



MEMBER MANUAL

MEMBER MANUAL



TABLE OF CONTENTS

WELCOME	2
MEMBER SERVICES	2
<i>Hours</i>	2
<i>Parking</i>	2
<i>Bus</i>	2
<i>Contact Information</i>	2
<i>Tender for Purchases</i>	2
<i>Bring Your Membership Card</i>	2
<i>Bags and Containers</i>	3
<i>Place a Special Order</i>	3
<i>Variable Discounts</i>	3
<i>Your Satisfaction is Guaranteed</i>	4
<i>Personal Notification of Product Recalls</i>	4
<i>Change of Address</i>	4
<i>Gift Cards</i>	4
<i>Share Purchases and Repurchases</i>	4
<i>Volunteering</i>	4
<i>Lost and Found</i>	4
<i>We Want to Hear From You</i>	4
<i>If You Need Help</i>	5
MEMBERSHIP	5
<i>Membership Interests and Member Types</i>	5
<i>Governance</i>	6
<i>Capital Structure</i>	6
<i>Financial Rights</i>	7
<i>Known Business Prospects and Risks</i>	7
<i>Privacy Policy</i>	8
COOPERATIVES AND THREE RIVERS MARKET	8
<i>What is a Cooperative?</i>	9
<i>Types of Cooperatives</i>	9
<i>The History of Cooperatives</i>	10
<i>The Cooperative Principles and Values</i>	10
REFERENCES	12



WELCOME

Congratulations! You have just become a Member of Three Rivers Market, Tennessee's only community-owned food cooperative. By joining, you are becoming part of a local business that has served East Tennessee for nearly 30 years. We thank you for your support and participation.

Please take the time to peruse this Manual. You will find information on everything from cooperative history to the importance of keeping your address current; learn when Board meetings are held, how you can use your store effectively, financial rights of membership, and much more.

Your membership is important to us, and we hope you find ways to fully participate as a Member of Three Rivers Market. Welcome to the cooperative!

MEMBER SERVICES

HOURS

We are open to the public 7 days a week, from 9am – 9pm. We are closed on the following holidays: New Year's Day, Labor Day, Thanksgiving Day, and Christmas Day.

PARKING

You are welcome to park in one of the spaces in front of the cooperative, or across the street at Broadway Carpets, to the left-hand side of their building. Additional street parking is available on side streets around the cooperative. We offer a bike rack where you may park your bike, and you are welcome to tie up your dog on the wooden porch at the front of the cooperative while you come inside to do your shopping.

BUS

There are several bus routes that pass by the cooperative, which can be found on: <http://www.ci.knoxville.tn.us/kat/> and you may participate in the KAT Shop & Ride Program, where you receive a free bus pass for every \$10 (pre-tax) spent at Three Rivers Market. Bus schedules are available in the store.

CONTACT INFORMATION

Our phone number is (865) 525-2069. Our mailing address is: Three Rivers Market, 937 North Broadway, Knoxville TN 37917. Our website is www.threeriversmarket.coop. For general questions, you may e-mail customer service at customerservice@threeriversmarket.coop.

TENDER FOR PURCHASES

Three Rivers Market accepts cash, debit cards, all major credit cards including Visa, MasterCard, Discover, and American Express, as well as EBT cards, personal checks, traveler's checks and coupons. Our employees are happy to carry your groceries to the car for you and to bring your shopping cart back to the store.

BRING YOUR MEMBERSHIP CARD

Your membership card entitles you to the benefits of your membership, so use it each time you shop. If you forgot your card, we can look up your member number

at the register. If you have lost your card, a request for new cards can be made at the register.

BAGS AND CONTAINERS

We encourage you to reuse bags and containers (including those for bulk items). And we also sell inexpensive reusable bags for your purchases. If you forgot to bring your bags, we offer both paper and plastic bags at the register. Our plastic bags are made from at least 60% recycled content. Our paper bags are made from 35-50% recycled content and renewable natural resources and are printed using water or soy-based inks. Both types are 100% recyclable and reusable.

Three Rivers Market is committed to its concern for the environment and our community and is reducing its plastic bag usage – our goal is to limit plastic bags to one bag for every other transaction we tender.

Please help us reach our goal by using paper bags, bringing your own reusable bags, or purchasing a reusable tote here at the cooperative.

We also sell water in five gallon containers which can be returned for a refund.

PLACE A SPECIAL ORDER

Three Rivers Market has limited shelf space, so we happily place special orders for customers for any item available from our regular distributors that we do not normally stock. In addition, we can order bulk quantities of items we do stock (i.e. cases or full bags of items we sell from the bulk bins).

Members receive a 10% discount on volume quantities. Members must include their Member number (the last five numbers on their Member card) to receive the 10% discount on volume quantities.

Monthly sale items must be ordered by the 21st day of the month to receive the sale pricing.

Ask the Cashier for a Special Order form if you would like us to try to get something for you. Each Special Order must specifically include the brand, the name of the product, the quantity, and a phone number where you can be reached or a message left. If you want to be contacted by a Three Rivers Market buyer prior to the order being placed, to check the price or otherwise confirm the accuracy of the order, you must indicate this on the Special Order form.

Special Orders are paid for when picked up. A Three Rivers Market employee will contact you when the order comes in, or to let you know if the item is unavailable. You are responsible for contacting the store if you are not easily accessible via the phone number you give us.

All Special Orders must be purchased and picked up within two weeks of arrival in the store.

We will not be able to place Special Orders for customers who have failed to pay for their Special Orders in the past, so be sure to place your order carefully! In general, Special Orders are not refundable.

VARIABLE DISCOUNTS

As a Member, you are eligible to receive variable store discounts, which may include volume discounts on bulk purchases, discounts on certain categories of products

(like Local vegetables, deli, groceries and baked goods) or a quarterly discount coupon to use on your entire purchase. Discounts are clearly posted in the store and announced in the Three Rivers Market Newsletter.

YOUR SATISFACTION IS GUARANTEED

If you are not satisfied with your purchase for any reason, please return it for a full refund within 30 days, with the exception of discontinued items and special orders. We require a receipt for supplements and bodycare products. So please feel free to try new things!

PERSONAL NOTIFICATION OF PRODUCT RECALLS

We will personally notify you when products you have purchased from us are recalled. You must use your membership card every time you shop to be eligible for this service.

CHANGE OF ADDRESS

Please let us know of any address changes as soon as possible, so you don't miss any mailings. Ask the cashier for a Change of Address form, send us a card or e-mail the change to Member Services at k.yartz@threeriversmarket.coop.

GIFT CARDS

Gift cards are sold at the register and may be purchased for any amount that you'd like. If you'd like to purchase a membership for a friend, get them a gift card, which can then be used to purchase a share when they are next in.

SHARE PURCHASES AND REPURCHASES

Additional share purchases take just a minute and can be made at the register. The purchase of additional shares must be made by you, the member, not someone in your household. We need your signature on the application for each share purchased in your name.

If you wish to apply to have your shares repurchased by Three Rivers Market, you may fill out the necessary paperwork at the register. Repurchase of shares is subject to two conditions: 1) the availability of replacement capital and 2) approval by the Board of Directors. Processing time for share repurchase requests averages 4 weeks.

VOLUNTEERING

You are encouraged to participate in the governance of your cooperative. Contact the Board of Directors with your interest at board@threeriversmarket.coop.

LOST AND FOUND

We document all found items. If you have lost something, call the store, and we'll check our log, and we'll keep our eyes out for you.

WE WANT TO HEAR FROM YOU

We encourage cooperative customers to use the Suggestion Box and the Product Suggestion Box. Whether it's a compliment, a complaint, a suggestion, a question, or a passing thought, we want to hear from you! You're also welcome to e-mail suggestions to customerservice@threeriversmarket.coop. In the case of Product Suggestions, your comments will be routed to the appropriate Department Manager, and all answers are posted in the store. The General Manager responds to all non-product suggestions.

IF YOU NEED HELP

A Manager is always on duty. If you are dissatisfied or need help, please ask that person. You are also welcome to contact the General Manager at j.arthur@threeiversmarket.coop.

MEMBERSHIP

MEMBERSHIP INTERESTS AND MEMBER TYPES

Three Rivers Market currently offers one type of Membership Interest, a Patron Membership Interest. (A patron is someone who shops at the store.) Membership Interests are commonly referred to as shares, cost \$25 each, and do not appreciate in value or produce dividends. No federal or state agency has reviewed the shares nor has any agency offered an opinion about the securities or otherwise sanctioned their issuance by the cooperative.

Any natural person, cooperative, for-profit business or non-profit corporation may, on approval of his, her or its application by the Board of Directors, be accepted into membership with the purchase of one or more Membership Interests. Membership is voluntary and open to all persons able to use their services and willing to accept the responsibilities of membership. The cooperative does not discriminate on social or political grounds, on the basis of race, national origin, creed, age, religion, sex, gender identity, disability, sexual orientation, marital or veteran status.

A **Member** is a person or entity who has subscribed to purchase and owns at least one share for each year of membership. Members can purchase as many shares as they want throughout the life of their membership.

A **Fair Share Member** is a Member who owns at least eight (8) shares.

An **Owner** is a person or entity who owns at least one share but whose membership has lapsed.

Once you become a Member, you will receive a membership card. You can share your card with members of your household but only you may purchase additional shares in your name. If you lose your membership card, you can request and receive a new one anytime you are in the store. We can also look up your number at the registers.

Membership Interests are personal property. However, they cannot be transferred or sold to any person or entity other than Three Rivers Market and only upon approval by the Board of Directors. If you want to sell your Membership Interests back to the cooperative, Patron Share Repurchase Forms are available at the store. At the next regular meeting, the Board will determine the terms of repurchase based on availability of replacement capital and any indebtedness to the cooperative you have.

Because your Membership Interests are personal property, they are subject to unclaimed or abandoned property laws in the State of Tennessee. If your address changes and we are unable to contact you by mail, eventually we have to turn your shares over to the State. To prevent this, be sure you always keep your contact information up to date at your cooperative.

GOVERNANCE

All Members have one vote regardless of the number of Membership Interests held. Each year, Members elect candidates to serve on the Board of Directors which is responsible for the governance of Three Rivers Market. Through the Board, the Members are responsible for seeing that the cooperative is run in accordance with the law and the Articles and Bylaws. The Board consists of nine (9) Directors elected to three (3) year terms. Up to two seats can be held by Members who are also employees of Three Rivers Market. To be eligible to vote or run for a seat on the Board, you must be a Member. In addition to the annual election, Members may also vote on issues requiring a vote by the Members.

There are three primary responsibilities of the Board:

- To ensure sound management of the cooperative's resources
- To act as trustees on behalf of the Members
- To set long-range goals and to plan for the future

A Director may advocate interests of Members or Member groups to the Board, but the duty of each Director is to represent the best interests of the cooperative and all Members collectively. Individual Directors do not direct the operation of the store, supervise staff members, or speak for the cooperative as a whole, except when the Board has authorized a Member as spokesperson. They exercise authority only as a group. To this end, the Board develops governance policies under a system called Policy Governance. Governing by policy ensures that its actions are predictable and considered and do not vary with the transient personalities of the individual Directors. Instead, the Board speaks with one voice and directs the General Manager with as much clarity and flexibility as possible.

All Members are welcome and encouraged to attend regular monthly meetings of the Board. Dates, times, and location are posted in the store. The agenda for the regular monthly meetings is created by the Board Chair. To request that an item be placed on the Board's agenda, Members can either email the request to board@threeriversmarket.coop or leave a note for the Chair with the Manager on Duty at the store. Requests must be dated and include name, Member number, phone number, email address, or other reliable contact information needed for follow-up. The deadline for submitting items for the agenda is two weeks prior to the meeting.

The Board, managers and staff encourage Member input on any issue that concerns you as a customer and Member. Call us, write to us, or send us an e-mail. You can also drop a note in the suggestion box located at the front of the store. We invite and encourage your participation in the Annual Membership Meeting, special Member forums, and focus groups. Because we're here to serve the needs of our Members, we need to hear from you!

CAPITAL STRUCTURE

Three Rivers Market's capital consists of Equity Capital and Debt Capital. Equity Capital is contributed by our Members through the purchase of shares and by net earnings or surpluses from business conducted with both Members and non-members. Surpluses from Member business sometimes accrue in the form of Allocated Equity. Allocated Equity is the share of surpluses from business conducted with Fair Share Members that has been allocated to them based on their patronage but is temporarily retained by the cooperative. Debt Capital is money that is borrowed, has a fixed repayment, and fixed annual interest payments.

Through their Board of Directors, Members allocate surpluses for any or all of the following purposes: developing their cooperative, benefiting Members in proportion to their transactions with the cooperative through patronage refunds, and supporting other activities approved by the membership. As a Member, you do not have ownership of cooperative property. The only right you have regarding equity is the right to request redemption under appropriate circumstances.

FINANCIAL RIGHTS

Fair Share Members are eligible for patronage refunds, based on their purchases at Three Rivers Market and the allocation of surplus by the Board at the end of each fiscal year. Our fiscal year is July 1 – June 30. You must show your membership card every time you shop to receive the full refund due.

Patronage refunds can be issued in cash, store credit, equity, or any other media determined by the Board of Directors. At least 20% must be distributed in cash or store credit that can be converted to cash.

A number of financial incentives are made available to Members, including discounts on volume purchases and targeted categories. Discounts are essentially an allocation of surplus yet to be made and are used sparingly to create interest in membership.

KNOWN BUSINESS PROSPECTS AND RISKS

The value of your Membership Interests in Three Rivers Market is the price you paid for them and does not change regardless of changes in the market. Therefore, your risk is based primarily on the solvency of our business enterprises. The purpose of our cooperative is to operate a natural foods grocery store but we may also engage in any activity for which cooperative may be organized. All business ventures carry some risk but we have proven strength and stability, owning a continuously operating natural foods grocery store at 937 N. Broadway since 1981. The General Manager maintains a business continuity plan that includes full insurance coverage and defenses against a wide variety of possible threats and adversities.

Repurchase of Membership Interests is subject to the availability of replacement capital and approval by the Board of Directors. During normal times, replacement capital is readily available. If, however, the cooperative is being expanded, relocated, or otherwise having to meet unusual financial demands, repurchases could be temporarily suspended. Likewise, if the cooperative is being dissolved or liquidated, the debts, obligations, and liabilities of the cooperative will be paid first according to their respective priorities. Members will then be paid the purchase value of their shares with the remaining assets.

A Member is not, merely on the account of that status, personally liable for the acts, debts, liabilities, or obligations of a cooperative. A Member is liable for any debt for which the Member has separately contracted with the cooperative.

Three Rivers Market undergoes a financial review of its books each year. Officers of the Board submit reports to the Members at the Annual Membership Meeting covering the business of the cooperative for the previous fiscal year that show the condition of the cooperative at the close of the fiscal year. The General Manager makes quarterly financial reports at regularly scheduled meetings of the Board.

PRIVACY POLICY

Three Rivers Market believes in and protects the privacy of our Members. We collect and store only the information for which there is a clear necessity. To begin with, the law requires us to maintain a record of our Members' names and addresses in a form that allows preparation of an alphabetical list of Members with each Member's address. "Address" means mailing address, including a zip code.

Tennessee Unclaimed Property law requires us to maintain contact with the owners of Membership Interests by first class or better mail. If we are unable to maintain contact by mail, the property (i.e. Membership Interest) can be considered abandoned. Abandoned property must be turned over to the State. To comply with these regulations, we maintain a Member and owner database as part of our Point of Sale system which consists of the contact information elicited by the application for membership. In addition, because the Board of Directors must approve each share purchase, we maintain some of this information on the office network in reports to the Board. Three Rivers Market also maintains a hard copy file for each owner which contains their completed Application(s) and all correspondence.

We request an email address so Members can receive some information electronically, thereby reducing paper usage and mailing costs. Members on our email list may also receive our monthly eNews update.

Three Rivers Market tracks the dollar value of Member patronage by scanning the membership card prior to each transaction or associating the Member with the transaction manually at the register. This enables us to run a report at the end of the fiscal year to determine the percentage of the Patronage Refund for which our Fair Share Members are entitled.

Three Rivers Market never gives Member information, including mailing lists, to anyone outside the cooperative and/or unauthorized personnel.

COOPERATIVES AND THREE RIVERS MARKET

The purpose of Three Rivers Market is to be a cooperative center of sustainable commerce that creates and nourishes a healthier environment, healthier people, and a healthier community. We currently operate a natural foods grocery store but we may engage in any activity for which cooperative may be organized.

Three Rivers Market has an impressive history that began nearly 30 years ago when a small group of individuals banded together to form a buying club in order to get hard-to-find, healthy, affordable natural foods. Eventually, the need for a retail storefront became apparent. In 1981, the former buying club opened its doors as a retail business in a small two-story building close to downtown Knoxville under the name Knoxville Community Food Cooperative (KCFC), serving the needs of its Members by selling an array of then scarce natural foods and local and organic produce. The KCFC also served as one of Knoxville's environmental pioneers. Home of the first recycling center in Knoxville, its emphasis on recycling and community education makes it a model for today's standard of green business.

Throughout the next two decades, the KCFC continued to increase its selection and grow its business. In order to move toward a much-needed expansion, the KCFC changed its membership structure and incorporated as a true cooperative in the state of Minnesota. This change signaled a new era for the cooperative and

in April 2005, the former KCFC became Three Rivers Market. Still operating at the same North Knoxville location, Three Rivers Market has experienced tremendous sales growth since its creation and now offers a bigger selection of natural foods than ever. We are still dedicated to bringing healthy, affordable natural foods to the Knoxville area and are the only community-owned grocery store in the state of Tennessee. We are guided by the cooperative principles and values including self-responsibility, democracy, equality, and honesty. We operate a sustainable business with a triple bottom line, focusing on environmental restoration and social concern as well as financial viability. We are committed to serving our membership and our community while continuously expanding our services.

WHAT IS A COOPERATIVE?

A cooperative is a private business organization that is owned and controlled by the people who use its products, supplies or services. Although cooperatives vary in type and membership size, all were formed to meet the specific objectives of members, and are structured to adapt to member's changing needs. Cooperatives allow people to get what they want in a way that better meets their economic, social, and cultural needs. Reasons for creating cooperatives include the following:

- Necessity**– Cooperatives help change the marketplace to meet its Members' needs, providing goods and services that are often more affordable or accessible.
- Economic Power**– By pooling their resources, the cooperative's Members can create greater economic opportunities.
- Social Change** – Cooperatives help to strengthen a community by creating anew business model that is open to everyone.

From the outside, it may look like any other business but it is what goes on behind the scenes that makes a cooperative different. Rather than rewarding outside investors based on how much stock they own in a business they may never step foot in, a cooperative returns surplus revenue to eligible members based on how much business they conduct with their cooperative. This approach to business results in a powerful economic force that benefits the cooperative, its Members, and the communities it serves.

TYPES OF COOPERATIVES

Consumer Cooperatives: Consumer cooperatives are owned by the people who buy the goods or use the services of the cooperative. They sell consumer goods such as food and outdoors equipment. They provide housing, electricity and telecommunications. And they offer financial (credit unions), healthcare, childcare and funeral services. Almost any consumer needs can be met by a cooperative. Three Rivers Market is a consumer cooperative.

Producer Cooperatives

Producer cooperatives are owned by people who produce similar types of products—by farmers who grow crops, raise cattle, milk cows, or by craftsmen and artisans. By banding together, they leverage greater bargaining power with buyers. They also combine resources to more effectively market and brand their products, improving the incomes of their Members. Appalachian Spring Cooperative in Sneedville, Tennessee is a producer cooperative, as are the area farmer's cooperatives.

Worker Cooperatives

Worker cooperatives are owned and governed by the employees of the business. They operate in all sectors of the economy and provide workers with both

employment and ownership opportunities. Examples include employee-owned food stores, processing companies, restaurants, taxicab companies, sewing companies, timber processors and light and heavy industry. Equal Exchange Coffee and the Alvarado Street Bakery are examples of worker cooperatives.

Purchasing/Shared Services Cooperatives

Purchasing and shared services cooperatives are owned and governed by independent business owners, small municipalities and, in some cases, state governments that band together to enhance their purchasing power, lowering their costs and improving their competitiveness and ability to provide quality services. They operate in all sectors of the economy. The National Cooperative Grocers Association is a purchasing/shared services cooperative.

THE HISTORY OF COOPERATIVES

Today's cooperatives trace their origins to England's Industrial Revolution. In the first half of the nineteenth century, living conditions were extremely harsh for working class people in the textile milling towns of northern England. Mill workers labored long hours under dangerous working conditions for low pay. Plagued by unending poverty, they were forced to buy food on credit from merchants who charged high prices for goods that were poor quality and often adulterated. Owning no property, workers were unable to vote. These conditions gave rise to labor movements which drew great numbers of followers. During this period, cooperative initiatives were common, offering their working class Members the promise of economic opportunity and democratic control. But until the founding of the Rochdale Equitable Pioneers Society in 1844, none were successful. When the self-described "Rochdale Pioneers" opened their first cooperative food shop, they sold only five products – butter, flour, oatmeal, sugar, and candles – but promised to provide Members with "purest provisions, giving full weight and measure." They went on to establish many other Member-owned businesses.

The principles and values that underpinned their way of doing business are still accepted today as the foundations upon which all cooperatives operate. These principles have been revised and updated, but remain essentially the same as those practiced in 1844.

THE COOPERATIVE PRINCIPLES AND VALUES

The International Cooperative Alliance (ICA), representing cooperatives around the world, approved the following Statement on the Cooperative Identity in 1995. ICA is an independent, non-governmental association which unites, represents and serves cooperatives worldwide. Founded in 1895, ICA has 222 Member organizations from 85 countries active in all sectors of the economy. Together these cooperatives represent more than 800 million individuals worldwide.

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

Membership in a cooperative is voluntary and open to anyone who is able to use the cooperative's services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

Democratic Member Control: One Member, One Vote

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. In consumer cooperatives, Members have equal voting rights (one member, one vote).

Member Economic Participation

Members contribute equitably to, and democratically control, the capital of their cooperative. They usually receive limited return, if any, on the capital they invest as a condition of membership. Members allocate surpluses (profits) for any of all of the following purposes: development of the cooperative, reserve funds, distribution to Members in proportion to their transactions with the cooperative, and support of other activities approved by the membership.

Autonomy and Independence

Cooperatives are autonomous, self-help organizations controlled by their Members. 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. Cooperatives also inform the general public - particularly young people and opinion leaders - about their cooperative autonomy.

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 Members' needs, cooperatives work for the sustainable development of their communities through policies accepted by their Members.

REFERENCES

Our website is a great place to start if you have questions about your cooperative, want to read the bylaws or newsletters, or find out what is on sale this month:

www.threeriversmarket.coop

Three Rivers Market is incorporated under the Cooperatives Associations Act, Chapter 308B of the Minnesota Statutes. You can find 308B online:

https://www.revisor.leg.state.mn.us/bin/getpub.php?pubtype=STAT_CHAP&year=current&chapter=308b

The Cooperative Grocer Information Network has a wealth of information, including a free manual of information helpful to anyone who wants to start a food co-op:

www.cgin.coop

You can find other food cooperatives by visiting the website of the National Cooperative Grocers Association:

www.ncga.coop

The University of Wisconsin Center for Cooperatives has a lot of information on all types of cooperatives and issues:

<http://www.uwcc.wisc.edu/>

International Cooperative Alliance:

www.ica.coop

The ICA unites, represents and serves cooperatives worldwide.

Cooperative Grocer:

www.cooperativegrocer.coop

Cooperative Grocer is a magazine dedicated to serving the education and information needs of food cooperatives.

National Cooperative Business Association (NCBA):

www.ncba.coop

NCBA's mission is to develop, advance and protect cooperative enterprise; NCBA provides services and information for and about all types of cooperatives.



v.2.09 • www.threeriversmarket.coop

