

Co-op NEWS

SUMMER 2012

The newsletter of the Maple Street Co-op

FREE



Co-op adds two more awards to the list

Business Category
Maple Street Co-operative



www.maplestreetco-op.com

Co-opNEWS

The newsletter of the Maple St Co-op

Maple Street Co-op News
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disclaimer The views expressed in this publication are those of the individual authors and not necessarily those of the Maple Street Co-op or the Co-op News team.

The Co-op's Mission Statement

Our mission is to provide our community with healthy, ethical and progressive choices for personal, cultural and planetary wellbeing through the practice and promotion of co-operative principles.

ADVERTISING RATES

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1/3 page: \$100

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Super business card (2 col x 7.5cm): \$60

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FOR INFO OR TO MAKE A BOOKING:

Phone Sammy on 5494 3812
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FROM THE MANAGER

Ageing 2012

I am happy that Sammy has raised ageing as a topic, because it seems a complex issue with many layers.

Personally, I appreciate this wonderful 'gift of life' with the ageing process as another part of the journey. I feel blessed to have experienced everything from the wonder of birthing to the hard slog of menopause.

However I am disappointed that the inequity of male and female ageing in today's society has grown even more. Men with grey hair are still seen as distinguished, while women are encouraged to be a size 8, and have no grey hair or wrinkles.

I am going to scream if I read one more time that I am an 'old crone' when there is no comparison language for ageing men.

The gossip magazines continue to constantly reinforce that women are

not valued unless we look eternally young. Retail beauty markets which are full of anti-ageing products and Botox injections (Botox is a drug made from a toxin produced by the bacterium *clostridium botulinum*, which is the same toxin that causes a life-threatening food poisoning) are becoming the norm in women's beauty clinics.

I am excited about the prospect of co-operative health care. There are many new initiatives of patient-owned medical practices – Belconnen Health Co-operative is based in the ACT and has grown out of the shortage of medical services in outer suburbs to become four separate clinics with 11 bulk-billing doctors, servicing 15,000 co-op members.

Patient-owned co-operatives is the model I believe to be the answer to our health and ageing needs.

– Karen



FROM THE EDITOR

Rainy reflections

As the first rain in a very long time falls and my wilting garden lifts its thankful head to the grey skies, I find a thanksgiving mood overtaking me.

Giving thanks to people is relatively easy. Giving thanks to some larger, less tangible entity more difficult (though there are plenty of templates to work from).

We live in a remarkable small town. If you're reading this, you have some contact with a remarkable pair of co-operatives (if you don't yet, join us!).

We are surrounded by fertile ground and dedicated people who produce foodstuffs to sustain us.

We have a world standard (and award winning!) health food store and a club that not only serves up some of the finest, freshest food to be found but garnishes this with ample side dishes of great music.

Walk into the Club or the Co-op and you feel the energy. It's hard to define but quite joyous to experience.

Both businesses face the usual challenges, both businesses have their

good times and bad. They overcome them, not through ruthless cutbacks and outsourcing but renewed energy and determination. The staff, management, volunteers and the board all deserve long and sustained applause.

My, a little bit of rain sure lifts one's spirits, doesn't it?

And, while talking of spirits being lifted – the recent awards garnered by the Co-op brings home something we don't often talk about – the sound business nature of our Co-ops and their adherence to ethical environmental principles. Clichéd words, perhaps, but in this case, they ring true.

It's not always easy being green – and basing your business on ethical, healthy products rather than cut-price specials has its own trials. The economy, compliance with a thousand and one regulations and the vagaries of the weather add further layers of work and worry. Both the Co-op and the Club have risen above the obstacles and worked hard, with limited resources, to build dynamic businesses.

What can I say? With age, our Co-ops just get better and better.

– Sammy



NEWS IN BRIEF



CO-OP WINS BUSINESS AWARD 2012 FOR RETAIL

At the awards ceremony held at the Sunshine Coast University Innovation Centre on 10 November, General Manager Karen Syrmis and Supervisor Paula Preston were elated to receive the award in front of 600 attendees from the business community across the Sunshine Coast.

There were 23 finalists in the category of Retail/Specialist Services/Home-Based Vendors and Maple Street Co-op won.

Finalists were shortlisted by a panel of judges, Karen was interviewed on-site, referee attestations were sought and mystery shoppers visited the Co-op.

"This is a major victory for us in the International Year of Cooperatives" said Karen. "Thank you to our members, our dedicated staff, and all the local growers, consignors and contributors of the last 33 years. We are the original and still the best."



CO-OP WIN AT THE 'FROGGIES'

The Sunshine Coast Environment Council's annual awards – the 'Froggies' – are a much coveted acknowledgement of hard work, care for the environment and 'results on the ground'.

This year the Maple St Co-op won the Business Award section and picked up an iconic 'Froggie'. Well done to everyone involved.

THE ORIGINAL AND STILL THE BEST

What a compliment! Leaders in our market.

It is very flattering that other local businesses are copying what the Maple Street Co-op is doing. After 33 years of offering produce and products that focus on being organic, local, environmentally friendly and sustainably produced, we must be doing things right if our competitors are following our lead.

We can't stop others watching, learning and copying as we don't own the market. We can acknowledge that modelling themselves on us is an incentive for us to continue to improve.

Once we were unique but now, in an industry where it is hard to stand out, Maple Street Co-op will continue to apply itself to providing our members and customers with quality products and dedicated service.

If you have any ideas to assist us to remain the leader, please come into the shop and talk with us.

SALT OF THE EARTH

From *The Age*, Oct 9 2012

The sodium content of more than 28,000 processed foods has risen by an average 9 per cent in the past four years, researchers have found, warning that urgent action is needed to reduce salt intake in the Australian population. Excess sodium causes high blood pressure and is a key factor in heart attacks and strokes. Processed foods are the main source of salt for the average Australian.



Gift vouchers are the PERFECT Christmas gift

Now available from the Maple Street Co-op & The UpFront club

A great way to:

- Introduce family & friends to our co-operatives
- Support local businesses
- Support local farmers & producers
- Let the recipient treat themselves

SHOPPING LOCAL – THE BEST GIFT OF ALL

HAPPY FOOD

From *The Age*

A world-first study by Melbourne researchers will investigate whether major depression can be treated with wholesome food. Participants will follow a Mediterranean diet high in fruits, vegetables, fish and legumes, and low in processed foods, sugar, salt and saturated fat. Previous studies have shown a link but this will be the first full-scale clinical trial to examine whether diet can alleviate symptoms after diagnosis.

5% discount for Co-op members!

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Gary Philips, licensed Qld Electrical Contractor (number 70412), licensed solar installer (CEC number A5100260) and Maleny resident

You're not aging! You're experiencing *senescence*

by SAMMY RINGER

Aging is getting chronologically older, while senescence is physiologic degeneration that diminishes our function and vitality and makes us more vulnerable to disease.

So if you are of 'that certain age', it's not 'aging', it's senescence. Feel better now?

And if you're wondering why you age, you'll feel even better knowing that the scientists can't tell us. Really. They can't agree.

Some of the signs of aging (as if you needed them...):

1. Skin and hair changes such as wrinkles, brown spots on the skin, loss of skin elasticity and change of hair colour
2. An overall decrease in energy and vigor and a tendency to become tired
3. Decreased memory
4. Behavioural changes
5. A loss or decrease in vision and hearing
6. Changes in bowel function
7. Decrease in libido
8. Sexual dysfunction
9. Urinary problems such as incontinence, dribbling, and changes in frequency of urination
10. Abdominal obesity and inability to lose weight

For most, items 1 and 2 are the most perturbing, so let's look at them first.

Why do we become gray?

The change of hair colour (why don't they just call it 'greying'? No one gets deep auburn brown hair as they age!) is the most easily dealt with.

Each of our hair follicles contain a certain number of pigment cells that



produce melanin. This gives the growing shaft of hair its color of brown, blonde, red, and anything in between.

As we get older, the pigment cells in our hair follicles gradually die. When there are fewer pigment cells in a hair follicle, that strand of hair will no longer contain as much melanin and will become a more transparent color — like gray, silver, or white — as it grows. As people continue to get older, fewer pigment cells will be around to produce melanin. Eventually, the hair will look completely gray.

What to do about it

Some say a mixture of mustard seed oil, jojoba oil and castor oil can be applied to the roots of the hair to help reverse grey hair. Combine 1 tbsp. mustard seed oil with 2 tbsp. jojoba oil and 2 tbsp. castor oil in a small container, and shake or stir to combine. Gently massage this mixture into wet hair and leave it in for 20 minutes with a towel around your neck or in the shower or bathtub. After the allotted time, rinse your hair with warm water and wash with a gentle cleanser. This treatment can be repeated daily as long as it doesn't irritate the scalp or skin, and unused portions can be stored in a cool dry place for up to 30 days.

It's also said a mixture of thistle oil and coconut oil can be applied to the hair to help reverse grey hair over time. To make this mixture, combine 2 tbsp. thistle oil with 5 tbsp. coconut oil, and stir or shake to combine. Gently massage a small amount of the mixture onto the hair, making sure to get to the roots, and leave it on for 20 minutes before rinsing with cool water and washing with a gentle shampoo and conditioner.

I personally don't mind my greying hair. But for my gender, the look might be called 'distinguished'.

Not happy with grey? The Co-op has a range of 'enhancers' to suit every hair type and colour.

PRODUCTS

- BonVit Natural Henna – in a wide range of shades
- Nazeer Pure Egyptian Henna – love the packaging! Ruby Red, Flame Red and more.
- A great German range is made by Lagona – every shade under the sun including the pictured Gold-Blonde

Why do we get wrinkles?

Over time, shrinkage of facial bone structure, loss of collagen, skin elasticity and gravity equal wrinkles. Our genetic make-up also plays a role in how our skin will age.

We use our facial muscles to express ourselves and, if we have a 'favourite' expression, this can wrinkle the skin in the area most used. Stop that frowning! When you are young, your skin contains a large amount of collagen – this makes your skin stretchy. As we get older our bodies produce less collagen. It also holds less moisture and doesn't repair itself as well. The creases have a harder time snapping back into place and eventually they just stay there, creating a wrinkle! The collagen in our skin is also affected by the sun. Over time, the sun's rays damage the collagen and it can't repair itself as easily. When this happens, wrinkles begin to form.

What to do about those wrinkles

'Simple' things first. Stop smoking, drinking and sunbathing. Drink more water and eat less sugar. Reduce stress. Some 'vegetables to keep you young' include cabbage, broccoli, radish and turnips, while anti-aging fruits include watermelon and avocado, and all these items should be added in your diet. Take some healthy foods that are rich in

antioxidants – eg red berries.

They say that buttermilk and green tea are good for the complexion. Use inside and out.

When you've done or tried all of the above, it may be time for a little something more – and the Co-op has a wide range to suit almost every skin:

If you're not growing your own aloe vera, the next best thing is Thursday Plantation Aloe Vera Gel. It also helps with minor skin irritations

You may wonder why we've included a 'tanning cream' – simple! Not only do you get the 'slightly burnished look' of a suntan but the cream protects you from harsh ultraviolet rays.

And while we're protecting our skin from the sun – not many know that a light make-up such as the Evohe range doesn't just make you look good – it also protects your skin from that villain ultraviolet.

The La mav range of skin products has been tested and trialed and loved by many – a very effective skin reviver.

What more appropriate skin care product would you find in Maleny than 'MooGoo'. Ok, it's a funny name for a range of simple but effective skin care products for sensitive or troubled skin. Try their Anti Aging Skin Cream – full of milky goodness!

And, of course, we have our own local Mukti range – a wide range of naturally organic skin care products such as the pictured Antioxidant facial oil and Tinted Moisturiser with sun cream.

Loss of energy and vigour

This can happen at any age – it just seems to happen more as you grow older.

What to do about it

Diet is top of the list – energy foods include:

- cold-water fatty fish, including wild salmon, mackerel and herring
- fresh fruits and vegetables – and lots of them
- quinoa
- oats
- seeds from sources like flax and chia
- almonds, walnuts, pecans, and cashews
- eggs
- foods high in antioxidants

Walk through the Co-op and take your pick of the fresh fruits and vegetables, nuts and fish to get your diet on an energy path!

Flax seed, flax oil and chia also await your change to a diet that pampers your skin.

Antioxidants are much talked about but finding food naturally high in antioxidants and getting enough of them can be hard. Enter Healthy Essentials Complete Liquid antioxidant. It contains the potent antioxidants Japanese Knot Weed, Grape Seed and Milk Thistle as well as Vitamin E, Vitamin C, Selenium and Zinc.

If your 'get up and go' has 'got up and gone', try Greenridge Siberian Gensing – stamina and endurance in a bottle!

And of course, no matter how well you eat, your body will still thank you for regular supplement of multivitamins. Pictured is the Healthy Essentials 50+ Multi Vitamin.

Next issue – memory, vision, hearing and libido. 🍎

“Some people treat their body like a temple – I've treated mine like a playground”





WHAT'S IN STORE



PUKKA TEAS

Three mint mix – organic peppermint, spearmint and field mint – to refresh and soothe digestion. Chamomile and vanilla – delicately sweet and soothing.

32 gms (20 sachets) \$7.95



BASKET CASE BASKETS

Hand woven in Ghana West Africa by the women of Bolgatanga from sun-dried elephant grass and coloured with natural vegetable and mineral dyes. They are strong, durable, light – and beautiful! Baskets in many sizes, fans – and maracas! **From \$10.95**



GYPSY'S SPICED LOVE POTIONS

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CHRISTMAS BASKETS –

They're here again! – the best gift around for those 'hard to find a gift for' people. There's the 'Food Basket' and the 'Pamper Basket' – but just 20 of each so be quick!



BIO PALM PLATES AND BOWLS

Totally compostable and biodegradable – can be washed and reused. Made from the naturally shed leaf sheathes of the Areca Palm, the manufacturing process uses no chemicals, resins, dyes or synthetic materials. Suitable for hot and cold food, the freezer, fridge, microwave or oven.



'WHEREVER WATER'

Lemon water on the go! Take anywhere container with built in lemon squeezer makes it easy to add flavor, and keeps your water healthier and better tasting."

VITALITY CHRISTMAS PUDDING

Wheat and gluten free with all the rich and moist flavours of traditional Christmas Pud!

900 gm - \$16.95, 280gm



PROFILE

Rose petals & Monday night

Suzee stands at the coffee machine, an image of serenity.

The orders are lined up on the clipboard, too many to count, multiplying as I wave at her.

'Hey'
"Hi Sammy, be with you in a mo.'
Just like that. As though she was able to wave a magic wand and make the coffee orders disappear.

And she does, in her fashion. Cappucino in a mug, flat white, dandy soya latte... the machine hisses and steams and the orders are filled and taken away.

Susie doesn't even give a well-deserved 'Phew!' as she sits down with me. It's Wednesday 2.30 and she's got a break. She takes a deep breath and leans back and tries to look relaxed.

But it's hard, you know? Having someone with a notebook and a camera, doing a profile of you is not conducive to relaxation.

She does her best. As do I. I don't particularly like doing profiles. Try as you might, you end up asking the same old questions,

"When did you move to Maleny?"
"Three years and two weeks ago."
"When did you start working at the Club?"
"Three years ago."

"That means..."
"Yeah, I got a job at the Club two weeks after I moved here, lucky me."
"Lucky?"

"No – not really – I really wanted the job and someone had just left so my timing was good."

Customers and staff flutter by, waving or stopping to have a word with Suzee. The Upfront Club IS NOT the place to have an uninterrupted interview.

I have more questions, "Where are you from?" Oh bugger – this is a question? I feel more like a customs agent...

"Moved here from Sydney but I was a Brisbane girl."



Above: Suzee MacKay takes a break

Right: Suzee isn't the only Mackay at the Club – sister Vikki works front of house and mum Angela is one of our valued volunteers

"Hey Sue!" the gentlemen at the next table call out and I wait for them to realize we have a serious meeting going on here. They don't.
"Pretty full-on Monday night, eh?"
"Pretty busy. Music was great."
Suzee smiles at them. I frown at the interrupters and look back at my notes.
"Had you ever worked in a Co-op before?"

"No – in fact one of the best things about getting the job was learning about Co-ops and how they function. Not what I expected but it's one of the interesting things about the job – the interaction, the way we solve problems..."

"Is that the best thing about the job?"
She looks as though she might say 'yes' but then thinks,

"It's one of the things. I enjoy the atmosphere here and the customers and the..."

"Hey Suzee!" a new voice calls out. Suzee smiles at the passing interloper who takes the hint and moves on.

"And what's the worst thing about the job?"

“one of the best things about getting the job was learning about co-ops and how they function”



"It's hard, physically hard. End of a shift and I'm pretty much wiped out."

"So what do you do when you're not working – or wiped out?"

For the first time, she hesitates before answering,

"I'm – well, I'm working at making natural balms."

Wow, this fits right in with this issue's feature on aging. "Tell me more."

"I'm starting with rose petals, spray free, locally grown. And I'm experimenting with the best way to extract the oil. I've found this recipe..."

"Stop! It's got to be a secret recipe!" She shakes her head, "It's pretty simple really, the big thing is the time it takes."

"Are your products for sale?"

For the first time, Suzee looks a little shy, "Not yet."

Well, watch this space, I think and close my notebook. 📖



Peanut butter 'fresh is best'

by JILL CUTTING

In its purest form, organic peanut butter is simply ground roasted organic peanuts. Maple Street Co-op grinds peanuts into peanut butter upon request. That way you control the consistency, ingredients and the nutritional content.

Organic peanut butter is a whole food that offers you nutritional benefits. It is full of essential nutrients such as protein, vitamin E, folic acid, niacin, vitamin B6, folate and thiamine. Scientific evidence reveals that organic foods tend to have greater levels of antioxidant phytonutrients, trace minerals and certain vitamins than their non-organic counterparts.

Manufacturers of peanut butter may add salt and sweeteners, believing this improves the taste!?!? They may also add stabilizers to prevent the oil from separating. Why not just stir the paste to recombine?

Once you break the cell wall of the peanut (or the fruit or vegetable) you are grinding to a paste (or juicing), degeneration commences because the nutrients they contain are very sensitive to air, heat, light, and over time the nutritional value is diminished.

Once exposed to the air, resealing the glass jar or container can't stop the process. So to gain maximum nutritional value, grinding at the time of purchase rather than buying a pre-ground or pre-processed product is a healthier way to go, even if it takes a bit longer to get served. 🍵

New Fair Trade Connections

Fair Trade Connections have made a new contact in Thailand and now stock some amazing hand crafts from the Thailand hill tribes. Thai Tribal Crafts were established in 1973. Their main objective is to provide opportunities for improving the quality of life of the tribal people in the Northern Thailand.

Seven hill tribes of Northern Thailand are involved with Thai Tribal Crafts: the Akha, Hmong, Karen, Lahu, Lawa, Lisu and Mien groups, as well as many women working in Chiang Mai.

The main thing that excites me about supporting the hill tribes is to preserve the amazing skills these tribes have for

making hand made things. Back-strap, loom weaving, the amazingly, intricate embroidery of the Hmong Hill Tribes and the fine appliqué work of the Lisu tribe to name a few. The hill tribes have very little opportunity to earn money, so by continuing to produce craft items it enables them to have a local economy.

"Thai Tribal Crafts is a Fair Trade Organization advocating and promoting Fair Trade to improve the livelihood of tribal people in Northern Thailand. As a member of the International Federation for Alternative Trade (IFAT), we try to the best of our ability to practice and implement, the code of practice detailed below." (Quote)

- Commitment to fair trade
- Transparency
- Ethical issues
- Equal employment opportunities
- Concern for the environment
- Respect for producer's cultural identity
- Education and advocacy
- Improving working conditions
- Concern for people

Next time you're at the markets ask us to show you some of their work. We will also be getting a new shipment in before Christmas which will include some lovely wooden bowls made out of mango wood. 🍵

Fair Trade Connections



*Unique handmade arts and crafts
Gifts that give twice*

We have a commitment to create a more socially and economically just global trading system.

The products we sell come from low-income artisans in third world countries through organisations who belong to the Fair Trade Association.

This provides consumers with the choice to make purchases that directly contribute to improving the lives of the poor.

A hand up not just a hand out.

Fair Trade Connections
10 Centenary Drive, Maleny Qld 4552
Phone: 07 54943001
Mobile: 0490277968
Email: jk106155@bigpond.com
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Annual General Meetings

Maple Street Co-operative & the UpFront Club 1 November 2012

2012 HAS BEEN AN EXCEPTIONAL YEAR FOR BOTH CO-OPERATIVES. FOR THOSE MEMBERS UNABLE TO ATTEND THE AGM HELD AT THE UPFRONT CLUB IN NOVEMBER, WE ARE INCLUDING BOTH THE GENERAL MANAGER'S AND THE DIRECTOR'S REPORTS FOR BOTH CO-OPS IN THIS EDITION.

MAPLE STREET CO-OP GENERAL MANAGER'S REPORT

— **Karen Syrmis, General Manager**

This year has proven to be a significant year for our Co-ops, not only because of the brilliant efforts made by our members, directors and staff but also because it has been the International Year of Co-operatives.

Our co-operative is very well known and respected throughout the co-operative community nationwide. And this year we have done extremely well.

Financially

I am pleased to report a surplus of \$58,900 from a \$1.87 million turnover. This excellent result is due to:

- The loyalty of our members (in return we gave members a total of \$67,500 in discounts)
- The dedication of shop manager Cobi and our staff (we paid \$468,000 in wages)
- Our local farmer and producer consignors (a total of \$137,00 was paid to local farmers throughout the Hinterland)

Improved systems and KPI reporting
Unfortunately we are not in a position to share the surplus with members yet, as we still need to dedicate money to the upkeep of these three buildings (we sublet to Colin James).

From this year's maintenance budget we built new front steps, replaced some of the ceiling, dealt with floor rot and a leaking roof and purchased two new fridges. Thank you to Paul, Peter, Johan and all the Co-op helpers.

Environmentally

It was wonderful to be recognised for our environmental practices by the Sunshine Coast Environment Council recently, as we all work hard to improve our footprint. We do the following:

- Have solar panels
- LED lights
- A bulk water station — eliminating plastic bottles
- Continue to increase the number of local suppliers and producers
- Grow a Co-op community garden
- Recycle everything

Socially

Maple Street Co-op is regularly approached to host visitors from overseas and present to local groups and schools on co-operative business practices, ethics and principles. This year we have:

- Hosted 3 delegate groups from Japan
- Presented to Beerwah and Maleny SHS (vocational and business classes)
- Been invited as guest speaker to several community and service groups
- Informed cancer support groups about healthy food and lifestyle

Our social capital is just as important as financial and environmental accountabilities. We value all our members, directors, staff and volunteers who help make us the dynamic co-operative we are.

Other goals reached and initiatives met include:

- Entering into a buying agreement with Natural Food Store — saving on food miles, transport costs and continuity of supply and cost.

(continued on next page)



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- Improved IT equipment and networks – thanks to Darryl and Alex
- Co-op Garden – thanks to Brian and John
- Improved social media and web design – thanks to Cobi, Rhi and Den
- Policy and Procedures Manual
- A robust training program, which varies from manual lifting to a business diploma level.
- Strategic Plan – thanks to David Miller
- A succession plan, which was tested when Levi had a terrible football accident, Sue and Cobi travelled overseas together and Carol from fruit and vegetables went on leave for 6 weeks at short notice. Staff multitasked and learnt new skills, and it didn't all fall to pieces!
- Real Food Festival presence – thanks to Cobi and Sue
- A professional informative Co-op News – thanks to Sammy and Wendy

The future

- We will continue to promote the benefits of co-operatives and our organic health food store
- Have better communication and interaction with members
- Continue to look for better prices for members
- Support members in new projects like 'the Children's Garden'
- And continuously improve...

Every year someone always stands out with excellence of co-operation, and this year we must recognise the efforts of one of our incredible members / volunteers, Jodie Robbins. Thank you Jodie! 🍌

MSC DIRECTOR'S REPORT

– Garry Claridge, Chairman on behalf of the Board of Directors

The past year has been one of deep satisfaction for the Maple Street Co-operative. All goals have been engaged with and positively contributed to. From our Governance Policy we identify these goals as:

- Service environment – friendly, welcoming, informative and efficient.
- Community – offer healthy, ethical and progressive choices; model for long-term viability; increase environmental, social and economic capital
- Education – nutrition, health and cooperation.
- Pricing – reflect true fair-trade and production value

Our strategic planning was a significant effort with a satisfying outcome. We worked on input by the members, staff and Board from various processes over the last couple of years. Of note is the effort and skills contributed by David Miller. From the developed strategic options we were able to work with PJT Accountants to further develop the plan.

From the Strategic Plan we have established financial Key Performance Indicators (KPIs). These are used to both monitor financial progress and perform "what-if" analysis for tuning our budget development and marketing planning.

From a financial perspective, the business is solid. Our total income is slightly lower yet our net profit is

significantly higher, which brings us back to a safe level of operation. The level of total income is a reflection of both increased competition and overall economic conditions. The net profit level is a tribute to the efforts of management and staff in developing, and conducting, the business operations.

Business challenges do exist; hence we need to continue to plan strategically for long-term viability. We also need to build resilience to recover from potential external and internal shocks.

A tool we have for directing the business is the Governance Policy. Tuning and monitoring it is an ongoing process. It can require significant reflective energy and forethought.

Member involvement in strategic planning and governance policy development is encouraged – as is involvement in many aspects of the business. This cooperative effort is what contributes significantly to the long-term viability.

We have also been reviewing our relationship with The UpFront Club. This is in the context of the type of organizational structure which will best benefit both co-operatives. We acknowledge the strong relationship between the two, and wish to maintain and, where possible, enhance that mutual strength.

We wish to thank the members, volunteers and staff for creating such a wonderful social enterprise and for their contribution to the social capital of Maleny. 🍌

UPFRONT CLUB GENERAL MANAGER'S REPORT

Karen Syrmis

The UpFront Club is the only co-operative restaurant in Queensland. It is incredibly challenging running a viable restaurant in today's economic climate, and coupled with the new modern award has seen many restaurants close or cease trading on weekends and public holidays.

However I am ecstatic to report a GREAT year for the Club!

Financially

- 2012 is the first year ever that the Club has recorded a surplus of \$20,927.
- It is a constant challenge to keep wages below 42.5% sales to wages ratio (last year was 43.3%). The industry average is 42%.
- Sales have increased 9.2%, which is due to Sharon's excellent management skills and our hardworking staff.
- The IYC forums, Maleny Music Festival, Wood Expo and extra catering jobs resulted in \$18,000 extra income.
- Turnover was \$1.13 million.
- Wages paid = \$490,000.
- Rent paid = \$40,000.
- Discounts to our members equalled \$25,000.
- We received \$7,250 in grants and paid over \$400,000 to suppliers.

Club super-volunteers Douglas and Bev



Socially

- The Club continues to support local musicians. We receive great respect within the music venue scene, and we thank Danny Rose (our entertainment contractor) who works tirelessly to book quality performances. This year we paid \$20,000 to entertainers.
- The Folk Nights have improved greatly with the enthusiasm of Bob and Laurel Wilson. They work hard for the folk movement and the Club. Thank you.
- Our Art Director Edith Ann also works hard to ensure there is always a current art exhibition, sometimes at a minute's notice. Edith Ann receives no benefits other than a free meal now and then.
- We acknowledge all the work done for the IYC On the Couch forums by Jan, Jane and Rachel and all their helpers. Jan and I recently attended the International Year of Co-Operatives National Conference where more than 50 leading national and international co-operative experts debated the role of co-operatives in food security, agriculture and regional economic sustainability. I have come back with renewed enthusiasm and respect for the co-operative movement and our wonderful co-operatives and its members.
- I would like to recognise one of our members for years of service, not only to IYC but over 20+ years, Jane Skrandies-Martin. Thank you Jane!

- One of our quiet achievers is Terri Bates and her initiative of the Welcome Mat. She does an amazing job of advertising, co-ordinating and introducing new people to our Club and community.
- Our volunteers and LETS workers in the restaurant are invaluable to restaurant operations.
- Two people stand out again and again – Bev and Douglas – who work at least 5 or 6 shifts weekly.
- Our website, POS system and new music mixer are constantly improving and being updated, usually in the wee hours of the morning. Thanks to Den, Alex, Kye and Danny.
- I would like to thank the all the directors and members of our maintenance team – Paul W, Johan, Peter and Tony – as well as all the energetic workers who turn up for working bees.

Environmentally

The Club has renewed its Green Table Accreditation, which recognises our environmental practices.

Other goals reached and initiatives met include:

- A better menu with suppliers sought locally where possible
- Increased buying from Maple Street Co-op
- New industry-approved kitchen flooring
- Fixed costs overhauled
- Supplier agreements
- Employing and training the 'right' staff
- Improved systems and standards
- Policies and Procedures
- Improved communication with members
- Regulatory compliance
- Implementation of LETS and the Monday night 'bunya meal'
- Increased income streams
- Improved membership database, IT and website apps such as streaming live to air.

The future

- We aim to have a Marketing and Business Plan and complete our Strategic Plan.
- 2013 will be the year of redesigning the back yard and increased communication with members. 🍌



Top: Entertainment contractor Danny Rose and UFC Manager Sharon Millburn
Below: Member Darryl Ebenezer, Shop Manager Cobi Verstraten and UFC staff member Alex Bouchet

UFC DIRECTOR'S REPORT

– Garry Claridge, Chairman
on behalf of the Board of Directors

The UpFront Club (Maleny Cooperative Club Limited) has performed well as a business in spite of significant rises in the price of overheads. Total income has increased as well as our net profit.

The business has been improving its financial viability over a few years; with this we still need to carefully plan and operate to establish a solid base. This includes the need for reducing our financial liabilities and increasing our total equity.

The Australian Bureau of Statistics (ABS) showed an upward national trend in sales for cafes and restaurants over the last year. So we can assume that our total income level has a good chance of remaining stable for a while yet. We need to keep the goods and services desirable to maintain that level.

Of note, from the rules of the Co-operative: "The provision of goods and services to the members of the Co-operative, their families and their guests for the purpose of social interaction,

cultural and educational exchange is a primary activity of the Co-operative."

This is an important reminder to ourselves of the purpose of The UpFront Club. Hence we do need to continually review our offerings and relative performance. The balance between remaining financially viable and meeting most of the needs of our members is at times difficult. An example of meeting this aim, and members' needs, has been the series of 'On the Couch' sessions conducted as part of the IYC (International Year of Cooperatives) initiative.

The management and staff have contributed greatly to the increased business performance. Their attitude is cooperative and this is significant. Our volunteers are the other great resource we have for maintaining the business viability. This is testimony to the sustainability of the cooperative business model.

The Board worked with PJT Accounts to develop a strategic plan. We found that we needed to take on much of the responsibility for this plan development ourselves. Hence, with input from

previous processes with members, staff and board, and with great effort and skills provided by David Miller, we were able to complete a significant SWOT and be in a position to complete the plan. We do now have Key Performance Indicators (KPIs) for assisting with financial performance monitoring and budgeting.

The UpFront Club does not have a Governance Policy. The Board has been working towards its development. In the meantime we operate using the Maple Street Co-operative's Governance Policy as a guideline. Members are encouraged to be involved in this policy development process.

The relationship with the Maple Street Co-operative is being reviewed. We are considering various business structures which will enhance our collective long-term business viability. Currently we share back-office facilities and resources.

The Board thanks the members, volunteers and staff for creating a vibrant and welcoming social asset. It is a significant contributor to the wellbeing of the Maleny community. 🍎

Healthcare in our aging Maleny

by STEPHEN ALEXANDER

Our welfare-based healthcare system cannot and will not deliver on the promises, expectations or predicted requirements of an aging population. This is due to the simple fact that no government or insurance company anywhere in the world can reconcile the two opposing forces of escalating costs and restricted expenditure.

The implications of the stated strategies being adopted will have the effect of requiring us to stay in our own homes to manage a chronic condition or stay in our own beds when it becomes acute. With no funding set aside for the required army of nursing and care coordinators, the burden will fall upon family and community members. In the case of dementia, which is now the fourth leading cause of death, this task equates to one full-time person shared by anyone who can afford the time and is willing to commit.

Luckily, in Maleny, we are unlikely to see the worrying trend of "granny dumping" where aging relatives in the USA are stripped of their ID and dumped in another city. For those with no immediate family and financially restricted, the only option will be to collaborate with each other and any institution that can offer assistance.

The bedrock of co-operative thinking in Maleny should stand us in good stead if the movement can grapple with its own transformation. This would require building upon its services to focus on these needs; in particular how to avoid getting a chronic disease in the first place.

www.stephenalexander.com.au



Managing your body's SUPER

by KATHRYN ALEXANDER

By the time you get to 35 years, it's probably as good as it gets in terms of being able to build up your super – or your capital assets.

From here on degeneration equals regeneration, which simply means that turnover is unlikely to accrue much wealth, but merely maintain what you already have. As we age greater conservation becomes the key to managing our assets in order to make them last longer.

Conservation mode means that you are more mindful of not spending more than you earn. In simple terms this means that your dietary input (its energy value) has to meet your output (how much you use) otherwise you will end up spending your capital and possibly going into a debt that is impossible to pay off the older you get.

Nutrient capital must also be conserved. By making sure that the food you eat is a "plus" food and not a "minus" food you protect your mineral and vitamin assets, without which the body will not function. Minus foods are those that come without nutrients, such as refined foods which include fats/oils and carbohydrates, where all the important minerals and vitamins have either been polished away (grains) or left behind with the fruit or seed, as with the olive, coconut, or the nut/seed oils.

Minus foods will erode your magnesium, a very important mineral without which the body can't produce energy.

Chronic disease doesn't happen overnight, it starts in childhood: poor diet, poor body construction, poor pension fund.

It's stated that, in 2000, 23% of children under 17 years, 45% of working age adults and 85% of the over-65s suffered one or more chronic conditions and these figures are projected to increase steadily over the next 30 years.

By accepting the main cause of chronic disease is due to poor 'lifestyle', we can make a massive difference to our own individual health projections. By managing our capital growth in our early years and then our pension fund wisely we should be able to see ourselves through to old age with a reduced dependency on our health-care system.

My tips for greater self-reliance:

- Maintain a healthy weight (our metabolism slows by 10% as we age so we need less)
- Maintain some daily exercise
- Eat only plus foods; save the minus foods for special occasions – and no, not every day is special!
- Prop up your declining antioxidant status with fresh fruits and vegetables; juicing is a good option
- Reduce toxic exposure – eat chemical-free foods, and use chemical-free personal and cleaning products
- Reduce stress – stress eats into your capital like nothing else!

www.kathrynalexander.com.au



Highlights from 'On the Couch'

by JAN DUFFIELD

This International Year of Co-operatives gave us the opportunity to promote and educate our members and the public generally about our Co-ops as well as exploring new co-operative ventures.

We started the year with our launch in February, that enabled everyone to come together to celebrate Maleny's co-operative achievements in the early years and to launch our 'On the Couch' series of forums. These were very successful and enjoyed by all that attended. We explored the possibilities of Intentional Communities and Housing, the IT world, Alternate Technology, Food and Share Farming, engaging our Gen Y, Community Banking and we rounded the year off with a general discussion about what it is to be 'co-operative'.

'On the Couch' would not have happened without everyone's generous support and energy displaying all those co-operative values we hold dear.

Thanks to...

All our presenters who gave high quality information and contributed to the discussions. As a result, we have a few new ventures in the wings ready to take flight in the new year.

All those people who made the 'Couches' work. Karen for giving me the opportunity to work on the IYC year for the Co-operatives and sharing the National Co-operative Conference experience in Port Macquarie. Especially our team and Jane Skrandies-Martin for her tireless commitment to the co-operative cause and all the hours she spent working with me. We had a whirlwind trip to Armidale to an IYC Big Conversations at the University of New England. We met Melina Morrison who

organised the National Conference and Jo Barraket who facilitated the Youth Forum and spoke at the NCC. Jane was our IT girl, secretary and finance manager. And Rachael Stacy for her ideas, energy and willingness to jump in whenever I needed her help with 'On The Couch' deadlines, especially for the Sunshine Coast Regional Council economic grant that we were successful in receiving, which helped fund 'On the Couch'.

Thank you SCRC Economic Development Fund & Jenny Mackay. Also Peter Pamment and Jan Tilden for their kind donation of \$500 from the Co-operatives Review fund.

A big thank you also to Andrew Martin for the IYCMaleny webpage and IT support and his support for the IT couch, and Paul Williamson for his ongoing support and passion for the co-operative movement. His ideas for the 'Future of Co-ops Couch' and for the use of his data projector. Thanks also to Rosie's son Craig for the delivery and use of his couch each month!

Thank you Sharon Milburn and staff of The Upfront Club for giving this great venue, providing fabulous food and service.

Thanks Den Lalor for making the live streaming possible, Danny Rose for sound and PR and general support, Karen and the Maple St Co-op for their support and door prizes, Jenny Kemp for our IYC logo, Linda Graham for the fabulous posters and printing, PoMei Kwong for the original 'Couch' image and helping organise the first Land sharing & Housing Couch and Tommy for his support and notetaking each month. 🍷



Top: Angel, Madhu, Mat
Bottom: Jason, Giita, Brahmadeva, Matt

Children's FEASTival Community Garden

You may have seen the magnificent garden taking shape behind the Co-op – the work of Madhu and Kate and a great team of volunteers.

A working bee – a beautiful morning in the Co-op children's garden. Physical work, laughter and great company.

What a wonderful day we had, meeting at the break of dawn to work before the heat of the day. There was a long list of work to be done, and eight willing volunteers for the task.

The Children's FEASTival Garden had a slow start in August, with truckloads of soil delivered to build up swales that would enable the children to walk safely on the sloped ground.

Volunteers had their hands full with rearranging soil, rocks, mulch, logs and even small slivers of glass!

Matt George quickly turned stumps and logs into owls, dolphins, baby kangaroos, birds and finely carved steps and seats. Posts were rammed into the earth, mulch laid, walls built, rocks moved... and by 4pm the garden was taking form. Working on a team is so much easier and more fun than working alone.

Next job – spreading bark chips on the paths and finishing the storm drains! 🍷

If you are interested in your children joining the Garden or if you would like to help in an upcoming working bee, please contact Madhu & Kate, 0468 428 190, or email madhukazony@softhome.net



Jess Begun, Mikel Lezamiz from the Mondragon Co-operative Corporation in Spain and Karen Syrmis

Doing business the ethical way

by KAREN SYRMIS

Report on IYC National Conference 24–25 October, Port Macquarie

International Year of Co-operatives 2012 has been the only time the United Nations has dedicated an international year to the business structure that is built by people for people.

More than 50 leading national and international experts debated the role of co-operatives in food security, agriculture and regional economic sustainability, the future of co-ops, in health, green energy, housing, food distribution, indigenous communities and manufacturing.

There were many lessons learnt from the international communities in the UK, Spain, Canada and USA.

The conference kicked off with the screening of Jess Begun's film 'Lights on the Hill' to a packed room. The questions asked after the film and interest shown in our co-operative town proves that after 30 years we are still seen as a vibrant co-operative community.

The first keynote address was delivered by Mikel Lezamiz, a director from Mondragon in Spain – the largest co-operative in the world with 83,000 paid workers within 120 co-operatives. Presently Spain has 53% unemployment; however there is no unemployment in the co-operatives.

Over the 2 days there were inspiring presentations from:

- Professor Tim Mazzanal, Winthrop professor – 'Guides to Building Strong Resilient and Successful Co-operatives'.
- Jack Wilkinson, President Federation of Co-op Agriculture, Canada – 'Why Co-operate?'
- Dr. Race Matthews, co-operative historian
- Dr. Chris Cooper, Senior Associate, UK Co-operative College

Panel discussions were lively and covered issues such as: *Can co-operatives save capitalism?*, *Job creation, Being and staying co-operative, Shared DNA, The value of collaborating*, etc

Business clinics ran concurrent sessions that were relevant to our operations.

I learnt so much from Dr. Ernesto Sirolli who presented on *The Esperance Experience*.

There are brilliant new co-operative initiatives in health, renewable energy, housing and food security. The commemorative Year Book was launched at the conference as well as the Co-op Manual, which offers free advice on starting a co-operative step by step. Maple Street Co-op welcomes this, as we regularly receive enquiries on how to set up a co-operative, and while we give as much information that we have on file and invite people to come and see how our co-ops work, there has never been real, current, step by step information supplied by Fair Trade or the Registrar of Co-operatives.

It is very inspiring and exciting to be part of such well-known and respected co-operatives. The co-operative model is of the most significance to a world looking for alternative ethical ways of doing business. 🍷



2012 – an 'extraordinary and challenging year'

MALENY Credit Union has "fixed all the leaks in the boat and is preparing to go back to sea". The analogy was used by chairwoman Sarah Davies at the AGM at the Old Witta School on November 10.

Since June 2011, when members defeated a proposal by the former board to merge with Credit Union Australia, the credit union had achieved significant milestones. These included:

- dropping the acronym MCU and reverting to the original name, Maleny Credit Union
- implementing new software to run the banking system
- re-establishing the brokerage arm to offer members a greater range of services and the credit union with a further source of income
- making considerable progress in meeting the Australian Prudential Regulation Authority's requirements
- in June 2012, the loan book grew for the first time in well over a year, and
- a program of consultation with members resulted in formation of an Innovation Committee. This gives members a forum to discuss the credit union's strategic direction and to generate ideas for the board to consider.

Ms Davies said the credit union would see a continued focus on core profitability, as well as ways to improve members' personal banking

experience. She urged members to participate in the Ethical Policy Survey, that can be completed online at <http://www.mcusb.com.au/survey> or at the credit union office, Bunya House, 28 Maple Street.

Mr Scolari said that members' confidence in the credit union had returned to pre-merger levels, demand for deposit products had returned and the relaunched lending area had been well supported locally and beyond.

He paid tribute to staff, management and directors for their efforts.

New directors of MCU Limited elected at the AGM are: Sarah Davies, Matthew Green, Wendy McTainsh, Julie Rheinberger and Michael Towsey.

The meeting also approved a change to the constitution that the company must have seven directors instead of the present "between 6 and 10", to comply with new regulations.

Regarding the Community Trust, Director Robyn Grivell said that the credit union was looking at forming a new corporate trustee and appointing a new management committee, and it would take oomph, energy and commitment from members and the wider community to fully utilise the Community Trust.

Anyone interested in participating should contact director Michael Towsey through the credit union. 🍏



From left: Nicole Hilton, Scott Howie and Rebecca Jones

BEHIND THE SCENES: New (and returning) staff at the Credit Union

Nicole Hilton

Title: Credit Control Officer
Nicole's actually not a 'new' staff member, having worked there for 8 years, 2002–10.

She came back 4 months ago to take on what some might see as the unenviable task of Credit Control. She doesn't see it that way, "It's about solutions, looking at options, working with members for the best outcome. It's actually tremendously satisfying."

Nicole is delighted to be back at the credit union, "There's such a positive underlying ethos here. Perhaps because we're small we're not 'boxed' into fixed roles.

Nicole is presently working on a 'budgeting tool' for members – easy to use, adaptable and available on a number of platforms.

Scott Howie

Title: Lending Manager
Scott's background includes the 'big' names like ANZ as well as other credit unions.

He started with the credit union in March this year and, from the look of his desk, hasn't taken a break since.

When asked about the skills needed for the role, he responded "Life skills – and understanding how to do the right thing by the credit union and the client."

He makes the point that lending decisions are not 'tick a box'. "We do manual assessments, face to face stuff. Every member and their needs are different."

For Scott, the lure of the credit union was in part the sense of community and the almost intimate atmosphere, "I am head office! I don't have layers and layers of management to wade through."

Rebecca Jones

Rebecca looks far too young to have a serious title like 'Finance and Compliance'. And – what is 'finance and compliance'?

"I ensure the Credit Union works within the various regulations, that the day-to-day activities are recorded and I prepare a monthly finance report."

Rebecca came to the credit union after many years working as financial auditor for one of the larger accounting firms. She and her husband wanted a better environment for their young family and moved from Brisbane to Maleny.

"We were drawn to Maleny and I was particularly drawn to the credit union because it gives me an opportunity to work with the community. I get real satisfaction contributing something. I feel as though I'm involved in the bigger picture here, helping to make a better world for my kids."

Rebecca said that the work environment gave her a level of autonomy. "We all have input into strategic directions. That's exciting."

Seems to be a common thread. 🍏

Small revolutions close to home #1 – HEMPCRETE



Johan Tijssen is probably best known for his tireless and craftsman-like work around the Club and Co-op – and his sax playing! Carpenter, repair-man, builder, fixer – he's put his hand to a score of projects large and small.

Less known (for now!) is his role as an entrepreneurial innovator in the building sector. As Director of Hempcrete Australia, Johan is part of a select group who may well revolutionize the way we build our homes.

Hempcrete is a building material comprised of a woody core of industrial hemp and lime-based binders.

The building process is simplicity itself:

- construction of a load bearing timber frame
- formwork installed around the frame
- Hempcrete slurry lightly tamped into place
- removal of formwork within a few hours
- leave it to dry
- rendering of walls with a natural, breathable render or paint

However, ease of installation wasn't the only factor that drew Johan to Hempcrete.

Unlike many of our 'traditional' building materials, Hempcrete delivers:

Insulation – Hempcrete buildings have excellent insulation properties (up to R4.2 when built to the recommended thickness of 250 mm). This means a large reduction in heating and cooling costs and a major increase in comfort. This is a big plus in our climate!

Carbon sequestration – during the growing cycle, hemp sequesters large amounts of CO₂. Hempcrete removes more CO₂ from the atmosphere than it puts into it.

Breathability – moisture is transferred through the walls, thus avoiding condensation buildup (thus: no mould).

Fire-resistant – the lime in the binder makes Hempcrete fire-resistant.

Pest resistance – the lime acts as a biocide.

Johan has also been instrumental in acquiring BCA (Building Code of Australia) Certification for Hempcrete Australia's products and installation, and is running training on installation for tradespeople and owner-builders.

He also wants to empower owners and owner-builders to be involved in the building process, working alongside the accredited builder or installer.

Johan is excited about the future:

"Consumers are putting more and more pressure on the building industry to provide viable building options with green star ratings, and Hempcrete exceeds those needs. By eradicating the need for heating or cooling in our homes we are free to live healthier lifestyles by saving money, the environment and with greater peace of mind. A Hempcrete home is longer lasting, greener and energy efficient." 🍏

Training programs for Hempcrete Australia are being held in January next year. For more information contact Johan on 5429 6634 or visit www.hempcrete.com.au



\$25 gift vouchers up for grabs

WIN A GIFT VOUCHER FROM THE MAPLE STREET CO-OP AND THE UPFRONT CLUB. HOW? BY ENSURING WE HAVE YOUR CURRENT CONTACT DETAILS.

All members who check and update their details before January 2013 will go into the draw for a gift voucher compliments of your Co-ops.

AND we are excited to announce that members can now update their own details on-line!

For the Maple St Co-op just go to www.maplestreetco-op.com and login using your email address and the password we emailed you recently.

For the UpFront Club just go to www.upfrontclub.org and login using your email address and the password we emailed you recently.

For any members who didn't receive an email with their password, it is probably because we don't have a current email address for you. So you can email secretary@maplestreetco-op.com advising your current email address or fill in the form over the page and we will update our information and email you your password.

If you don't use a computer, we still want to ensure we have current details for you, so please complete the form and drop it into the Maple St Co-op or The UpFront Club and we'll do the rest, including putting you into the draw to win a gift voucher.



Maple St Co-op
Membership No:



UpFront Club
Membership No:

PRIMARY MEMBER:

First Name: _____
Surname: _____

SECONDARY MEMBER:
(Maple St Co-op only)

First Name: _____
Surname: _____

Email: _____

Address: _____

Postcode: _____

Mobile: _____

Phone No: _____

Birthday (primary member – optional) _____

Birthday (secondary member – optional) _____

A proposal for a NEW CO-OPERATIVE

A fable by RIK RALPH

The task seemed simple. As part of her Degree in Business, Sarah was to prepare a study of rural Co-operative Society. She chose her town and spent a month working as a volunteer in the local Co-op. Being a died-in-the-wool city girl, she had no idea of country or small town life. Declan, the co-op store manager, was to be her mentor. His task was to help her understand the ethos of the community, the role the Co-op played in the town and how the Co-op operated.

Of course, this required him to take her to the pub after work, to the local football on Saturdays, and out to various farms to see how they used and supplied the Co-op. It also required him to familiarise her with the operations of the Co-op and the seven Principles on which Co-ops were based.

After a month of working closely with the volunteers in the Co-op and with Declan; Sarah returned to the city to prepare her report. Inevitably, lots of questions needed to be answered; points clarified, Co-op methods of operation explained, so Sarah was on the 'phone to Declan two or three times a week.

Now, here she was, two months after leaving, outside the Co-op again. Taking a deep breath and her courage in both hands, she entered the shop. Cheery voices greeted her as if she had not been away as she walked

through the shop to the office where Declan stood and greeted her. "Declan," she said. "I have a proposal for a new Co-op in this town, and I think you and I are the ideal people to start it". Declan stared dumfounded. 'What on earth are you talking about?' he asked. 'Well, after studying the Seven Principles of a Co-op, and seeing how they operate I think you and I could start a new co-op in the town. Initially you and I would be the only members We would merge our financial assets, and, after the necessary paperwork we would...um... merge the rest of our...um... assets, and shortly after, I am sure, we would have new members. We, with the new members, would then be in a position guide the Co-op, to organise the finances, to educate and train the new members, and get involved in a range of community activities. Through these activities we would be working towards common goals..."

Sarah would have continued but Declan swept her into his arms and said, "I accept your proposal of marriage. After all, what better way to start a marriage than using the principles of a cooperative, working cooperatively for our common goals?" He then formalised the association with a kiss. PS. Sarah got a High Distinction for her assignment.

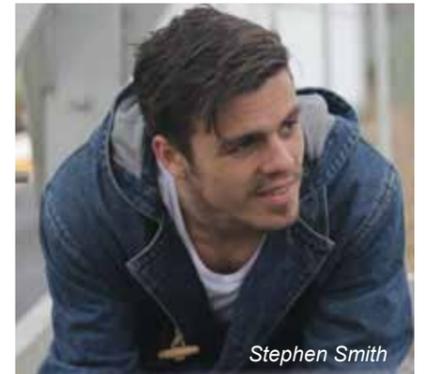
© Rik Ralph



Robyn Brown Quartet



Emila D



Stephen Smith

What's on at THE UPFRONT CLUB

DECEMBER

- 1 **FIRST SATURDAY FOLK \$5**
Blackboard, guests STRANGEST DREAMERS
- 7 **ROBYN BROWN QUARTET**
(S.Coast) Sassy originals, jazz and pop

- 8 **ALEX BELL** (Brisbane) Top-class Indie folk rock singer guitarist

- 14 **KIT COTTER** (Maleny) Vocal & keyboard, Great American Songbook
- 15 **JACK PATERSEN, EMILA D & STEPHEN SMITH** (Brisbane) Adventurous touring young songwriters

- 21 **SUZY FISH & IAN SMITH** (Brisbane) Delicate finger picking originals, sweet voices

- 22 **ALL STRINGS ATTACHED** (S.Coast) Trad & contemporary Celtic gypsy rock

24 Closing 2.30pm Closed 25, 26, 27

- 28 **BERNARD O'SCANAILL** (Maleny/Ireland) Adventurous folk blues jazz, piano & guitar

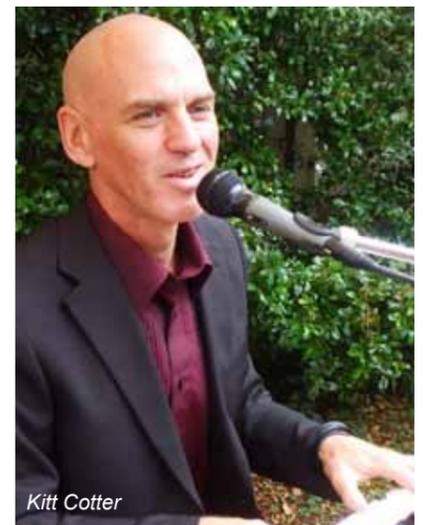
- 29 **TOM COONEY** (Brisbane/Dublin) Indie folk, 'songs of cycles, distance love and indifference'

31 Closing 2.30pm

JANUARY 1 Closed

UPFRONT CLUB HOURS*
Mon, Fri, Sat – Music at 7pm.
Gold coin entry
COFFEE: 7.30am
BREAKFAST: 7.30–11am (7 days)
LUNCH: 11.30am–2.30pm
DINNER: from 5.30pm (take-aways available)
Tuesday, Wednesday & Sunday – closed from 2.30pm
www.upfrontclub.org

*All events 7pm unless otherwise noted



Kitt Cotter



Tom Cooney

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MCU Ltd, Bunya House, 28 Maple Street, Maleny (AFSL 246921)
Phone: 07 5499 8988 www.mcusb.com.au

Mon - Thurs 9.30 to 4.30
Friday 9.30 to 5.00

MCU Sustainable Banking



An AMAZING piece of work...

In September, the Club underwent a major revamp. You may not have noticed because the major item to be 'revamped' was the kitchen floor! Replacing the floor meant totally 'gutting' the kitchen.

This was an operation of mammoth logistics and muscle power, overseen by Paul Williams and Sharon Milburn. Logistically it all had to work seamlessly in order to reduce 'closed time'.

Through good management, it went like clockwork.

It started after closing on a Monday night, when a crew removed all the tables and chairs. Then, literally tonnes of machinery, materials, food and paraphernalia were pulled out, sorted and stored so the old tiles could be pulled up. The enthusiasm (and stamina!) of the staff and volleys was something to behold.

Tuesday morning the operation continued with the sub-floor being laid, volunteers sanding, pressure cleaning, painting

and cleaning the whole Club, renovating tables and fixing stuff in the back yard.

The new flooring was professionally laid and Wednesday lunchtime the whole operation went into reverse, with everything (and the kitchen sink!) being brought back in and re-installed.

Thursday, the Club was open for business again.

It was, truly, an amazing piece of work by a team of tireless volunteers and staff. A huge thanks to all involved.

MALENY

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