley
Debbie Wilkerson
Helen Wilkins
Karen Wilkinson
Joe Williams
Amber Williams
Elizabeth Williams
Hillery Williams
Jaime Williams
Kathleen Williams
Kaurri Williams
Logan Williams
Anona Williamson
A.J. Wilmoth
David Wilson
Eileen Wilson
Marianne Ruth Wilson
William Wilson
Caleb Wilson
Elaine Wilson
Leanna R. Wilson
Ivy Winchester
Bruce Windeknecht

Lindsay Winters
Jerry T. Winther
Abby Wintker
Ryan Wishart
Kelly Ogle Wolfe
D.R. Wolfenberger
Elizabeth Mei Wong
John Wood
Tracy Woodard
Belinda Woodiel-Brill
Anne Woodle
Jason Woodle
Nancy Woodruff
Patricia Woods
Annie Woods
Mitzi Wood-Vonmizener
Trish Woolbright
Carol Worsham
David Worth
Julie Ann Wright
Elizabeth Wright
Elizabeth D. Wright
Kenneth Wright
Robin Wright
Sarah Wright
Ronda Wright-Phipps
Tanya Wrinkle
Tammy Wynn
Betsy Xiques
Koichi Yamamoto
Sandra Yarnell
Nancy Young
Bruce Cabot Young
Donna Young
Elise Young
Glenn Young
Hussein Younouzov
Stephen Yount
Todd Zachary
Nancy Zagaya
Tom Zagaya

Chris Zalesky
Damian Zannini
Tracy Zaparanick
Alan Zaslow
Ellen Zavisca
Sarah Zimmerman
Carol Zinavage
Michelle Zitt
Frances Zuelke



VOTE: 2009 BOARD ELECTION

Voting for the 2009 Board of Directors elections begins on Thursday, October 22nd at the Annual Member Meeting. After the Annual Meeting, Members may cast their ballots in the store during hours of operation. Voting will close at the end of the business day (9:00 p.m.) on Wednesday, November 25th.

Three seats for three-year terms will be filled in this year's election. Candidate statements appear on the following pages.

WHO CAN VOTE?

Any Co-op Member is eligible to vote in the Board of Directors election. Only the individual named on the Membership Application may vote, and only one vote per Member number will be counted as valid.

WHERE DO I VOTE?

Votes are cast by paper ballot at the Annual Meeting or, beginning at 9:00 a.m. Friday, October 23rd ballots may be cast in the store during regular business hours (9:00 a.m.-9:00 p.m.). Mail-in ballots must have your name and Member number on the outside of the envelope and be postmarked by Wednesday, November 25th and addressed to:

Three Rivers Market
Attention: BOD Election
937 N Broadway
Knoxville, TN 37917

HOW DO I VOTE?

Paper ballots will be located at the Board Election station at the Annual Member Meeting. After the Annual Meeting, paper ballots will be accessible at a table inside the store until Wednesday, November 25th.

After filling out a ballot, you will need to seal it into the provided envelope, and fill in the following information on the stamp on the back:

Your name as it appears in our Membership database, and
Your Member number (the last five digits on your Member card).

A ballot which is not in a sealed envelope or which does not include this verifying information will be considered invalid and will be discarded. Duplicates and ballots from non-members will be discarded.

Once your ballot is completed, sealed into its envelope, and the verifying information has been filled in, simply drop your ballot into the locked ballot box located by the ballots (either at the Annual Meeting or in the store). Completed ballots may be mailed to the store per the instructions above.

WHAT ABOUT VOTER ANONYMITY?

Your ballot should be securely sealed inside the envelope provided. Envelopes with voter identification information will remain sealed until the close of the voting period (Friday, November 25th). Member names and numbers will be used only to verify the validity of each vote received and to eliminate duplicates.

At the close of the voting period, Board-appointed ballot counters will separate each ballot from its envelope and put it into a collection of ballots until all successfully validated envelopes have been emptied. Only after the complete separation of ballots from their identifying envelopes will the ballot counters count the ballots.

2009 BOARD OF DIRECTORS ELECTION: CANDIDATE STATEMENT

NAME: Matt Foster

MEMBER NUMBER: 3854

1. WHY DO YOU WANT TO SERVE ON THE BOARD?

I believe in Three Rivers Market. I support the focus on the local economy, I support the focus on healthy, organic foods, and I believe in cooperative values. Cooperatives are unique in that they strive to meet the needs of their members.. Cooperatives are about empowering members. Because they are inherently local, they are sensitive to the needs of the community. The success of Three Rivers Market tells me that it has done a very good job of meeting the needs of our community in all of these aspects.

I want to do what I can to ensure the success of TRM. We are fortunate to have such an incredible coop in our community. Serving on the Board would be an opportunity give back to an organization that has given so much to me over the years.

2. WHAT PERSONAL QUALITY OR SKILL DO YOU HAVE THAT WILL BENEFIT THE COOPERATIVE BOARD THE MOST?

I feel that my experience working cooperatively as part of a team will benefit the Board the most. The focus should be on what the Board as a whole accomplishes and how a diversity of individual opinions can be heard, respected, and woven seamlessly into that whole. I've served on several boards and have seen what happens when this works.

3. WHAT HAVE YOU DONE IN THE PAST THAT DEMONSTRATES THE QUALITIES OR SKILLS YOU THINK WOULD MOST BENEFIT THE BOARD?

I'm experienced - I've been a member of the coop since 1990 and will have served on the Three Rivers Market Board for just over 4 years this December.

I'm a leader - I participated in the CAC Community Leadership class of 2008-2009. It's a leadership program based in the Knoxville area that brings together folks from diverse backgrounds who are active in low to moderate income neighborhoods and who have demonstrated community commitment through service.

I'm local - I've been a member of the Parkridge Community Organization (PCO) since 2003. I served on the Board for over 4 years, and for over 3 of those years, I served as the President.

4. WHAT CAN YOU OFFER AS A BOARD MEMBER?

Because I have served on the Board for the past 4 years, I will be able to jump right in during this crucial moment of transformation for Three Rivers Market. There is a good chance that the 2010 Board will have just a few months before Three Rivers Market relocates. The Board needs to be in a position to be as proactive as possible so that we can effectively play our role in the transformation process. I will offer my perspective and respect others' perspectives. I will do what I can to make the Board as cohesive, dynamic, and effective as it can possibly be.

2009 BOARD OF DIRECTORS ELECTION: CANDIDATE STATEMENT

NAME: Jim Hagerman

MEMBER NUMBER: 04196

1. WHY DO YOU WANT TO SERVE ON THE BOARD?

I love TRM and what it stands for. As an owner, I feel that I need to contribute to the best of my ability toward making the TRM function well and serve its owners and community.

This is a very exciting time for TRM, and I want to be part of it.

2. WHAT PERSONAL QUALITY OR SKILL DO YOU HAVE THAT WILL BENEFIT THE COOPERATIVE BOARD THE MOST?

My early experience as a worker and manager at bike shops give me familiarity with the operations of small business. My professional experience as an environmental engineer equips me to approach problems logically. I am also experienced at working with project committees and nonprofit boards as part of my job, and with my neighborhood organization and other citizen groups in my private life. I have skills in project management, running meetings and reaching consensus, and process development. I can work with my people, and I know how important it is to accept input from other stakeholders.

3. WHAT HAVE YOU DONE IN THE PAST THAT DEMONSTRATES THE QUALITIES OR SKILLS YOU THINK WOULD MOST BENEFIT THE BOARD?

If elected, this will be my second term on the TRM Board. I have served as Board chair since January of 2009, and I was vice chair for the previous year. Our biggest success in the last three years, though not yet complete, is preparing our governance processes to support the transition to a new and bigger store.

Service on the Board involves many skills involving both personal interactions and the technical aspects of the co-op and policy governance. During my time on the Board, I have grown as a person and as a Board member, but even after three years of engaged service, I feel that I am just hitting my stride as a Board member. I hope to continue to develop along with my fellow Board members.

4. WHAT CAN YOU OFFER AS A BOARD MEMBER?

I can offer my skills, dedication, hard work, and passion, all focused on the governance of the Three Rivers Market.

2009 BOARD OF DIRECTORS ELECTION: CANDIDATE STATEMENT

NAME: Lauren Hill

MEMBER NUMBER: 00834

1. WHY DO YOU WANT TO SERVE ON THE BOARD?

Having volunteered and worked at co-ops in Georgia and Oregon, I have an appreciation for cooperatives as an integral part of the community. Not only fueling our bodies with a variety of natural products, but lending a sense of empowerment to create the healthy lives and communities we crave. The Board of Directors gives voice to its members; I want to serve this community.

2. WHAT PERSONAL QUALITY OR SKILL DO YOU HAVE THAT WILL BENEFIT THE COOPERATIVE BOARD THE MOST?

From past experience working under a board as well as being a board member, I bring selflessness and a broad outlook. I am interested in the health of the community, not just my own, and through experience I bring a plethora of ideas and logical insight.

3. WHAT HAVE YOU DONE IN THE PAST THAT DEMONSTRATES THE QUALITIES OR SKILLS YOU THINK WOULD MOST BENEFIT THE BOARD?

Acting as Secretary of the Volcano Community Association, I created a brochure of environmentally-friendly businesses and skilled individuals to promote sustainable practices in our little town.

In Georgia I volunteered and worked at Daily Groceries co-op during the big move to a larger space. I helped with the logistics of moving as well as new product inventory.

Working with non-profits I am skilled at managing budgets and meeting deadlines!

4. WHAT CAN YOU OFFER AS A BOARD MEMBER?

I offer a critical mind and unbiased nature. I am business oriented and understand the fiduciary aspect of maintaining an organization. I care deeply about the health of myself, the community, and the planet. Through my years of community outreach work I offer my dedication and sincerity.

COOPERATIVE PRINCIPLES AND VALUES

DEFINITION

A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

VALUES

Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

PRINCIPLES

Voluntary and Open Membership — Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

Democratic Member Control — Cooperatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership.

Member Economic Participation — Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the

common property of the cooperative. Members allocate surpluses for any or all of the following purposes: developing the cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

Autonomy and Independence — Cooperatives are autonomous, self-help organizations. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

Education, Training and Information — Cooperatives provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperatives. They inform the general public about the nature and benefits of cooperation.

Cooperation among Cooperatives — Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

Concern for Community — While focusing on member needs, cooperatives work for the sustainable development of their communities through policies accepted by their members.

