



MFMA NEWS

WINTER 2011

MFMA Invites Vendors to Join!

Vendors...Become a Direct Member of the MFMA!

The move to a vendor membership status allows the MFMA to directly interact with producers of food products and specialty crafts to assist in their development and provide programs designed to strengthen their businesses and their involvement at farmers' markets.

Vendors will have access to:

- ◆ Member web page advertising their business

and linking to their farmers' market venues

- ◆ Low-cost general liability insurance (including product liability)
- ◆ Discounted online training programs, workshops, and conferences
- ◆ Access to MFMA Member Only Supplier Discounts
- ◆ Direct notifications on important industry updates, news, events, business opportunities, and financial assistance

The MFMA is a non-profit, direct supporter of farmers' markets and the growers who make it possible for our families to access healthy, local foods in Minnesota!

As a member, you direct the development of programs and opportunities you need to be successful. We welcome your contributions and look forward to your membership.

Remember...the MFMA is *your* association...Welcome!

Become a Member at: <http://www.mfma.org/pages/NewMembership/>

New on the MFMA Website...

Here are the latest fun items!

- Vendor Web Pages! See what your favorite vendor is selling and where!
- List your next industry-related event!
- Your next seasonal recipe is in the Recipe Corner!
- Industry Suppliers can now display their products & promotional offerings to our members!
- Find Apparel and Products on the MFMA website...customize your item with the name of your favorite market!
- 2012 Market & Vendor Membership Applications for the MFMA!
- The latest in Fact Sheets from the Minnesota Department of Agriculture are now found in the MFMA Library!

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Upcoming Events:

- **November 1, 2011:** MFMA's 2012 Membership Renewal Period Opens (Vendors & Markets)
- **March 22, 2012:** MFMA Spring Conference

Submit Your Events to: dbouska@mfma.org

Tax Information for Sellers & Event Organizers...

Sales Tax Registration

Any business, individual, promoter, operator, or fair board making taxable sales at a selling event must be registered to collect the Minnesota general sales tax and any applicable local taxes before the event begins. You may register for a Minnesota ID number online at:

www.taxes.state.mn.us or by calling 651-282-5225 or toll-free 1-800-657-3605.

The Application for Business Registration, Form ABR, is available on the web site or by writing: Minnesota Tax Forms, Mail Station 1421, St. Paul, MN 55146-1421.

Certain individual sellers at an event are not required to register to collect sales tax if they qualify for the isolated and occasional sales exemption. To qualify, all the following conditions must be met:

- 1) The seller participates in only one event per calendar year that lasts no more than three days;
- 2) the seller makes sales of \$500 or less during the calendar year; and
- 3) the seller provides a written statement to that effect, and includes the seller's name, address and telephone number.

This isolated and occasional sales provision applies to individuals only, it does not apply to businesses.

Operators of Selling Events

Minnesota law requires that *before* an operator can rent space to a seller at a selling event (including community sponsored events and nonprofit organizations), they must have either proof that the seller is registered to collect Minnesota sales tax, a written statement from the seller that no taxable items are being sold, or a written statement from the seller indicating that they qualify for the isolated and occasional sales exemption mentioned above. Sellers are required to give the operator a completed Operator Certificate of Compliance, Form ST19, or a written statement that items offered are NOT subject to sales tax.

ST19 Form: <http://taxes.state.mn.us/sales/Documents/st19.pdf>

Keep the forms for at least three and one half years to avoid a penalty fine of \$100 for each seller that was not in compliance for each day of the selling event.

Taxable Sales Guidelines:

Sales of arts, crafts, and prepared foods are generally subject to the general state sales tax and any applicable local taxes. Sellers should separately state the sales tax whenever possible. If the tax is included in the selling price, the item must be marked "tax included," or a sign posted indicating that tax is included in all prices.

Food and drinks, including bakery goods, are taxable when sold with eating utensils provided by the seller. Eating utensils include plates, knives, forks, spoons, glasses, cups, napkins, or straws.

Examples of Food Sales at an Event:

- ◆ A vendor makes and sells cinnamon rolls served on a plate. Since the plate is considered an eating utensil, sales of the cinnamon rolls are taxable.
- ◆ A vendor makes and sells jars of spaghetti sauce. The sauce is not taxable because the customer generally heats it after the sale.
- ◆ A booth makes and sells jam. It is taxable because the seller prepared the jam by combining two or more food ingredients, and the customer does not usually cook or heat it after the sale.
- ◆ A booth sells whole fresh fruit. No eating utensils are provided so it is not taxable.
- ◆ A vendor prepares and sells flavored nuts. The nuts are taxable because they are prepared by the seller and the customer does not usually cook or heat them after the sale.

****Please consult your tax advisor regarding your specific requirements.**



Recipe Corner...

Here's an Idea for a Fun, Fresh Recipe... Plan a Trip to Your Local Farmers' Market For Those Fall Apples! *Have Fun!*

This Recipe Was Shared With You by:

Joyce Schmidt, MN

With Credit to: Olwen Woodier's Apple CookBook

Visit Recipe Corner on our website for more fun recipes!

APPLE BANANA BREAD

| | |
|---|---------------------------|
| 1-3/4 cups sifted all-purpose flour | 2 teaspoons baking powder |
| 1/2 teaspoons baking soda | 1/2 cup brown sugar |
| 2-3 ripe bananas, mashed (to make 1 cup) | 1/3 cup vegetable oil |
| 1 apple (Ex: Honey Crisp, Gala, Braeburn) | 2 eggs |

Directions:

1. Preheat oven to 350F. Grease and flour a loaf pan.
2. Combine the flour, baking powder, and baking soda. Set aside
3. Place the bananas in a medium-sized bowl. Beat in the sugar, oil, and eggs. Pour in center of dry ingredients and stir until just combined.
4. Peel, core and dice the apple. Fold into the batter. Put into the pan.
5. Bake for about 1 hour. Let cool in pan for 10 minutes; turn out of pan onto a wire rack. Yield: 12-16 slices. **Spice it up!** Add 1/2 teaspoon of ground cinnamon and ground ginger. Also add some walnuts, about 1/2 cup.

Visit Your Favorite Winter Farmers' Markets...

Austin Area Farmers' Market

Oak Park Mall
1301 18th Ave NW, Austin
Thursdays, 3:00 PM - 6:00 PM
Starting November 3rd

Bloomington Farmers' Market

Bloomington Civic Plaza
1800 West Old Shakopee Rd
Bloomington, MN 55431
Saturdays, 9:00 AM - 12:00 PM
November 12 & December 10

City of Bloomington Announces: Farmers Market Moving Indoors!

You will find apples, winter produce such as onions, carrots & potatoes at the November market. In addition, both markets will feature pork products, cheese, chocolates, baked goods, honey, nuts, strudels, jams, decorative winter pots, spruce tips and branches as well as a variety of arts and crafts. Stock up on Farmers Market goods for the winter and get some holiday shopping done at the same time!

Maple Grove Farmers' Market

Maple Grove Community Center
12951 Weaver Lake Rd, Maple Grove
Thursdays, 3:00 PM - 6:00 PM
November 3 & 17, December 1 & 15

ENJOY THE INDOOR MARKET!

Now is a great time to spruce up your harvest and holidays with a visit to the 7th annual Maple Grove Indoor Farmers Market. Step inside the cozy Community Center and shop from many of your favorites from the annual outdoor market! As is tradition, all items are vendor grown and produced and perfect for gift giving, entertaining and for your family's table.

Here's just an idea of products offered:

Artisan Breads, Meats, Eggs, Pickled Products, Cheese, Candies, Jams, Jellies, Salsa, Cookies, Canned goods, Honey, Flax, Hummus, tabouli, Pasta, Granola, and Seasonal Produce

The indoor season includes music, chef demos, giveaways, recipes and more. Enjoy the cozy comfort of shopping inside for unique specialty items that you won't find anywhere else! Visit

www.maplegrovefarmersmarket.com!

Red Wing Farmers Market

Sargent's Nursery
3352 N. Service Drive, Red Wing
Saturdays, 9:00 AM - 2:00 PM
November 5 - March 3

Rochester Downtown Farmers' Market

Olmsted County Fairgrounds
Building 41, 16th St SE & Arena Dr SE
Rochester, MN 55904
Saturdays, 9:00 AM - 12:00 PM
Nov. 5, 12 & 19, Dec. 10 & 17
Jan 7 & 21, Feb. 4 & 18,
March 3 & 17, April 7 & 21

St. Joseph Farmers' Market

Resurrection Lutheran Church
610 North Cty Rd 2, St. Joseph
Fridays, 3:00 PM - 6:00 PM
Nov. 4, Nov. 18, Dec. 2, Jan. 20,
Feb. 17, March 16, and April 13

Season's Greetings from the MFMA!

May you enjoy a warm and wonderful holiday season!

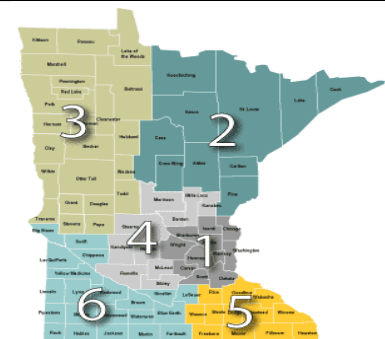
Reach Out to Your Regional Director

Have a question? Reach out to your local MFMA director for assistance relevant to where you live.

In 2010, the MFMA established several regions in an effort to get closer to our farmers' markets and vendors. Each region has a director acting as a "go-to person" for questions that may be more local in nature.

The 2011 Regional Map and contact information for your director(s) can be found on www.MFMA.org.

You may also email info@mfma.org
with any general questions or
needs ...



The MFMA...Offering Services and Programs That Support and Promote Minnesota Farmers' Markets...



MFMA

**C/O Deonna Bouska, Operations Manager
18542 Driftwood Rd
Clearwater, MN 55320**

**dbouska@mfma.org
info@mfma.org**

Visit our Website!

www.MFMA.org

Friends Come Together

In March of 1998, twenty farmers' market members from fifteen established Minnesota farmers' markets throughout Minnesota gathered to discuss issues that were important to local markets. It was decided that we would benefit from establishing a formal network or organization that could represent Minnesota farmers' markets as a focused voice and assist in growing and establishing local farmers' markets. After brainstorming on the benefits of a unified farm market organization, several market members decided to establish the **Minnesota Farmers' Market Association**.

Purpose:

There are many farmers' market entities (and more forming) servicing farmers, growers and producers throughout Minnesota that can benefit by networking to:

- Effect federal/state/local government regulations regarding: food processing, product labeling, and local merchant ordinances
- Focus marketing through Minnesota Grown promotions
- Co-op purchase items such as liability insurance and promotional advertisements
- Coordinate and match farmers and growers with local market entities
- Share educational resources and attend seminars on the varied facets of farmers' markets such as marketing, vendor procurement, safety, customer service, EBT and more.

Donate to the MFMA...and your contributions will directly enhance the health of your community through increased access to healthy, local foods. Visit www.MFMA.org to donate now.

Tidbits...A little bit of this....A little bit of that!

Continue to watch our website at www.MFMA.org for fun changes as we re-design our site to serve the increasing needs of our member farmers' markets, their associated vendors, and the customers who are looking for that fun healthy buying experience! We encourage your input as we continue to develop the website into an "information hub" for farmers' markets, vendors, customers, and supporting organizations!

MFMA Board Member Updates...We warmly thank Sandy Dietz & Dave Christianson for their contributions to the MFMA board as their terms end! We are missing the contributions of Sandy and Dave and wish to extend invitations to our members to consider joining the Board. Our Board members volunteer their knowledge and hard work to support and direct the activities of this organization! If you have a desire to contribute to this team, please talk to your Regional Director about serving as a Board Member, an advisor, or about serving on a future committee.

We welcome Grand Rapids Farmers' Market to the MFMA's 2011-2012 EBT/SNAP & Credit Card Program!

With funds procured through a 2010 Specialty Crop Grant, the MFMA will provide this wonderful market with an EBT/Credit/Debit POS terminal, transaction fee assistance, and technical assistance for the 2012 market season! Congrats!

Want to Share Your Favorite Recipe?

Share your favorite recipe using fresh ingredients from your local farmers' market and the MFMA will share the recipe through our website! Submit your favorite online at the Recipe Corner...it may also be featured in this newsletter!

Which Farmers' Markets Accept SNAP Benefits?

The MFMA maintains a yearly list of farmers' markets accepting EBT/SNAP (Food Stamps). This listing is available to supporting organizations and their communities to advocate the use of SNAP funds to purchase fresh, local foods. Please email dbouska@mfma.org to add/update your farmers' market on the list.

See our website for a current copy of "*Farmers' Markets Accepting SNAP!*"

Join an MFMA Committee! Please talk to your Regional Director or email the MFMA with your desire to join a project committee! Several committees are under development right now including a project committee starting in December for the design and content of our NEW Online Farmers' Market Representative Certificate Program!

NEW Online Farmers' Market Representative Certificate Program! This new program provides prospective or existing Farmers' Market representatives the opportunity to gain the specific knowledge, resources, networking, and documentation necessary to start, formalize, or expand a Farmers' Market. This certificate program will be a self-paced online learning method leading to a certificate of successful completion and a subsequent mentorship program providing individual development assistance on an ongoing basis. Program launch is expected in May of 2012!